

PROCEDURES RE: MOTIONS TO REDEEM PERSONAL PROPERTY

1. **Contents of Motion.** A written motion must be filed, and must include:
 - a. The secured creditor's name;
 - b. A description of the property to be redeemed;
 - c. The total balance due on the property;
 - d. The current replacement value of the property;
 - e. The amount to be paid to the secured creditor for redemption;
 - f. The date upon which the redemption payment will be made;
 - g. That the property is personal property intended primarily for personal, family, or household use and is secured by a dischargeable consumer debt;
 - h. That the property is exempted under 11 U.S.C. § 522 or abandoned by the trustee under 11 U.S.C. § 554; and
 - i. Any other relevant facts.
2. **Notice of Motion.** The debtor must use the current version of [Local Bankruptcy Form 717.20](#).
3. **Filing and Service of Motion and Notice of Motion.** The debtor must serve the motion and notice of motion on the trustee and secured creditor and file them with the clerk.
4. **Objection.** To object to the motion, a party must file the following with the clerk within the time stated in the notice of motion:
 - a. A written objection stating the facts on which the objection is based; and
 - b. A certificate of service on the debtor's attorney (or debtor(s), if no attorney).
5. **Hearing.** If a timely objection is filed, the court will decide whether a hearing will be required. If so, a notice of hearing will be issued by the clerk.
6. **Failure to Respond.** If no timely objection is filed, the court may sign an order granting the motion.