

M-2025-3052793

LOCAL BANKRUPTCY FORM 3015-1

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Debtor(s) name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade  
Joshiah Okpanachi Chapter 13  
Melanie Strait Okpanachi Case number: 1:24-bk-02968  
Debtor(s)

**Notice to Creditors and Other Parties in Interest**

The confirmation hearing on the First Amended Plan ("Plan") has been scheduled for the Debtor(s) at the following date, time, and location:

United States Bankruptcy Court Date: 6/25/2025  
Sylvia H. Rambo US Courthouse,  
Bankruptcy Courtroom No. 8 (4th Floor) Time: 9:30 am  
1501 N. 6th Street  
Harrisburg, PA 17102

The deadline for filing objections to confirmation of the Plan is 6/18/2025

Evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined at the confirmation hearing that an evidentiary hearing is required, an evidentiary hearing will be scheduled for a future date.

A copy of the Plan is enclosed with this Notice. A copy may also be obtained from the case docket through PACER or from the Bankruptcy Clerk's Office.

Requests to participate in a hearing telephonically shall be made in accordance with Local Bankruptcy Rule 9074-1(e).

Date: May 12, 2025

Kara K. Gendron, Esquire  
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IN RE: : CHAPTER 13  
JOSHIAH OKPANACHI :  
MELANIE STRAIT OKPANACHI : CASE NO. 1:24-bk-02968  
Debtors :  
:  ORIGINAL PLAN  
:  1st AMENDED PLAN (indicate 1ST,  
: 2ND, 3RD, etc.)  
:  0 Number of Motions to Avoid Liens  
:  0 Number of Motions to Value Collateral

CHAPTER 13 PLAN

NOTICES

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.

A. Plan Payments From Future Income

1. To date, the Debtor paid \$1,400.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the

Trustee as set forth below. The total base plan is \$25,430.00, plus other payments and property stated in § 1B below.

Start month	End month	Plan Payment	Estimated Conduit Payment	Total Payment	Total Payment Over Plan Term
12/2024	5/2025	\$	\$	\$	\$1,400.00
6/2025	11/2029	\$445 x 54	\$	\$	\$24,030.00
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
				<b>Total Payments</b>	<b>\$25,430.00</b>

2. If the plan provides for conduit mortgage payments, and the mortgage notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the maturity of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE.  Debtor is at or under median income. If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.

Debtor is over median income. Debtor calculates that a minimum of \$0 must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$0 (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines

No assets will be liquidated. If this line is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.

Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$0 from the sale of property, known and designated as \_\_\_\_\_, or \_\_\_\_\_, if the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS

A. Pre-Confirmation Distributions. Check one.

None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

Payments will be made by the Debtor directly to the creditor according to the original contract terms and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
ALLY FINANCIAL INC	2020 Nissan Rogue Burgundy (approx. 55,000 miles)	
AMERIHOMIE MORTGAGE	6340 N Powderhorn Road, Mechanicsburg, PA	
PENNSYLVANIA CENTRAL FED	2019 Ford F150 white, crew cab, 5 ft bed (approx.)	

C. Arrears (Including, but not limited to, claims secured by Debtor's Principal Residence).

Check one.

None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

The Trustee shall distribute to each creditor set forth below, the amount of arrearages in the allowed proof of claim. If post-petition arrearages are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1327(b)(5) of the Bankruptcy Code.

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
ALLY FINANCIAL INC	2020 Nissan Rogue Burgundy (approx. 55,000 miles)	Per allowed proof of claim \$0 estimated		Per allowed proof of claim
AMERIHOMIE MORTGAGE	6340 N Powderhorn Road, Mechanicsburg, PA	Per allowed proof of claim \$10,053.49 estimated		Per allowed proof of claim
PENNSYLVANIA CENTRAL FED	2019 Ford F150 white, crew cab, 5 ft bed (approx.)	Per allowed proof of claim \$0 estimated		Per allowed proof of claim

D. Other secured claims (conduit payments and claims for which § 506 valuation is not applicable, etc.).

None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments, or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code.

2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. § 1325(n)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.

3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
WESTLAKE FINANCIAL	2010 Subaru Forester (approx. 200,000 miles)			To be paid by third party. Debtors relinquish their interest in the vehicle and consent to relief if payments are not made.

E. Secured claims for which a 5% valuation is applicable. Check one.  
 None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.  
 None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.  
 None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS**  
**A. Administrative Claims**

1. **Trustee's Fees**. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. **Attorney's Fees**. Complete only one of the following options:  
 a. In addition to the retainer of \$0.00 already paid by the Debtor, the amount of \$6,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or  
 b. \$\_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. **Other**. Other administrative claims not included in §§ 3 A.1 or 3 A.2 above. Check one of the following two lines.  
 None. If "None" is checked, the rest of § 3 A.3 need not be completed or reproduced.

B. **Priority Claims (including certain Domestic Support Obligations)**. Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
IRS CENTRALIZED INSOLVENCY ORG	\$6,271.73
KEYSTONE COLLECTIONS GROUP	\$0
PA DEPT OF REV	\$797.55

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NONE

/s/ Dorothy L. Mott, /s/ Kara K. Gendron  
 Dorothy L. Mott, Kara K. Gendron  
 Attorneys for Debtor(s)

/s/ Josiah Okpanachi  
 Debtor

/s/ Melanie Strait Okpanachi  
 Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.

**C. Domestic Support Obligations assumed to or owed to a governmental unit under 11 U.S.C. § 507(a)(1)(B).** Check one of the following two lines.

If "None" is checked, the rest of § 1 C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

A. **Claims of Unsecured Nonpriority Creditors Specially Classified**. Check one of the following two lines.

None. If "None" is checked, the rest of § 4 A need not be completed or reproduced.

B. All remaining allowed unsecured claims shall receive a pro-rata distribution of any funds remaining after payment of the other classes.

5. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES**. Check one of the following two lines.  
 None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume/Reject
Deja Investments	lease of 1517 Cedar Cliff Drive, Camp Hill, PA	\$	%	\$		Assumed
Harry Fetrow	lease	\$	%	\$		Assumed

**6. VESTING OF PROPERTY OF THE ESTATE**

Property of the estate will vest in the Debtor upon Check the applicable line:

- plan confirmation.
- entry of discharge.
- closing of case.

**7. DISCHARGE: (Check one)**

The debtor will seek a discharge pursuant to § 1328(a).

The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor. Payments from the plan will be made by the Trustee in the following order:

- Level 1 Adequate protection payments
- Level 2 Debtor's attorney's fees
- Level 3 Domestic Support Obligations
- Level 4 Secured claims, pro-rata
- Level 5 Priority claims, pro-rata
- Level 6 Specially classified unsecured claims
- Level 7 General unsecured claims
- Level 8 Unimpaired unsecured claims to which the debtor has not objected

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.

**9. NONSTANDARD PLAN PROVISIONS**

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

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 JOSIAH OKPANACHI :  
 : CASE NO. 1:24-bk-02968  
 MELANIE STRAIT OKPANACHI :  
 :  
 Debtor(s) :  
 :

**CERTIFICATE OF MAILING**

The undersigned paralegal in the office of:

**MOTT & GENDRON LAW, 124 STATE STREET, HARRISBURG, PA 17101** hereby certifies

that a copy of the Notice and First Amended Plan was mailed today to all parties named on the mailing matrix attached hereto electronically or by regular first class mail.

Dated May 12, 2025

Signed: /s/ Steven Barnett

Mott & Gendron Law  
125 State Street  
Harrisburg, PA 17101

HARRISBURG PA 17101  
13 MAY 2025



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