

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION-FLINT

IN RE:

CHAPTER 13  
CASE NO:  
JUDGE DANIEL S. OPPERMAN

Debtor(s)  
\_\_\_\_\_ /

**STIPULATION FOR ORDER FOR DEBTOR(S) TO REMIT PAYMENTS TO THE CHAPTER 13 TRUSTEE  
BY ELECTRONIC BANK TRANSFER**

It appearing that Debtor(s) has(ve) regular income and further appearing that automatic transfers can be established whereby the bank used by the Debtor(s) can transfer funds monthly from that bank account to the Trustee's disbursement account and the Court being advised in the premises and the parties having stipulated to the following:

**IT IS HEREBY STIPULATED** that funding of the plan shall be accomplished by automatic electronic transfers from the bank account designated by Debtor(s) to the Trustee's disbursement account. The amount of \$ \_\_\_\_\_ shall be transferred monthly.

**IT IS FURTHER STIPULATED** that within 10 days of the entry of this Order, the Debtor(s) shall provide to the Trustee's office a copy of a voided check bearing the bank's name, bank's routing number and number of the account used by the Debtor(s).

**IT IS FURTHER STIPULATED** that within 10 days of the entry of this Order, the Debtor(s) shall complete, sign and return to the Chapter 13 Trustee's office the Authorization for Pre-authorized Payments (ACH) authorizing the Chapter 13 Trustee to initiate debits and/or credit entries to the Debtor(s) bank account.

**IT IS FURTHER STIPULATED** that should there be a total of three (3) ACH's are not honored by the Debtor(s) or the bank for any reason, the Chapter 13 trustee, shall have the discretion to remove the Debtor(s) from the ACH program. The Chapter 13 trustee shall have the discretion and authority to serve on the Debtor(s), Debtor(s) employer(s) the following Third Party Payment Order(s) requiring the employer(s) to deduct the actual Chapter 13 plan payment amount, from Debtor(s) wages:

That **\*\* EMPLOYER'S NAME AND PAYROLL DEPARTMENT ADDRESS \*\*** shall immediately forward and make payable to: Chapter 13 Trustee – Flint, P.O. Box 2175 Memphis, TN 38101-2175, the sum of \$ \_\_\_\_\_ per \_\_\_\_\_ (Pay Period) (or the last Court ordered payment amount) of the Debtor's future gross income until the further Order of this Court and that it cease and desist from giving effect to any prior or future garnishment or assignment of the Debtor's income except for Order for child support, or alimony, current withholding taxes, union dues, and all other insurance premiums. Debtor's Chapter 13 payment shall not be deducted from an employer's separately issued bonus check. Should Debtor(s) receive a bonus check please notify the Chapter 13 Trustee at [correspondence@flint13.com](mailto:correspondence@flint13.com).

**IT IS FURTHER STIPULATED** that should the Debtor(s) change employer(s) during the pendency of the instant bankruptcy case, then Debtor(s) shall present to the Trustee a Stipulation to Amend the Third Party Withholding Order within 14 days of the change of employment.

/s/ \_\_\_\_\_  
Carl L. Bekofske P10645  
Melissa Caouette P62729  
Leo J. Foley, Jr. P76060  
Chapter 13 Standing Trustee  
400 N. Saginaw Street, Suite 331  
Flint MI 48502  
(810) 238-4675  
[Ecf@flint13.com](mailto:Ecf@flint13.com)

/s/ \_\_\_\_\_  
Attorney for Debtor(s)

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**“Exhibit A”**