

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

---

In Re:

CHAPTER 13 AUTOMOBILE INSURANCE PROGRAM

Misc. No. 20-0009

---

ORDER MODIFYING PROGRAM

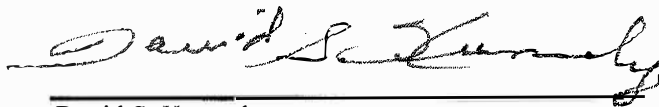
---

It appearing to the Court that the Chairs of the Bankruptcy Liaison Committees of the Western and Eastern Divisions, with the approval of the three (3) Standing Chapter 13 Trustees, have filed an Application to Modify the Chapter 13 Automobile Insurance Program and that the relief requested should be granted.

IT IS, THEREFORE, ORDERED that:

1. The value requiring automobile coverage is increased from \$1,000.00 to \$2,500.00;
2. Vehicles twenty (20) model years old or older are excluded from the program; however, a debtor or secured creditor may request that such vehicles be insured as antique or customized vehicles;
3. This Order shall be applicable to all cases filed after entry of this Order; and
4. All exclusions are subject to the applicable creditor filing a motion to impose insurance.

IT IS SO ORDERED this 24<sup>th</sup> day of November 2020.



David S. Kennedy  
Chief United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

---

IN RE:

Misc. No. 20-0009 \_\_\_

CHAPTER 13 AUTOMOBILE  
INSURANCE PROGRAM

---

APPLICATION TO MODIFY PROGRAM

---

Come now the undersigned, as Chairs of the Bankruptcy Liaison Committees of the Western and Eastern Divisions, and move this court to modify the Chapter 13 Automobile Insurance Program. In support thereof, the undersigned would show unto the Court:

1. The Standing Order Amending and Clarifying Insurance Program was entered on November 9, 1988.
2. An Order Modifying Program was filed March 18, 2003, which increased the value requiring automobile coverage from \$500.00 to \$1,000.00.
3. Such time has passed that the current Bankruptcy Liaison Committee requests that the minimum automobile value be increased from \$1,000.00 to \$2,500.00.
4. The Bankruptcy Liaison Committee further requests vehicles 20 models years old or older, including the year in which the bankruptcy case is filed, be excluded from the program. However, a debtor or secured creditor may request for the 20 year or older vehicle to be insured as an antique or customized vehicle.
5. The Bankruptcy Liaison Committee requests that the Order Modifying the Program be applicable to all cases filed after the entry of this Order.
6. All exclusions would be subject to the applicable creditor filing a motion to impose insurance.

/s/Alissa York Gay  
Alissa York Gay #024812  
Eastern Chair, Bankruptcy Liaison Committee  
Teel & Maroney, P.L.C.  
425 E. Baltimore Street  
Jackson, TN 38301  
(731) 424-3315 phone  
alissagay@tennesseefirm.com

/s/Jerome C. Payne w/permission AYG  
Jerome C. Payne #016243  
Western Chair, Bankruptcy Liaison Committee  
Payne Law Firm  
5501 Winchester Road, Suite 2  
Memphis, TN 38115  
(901) 794-0884  
Jerpaynelaw@gmail.com