

August 20, 2012

Creditor

RE: *Debtor*

Dear *Creditor*

I am in receipt of a proof of claim filed by *Creditor* for a secured claim in the amount of \$2,000.00. The Debtor's Plan fails to provide for treatment of this secured claim. As there is no provision in the Plan for payment of the secured claim, no disbursement will be made on this claim.

A reserve has been placed on the claim. The reserve will be removed in 30 days if the Plan is not amended to provide for treatment of this claim. *Creditor* retains its lien and its right to in rem relief.

Sincerely,

CHAPTER 13 TRUSTEE

Cc:

Debtor

Debtor's attorney