

BANKRUPTCY CLERK'S CORNER

From the Bench:

- Eric L. Johnson was sworn in on Thursday, September 10, as the newest U.S. Bankruptcy Judge for the Western District of Missouri.
- Modified 2026 docket dates and 2027 docket dates have been posted to the court's website:
<https://www.mow.uscourts.gov/bankruptcy>
- [Click here](#) for the Bankruptcy Court Schedule



Save the Date:

Fall Eat and Greet

- 10/14: Springfield
- 10/15: Jeff City
- 10/19: Kansas City

[Register here!](#)

Koger Symposium:
Fri. June 4, 2027

Please join us in celebrating Chief Judge Norton's Retirement on Friday, October 30, 2026, starting at 5:00pm at the National World War I Museum in Kansas City.

[Click here to RSVP!](#)

Courtroom Deputy Updates

We no longer have a separate KC Ch. 13 CRD position and the KC13Orders@mow.uscourts.gov email address has been decommissioned. For questions regarding a case, please contact the CRD assigned to the judge.

Judge Norton - [Beth Graham](#), 816-512-1852
Judge Fenimore - [Dawn Meador](#), 816-512-1924
Judge Johnson - [Christy Wilkinson](#), 816-512-1894
Relief CRD - [Kristina Richardson](#), 816-512-1816

Judge Eric L. Johnson

Prior to joining the bench, Judge Johnson was an attorney with the Spencer Fane law firm for his entire legal career where he chaired the bankruptcy practice group for several years. In addition, Judge Johnson was a panel Chapter 7 trustee in the Western District of Missouri. Judge Johnson is originally from a small rural community in central Iowa where his family has been involved in soybean and corn production along with farm implement sales and repair. He completed his undergraduate studies at the University of Northern Iowa and law school at the University of Iowa College of Law. Judge Johnson is a past president of the Kansas City Bankruptcy Bar Association, the 2020 recipient of Michael R. Roser award, and a fellow in the American College of Bankruptcy. Judge Johnson's law clerks are Andrea Chase (career), an accomplished bankruptcy attorney who also came from Spencer Fane and a past KCBBA president, and Caleb Ridings (term), who previously served as law clerk for the Hon. Kevin D. Harrell, Chief Judge of 16th Judicial Circuit of Missouri.

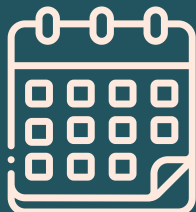


Career Law Clerk: Andrea Chase
Term Law Clerk: Caleb Ridings
Courtroom Deputy: Christy Wilkinson



- Judge Johnson is covering the St. Joseph, Kansas City, and Jefferson City Divisions.
- 2026/2027 docket dates have been posted to the court's website.
- Judge Johnson's Zoom Call-In Information for telephone hearings is: 1-833-435-1820; Meeting ID - 160 3166 0303

The Clerk's Office will be closed for the following holidays:



- **October 12:** Columbus Day
- **November 11:** Veteran's Day
- **November 25-26:** Thanksgiving
- **December 24-25:** Christmas
- **December 31:** New Year's Eve

Pending Rule and Form Amendments

The form plan for the Western District of Missouri has been revised and streamlined. Because the revisions are extensive, no red line is available, but the revisions have been discussed and approved by the Attorney Advisory Group. Modifications have been made to Local Rule 2016-2 to comply with Fed. R. Bankr. P. 2016(a)(1) and Fed. R. Bankr. P. 2002(a)(6). Specifically, with respect to our chapter 13 “no look” fees, L.R. 2016-2 has been amended to require all attorneys to include in the form plan a section substantially complying with Fed. R. Bankr. P. 2016(a)(1) that will constitute an application to approve the fees and expenses, served in accordance with Fed. R. Bankr. P. 2002(a)(6) and our form order of confirmation will include a provision approving the application for fees, in the absence of an objection.

Review the attached proposed amendments to Local Rules 2026-2(B) & 2016-2(D)(2) and the Chapter 13 Plan.

All comments should be in writing and directed to the Bankruptcy Operations Manager, Sydney Donovan, via e-mail:
Sydney_Donovan@mow.uscourts.gov

Clerk's Office Filing Tips

For new cases filed on or after July 1, 2026, the Clerk's Office will no longer issue the 40-day notice when MoDOR files a Motion to Dismiss. Instead, when MoDOR files a Motion to Dismiss, the matter will automatically be set for hearing.

This is because the MoDOR has notified the Court that future motions to dismiss will be made pursuant to **11 U.S.C. Section 1307(e)**, which provides that: “Upon the failure of the debtor to file a tax return under section 1308, on request of a party in interest or the United State trustee and after notice and a hearing, the court shall dismiss or convert a case under this chapter to a case under chapter 7 of this title, whichever is in the best interest of the creditors and the estate (emphasis added).” Motions to dismiss for failure to provide tax returns **filed by the Chapter 13 Trustee** will continue to be set with a 40-day deadline for the debtors to provide the tax returns.

Local Rule 2016-2(B):

B. “No Look Fee” for Pre-Confirmation Services; Application to Approve ~~not~~ Required. If the debtor’s attorney’s total attorney fee for pre-confirmation services is a flat fee of \$4,100 or less in a below median family income case or of \$4,600 or less in an above median income case, ~~or if the debtor’s attorney is providing services on a *pro bono* basis and the fee agreement limits compensation to the debtor’s attorney’s actual costs and expenses incurred in the representation, the attorney must include in Part 4.2 (Rule 2016(a)(1)Application for Attorney Fees or Expenses) of the Chapter 13 plan an application for approval of the amount of such fees or such expenses. In the absence of an objection, such fees or such expenses will be approved upon the entry of an order confirming the plan. it is unnecessary for the attorney to file a separate application to approve the fee agreement. If the debtor’s attorney is providing services on a *pro bono* basis and the fee agreement limits compensation to the debtor’s attorney’s actual costs and expenses incurred in the representation, it is unnecessary for the attorney to file a separate application to approve the fee agreement.~~

Local Rule 2016-2(D)(2):

2. **Hourly Fee Agreements Specifically.** When the attorney and client have agreed that the attorney shall charge fees on an hourly basis for either pre or post confirmation services, the attorney shall not be required to file a motion to approve the fee agreement to charge on an hourly basis ~~so long as the hourly rate agreement~~ is (1) disclosed in the Fed. R. Bank. P. 2016(b) disclosure; and (2) disclosed in the alternative treatment for hourly lawyers in **Part 4.2 (Attorney fees) of the Chapter 13 plan**. All fees charged on an hourly basis, whether for pre or post confirmation services, are subject to court approval, and the attorney shall file applications for interim approval of hourly fees and the related expenses pursuant to 11 U.S.C. § 330 and 331. All orders approving awards of interim hourly compensation are not final until a final fee application has been filed and approved by the court, and the attorney shall file the final fee application no later than the deadline for the trustee’s final report.

Debtor: Enter debtor(s) name

Case number: Enter Case No.

United States Bankruptcy Court for the Western District of Missouri Chapter 13 Plan

☐ Check if this is an amended plan and list the Parts of the plan that have been changed: Enter text

- ☐ Above median
☐ Below median

Part 1 : NOTICES

Throughout this plan, the singular word “debtor” means both debtors if this is a joint case.

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file a timely written objection to confirmation. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See F.R.B.P. 3015 and Local Rule 3083-1(D) and (E).

The holder of a secured claim will retain its lien until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under 11 U.S.C. §1328. If the case is dismissed or converted without completion of the plan, the lien will be retained pursuant to 11 U.S.C. §1325(a)(5)(B).

Creditors must have a filed and allowed proof of claim in order to be paid under any plan. Unless otherwise ordered by the court, the creditor's claim amount listed on the proof of claim controls over any contrary amounts listed in this plan.

To Debtor:

This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with local rules and judicial rulings may not be confirmable.

Debtor must check one box on lines 1.1 and 1.3 below. If an item is checked as “Not Included,” if both boxes are checked, or if neither box is checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in Part 3.2,	☐ Included	☐ Not Included
1.2	All lien avoidances will be done via motion	☒ Not Included	
1.3	Nonstandard provisions, set out in Part 7	☐ Included	☐ Not Included

PART 2 : PLAN PAYMENTS

2.1 Plan payments will be \$Enter amount per month
[for step payment(s): and \$Enter amount per month starting with the payment due in (month), (year)]
Insert additional lines if needed.

2.2 Plan payments will be made as follows:

- ☐ Debtor will make payments directly to the trustee
- ☐ By payroll deduction order to the employer in the amount listed below:

Debtor's name	Employer's name	Street address	City, state & zip	Monthly amount (if different than the plan payment amount)
Debtor name	Employer name	Street address	City, state & zip	\$ Enter amount

If neither box is checked or if the full employer address is not provided, the wage order will be issued directly to debtor.

2.3 Additional Payment(s):

☐ **None.** If "None" is checked, the rest of Part 2.3 need not be completed or reproduced.

☐ Additional payment(s) will be made as specified below. Include the source, payment amount and date the payment will be made:

Enter text

PART 3 SECURED CLAIMS

3.1 Maintenance of payments and cure of default for secured claims on which the last payment is due after the date on which the final payment under the plan is due (long-term claims)

☐ **None.** If "None" is checked, the rest of Part 3.1 need not be completed or reproduced.

Current contractual installment payments on the secured claims listed below will be maintained, with any changes required by the applicable contract, and noticed in conformity with any applicable rules. Mortgage payments will be made by the trustee pursuant to Local Rule 3094-1 or directly by debtor, as specified below. Pre-petition arrearages, whether scheduled or unscheduled, will be paid in full through disbursements by the trustee on a pro rata basis with 0% interest pursuant to 11 U.S.C. §1322(e) unless otherwise specified in the plan or provided for by court order.

The trustee will disburse pre-confirmation adequate protection payments on real property claims being paid from the plan payments pursuant to Local Rule 3086-1.

If no proof of claim is filed or if creditor does not accept conduit payments from the trustee and no transfer or assignment of claim is filed, the trustee may file an application to deposit funds into the court registry at the conclusion of the case.

Vehicle loans may be paid as long-term debts if they qualify pursuant to the terms of the contract and will be paid by the trustee from plan payments pursuant to Local Rule 3070-1. Post-petition Homeowners Association (HOA) dues and pre-petition HOA arrearages should be treated in this paragraph.

Creditor name	Collateral/ Street address	Last 4 digits of account #	Post- petition monthly payment	Post-petition payment		Estimated pre-petition arrearage	Arrearage interest rate
				Paid through plan	Paid directly		
Enter creditor name	Enter address	Acct #	\$ Mo. Pmt	☐	☐	\$ Arrearage	Interest Rate

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims

☐ **None.** If "None" is checked, the rest of Part 3.2 need not be completed or reproduced.

This paragraph will only be effective if the applicable box in Part 1 is checked.

Debtor requests that the court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, debtor states that the value of the secured claim should be either: (a) as set out in the column headed "Value of Collateral"; or (b) if the claim is secured by a junior lien, the difference between the "Value of the Collateral" and the "Amount of claims senior to the creditor's claim." For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount; secured claims of governmental units should be listed in Part 3.5 below.

The portion of any allowed claim that exceeds the amount listed as the "Value of Collateral" will be treated as an unsecured claim under Part 5 of this plan. If the "Value of Collateral" is listed below with no value, the claim will be treated in its entirety as unsecured.

The secured claim will be paid by the trustee with interest at the applicable Chapter 13 rate unless otherwise listed and will be paid pre-confirmation adequate protection payments pursuant to 11 U.S.C. §1326(a)(1) or Local Rule 3086-1 unless marked below as non-purchase money security interest claims.

Creditor name	Last 4 digits of account #	Estimated amount of creditor's total claim	Collateral	Amount of claims senior to creditor's claim	Value of collateral	Interest rate	Equal Monthly Amount (EMA)	Check if non-purchase money security interest claim
Creditor name	Acct #	\$ Amount	Collateral	\$ Amount	\$ Amount	Rate	\$ Amount	☐

3.3 Secured claims excluded from 11 U.S.C. §506

☐ **None.** If "None" is checked, the rest of Part 3.3 need not be completed or reproduced.

Claims below were either: (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of debtor, or (2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

Claims will be paid pre-confirmation adequate protection payments pursuant to 11 U.S.C. §1326(a)(1) or Local Rule 3086-1 and will be paid in full by the trustee with interest at the applicable Chapter 13 rate unless otherwise listed.

Creditor name	Last 4 digits of account #	Collateral	Interest rate	EMA payment
Creditor name	Acct #	Collateral	Rate	\$ Payment

3.4 Real estate claims to be paid in full during the life of the plan

☐ **None.** If "None" is checked, the rest of Part 3.4 need not be completed or reproduced.

If no monthly payment is provided, claims will be paid on a pro rata basis.

If no interest rate is listed in the plan or on the face of the proof of claim, the trustee will use the Chapter 13 rate in effect for this case. If the post-petition payments are paid through the plan, the trustee will only make principal and interest payments on the mortgage claims listed in Part 3.4. Pre-petition arrears will be paid as part of the principal balance of the claim and not as a separate claim.

Creditor name	Collateral/ Street address	Last 4 digits of account #	Principal balance	Monthly payment	Post-petition payments		Interest rate
					Paid through plan	Paid directly	
Creditor name	Collateral address	Acct #	\$ Balance	\$ Payment	☐	☐	Rate %

Escrow accounts associated with the claims listed above in Part 3.4:

☐ **None**

Any escrow accounts associated with a claim listed in this paragraph will be paid directly by debtor or by the trustee as a separate claim record pursuant to the Information listed below. If the post-petition escrow payments are paid by the trustee, the trustee will cease making said payments once the underlying claim has been paid in full.

Creditor name	Monthly escrow payment	Post-petition escrow payments	
		Paid through plan	Paid directly
Creditor name	\$ Payment	☐	☐

3.5 Secured claims of governmental units

☐ **None.** If "None" is checked, the rest of Part 3.5 need not be completed or reproduced.

The trustee will pay secured claims of governmental units based on a filed and allowed proof of claim, whether listed in this paragraph or not, in full pursuant to 11 U.S.C. §511(a), if the claim is a tax claim entitled to payment under this statute. If the proof of claim does not provide the non-bankruptcy applicable interest rate, it will be paid at the applicable Chapter 13 rate.

Creditor name	Estimated claim amount
Creditor name	Amount

3.6 Surrender of collateral

☐ **None.** If "None" is checked, the rest of Part 3.6 need not be completed or reproduced.

Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. Upon plan confirmation, the stay under 11 U.S.C. §362(a) will be terminated as to the collateral and the stay under §1301 will be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below, if a proof of claim is filed for the deficiency amount.

Creditor name	Collateral
Creditor name	Collateral

PART 4 : FEES AND PRIORITY CLAIMS

4.1 General

Pursuant to Local Rule 3081-1, if the plan provides for adequate protection payments, the debtor consents to the Chapter 13 trustee retaining his fee on preconfirmation adequate protection disbursements if the case is dismissed or converted preconfirmation.

If debtor has a tax redemption claim, that claim must be listed in Part 7 and specific instructions for treatment of creditor must be clearly set out. The box in Part 1.3 indicating that nonstandard provisions are included must also be checked.

4.2 Attorney Fee Application

Debtor's attorney must select one of the following options:

☐ Rule 2016(a)(1) Application for Attorney Fees or Expenses

This plan includes an application for pre-confirmation services under Fed. R. Bankr. P. 2016, up to the maximum amounts listed in Local Rule 2016-2 or any General Order modifying said amounts. The requested fees will be approved upon the entry of a confirmation order in this case.

☐ Attorney fees

If hourly fees or fees in excess of the amounts listed in Local Rule 2016-2 or a General Order modifying the amounts will be requested, a separate fee application must be filed.

Attorney fees for either option above will be paid from plan payments pursuant to Local Rule 2016-2 as follows unless a different treatment is proposed in Part 7 and the court issues an order approving the proposed treatment.

Total pre-confirmation attorney fees	Pre-confirmation attorney fees paid directly by debtor	Pre-confirmation attorney fees paid from the plan payments	Expenses (pro bono cases only)	Equal monthly amount ("EMA")
\$ Amount	\$ Amount	\$ Amount	\$ Amount	\$ Amount

Debtor's attorney must select one of the following options and provide additional information in Part 7 if necessary:

☐ Except as provided above, no payments were promised or made for services in this case; the source of compensation paid or promised is the debtor; compensation is not and has not been shared; there is no agreement or understanding between the attorney and any other entity for sharing compensation. The fee requested is a flat fee and not based on time actually spent.

☐ Alternative Rule 2016 Disclosures: The above statement is correct with the exception of the disclosure(s) listed in Part 7 of this plan.

4.3 Domestic Support Obligations

☐ **None.** If "None" is checked, the rest of Part 4.3 need not be completed or reproduced.

For Domestic Support Obligation ("DSO") noticing purposes, under 11 U.S.C. §1302(d), if the DSO claim holder listed is a governmental unit, list the name(s) and address(es) of the actual holder of a DSO as defined in 11 U.S.C. §101(14A). Pursuant to 11 U.S.C. §112 and Bankruptcy Rule 9037, do not disclose the name of a minor child. Identify only with the minor's initials.

Ongoing, post-petition DSO payments must be listed below and on Schedule I and/or J and payments will be made directly to the holder of the claim (actual recipient or governmental unit as assignee).

Pre-petition DSO arrearages will be paid by the trustee from plan payments on a pro rata basis unless alternative treatment is specified in Part 7.

Debtor's name	DSO claim holder name	Address	Post-petition payment amount	Estimated arrearage claim
Enter debtor name	Claim holder	Address	\$ Payment	\$ Amount

4.4 Other Priority Claims

☐ **None.** If "None" is checked, the rest of Part 4.4 need not be completed or reproduced.

Other Priority claims will be paid by the trustee from plan payments on a pro rata basis as funds are available for this class of claimant unless otherwise specified in Part 7. No interest will be paid unless otherwise specified in the plan or provided for by court order.

Creditor name	Estimated priority claim
Creditor name	\$ Amount

PART 5 : NON-PRIORITY UNSECURED CLAIMS

5.1 General

The trustee will pursue non-exempt equity and potential disposable income in tax refunds, inheritances, prizes, lawsuits, gifts, etc. which are received or receivable during the pendency of the case (whether disclosed on Schedule A/B or not) for payment to unsecured creditors. Debtor should not spend any portion of these funds without a court order or other agreement with the trustee.

After confirmation of the plan and after the non-governmental and governmental bar dates pass and the trustee's Notice Allowing/Disallowing Claims has been filed and is final, the trustee will set a dividend for non-priority unsecured creditors in all cases not providing a specific dividend and will file notice of the dividend. Once the dividend has been set, the trustee may adjust the dividend as necessary to ensure that the case complies with the applicable commitment period and will provide notice of the adjusted dividend.

Debtor may file a post-confirmation amended plan to propose an adjusted dividend pursuant to 11 U.S.C. §1329.

5.2 Claims not separately classified

Choose only one treatment below:

- ☐ Dividend plan with a dividend of percentage% (from 0% - 100%)
- ☐ Base plan with months (from 36-60) months of payments
- ☐ Liquidation Analysis Pot (LAP) to cover non-exempt equity of \$Amount
- ☐ Disposable Income Pot (DIP) of \$Amount (derived from monthly disposable income as calculated on Form 122C-2)
- ☐ POT of \$Amount (to be disbursed to non-priority unsecured creditors only)

Non-priority unsecured claim treatment definitions:

Dividend plan: The percentage listed will be paid to non-priority unsecured creditors.

Base plan: The Base amount is calculated by multiplying the plan payment by the number of months listed and will be adjusted accordingly if the plan payment changes. Non-priority unsecured creditors will share in any excess after administrative expenses, secured claims (including interest), and priority claims are paid. If the Base amount is insufficient to satisfy administrative expenses, secured claims (including interest), and priority claims, the plan may run longer than the number of months needed to satisfy the Base amount.

Liquidation Analysis Pot (LAP): The LAP is the amount of non-exempt equity. The trustee will deduct priority claims and hypothetical Chapter 7 trustee fees pursuant to 11 U.S.C. §326 when the dividend to non-priority unsecured creditors is set.

Disposable Income Pot (DIP): The DIP amount is calculated by multiplying the monthly disposable income amount from Form 122C-2 by 60. The trustee will deduct pre-confirmation attorney fees from the DIP amount when the dividend to non-priority unsecured creditors is set.

POT: The POT amount listed will be paid to non-priority unsecured creditors without any additional deductions taken. The full POT amount will be used when the dividend is set.

5.3 Maintenance of payments and cure of default for non-priority unsecured claims on which the last payment is due after the date on which the final payment under the plan is due (long-term claims)

- ☐ **None.** If "None" is checked, the rest of Part 5.3 need not be completed or reproduced.

If a long-term claim is listed below, contractual installment payments will be maintained either by the trustee or directly by debtor. An arrearage claim will be paid in full by the trustee pursuant to the filed and allowed proof of claim.

If an unsecured claim qualifies as a long-term debt and is not listed below, the claim will be treated pursuant to Part 5.2 above.

Creditor name	Estimated claim amount	Contractual monthly payment	Post-petition payment		Estimated pre-petition arrearage	Interest rate for arrears (if applicable)
			Paid through plan	Paid directly		
Creditor name	\$ Amount	\$ Payment	☐	☐	\$ Arrearage	Rate %

5.4 Separately classified claims

- ☐ **None.** If "None" is checked, the rest of Part 5.4 need not be completed or reproduced.

Absent other treatment in Part 7, the claims listed below will be paid in full by the trustee from plan payments on a pro rata basis.

Creditor name	Basis for separate classification and treatment	Estimated claim amount	Interest rate (if applicable)
Creditor name	Basis	\$ Amount	Rate %

PART 6 : EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☐ **None.** If "None" is checked, the rest of Part 6 need not be completed or reproduced.

Post-petition payments and pre-petition arrearages, whether scheduled or unscheduled, on executory contracts and unexpired leases which are assumed will be paid directly by debtor and debtor will cure any pre-petition arrearage with direct payments as described below.

Creditor name	Description of leased property or executory contract	Assume	Reject	Estimated pre-petition arrearage	Details on how pre-petition arrearage will be cured
Creditor name	Description	☐	☐	\$ Arrearage	Enter text

PART 7 : NONSTANDARD PLAN PROVISIONS

☐ **None.** If "None" is checked, the rest of Part 7 need not be completed or reproduced.

A nonstandard provision is a provision not otherwise included in the approved form for the Western District of Missouri or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

Nonstandard provisions must be set forth below and will be effective only if there is a check in the box "Included" in Part 1.3.

Enter text

PART 8 : SIGNATURES

Signature

Date Enter date

Signature of Attorney for Debtor

Signature

Date Enter date

Signature

Date Enter date

Signature of Debtor

Debtor must sign this document even if represented by an attorney and even if the attorney also has signed above.

By filing this document, the Attorney for Debtor or Debtor themselves, if not represented by an attorney, also certifies that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in the approved form for the Western District of Missouri, other than any nonstandard provisions included in Part 7.