**UNITED STATES BANKRUPTCY COURT**

**DISTRICT OF RHODE ISLAND**

IN RE: [Debtor’s/Debtors’ Name(s)], BK No. [XX-XXXXX]

 Debtor(s). Chapter 13 [or Chapter 11 for individual]

**MOTION FOR AUTHORITY TO [OBTAIN CREDIT / BORROW FUNDS / ENTER INTO A LEASE / REFINANCE A LOAN]**

 Debtor(s) [Debtor’s/Debtors’ name(s)] respectfully move(s) for authority to [obtain credit / borrow funds under an installment purchase agreement / enter into a lease agreement / enter into a refinance agreement] for the purpose of [\_\_\_\_\_] pursuant to 11 U.S.C. § 364, Fed. R. Bankr. P. 4001(c)(1), and R.I. LBR 4001-3. In support of this motion, the Debtor(s) state(s) as follows:

1. This Court has jurisdiction over the matters presented herein, which are core in nature, pursuant to 28 U.S.C. § 157(b)(2)(A) and (D), 28 U.S.C. § 1334, and 11 U.S.C. § 364.
2. On [petition date], the Debtor(s) filed a voluntary petition for relief under Chapter [X] of the Bankruptcy Code.
3. [Describe the current procedural state of the bankruptcy case with respect to the Debtor’s/Debtors’ plan (e.g., whether a plan has been filed/confirmed, the term of the plan, and how many months are left as of the date this motion is filed).]
4. [State the property to which the motion pertains and the nature of liens, if any, against the property (e.g., current vehicle, new vehicle, current real estate, new real estate or other property).]
5. [State the general nature of the relief requested and why it is necessary.]
6. In accordance with Fed. R. Bankr. P. 4001(c)(1)(B), the material terms of the [credit / installment purchase / lease / refinance] agreement are as follows:
7. [Summarize all material terms (e.g., interest rate, amount and timing of payments, amount of down payment, maturity date, events of default, liens being granted, etc.).]
8. [Explain how, if at all, the credit / installment purchase / lease / refinance agreement affects the Debtor’s/Debtors’ plan (e.g., monthly plan payments, dividend to unsecured creditors, etc.).]
9. The Debtor(s) [is/are] unable to obtain the funds necessary to [state the purpose for which the funds are sought (e.g. to purchase a new vehicle, real estate, or other property, or to refinance indebtedness)] on an unsecured basis.
10. [Provide any additional information the Debtor(s) believe(s) the Court should consider.]
11. In accordance with the requirements of Fed. R. Bankr. P. 4001(c)(1)(A), attached are copies of the [credit / installment purchase / lease / refinance] agreement and the proposed order granting this motion as Exhibits A and B, respectively.

WHEREFORE, the Debtor(s) respectfully request(s) the Court’s authorization to [describe the relief sought] upon the terms set forth above.

Respectfully submitted,

Debtor(s) [Debtor’s/Debtors’ name(s)],

 By [his/her/their] attorney,

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ [Electronic Signature]

Dated: [Month Day, Year]

**NOTICE**

Within fourteen (14) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if served by mail, any party against whom such paper has been served, or any other party who objects to the relief sought, shall serve and file an objection or other appropriate response to said paper with the Bankruptcy Court Clerk's Office, 380 Westminster Street, 6th Floor, Providence, RI 02903, (401) 626-3100. If no objection or other response is timely filed, the paper will be deemed unopposed and will be granted unless: (1) the requested relief is forbidden by law; (2) the requested relief is against public policy; or (3) in the opinion of the Court, the interest of justice requires otherwise.