

**General Provisions -- These Provision May Alter your Rights --Please Read  
Carefully**

1. Confirmation of this plan does not bar a party in interest from objecting to a claim which is not filed in accordance with Federal Bankruptcy Rules 3001 and 3002.
2. Unless otherwise ordered, any creditor holding a claim secured by property which is removed from the protection of the automatic stay, whether by judicial action, voluntary surrender, or through operation of the plan, will receive no further distribution from the Trustee, unless an itemized proof of claim for any deficiency is filed within one-hundred eighty (180) days (or such other period as the Court orders) after the removal of the property from the protection of the automatic stay.
3. All contractual provisions regarding arbitration or alternative dispute resolution are rejected in connection with the administration of this Chapter 13 case unless such provisions relate to claims secured by liens on real property retained by the Debtor(s).
4. Confirmation of the plan shall impose a duty of the holders and / or servicers of claims secured by liens on real property to apply the payments received from the Trustee on the prepetition arrearages, if any, only to such arrearages; to deem the prepetition arrearages as contractually current by confirmation subject to and contingent on successful completion of mortgage cure payments and regular monthly mortgage payments under the plan; to apply the direct mortgage payments to the oldest post-petition month due; to notify the Debtor(s) and the attorney for the Debtor(s) of any changes in the interest rate for an adjustable rate mortgage and the effective date of the adjustment; to notify the Debtor(s) and attorney for the Debtor(s) of any change in the taxes and insurance that would either increase or reduce the escrow portion of the monthly mortgage payment; and to otherwise comply with 11 U.S.C. Section 524(i).
5. Notification of billing address changes for Class 1, 2, or 3 creditors wishing to notify Debtor(s) of post-petition changes of payment addresses shall send correspondence directly to Debtor(s) and attorney for the Debtor(s). Confirmation of this plan shall constitute consent by the Debtor(s) to receive regular mailings from creditors regarding property retained by Debtor(s).
6. The Bankruptcy Court may retain jurisdiction during the pendency of the Chapter 13 case to adjudicate charges and/or fees which the holder and/or servicer of the claims secured by the liens on real property asserts have accrued since the filing of Debtor(s) voluntary petition if the property is retained by the Debtor(s).

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