

The document below is hereby signed.

Signed: February 21, 2020



*S. Martin Teel, Jr.*

S. Martin Teel, Jr.  
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF COLUMBIA

In re	)	
	)	
ROSELINE I. OHAKPOR,	)	Case No. 19-00191
	)	(Chapter 13)
Debtor.	)	<b>Not for Publication in</b>
	)	<b>West's Bankruptcy Reporter</b>

MEMORANDUM DECISION AND ORDER RE CONFIRMATION OF PLAN

The objection of Ocwen, the debtor's mortgagee, to the debtor's proposed amended plan must be overruled. The debtor's proposed plan provides that the debtor will pay directly outside of the plan Ocwen's secured claim, including any unsecured portion of the claim. The plan also indicates that an anticipated sale of the debtor's real property may not be sufficient to satisfy the claimed payoff amount, but that does not propose an alteration of Ocwen's claim: Ocwen can decide itself whether to allow a "short sale" selling the property for less than the amount of the claim. Because the debtor is allowed to address Ocwen's plan outside of the plan, the objection to confirmation must be overruled.

Pursuant to the agreement of the trustee and the debtor at

the confirmation hearing of February 21, 2020, it is

ORDERED that the debtor shall bring her plan payments current by Monday, March 2, 2020, by paying to the trustee \$300.00, and if she does so, the debtor's amended plan will be confirmed, and if she does not, confirmation of the amended plan will be denied.

[Signed and dated above.]

Copies to: Debtor (by hand-mailing); e-recipients.