

DOUGHERTY, PATRICIA ARLENE, Bankr. No. 08-40378, Chapter 13 (bench ruling, October 8, 2008). **Issue:** Whether Debtor's plan was proposed in good faith within the meaning of 11 U.S.C. § 1325(a)(3)? **Ruling:** No. Debtor had annual income of nearly \$115,000. Her budget for a family of two was more than generous, but she had made no real effort to reduce her spending for the benefit of her unsecured creditors. She proposed to retain a house worth between \$260,000 and \$300,000 by making payments of more than \$2,500 per month, when the Internal Revenue Service's guidelines allowed her only \$858 per month, when she had no equity in the house to protect or preserve, and when her unsecured creditors would receive virtually nothing under the plan (and less than Debtor spent on her pet). Considering the totality of the circumstances, Debtor's plan was not proposed in good faith, and confirmation was denied.