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UNITED STATES BANKRUPTCY COURT FOR THE
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION

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COMMISSION
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Case No. 03-10774-6J3

In Re:
Norma I. Penaflo, aka
Norma Brewster
Debtor(s)

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CHAPTER 13 PLAN

AMENDED PLAN DATED: February 18, 2004

The projected disposable income of the debtor(s) is submitted to the supervision and control of the Trustee, and the debtor(s) shall pay to the Trustee by money order or cashier check commencing by the 30th day following the filing of the original Chapter 13 Plan the sum of \$1,387.00 for months No. 1 to month 42. From the payments received, the Trustee shall make disbursements as follows:

PRIORITY: The Trustee percentage fee set by the United States Trustee, AND:

<u>Name of Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Numbers</u>
Heller & Friedman, P.A.	\$ 1,500.00	\$ 49.00	01 - 03
		\$ 50.00	04 - 30
		\$ 3.00	31

SECURED:

<u>Name of Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Numbers</u>
Americredit Auto Finance Co.	\$ 8,000.00	\$299.52	01 - 03
		\$293.22	04 - 31
Ameriquest Mortgage Co.	\$91,138.57	\$716.00	01 - 42

POST-PETITION SECURED (GAP) PAYMENTS:

<u>Name of Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Numbers</u>
Ameriquest Mortgage Co.	\$ 716.00	\$ 47.00	31
		\$ 71.00	32 - 40
		\$ 30.87	41

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SECURED ARREARAGES:

<u>Name of Creditor</u>	<u>Claim Amount</u>	<u>Payment Amount</u>	<u>Payment Numbers</u>
Ameriquest Mortgage Co.	\$12,874.17	\$238.00	01 - 03
		\$243.00	04 - 31
		\$515.25	32 - 41
		\$203.67	42

VALUATION OF SECURITY:

Americredit Financial Services pursuant to Agreed Order valuing collateral for \$8,000.00 with 10% interest.

CREDITORS' LIENS TO BE AVOIDED: NONE


UNSECURED CREDITORS whose claims are allowed shall receive a pro rata share of the balance of funds remaining after payments to Priority and Secured creditors are made. Approximate percentage: 4%

OTHER PROVISIONS:


1. Secured creditors shall retain their liens until their claims are paid in full or avoided pursuant to 11 USC 522(f).
2. Assumption or rejection of executory contracts and unexpired leases shall be accomplished by notice separate from this plan.
3. Provision for adjustable rate mortgages paid through the plan is as follows:
 - A. Debtor(s) shall forward any notice of change of mortgage payment or escrow amount to the Trustee as soon as they are received.
 - B. Upon receipt of the notice, the Trustee shall take the following action:
 - (i). If the new payment is less than the current payment, the Trustee shall reduce the payment in accordance with the notice, and apply the difference to unsecured creditors.
 - (ii). If the new payment is greater than the current payment, the Trustee shall compute the additional sum required to be paid by the Debtor(s) and advise the Debtor(s) of the new monthly payment amount. Unless the Debtor(s) object, the payment to the creditors will be adjusted to provide the sum stated in the notice.
 - C. Should the Creditor fail to give the Trustee, Debtor or Debtors' Attorney notice of a change in payment prior to the Chapter 13 payment date, such increased amount in the payment shall be waived and forfeit by the Creditor for each payment the Debtor(s) have made payment prior to the Chapter 13 payment date.

4. Until the discharge of the Chapter 13 plan or satisfaction of the secured claim in full, all secured creditors shall provide notice of any assignment of the loan obligation and any change of payment address to the Debtor, Trustee and Debtors' attorney.
5. Upon payment in full of the secured lien, the Creditor shall transfer title and/or issue a satisfaction of the claim as required, and pursuant to, the laws of the state controlling the original contract, lien or transaction.

Dated: February 18, 2004


Signature of Debtor

Dated: February 18, 2004


Attorney for Attorney