

Chapter 13 Confirmation Hearings

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In a [Chapter 13 case](#), the debtor's repayment plan must be confirmed by the bankruptcy court before it is permanent and effective. Before a plan is confirmed, creditors and other interested parties may object to its terms. If a creditor or the trustee takes issue with the Chapter 13 plan, the court will hold a confirmation hearing to decide the issues.

A trustee generally files an objection to a repayment plan if he believes that the debtor should be paying more to the creditors or if the plan is not feasible. Also, creditors file objections if they feel that they are not getting paid enough or if they disagree with a valuation of their collateral. Thus, most confirmation hearings involve the judge deciding how much creditors should be paid under the plan. As a result, most bankruptcy judges strongly encourage the parties to settle the matter.

Jurisdictions differ on whether or not the debtor is required to attend a confirmation hearing. Your bankruptcy attorney may go and argue on your behalf, or you may be required to appear and answer any questions.

If you are interested in learning more about Chapter 13 bankruptcy filings and how it may benefit you, contact [Ellen McDowell or Elissa Smith](#) to schedule an appointment!

The attorneys at [McDowell Riga Posternock PC](#) provide New Jersey and Pennsylvania residents with experienced legal representation in bankruptcy matters. We assist consumers and business clients with significant debts in filing Chapter 7, Chapter 11, and Chapter 13 bankruptcies. If you are considering filing for bankruptcy protection, or you want to discuss options for dealing with your debt, please contact us at [856-528-3389](tel:856-528-3389). We also handle matters dealing with family law, consumer fraud, estate planning, real estate, personal injury, and debt collection.