SIGNED.

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Dated: September 23, 2009



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Office of the U.S. Trustee

Dianne C. Kerns, Trustee

Center ("BNC") to the following:

Ronald Ryan, Attorney for Debtors

Chief Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF ARIZONA

Debtors.) MEMORANDUM DECISION
WILLIAM R COPE and RUBY ELIZABETH COPE,	No. 4:09-bk-04215-JMM
In re:) Chapter 13

Creditor JPMorgan Chase Bank, N.A. ("Chase") is a first lienholder on the Debtors' residence. The Debtors' plan seeks to bifurcate its claim (DN 16). Chase objects based upon the applicable case law and statutes (DN 26). Chase is correct. The plan cannot be confirmed unless Chase's treatment is dealt with in accordance with § 1322(b)(2). Its pre-petition arrearages, if any, may be stretched out over a reasonable period. § 1322(b)(5).

The Chase objection to the Debtors' plan, based on its real property lien, is SUSTAINED.

DATED AND SIGNED ABOVE.

Patricia Doyle-Kossick, Attorney for JPMorgan Chase Bank, N.A.

COPIES to be sent by the Bankruptcy Notification