

## **6-29/111.40 Chapter 13**

The chapter 13 debtor has the additional ability to remove liens by completing payments under the plan. In some cases, the plan will reduce the amount that the debtor must pay or change the time period over which the debt must be paid. In the case of homes and cars (at least as of October 17, 2005), the ability to change the payment terms is very limited.

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