

## A MESSAGE FROM THE CHAPTER 13 STAFF

The Chapter 13 staff understands that making the decision to file bankruptcy was not easy. Some of the many factors which cause people to file bankruptcy include loss of employment, medical bills, and helping family members in need. Please remember that filing Chapter 13 is not the end of the world, but is a chance for you to earn a fresh financial start. Upon completion of the plan, most people will be debt free, except for mortgage payments.

To be successful in your plan, you must make your plan payments each month and earn a discharge of your debt. Cases filed in Akron, Ohio, have one of the highest completion rates in the country. To be successful we encourage you to read this booklet, and visit our web page at [www.chapter13info.com](http://www.chapter13info.com) for more information. You also have the option of keeping up to date on your case by setting up your on line account with the National Data Center (see inside front pocket for details). The more you know about the program, the greater your chance of success.

The Chapter 13 Staff wishes you every success.

### Confirmation Hearing

**You are not required to attend your Court confirmation hearing (Thursdays at 1:30 PM).  
For attendance at other hearings, please consult your attorney.**

## WHAT YOU SHOULD KNOW ABOUT YOUR CHAPTER 13 CASE

Name \_\_\_\_\_ Attorney \_\_\_\_\_

Your Chapter 13 Case Number \_\_\_\_\_ Phone \_\_\_\_\_

**This booklet is intended to answer some common questions that arise for people in a Chapter 13 bankruptcy plan. This booklet should be read in full at the beginning of your case and referred to throughout the case as the need arises.**

***It is important that your name and case number appear on all payments or correspondence sent to the Trustee.***

Your Trustee's name, address and office telephone number is:

*For correspondence:* Keith L. Rucinski  
Chapter 13 Trustee  
One Cascade Plaza, Suite 2020  
Akron, OH 44308  
Phone: (330) 762-6335  
Fax: (330) 762-7072

*For payments:* Keith Rucinski  
Chapter 13 Trustee  
3600 Momentum Place  
Chicago, IL 60689-5336

**VISIT OUR WEB SITE:  
[www.chapter13info.com](http://www.chapter13info.com)**

**CASE NUMBER.** Your Chapter 13 case number is very important. Keep it handy. You will need your case number when you make a plan payment to the Trustee. Your name and case number must appear on your cashier's check or money order. Your case number should also appear on any letters that you send to the Trustee's office.

## THINGS TO KNOW UNDER THE BANKRUPTCY ABUSE PREVENTION AND CONSUMER PROTECTION ACT OF 2005

1. To successfully complete your Chapter 13 plan, you must take a financial management course. This is in addition to the credit counseling you took in order to file bankruptcy. (See next page for directions on locating a financial management class.)
2. If your household income is higher than the average income for Ohio, you must make payments into your Chapter 13 plan for 60 months. You may only complete earlier if you are paying all creditors 100 percent of their claims.
3. If your household income is less than the average income for Ohio, you must make payments into your plan for a minimum of 36 months. You may only complete earlier if you are paying all creditors 100 percent of their claims.
4. Failure to timely make all child support and alimony payments (Domestic Support Obligations) can result in dismissal of your case or conversion to a Chapter 7 bankruptcy.
5. Failure to timely file all tax returns can result in dismissal or conversion to a Chapter 7 bankruptcy.
6. If your case is dismissed and you attempt to file a new bankruptcy case, you may not be able to stop foreclosure on your home. This case may be your only opportunity to save your home.
7. The U.S. Department of Justice - United States Trustee Program is required to randomly audit cases to verify that the disclosures on the bankruptcy petition and schedules are complete and accurate.

**UNDERSTAND YOUR PLAN.** It is imperative that you fully understand your Chapter 13 plan. You have an opportunity to amend or modify your Chapter 13 plan subsequent to the 341 meeting and prior to a confirmation hearing on your case. If you do not understand any aspect of your Chapter 13 plan you should make an appointment with your attorney to go over your plan as it is essentially a financial blueprint for what you have to live by for the next 3 to 5 years.

**SERIAL FILINGS OF CHAPTER 13 PLANS.** Please be advised that the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 limits the number of times that a Chapter 13 plan should be undertaken.

In the past, some people have felt that should they not be able to finish this Chapter 13 plan that they will simply file a new plan. There are several procedural issues with filing a second Chapter 13 plan which could cause a successive plan to be dismissed or not allow you to save your home as the second bankruptcy may not protect your house from foreclosure actions in state court. You should work with your attorney to make every effort to complete your current Chapter 13 plan successfully.

## **ATTENTION ALL CHAPTER 13 INDIVIDUALS**

The following are requirements of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005:

1. In order to file a Chapter 13 bankruptcy, you were required to take a credit counseling course.
2. In order to earn a discharge, you must take a financial management course (this is in addition to the credit counseling). You should plan on taking the course within a year of the Court approving your plan. Even if you make all payments under the plan, you will not earn a discharge until the completion of a financial management course. Without a discharge your creditors could pursue you for additional money after the conclusion of your Chapter 13 plan. A discharge prohibits your creditors from pursuing additional money if the debt has been scheduled and paid through the Chapter 13 plan.

## **APPROVED DEBTOR EDUCATION PLACES**

To locate an approved financial management course please take the following steps:

1. Log on to the Trustees' web page [www.chapter13info.com](http://www.chapter13info.com).
2. Click on the "Financial Management Course Information" box.
3. Under External Online Resources - Not affiliated with the Office of the Chapter 13 Trustee, you will see the [United States Trustee Program link](#), click on it. Then click Proceed.
4. On the left side of the web page, click the category "Credit counseling & Debtor Education".
5. In the box titled "For Consumers", "Debtor Education", click on the "List of Approved Debtor Education Providers" link.
6. Choose the State of Ohio and click GO.
7. After this you will see the name of the businesses and contact information.

### **NOTICE**

**Organizations providing credit counseling and financial management courses are not part of the Chapter 13 Trustee's office. The Chapter 13 Trustee is not responsible for the actions of these organizations.**

The Chapter 13 office in Akron offers an in class personal financial management class a few times a year to people who have filed Chapter 13 in Akron, Ohio. In addition, the Chapter 13 office will soon offer the personal financial management class on line. There is no cost to take these classes if a person has filed a Chapter 13 in Akron, Ohio. Please check our web site for detail. The web site is [www.chapter13info.com](http://www.chapter13info.com).

**KEEP THE TRUSTEE AWARE OF ANY ADDRESS CHANGE.** It is important to keep the Trustee aware of any changes in your address. It is common for Chapter 13 debtors to accumulate additional funds at the end of their Chapter 13 case. Said funds are returned to you once the Trustee has performed a final audit in your case to ensure that all creditors have been properly paid. Some debtors have lost thousands of dollars in funds because they have moved and not provided a forwarding address to the Trustee. Please find enclosed in the back cover a convenient change of address card. Should you move, please fill out the card and place in the mail (you must provide your own stamp).

**CALLING THE TRUSTEE'S OFFICE.** The Chapter 13 office phone number is 330-762-6335. The office is open five days a week from 8:00 a.m. to 4:00 p.m., Monday through Friday. Do not feel that you must talk personally with the Trustee; the staff is well qualified to answer your questions or discuss any problems that may arise while you are in a Chapter 13.

In addition, you may e-mail your assigned case person at the Chapter 13 office. On the Chapter 13 web site is a box titled, "Contact the Chapter 13 Staff". Each Chapter 13 case has an assigned case person To find your case person on the list provided please use the last two digits of your case number. The Chapter 13 web site is: [www.chapter13info.com](http://www.chapter13info.com).

Please remember that the Chapter 13 staff is not permitted to give you legal advice. Legal questions must be addressed with your attorney.

**APPOINTMENTS.** The Chapter 13 staff is available to talk with you in person if you feel that your concerns cannot be properly addressed on the telephone, letter, or email. Feel free to set up an appointment during office hours with any of the staff members. The Chapter 13 office phone number is 330-762-6335.

**IF YOUR CREDITORS CALL YOU.** If any creditors listed in your Chapter 13 plan seek to call you, you should keep a log of said creditor's name and the time that they called you. You should also provide said creditors with the name of your attorney and your Chapter 13 case number. The creditor may ask you what district you filed your Chapter 13 case. Your case has been filed in the Northern District of Ohio.

**WAGE DEDUCTIONS.** If you are making your plan payments through wage deductions, your employer will be served with a court order instructing the employer to deduct your Chapter 13 payment from each paycheck in accordance with your plan. It is important for you to save your pay stubs so that in the event of a problem, you can prove that the deductions were actually taken.

If for any reason, your employer fails to withhold your Chapter 13 payment, you are ultimately responsible to make sure your payment is made timely.

As a Chapter 13 participant, your wages are under the jurisdiction of the U.S. Bankruptcy Court and cannot be attached for any debts other than your plan payment, child support, alimony, and repayment of a loan from your retirement account.

**DIRECT PAYMENTS.** If a wage deduction is not possible or has not begun yet, send your payments as specified in your plan directly to the Trustee. All payments must be in the form of a money order or cashier's check made payable to:

**Chapter 13 Trustee**

*Send all payments to the following address:*

**3600 Momentum Place  
Chicago, IL 60689-5336**

**Payments must be  
mailed by the 20th  
of each month.**

Include your name and case number on all payments (in clear writing) to insure that the funds will be properly credited to your account. **DO NOT SEND CASH.**

**MAKING PAYMENTS ON LINE.** If you are making direct payments, you have the option of making those payments on line. On the Chapter 13 web page is a box titled, "Make your Chapter 13 Payment Online". The Chapter 13 web site is [www.chapter13info.com](http://www.chapter13info.com). Your full monthly plan payment must be made by the 20th of each month until completion of your case.

**PROBLEMS MAKING CHAPTER 13 PLAN PAYMENT.** It is extremely important for you to let both your attorney and the Chapter 13 Trustee know if something interrupts your employment or otherwise makes it impossible for you to make your payments to the Trustee. On a limited basis, you may be able to suspend your plan payments. Suspended payments will be added to the end of your plan.

In some cases, depending on how long your plan has been going and the kind of creditors being paid under your plan, you may be able to modify or amend your plan. You should contact your attorney to discuss your options.

If you stop paying and do not contact your attorney or the Trustee, the U.S. Bankruptcy Court can dismiss your case. Should the Bankruptcy Court dismiss your case, all the creditors under your plan can seek full payment plus interest and penalties from you under applicable state law.

**NEW DEBTS.** Obtaining credit without permission from the Court is not only a violation of the Court's orders; it is subject to disapproval by the Court and may be grounds for dismissal of the plan. When you have major repairs that are needed to your home or car, large medical bills, or other costly unexpected items, you should always discuss this with your attorney. Your attorney can advise you on the necessary court pleadings which may allow you to take on new debt.

**BEWARE OF PAY DAY LENDERS.** Many people use the services of pay day lenders. These lenders often will advance funds and hold your personal check until pay day. It is not unusual for the fees charged in these pay day loans to average around 400 percent. These costs are often hidden and hard to calculate. While you are in a Chapter 13 plan, please be advised that you cannot take out pay day loans without Court permission. It is in your long term financial interest never to use the services of a pay day lender again.

**DISPOSING OF PROPERTY.** While under Chapter 13 bankruptcy protection you are not permitted to sell real estate, vehicles, or other personal property (valued at \$1,500 or more) without permission of the Bankruptcy Court. You should contact your attorney to seek Court permission before disposing of any property.

**INCOME TAX RETURNS AND PAYMENT OF POST-PETITION TAXES.** While under Chapter 13 bankruptcy protection, you are required to timely file all local, state, and federal income tax returns during the duration of your Chapter 13 plan. You are also responsible to see that all applicable post-petition taxes are paid and kept current while you are in a Chapter 13. This includes not only local, state, and federal income taxes, but also real property taxes. Should you fail to keep your tax payments current to the respective tax agency, said agency may ask the Court to dismiss your Chapter 13 plan. The Trustee reserves the right to review tax returns. **You must supply the Trustee a copy of your tax returns upon request.**

**TAX REFUNDS.** If you receive a tax refund in excess of \$1500.00, you must consult your attorney. In most cases, the Trustee requires refunds in excess of \$1500.00 to be paid into your Chapter 13 plan for the benefit of creditors. You are permitted to keep all earned income credits and child care credits.

**TAX REFUND ANTICIPATION LOANS.** Before using a tax refund anticipation loan and losing a large portion of your refunds, please ask yourself why you cannot wait thirty (30) days for the funds and keep the entire refund yourself!

**OBTAINING INFORMATION FROM YOUR TRUSTEE.** In addition to having 24/7 access to your case through the National Data Center (please see inside front cover for detailed information), once a year the Chapter 13 Trustee will send you a complete history of your account, all payments received and all creditors paid under your plan. The Trustee generally mails these ledgers to you in January. If you do not have access to a computer and need a ledger on your case, you may call the Chapter 13 office at 330-762-6335, and a ledger will be mailed to you.

***It is imperative that you keep your address current with the Trustee and the Clerk of the Bankruptcy Court so that you receive not only these documents but also important Court documents throughout the duration of your Chapter 13 plan.***

The ledger sent to you will allow you to calculate your approximate payoff balance on your plan and will include an explanation sheet on how to use the ledger. Please, be advised, that the Trustee's office is not permitted to give individual legal advice, but can provide information to you on the administration of your case. Your request for such information must be in writing and submitted to the Trustee. Please note that due to the volume of cases, it may take up to 30 days to get a response. If the information is of an urgent nature due to some type of court litigation, you should work through your attorney who will advise the Trustee accordingly on the urgency of such request. If you believe a creditor listed on the ledger is not your creditor or has claimed an amount greater than you owe them, contact your attorney immediately so that an objection to the claim can be filed. If you remain silent, you will pay all claims as filed. ***All information concerning your plan, including the payoff balance, is subject to review and audit by the Trustee.***

**FILING OF CLAIMS.** Creditors have 90 days from the first date set for the Section 341 meeting to file their claims. Any claim not filed within the time limit is a late claim and may be disallowed and therefore not paid. Tax claims and secured claims are usually the exception to this time limit.

If you have an objection to any claim, which has been filed in your case, or feel that a claim has been filed incorrectly, you should contact your attorney immediately so that he or she can advise you of your options. Please note that it is your responsibility to review the annual ledger that the Trustee sends you to see that all the creditors listed are accurate.

In addition to the annual ledger, you have 24/7 access to your case through the National Data Center. There is a pamphlet in this folder with details on accessing the National Data Center. You may also access the National Data Center through the Chapter 13 web page at [www.chapter13info.com](http://www.chapter13info.com).

**REFINANCING.** Many debtors refinance their home during their Chapter 13 plan. Please be advised that Court approval is necessary for any type of refinancing and you must contact your attorney to seek such Court approval. The Trustee will not release any information to any title company or lender until such order to refinance has been approved by the Court.

**MORTGAGE MODIFICATION.** While in a Chapter 13 plan you are permitted to seek a modification of your mortgage. Many people who have been turned down for a modification prior to filing Chapter 13 are successful in obtaining a modification of their mortgage after filing Chapter 13. If you are successful during the trial period and are offered a permanent modification you will need a court order which your attorney can help you prepare. Please see the box titled, "Mortgage Modifications" on the Chapter 13 web page for information on Court orders necessary for a modification. The Chapter 13 web page is [www.chapter13info.com](http://www.chapter13info.com).

**SMALL BUSINESS CHAPTER 13.** Debtors engaged in their own sole proprietorship business may, unless the Court orders otherwise, operate that business and incur trade credit in the production of income.

With regard to personal finances, debtors engaged in business are subject to the same requirements, restraints, and jurisdiction as individuals with only personal debts.

Small business debtors may be required to file semi-annually with the Trustee a statement of financial affairs which can include current profit and loss statements, bank account statements, a request for balance sheets and income statements, proof of insurance, and proof that quarterly payroll tax returns and sales tax returns are paid. The Trustee may also require annual tax returns from you concerning both your individual and business finances.

If you are a small business debtor, the Trustee will send a letter to you in January and July of each year requesting said information. Failure to supply the Trustee with this information in a timely manner can result in dismissal of your Chapter 13 plan.

**TRUSTEE ADMINISTRATION FEE.** Chapter 13 programs are not funded by tax dollars. The funding for Chapter 13 is from individuals who have filed Chapter 13 to earn a fresh financial start. The Trustee Administration Fee can be as high as 10 percent. The fee is charged on all payments made into a plan. For example, if your monthly payment is \$100 and the Trustee Administrative Fee is 10%, then \$90 will be posted to your case and \$10 will be used to pay overhead for the Chapter 13 Trusteeship. The administrative fee must be approved by the United States Department of Justice – United States Trustee Program. Although the fee can fluctuate throughout your plan it cannot go higher than 10% and in most cases it is significantly less than 10%.

You can help keep the administrative fee as low as practical by helping the Trustee keep overhead low. One way to do this is to sign the necessary forms allowing the Chapter 13 staff to communicate with you by e-mail which helps reduce postage cost.

**PAYMENT OF UNSECURED CLAIMS.** A Chapter 13 plan must provide for payment of all your creditors, including unsecured creditors. Unsecured creditors are creditors such as credit cards. Upon the filing of your Chapter 13 case, unsecured creditors must cease adding finance charges and other interest charges to your account. Said unsecured creditors must file a total account balance that you owe them upon the date of the filing of your Chapter 13 plan. Upon the successful completion of your plan, said unsecured creditors cannot seek payment from you for any additional finance charges and interest charges based on a claim which has been paid through your plan. However, please be advised that should you fail to complete your Chapter 13 plan, all the interest and other charges which would have accrued under your account except for the Chapter 13 plan can be charged against your account and said creditors can seek collection under applicable state law. It is to your benefit and very important that you make every effort to complete your Chapter 13 plan or you could find yourself in a worse financial situation than when you started your Chapter 13 plan.

**QUITTING YOUR PLAN.** If your financial situation is drastically altered and payment of the plan is no longer practical, contact your attorney as soon as possible. He or she may be able to find a solution in spite of the difficult circumstances, since there are a number of options to consider.

Be aware that a dismissal of your case would reactivate all disputed debts and all interest and charges not allowed by the Bankruptcy Code while your case is pending.

You will find yourself, again, dealing with the remaining creditors on their terms, not yours or those provided under the Bankruptcy Code.

**SIGN UP FOR THE DO NOT CALL LIST.** An important first step to avoid the use of costly credit advances in the future would be to sign up for the national do not call list at 1-888-382-1222 or [www.donotcall.gov](http://www.donotcall.gov). You may also opt out of pre-approved credit offers by calling 1-888-567-8688 or [www.optoutprescreen.com](http://www.optoutprescreen.com).

**CAR TITLES.** Please note that the Trustee does not take possession of your car title during the Chapter 13 plan. Should you pay off a car loan through the Chapter 13 plan, the creditor will send the title directly to you. Should you not receive this title in a timely fashion, you should contact your attorney for assistance.

**INSURANCE.** Under Ohio law you are required to have automobile insurance at all times. You must maintain homeowner's insurance on your property throughout the Chapter 13 plan. The Trustee may randomly audit your case and request proof of insurance. Failure to provide proof of insurance can result in dismissal of your Chapter 13 plan.

**CHANGE IN INCOME DURING CHAPTER 13 PLAN.** Chapter 13 requires that you devote best efforts in repayment to your creditors. This means if your income increases significantly you will need to amend your plan and increase the repayment to creditors. Changes in your income can include, but is not limited to: wage bonuses, inheritance, large lottery winnings, personal injury settlements, payment of accrued vacation and sick time, stock options, and significant increases in your wages subsequent to filing Chapter 13 (generally an increase of income of ten percent or greater than the amount on your bankruptcy schedules.).

Failure to report these changes in income can result in dismissal of your case. Generally the Trustee will work with to allow you to retain a portion of these funds if you are honest and reported the change in income.

Failure to report changes in income may result in your case being referred to the U.S. Department of Justice – United States Trustee Program.

**ATTORNEY FEES.** Attorney fees in Akron, Ohio are governed by Administrative Order No. 12-03. A copy of this order is available at the Chapter 13 website [www.chapter13info.com](http://www.chapter13info.com) (under attorney section) “*Court Order Regarding Attorney Fees in Akron, Ohio*”. If you do not have access to the internet, you may write the Trustee at:

**Office of Chapter 13 Trustee  
One Cascade Plaza  
Suite 2020  
Akron, Ohio 44308**

and a copy will be sent to you without charge.

This order outlines your responsibility as a Chapter 13 participant and provides a guideline of attorney fees you may expect as issues arise in your case. The attorney fees listed are a guide and your actual attorney fees may be greater or less depending on the retainer letter you signed with your attorney.

**Your attorney remains your attorney throughout the duration of your Chapter 13 plan (3 to 5 years). Your attorney is there to help you with the bankruptcy process. Please contact your attorney if you have legal questions about your Chapter 13 plan.**

**RECORD OF MORTGAGE PAYMENTS.** The debtor usually pays current mortgage payments directly to the mortgage holder while in a Chapter 13 plan in this jurisdiction. All pre-petition mortgage arrearages will come inside and will be paid thru the debtor’s Chapter 13 plan. Attached to this booklet is an envelope. It is advisable that you keep all mortgage receipts which can include canceled checks, copies of money order receipts, or other types of remittance. On the following page is a form for you to list the dates, the amount, and the remittance number of your mortgage payment. The form also allows you to keep a record of where payments were sent and to whom your payment was made payable. Many times in a Chapter 13 plan, as in non-bankruptcy cases, mortgage companies sell loans and do not always advise people to whom they should direct their payments. To avoid this problem, you should keep a record of all notices that you receive from your mortgage companies that tell you where you should send your payment. These notices should also be kept in the envelope attached to this booklet.

Should you have any problem with your mortgage payment, or if questions about your mortgage payments arise during your chapter 13 plan, the information that you keep, such as a listing of the payments that you have made and the remittance copies, will greatly assist you and your attorney in resolving any problems that may arise.

**CAR PAYMENTS.** As with mortgage payments, it is advisable that you keep track of all your car payments and remittances while in a Chapter 13 plan. On the following page is a form for you to list the dates, the amount and the remittance number of your car payment.

**REQUESTING YOUR CREDIT REPORT.** On the inside pockets of this folder is a form which allows you to obtain a free credit report. You are entitled to a free report every 12 months. This does not mean every year, it means if you get a credit report today, the reporting agencies are not required to provide another one to you for 12 months from today.

**FINALIZING AND CLOSING YOUR CASE.** Six months is not an unusual amount of time to require the Trustee to prepare the final report and accounting of your case and file it with the Court. The exact closing date of your case is effected by the following: the Trustee writes checks to your creditors every 30 days. Closing of your case will depend on the date monies are received and disbursed, when creditors cash their checks, and whether there are additional problems.

Once your employer receives the stop payment order, the deductions will cease. If your employer has a computerized payroll system, an additional deduction or two may occur. This money will be refunded to you when your account is finalized.

***Be sure to maintain all documents concerning the finalization and discharging of your case. The Trustee's office only keeps closed files for a short time and you may need your final report in the future when you try to obtain credit.***

**DISMISSAL VS. DISCHARGE.** The terms dismissal and discharge in a bankruptcy case are two different terms which have two completely different meanings.

**DISMISSAL.** If the Chapter 13 plan is dismissed, creditors may immediately initiate or continue with state court litigation pursuant to applicable state law to foreclose on the petitioner's property or garnish their income. If a bankruptcy case is dismissed, the legal effect is that the bankruptcy is deemed void.

***For example*** - If when filing a Chapter 13 petition, the petitioner owes the IRS \$10,000.00 and manages to pay the IRS \$9,000.00 before the case is dismissed, this does not necessarily mean that only \$1,000.00 is remaining to be paid to the IRS outside the plan. During a Chapter 13 plan, many creditors (including credit card companies) hold interest and penalty charges in abeyance. If a Chapter 13 plan is successfully completed, the interest and penalty charges are void and collection is not sought from the petitioner. However, if the case is dismissed, all money paid under a Chapter 13 bankruptcy may be applied toward interest and penalties; and therefore, petitioners may find themselves still owing a large balance to creditors. In the above example with the IRS, it cannot be assumed that there is only a \$1,000.00 balance owed, as the IRS would be allowed to collect interest and penalties which were held in abeyance during the Chapter 13 plan.

A dismissal of a Chapter 13 case in which a petitioner has made substantial compliance is a serious matter. The petitioner is urged at all times to keep in contact with their attorney to determine their best course of options should the petitioner discover that it is not possible to continue with the monthly Chapter 13 plan payments as proposed in the plan.

**DISCHARGE.** If a Chapter 13 plan is completed successfully, the petitioner will earn a discharge. Discharge means that all debt listed in the Chapter 13 plan is satisfied; and therefore, creditors may not pursue additional collection actions pursuant to applicable state law. If a debt has been discharged in a bankruptcy, and a creditor seeks further collection from the petitioner, the petitioner should immediately contact their attorney regarding the efforts to collect by a creditor who has had their claim discharged in bankruptcy.

For more information, go to [www.chapter13info.com](http://www.chapter13info.com).

**VISIT OUR WEB SITE.** For more educational information on Chapter 13, please visit our web site at [www.chapter13info.com](http://www.chapter13info.com).

The web site provides an overview of Chapter 13, definitions of bankruptcy terms, and a section on frequently asked questions.

# Automobile Payment Information

Make of car \_\_\_\_\_

It is in your best interest to use the attached envelope to keep copies or carbons of your Money Orders and Checks when making automobile payments.

	Date Paid	Amount Paid	Check/Money Order Number		Date Paid	Amount Paid	Check/Money Order Number
1				31			
2				32			
3				33			
4				34			
5				35			
6				36			
7				37			
8				38			
9				39			
10				40			
11				41			
12				42			
13				43			
14				44			
15				45			
16				46			
17				47			
18				48			
19				49			
20				50			
21				51			
22				52			
23				53			
24				54			
25				55			
26				56			
27				57			
28				58			
29				59			
30				60			

# Mortgage Payment Information

It is in your best interest to use the attached envelope to keep copies or carbons of your Money Orders and Checks when making mortgage payments. If there are any changes in who you make your payment to, be sure and note the new name and/or address of the lender. Lenders often sell mortgages which can result in some confusion when they record your payments. By following these instructions you will have an efficient way to track your payments. This information will assist you and your attorney in resolving problems which may arise with your mortgage lender.

	Date Paid	Amount Paid	Check/Money Order Number	Payment Address	Account Number
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					
26					
27					
28					
29					
30					

## Mortgage Payment Information

	Date Paid	Amount Paid	Check/Money Order Number	Payment Address	Account Number
31					
32					
33					
34					
35					
36					
37					
38					
39					
40					
41					
42					
43					
44					
45					
46					
47					
48					
49					
50					
51					
52					
53					
54					
55					
56					
57					
58					
59					
60					

## Mortgage Payment Information

	Date Paid	Amount Paid	Check/Money Order Number	Payment Address	Account Number
61					
62					
63					
64					
65					
66					
67					
68					
69					
70					
71					
72					
73					
74					
75					
76					
77					
78					
79					
80					
81					
82					
83					
84					
85					
86					
87					
88					
89					
90					

## Mortgage Payment Information

	Date Paid	Amount Paid	Check/Money Order Number	Payment Address	Account Number
91					
92					
93					
94					
95					
96					
97					
98					
99					
100					
101					
102					
103					
104					
105					
106					
107					
108					
109					
110					
111					
112					
113					
114					
115					
116					
117					
118					
119					
120					



