**FORMULA FOR § 522(f) LIEN AVOIDANCE**

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| a. Amount of lienb. Amount of all other liensc. Value of claimed exemptionsd. Total (add lines a, b, & c)e. Value of debtor’s interest in propertyf. Subtract line e from line dExtent of exemption impairment (check applicable box)* Line f is equal to or greater than line a (entire lien is avoided)
* Line f is less than line a (a portion of the lien is avoided—complete the following)

Amount of Secured Claim after Avoidance (line a minus line f) | $\_\_\_\_\_\_\_\_\_\_\_\_$\_\_\_\_\_\_\_\_\_\_\_\_$\_\_\_\_\_\_\_\_\_\_\_\_$\_\_\_\_\_\_\_\_\_\_\_\_$\_\_\_\_\_\_\_\_\_\_\_\_$\_\_\_\_\_\_\_\_\_\_\_\_$\_\_\_\_\_\_\_\_\_\_\_\_ |

*Kolich v. Antioch Laurel Veterinary Hosp. (In re Kolich)*, 328 F.3d 406 (8th Cir. 2003)