

28 **Local Standards: transportation ownership/lease expense; Vehicle 1.** Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 2 or more.

Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. **Do not enter an amount less than zero.**

a.	IRS Transportation Standards, Ownership Costs	\$	517.00
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	300.00
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	

\$ **217.00**

Subpart C: Deductions for Debt Payment

47 **Future payments on secured claims.** For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.

	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance
a.	Biff Tannen Auto	DeLorean DMC-12 w/ flux cap	\$ 300.00	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
			Total: Add Lines	

\$ **300.00**