

Chapter 13 Bankruptcy Orientation Handbook



What Every Debtor Should Know

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MY CHAPTER 13 CASE

MY NAME _____

MY CASE NUMBER _____

MY ATTORNEY _____

MY ATTORNEY'S PHONE NUMBER _____

CHAPTER 13 TRUSTEE

400 N. Saginaw Street, Suite 331

Flint, MI 48502

Telephone: (810) 238-4675

Facsimile: (810) 238-4712

<http://www.flint13.com>

TRUSTEE STAFF EXTENSION LIST:

Delinquencies/Mortgage Payment Changes	Steve Robinson	ext.234
ACH Payments	Dawn Larsen	ext.227
Pay Orders	Tracee DeNicolo	ext.239

Case Paralegals:

Cases Ending in Even Numbers:

Last Names Beginning with A-K	Cindy Amey	ext.284
Last Names Beginning with L-Z	Stephanie Foust	ext.223

Cases Ending in Odd Numbers:

Last Names Beginning with A-K	Diane Smith	ext.224
Last Names Beginning with L-Z	Sara Skutt	ext.222

Debtor Education	Leo Foley Jr.	ext.228
	Karen Newman	ext.242
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Chief Staff Attorney	Melissa Caouette	ext.238
Deputy Staff Attorney	Leo Foley Jr.	ext.228

Tax Escrows	Steve Robinson	ext.234
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Chapter 13 FAQs (Frequently Asked Questions)

Who is my Trustee and how do I contact his office?

Carl L. Bekofske has been the Chapter 13 Trustee in Flint, Michigan for over 30 years. Mr. Bekofske's professional staff are at your disposal for answering any procedural questions concerning your case. You can reach the office at (810) 238-4675 between the hours of 9:00 a.m. and 3:00 p.m. Monday through Friday.

Your case will be assigned to a case paralegal according to the last digit in your case number and the first letter of your last name. If your case paralegal is unavailable when you call, use the voice mail system to leave a message. When doing so, please speak slowly. Clearly state the nature of your call, your case number, your phone number and the best time to reach you.

If you need to come to the office, please call to make an appointment. This will allow the office to make sure that the appropriate staff member will be able to review your file beforehand and minimize any wait time.

How will I make my payments?

There are several ways to make payments into your Chapter 13 case:

1. Employer Payroll Deduction

The most common method of payment (and the method usually required by the Trustee's office) is through employer payroll deduction.

Through this method, a **Payment Order***, signed by the Bankruptcy Judge, will be issued to your employer. They will then make your plan payments for you by deducting the total monthly payment from your pay and sending the money to the Trustee's lockbox. This money will be deducted in equal installments determined by the frequency of your pay. Both you and your employer should understand that this order is NOT an attachment or garnishment.

The Court has exclusive jurisdiction over your wages and property during your case. Should any employer treat such an order as a garnishment, you should advise the Trustee's office. The Trustee will assist the employer in understanding that you are making an effort to voluntarily pay your debts rather than not pay them. We usually find that employers, after an explanation, understand and think more highly of an employee for trying to pay their bills.

***It is essential for YOU to make direct payments to the Trustee's lockbox until you actually see the plan payments being deducted from your paycheck.*

***See Appendix 2**

2. ACH- Automatic Deduction from a Bank Account

Through this method, the Trustee's office receives an order from the Bankruptcy Court to be able to withdraw your specific plan payment directly from your checking or savings account. This can occur once or twice a month, depending on how you would like it to be set up. The dates that are currently being used for deductions are the 5th and the 22nd of each month.

Step 1: You will need to fill out the Trustee's office **ACH Form*** and provide a voided check, which will give all the necessary information regarding the bank account to be deducted from.

Step 2: Your attorney will need to file a pay order for electronic bank transfer with the Bankruptcy Court.

***It is essential for YOU to make direct payments to the Trustee's lockbox until the ACH becomes effective.*

Frequently Asked ACH Questions:

How will I know the exact start date of my ACH deduction?

- You will receive a letter in the mail stating that all the required documentation and information has been received. It will detail the exact start date of your ACH.

Can I change the bank account that my payment comes out of?

- Yes, a new ACH Form will need to be filled out and sent to the Trustee's office in Flint with the updated information.

What happens if I do not have the full plan payment amount in my bank account on the date it is to be withdrawn?

- If the full amount of the payment is not available, the Trustee's office will receive a Non-Sufficient Funds (NSF) notice. You will need to mail your payment directly to: Chapter 13 Trustee- Flint, PO Box 2175, Memphis, TN 38101-2175. The Trustee's office will NOT attempt more than once to take the payment. If you receive multiple NSF's, you will be removed from the ACH program and the Trustee's office may serve a Third Party Payment Order requiring your employer to deduct your plan payment from your wages.

What if I encounter a hardship situation?

- Contact the Trustee's office. If your account is in good standing, you may be eligible to have your ACH suspended during the month of hardship. However, that does NOT excuse the payment. You would still need to mail a payment before the end of the month directly to: Chapter 13 Trustee- Flint, PO Box 2175, Memphis, TN 38101-2175.

***See Appendix 3**

3. Direct Payments

In rare circumstances, debtors are allowed to make direct plan payments throughout their case. Whether making short-term or long-term direct payments, the following procedures are required:

***Long-term direct payments require an order from the Bankruptcy Court.*

FOR MAKING PAYMENTS BY MAIL:

- Payments must be in the form of a cashier's check, money order or personal check (DO NOT SEND CASH).
- Personal checks are strongly discouraged as there will be a one month hold placed on these funds.
- Payments must clearly show your name and case number.
- Please refrain from putting additional language such as, "Final Payment" or "Payoff" or anything other than your case number and your name on the payment as the bank will reject payments made with restrictive language.
- Payments CANNOT be accepted at the Trustee's office.
- Mail all payments to the Trustee's bank lockbox.
- Payments must be made out to: **CHAPTER 13 TRUSTEE- FLINT**
- Payments must be mailed to: **PO BOX 2175, MEMPHIS, TN 38101-2175**

FOR MAKING ONLINE PAYMENTS (Epay)

You may register an account by going to www.flint13.com/making-payments. Use your checking or savings account to make an online payment any day of the week, at any time, and the payment will be posted to your bankruptcy case within 1 to 3 days. There is a \$3.00 bank processing fee for each online payment.

How do I calculate the amount of money that will be deducted from each pay?

The following can be used to calculate the amount of money that will be deducted from your pay. It is important to note that deductions will always be taken in equal installments from EACH PAYCHECK, never in one lump sum.

IF YOU ARE PAID BI-WEEKLY:

Multiply the amount of your monthly payment times 12 months per year. Then divide the total by 26 payments per year. This will equal your bi-weekly payment.

FOR EXAMPLE: If your monthly payment is \$800.00, multiply that payment times 12 months ($\$800.00 \times 12 = \9600.00) and then divide the total amount by 26 payments per year ($\$9600.00 \div 26 = \369.23). Your bi-weekly payments are \$369.23.

IF YOU ARE PAID SEMI-MONTHLY:

Multiply the amount of your monthly payment times 12 months per year. Then divide the total by 24 payments per year. This will equal your semi-monthly payment.

FOR EXAMPLE: If your monthly payments are \$800.00, multiply that payment times 12 months ($\$800.00 \times 12 = \9600.00) and then divide the total amount by 24 payments per year ($\$9600.00 \div 24 = \400.00). Your semi-monthly payments are \$400.00.

IF YOU ARE PAID WEEKLY:

Multiply the amount of your monthly payment times 12 months per year. Then divide the total by 52 pay periods. This will equal your weekly payment.

FOR EXAMPLE: If your monthly payment is \$800.00, multiply that payment times 12 months ($\$800.00 \times 12 = \9600.00) and then divide the total amount by 52 payments per year ($\$9600.00 \div 52 = \184.61). Your weekly payment is \$184.61.

May I make extra payments or send extra money to the Trustee's office?

While it is possible to make extra payments, you should always discuss your options with your attorney before sending in additional payments. In some cases, it may not be in your best interest to make extra payments. Your attorney can advise you of your options and any consequences associated with sending in additional payments.

What happens if I miss a payment?

Your repayment plan will not work if payments are not received. If you have an interruption in employment, please contact the Trustee's office immediately. Keeping the Trustee informed can possibly avoid the filing of a motion to dismiss your case.

If payments are missed, it is possible that the expected completion date will change. You can not complete your case as originally proposed if you do not make all of your payments!

What happens if I am on vacation, sick, on strike or laid off?

Payments are still due. Please contact the Trustee's office immediately and make arrangements to pay something directly until you return to work, even if it is not a full payment. Remember to keep records of any missed payments and upon your return to work, remit direct payments in addition to your regular payments to cure the default.

What happens if I receive a bonus check or vacation check and a deduction or the whole check was remitted to the Trustee's office?

Read your Plan, Order Confirming Plan and Payment Order. If the money was supposed to go to you, notify the Trustee's office **immediately** so that the funds may be returned to you.

PLEASE NOTE: If your plan payments are delinquent at the time the payment is received, contact your attorney to discuss your options.

When is my first payment due?

Your first payment is due within **thirty (30) days** of the date your case was filed. For example, if your bankruptcy was filed on January 2, 2018, your first payment is due by no later than February 1, 2018. Failure to make your first payment within thirty days of filing will result in the Trustee's office filing a motion to dismiss your case.

What if I have a problem with my employer because of filing a Chapter 13 Plan?

Occasionally, we find situations in which a credit union or company representative exerts some form of pressure on an employee who owes them money to the extent that the employee feels his/her job may be in jeopardy due to the filing of a Chapter 13 Plan. Such tactics are illegal in that they are an attempt to obtain creditor preference. Any such actions need to be immediately reported to your attorney.

Most employers have been very cooperative in assisting with payroll deductions for employees involved in bankruptcy. If your employer has any questions or concerns with regard to the wage deduction, advise the Trustee's office and we will contact your employer.

What happens if I change jobs?

If you change jobs, especially if your plan payment is being paid through employer payroll deduction, notify your attorney and the Trustee's office **immediately**. This notification must be made in writing. A new pay order must be prepared for your new employer. Remember, if there is a delay between the time the payments through your old employer cease and payments through your new employer begin, **YOU** are responsible for making direct payments to the Trustee's lockbox.

Does the Trustee's office need to know if I move?

YES. It is very important to update your attorney and the Bankruptcy Court of any changes to your mailing address. This information is not only useful for notices, but also to make sure that any checks payable to you are sent to the correct address.

If your mailing address has changed, please send the *Notice of Change of Address for Debtor(s) Form* (available by request or at www.flint13.com) to the **Bankruptcy Clerk's Office at 226 W Second St, Flint, MI 48502** detailing your name(s), case number, old address and your new mailing address. Your attorney and the Chapter 13 Trustee's office will be automatically notified electronically from the U.S. Bankruptcy Court when your address has been changed in their system.

If I am entitled to a check from the Trustee's office, may I come to personally pick up my check?

No. The Trustee's office mails all payments.

What if I have legal questions?

The Trustee and his staff **cannot** give legal advice. Any and all legal questions concerning your case, a creditor, your rights, your options, or changes in your situation should be directed to your attorney. Your attorney must continue to represent you as long as your case is active or until the Judge permits him or her to withdraw from your case. In most cases, your attorney's legal fees will be paid through your Chapter 13 Plan.

How long will my case last?

It is difficult to determine the exact duration of your bankruptcy case. It is very rare for a case to last the exact number of months in the original projection. A creditor may file a claim for a larger than anticipated amount, interest rates may change or a forgotten creditor may need to be added, any of which could add to the length of the case. Be aware that if a creditor does not file a Proof of Claim, that does not automatically mean the length of the case will be shortened. The percentage paid to those creditors which **HAVE** filed a claim will likely increase.

Although the length of your case is influenced by many factors that may change, no Chapter 13 bankruptcy case is allowed to exceed sixty months. If this situation occurs, the Trustee may file a Motion to Dismiss. Both you and your attorney will receive a copy of that motion. Failure to respond will result in the dismissal of your case.

TIP: Open any mail you receive from the Trustee's office on the day that you receive it!

Will my creditors continue to call?

All the creditors listed in your Chapter 13 Plan have been sent a notice advising them of the filing of your case. They are subject to an Automatic Stay Order that prohibits them from contacting you. In the event that you are contacted, do not discuss the debt with them, but instead, give them your Chapter 13 case number and the name of your attorney. Get the name of the person contacting you and report it to your attorney immediately.

It is important to note that the Automatic Stay Order does not prohibit contact initiated by you. You might need to contact a creditor to obtain information on interest paid on a particular debt. This would most likely be needed for filing your tax returns. You might also want to contact your mortgage holder(s) at the beginning of your case and on a yearly basis to determine that the monthly payments and escrow balances are correct. This is important to ensure that when you complete your Chapter 13 Plan, you will be current as to the mortgage payments and escrow account.

What if I forgot to list a creditor?

Creditors not listed when you filed your case may cause problems. There are two kinds of unlisted creditors. The first type is a creditor to whom you owed money when you first filed your case and whom you forgot to list (“pre-petition creditors”). It may be wise to obtain your credit report to make sure there are no debts that you may have forgotten. If there are, contact your attorney to have those creditors added right away.

The second type of creditor is one whose debt was incurred **AFTER** you filed your case (“post-petition creditors”). Post-petition creditors are rare. Your attorney explained to you that credit is generally not allowed while you are in a Chapter 13. However, medical expenses and repair bills cannot always be avoided. You need to pay these bills directly as they cannot normally be added to your case. If there are unusual circumstances, you should contact your attorney. Under certain circumstances, taxes and debts necessary for the success of your case may be added later and paid through the Chapter 13 Plan. Contact your attorney if you think that you have incurred such a debt. Normally, the Trustee cannot and will not allow you to miss a Chapter 13 payment so that you can pay “new debts.”

How will my creditors be paid?

Payments to the Trustee are used to pay your attorney, Trustee fees and your creditors. Creditors fall into three basic categories: secured, priority and unsecured. Generally, the Trustee makes monthly payments to the secured and priority creditors first. After these creditors are paid in full, your payments are then divided among unsecured creditors. Unsecured creditors may not receive payments for many months or even years.

As noted, your creditors cannot deal directly with you. Likewise, you cannot deal directly with them. You cannot favor one creditor over another or make payments “on the side.” All creditors scheduled in your Chapter 13 Plan must be paid through the repayment plan, under the terms of the law and not because of personal preference.

Why do creditors have to file a Proof of Claim with the Court?

A Proof of Claim is a written statement that notifies the Bankruptcy Court, the Trustee and other interested parties that a creditor wishes to receive payments from the bankruptcy case. In order to be paid, creditors must file a Proof of Claim no later than 70 days from the bankruptcy filing date.

Several months after the filing of your case, you will receive a document in the mail called the **Report on Timely Filed Claims***. This document lists all of the creditors in your Chapter 13 Plan and discloses whether or not a claim has been filed. Carefully check the listing for accuracy. **CONTACT YOUR ATTORNEY IF ANY OF THE CREDITORS OR AMOUNTS APPEAR INACCURATE.**

If there is a creditor you want paid through your Chapter 13 Plan and that creditor has not filed a claim, contact your attorney promptly about filing a claim for the creditor. Remember that this includes all relatives and friends to whom you owe money.

*See Appendix 4

How will my house payment be handled?

If you were behind in your mortgage payments at the time you filed your bankruptcy, your mortgage payments **must be made through the Trustee's office**. This means that you will include your mortgage payment amount in the monthly plan payment and the Trustee's office will then make the payment to your mortgage holder. All arrearages, up to the date of filing, are included as a secured debt also to be paid through your Chapter 13 Plan.

If **no** mortgage delinquency existed at the time you filed your Petition, you have the option of making your payments directly to your mortgage holder. If you choose to exercise this option, **you** are responsible for making your regular monthly payments to the mortgage company. It is **vital** that you do so in a timely manner. If something unforeseen happens and you are unable to make a payment, contact your attorney immediately.

Whether your mortgage payment is paid through the Trustee's office or by you directly, **you must maintain adequate insurance on your home** if it is not included in your mortgage payment. If you are making your mortgage payments directly, please note that failure to make those payments on time could result in losing your home to foreclosure.

Please be advised that if your mortgage payments are being made through the Trustee's office, you will resume making direct monthly mortgage payments after your case is completed.

****TIP:** Many insurance companies give a lower rate if you have both your homeowners insurance and your car insurance with the same company.

I need to refinance my home or buy a car, what do I do?

Contact your attorney. He or she can help you determine if this is in your best interest. Your attorney will need to know the terms of the new loan (i.e. interest rate and monthly payment, etc.).

Property Taxes: How are they paid?

You will need to identify if future property taxes will be paid by your mortgage company, by YOU making direct payments to the local taxing authority, or by the Trustee's office through a tax escrow. If your Chapter 13 Plan includes a tax escrow to pay future property taxes while you are in bankruptcy, you will need to mail all tax bills to the Trustee's office for payment.

CHAPTER 13 TRUSTEE'S OFFICE
400 N SAGINAW ST, STE 331
FLINT, MI 48502

****Note:** If you are to make direct payments to the local taxing authority for future property taxes and fail to do so, it may result in post-petition property tax claims being filed in your case.

Is my car payment included in my Chapter 13 Plan?

In most cases, your vehicle(s) will be included in your Chapter 13 Plan. **It is extremely important for you to maintain adequate insurance on your vehicle.**

Please note that the Trustee's office does not hold titles to any vehicles. If you have a problem obtaining a car title after your vehicle has been paid through your Chapter 13 Plan, contact your attorney.

How will the IRS view my Chapter 13 Plan?

If you owe the IRS a debt, that debt must be paid through the Chapter 13 Plan and is classified as secured, priority or unsecured depending upon the circumstances. Check with your attorney as to the classification that applies to your particular debt.

You must file your tax returns in a timely manner each year while in bankruptcy. If you have an IRS debt in your case and are owed a refund for the current filing period, you MIGHT NOT receive a refund. That amount may be retained by the IRS and credited to your IRS debt. If so, the Trustee will adjust your IRS balance.

If you do not owe the IRS, you are current in your plan payments to the Trustee's office and you are due a refund, you probably WILL receive that refund. It will be sent to you, not to the Trustee. You will not, however, be eligible for a rapid refund. Because of your Chapter 13 status, the Special Procedures Department handles all of your transactions, causing any refunds to be delayed by several weeks.

Any post-petition taxes owed to the IRS must be paid. Failure to do so could lead to the dismissal of your case. The number for the IRS Special Procedures Department is (513) 263-3216.

* **IMPORTANT:** You will need to submit a **complete** copy of your federal income tax returns to your attorney's office while you are in bankruptcy for the next three to five years.

Will my co-signers be protected?

A co-signer, co-maker or guarantor (co-debtor) on any of your personal debts is generally protected by a "Co-debtor Stay" which extends to them the same protection from creditors as you have. If that person has given collateral for the loan, the creditor must request the Court for relief from the automatic stay in order to proceed against the property. The co-debtor stay will only provide protection for the amount of the debt your Chapter 13 Plan proposes to pay. If your repayment plan is not scheduled to pay the co-signed debt in full, a creditor may obtain permission to collect the unpaid portion of the debt from your co-signer, co-maker or guarantor. Your discharge on a debt is personal to you and does not necessarily affect a co-signer's obligations.

If you have any questions about whether or not any co-signer on a debt is protected under the terms of your Chapter 13 Plan, make sure you talk to your attorney about their treatment.

What about credit use?

Any use of credit or charge cards, or entering into a loan agreement of any kind is prohibited by the Court. This applies to any family member that you support, even though they are not a party to your bankruptcy case.

In emergency circumstances or if a unique need for credit use arises, contact your attorney to submit a Motion to Incur Debt which the Trustee will take into consideration. The Trustee will decide if the request has merit and is affordable. Pursuing credit without the Trustee's permission may jeopardize your Chapter 13 case and could lead to dismissal.

May I buy any property?

All of your disposable income is considered part of your bankruptcy estate and must be committed to the plan for the first 36 months. You cannot buy any major purchase without first obtaining the Trustee's permission. This includes refinancing. Your attorney must submit the appropriate paperwork asking the Trustee to consider your request.

May I sell any of my property?

All of your property is considered part of your bankruptcy estate. You cannot sell any major part of that estate, including, but not limited to, your home, car, land, fine art or jewelry without the permission of the Court. Your attorney must submit the appropriate paperwork asking the Court to consider your request to sell property.

Will I get payment statements from the Trustee?

Once a year, on the anniversary of the confirmation of your case, you will receive the **Trustee's Annual Report (Appendix 6)** that gives an accounting of the money you have paid and how your creditors have been paid. It will also show the balance of all accounts being paid through your case. Your attorney also receives a copy of the report. If you have any questions concerning the report, contact your attorney.

Additionally, you may contact the Trustee's office and request an **Inquiry Report (Appendix 5)** at any time. An Inquiry Report will provide you with the most up to date information on your case. You can also access your case information online at any time. Instructions can be found on the Trustee's website: www.flint13.com.

How can I access my bankruptcy case information online?

You are able to view your bankruptcy case at any time online through the following websites:

<http://www.13network.com>

<http://www.ndc.org>

May I pay off my case early?

If you want to pay your case off early, you must first contact your attorney. Depending upon the circumstances, it may not be in your best interest. Your attorney can discuss your options with you. If you and your attorney determine that paying off your case **IS** in your best interest, your attorney will contact the Trustee's office to obtain a payoff amount for your case. Before you are given a payoff, your entire file must be reviewed. This can be a lengthy process so your patience is greatly appreciated. Your request **WILL** be processed as quickly as possible. All cases are subject to a final review and approval of the Court. Be aware that this could take as long as two months to receive.

What does it mean to have my case dismissed?

A case may be dismissed either voluntarily, meaning that you decide to stop your participation, or involuntarily, meaning the Court has terminated your case usually because of failure to maintain timely payments. You have the right to exercise a voluntary dismissal at any time by notifying your attorney.

Fixed and timely Chapter 13 plan payments are a requirement of the Court and it is your responsibility to maintain those payments. A deficiency could result in the involuntary dismissal of your case. Either the Trustee or a creditor may file a Motion to Dismiss with the Court and you and your attorney will be notified.

If your income is reduced, hindering your ability to continue making payments, ***contact your attorney immediately***. He or she may be able to modify your Chapter 13 Plan to lower your payments. The Trustee's office has no authority to let you miss a payment or to allow you to pay less than the required amount. Only the Court can do so in response to a motion filed by your attorney. If your attorney files such a motion, do not change or stop payments until you receive a signed order from the Court allowing you to do so. Be aware that this could take up to 30 days.

In the event of a dismissal, either voluntary or involuntary, **all creditor automatic stays will be lifted and creditors can resume recovery procedures** on accounts and may add any interest and penalties that were waived under your Chapter 13 Plan.

IT IS IMPORTANT FOR YOU TO IMMEDIATELY OPEN ANY MAIL YOU RECEIVE FROM YOUR ATTORNEY, THE COURT, OR THE TRUSTEE'S OFFICE.

What happens when I complete my case?

When the Trustee and the Court have verified that all your creditors have been paid as confirmed, your monthly payments to the Trustee's office will end. If you are on employer payroll deduction, the Trustee will notify your employer to stop payments. If your payments are automatically deducted from your bank account, those deductions will cease. The Trustee compiles a list of completed cases once a month. Every effort is made to stop the deductions promptly. If, however, an unnecessary deduction is taken, it will be refunded to you as soon as possible. Any overpayment on your case will be released after your case is discharged.

A FINAL REPORT AND ACCOUNT * must be submitted to the Court for auditing before your case can be closed. Auditing usually takes four to six weeks. You will receive a copy itemizing all money transactions, receipts, claims filed, and amounts of disbursements. You will receive an **Order of Discharge** ** from the Bankruptcy Clerk and a copy of your Final Report. Your creditors will receive a notice that the Final Report was filed. These are **very important documents that you should keep in a safe place indefinitely**.

*See Appendix 7

**See Appendix 8

What happens to any debts that are not paid in full?

If your unsecured creditors did not receive the entire amount originally owed to them, all remaining balances will be “discharged” or legally forgiven upon the completion of your case. Creditors cannot resume collection activity on these debts.

Unique debts that **cannot** be discharged include student loans, child support obligations and fines stemming from injuries caused while under the influence of drugs or alcohol. You will be responsible for any balances due on debts of these types after the completion of your case. Consult with your attorney if you have specific questions about a particular debt.

What about debts paid in full?

When a creditor has been paid in full through the case, the creditor may, upon your request, send the “paid in full” papers to you. Court records will officially show the debt was paid in full according to its terms and will overrule any claim the creditor might make for additional money from you. Should you receive a request for additional money from a creditor that was paid in full after your case completes, review the matter with your attorney.

How long will my bankruptcy filing be reflected on my credit report?

Your Chapter 13 bankruptcy case will be reflected on your credit report for at least 7 years from the date your Petition was filed with the Bankruptcy Court.

Is there life after debt?

ABSOLUTELY! Completing a Chapter 13 bankruptcy is an accomplishment of which you will be proud, and rightfully so. This Trusteeship strongly believes in providing learning opportunities for you while it serves as a channel for your debt repayment.

The Trustee’s office offers a series of NON-MANDATORY educational classes to Chapter 13 debtors:

- How to Re-Establish and Improve your Credit
- So, Your Plan is Confirmed, What is Next?
- Budgeting, Financial Planning and Saving Strategies
- Identity Theft
- Ask the Trustee

There is **no charge** for these classes. If you and a guest would like to attend one of these sessions, contact the Trustee’s office to reserve a space. Please visit the Trustee’s website, www.flint13.com, for additional information and dates & times offered for upcoming sessions.

NOTES

NOTES

Glossary

§341 Meeting— The formal term is Section 341(a) First Meeting of Creditors. This is a recorded meeting between the debtor, the Trustee, the debtor's attorney, and creditors. During this meeting, the debtor can be asked questions under oath regarding their assets, liabilities, income, expenses and proposed repayment plan. Debtors are required by law to attend. They must provide a picture I.D. and social security card before the hearing can take place. Debtors may be required to bring certain information and documents, but will be advised by their attorney.

Abuse—The disregard of financial ability to repay. An example of abuse in this context would be the purchase of items before the bankruptcy filing with no reasonable means of repayment.

Adversary Proceeding— A separate lawsuit filed in the Bankruptcy Court concerning a dispute which arises in or is related to the bankruptcy case and involves opposing parties. A debtor served with an adversary complaint should immediately contact his or her attorney. A written answer (a legal document) must be filed promptly and served on the parties to the adversary proceeding to avoid a default judgment.

Appeal— A request to a higher court to review a decision of the Bankruptcy Court. A Notice of Appeal (a legal document) must be filed shortly after entry of a final order or judgment.

Assets— Real or personal property, such as: land, houses, vehicles, furniture, clothes, bank accounts, retirement accounts, tax refunds, claims against others, etc.

Automatic Stay— An automatic order requiring the halt of all collection activity on pre-bankruptcy debts. The automatic stay goes into effect upon the filing of the case.

Bankruptcy Estate—In Chapter 13, the bankruptcy estate includes all assets belonging to the debtor at the time the bankruptcy Petition was filed, along with income the debtor earns after filing. A spouse's income or property may be part of the bankruptcy estate, and some property, such as inheritances, divorce settlements and life insurance due within 180 days of the Petition date may also be part of the bankruptcy estate.

Bankruptcy Judge—The Bankruptcy Judge makes all decisions regarding any contested matters brought by any creditors, the Chapter 13 Trustee or the U.S. Trustee. The Bankruptcy Judge will approve the Chapter 13 Plan only after ensuring that it complies with the law and will also grant a discharge when a plan is successfully completed. However, if the terms of a plan are not met, the Bankruptcy Judge may order that a case is dismissed or converted to a Chapter 7.

Bar Date— The deadline for a creditor to timely file a claim for payment from the bankruptcy estate. It is 70 days after the bankruptcy case has been filed. Governmental units, such as the IRS, have 180 days from the bankruptcy filing date to file a claim. The debtor has 30 days longer to file a claim for a creditor that has not filed a claim.

Base Plan—A Chapter 13 Plan in which the dividend to unsecured creditors is less than 100%.

Chapter 7— This chapter of the Bankruptcy Code permits debtors to request a discharge for a surrender of or sale of all debtors' non-exempt assets. A Trustee is appointed to collect and sell all the debtors' non-exempt assets and distribute the net proceeds to creditors. The Chapter 7 discharge is more limited than the Chapter 13 discharge.

Chapter 11— This chapter permits a business or corporate debtor to reorganize and restructure their debts. This chapter may be used by an individual debtor.

Chapter 12— This chapter may be used by family farmers to reorganize and restructure their debts.

Chapter 13—This chapter allows an individual debtor (and spouse) to propose a plan to pay creditors. Unless it proposes to pay 100%, a plan must last at least 36 months and may be no longer than five years. The percentage of payback to unsecured creditors may range from 0% to 100%. An individual is not eligible to file a Chapter 13 case if they have unsecured debts of more than \$394,725.00 or secured debts of more than \$1,184,200.00.

Co-Debtor— An individual who signs a note or contract with a debtor or guarantees a debtor's debt.

Co-Debtor Stay— This is an automatic stay which protects persons who did not file bankruptcy but who are liable on the same consumer debt along with the debtor. Joint cardholders or co-signers of a debt are protected by the co-debtor stay, but only to the extent the debtor's plan proposes to repay the debt, including interest at the contracted rate. In order to protect the co-debtor, the co-signed debt must be paid in full at the contract rate of interest. This co-debtor protection is available only in Chapter 13 cases.

Collateral— Property pledged as security for the payment of a debt.

Confirmation— The official act of the Bankruptcy Court approving a Chapter 13 repayment plan.

Conversion— Changing a bankruptcy case from one chapter to another.

Co-Signed Debt— Debt for which more than one person is legally responsible.

Court— The United States Bankruptcy Court in which a case is pending. Sometimes the bankruptcy Judge is called the "Court."

Cram Down— Also known as "lien stripping." It is the process by which a creditor's secured claim is split into a secured and an unsecured amount with the secured portion equal to the value of the collateral and the unsecured portion being the balance of the claim. The creditor ends up with two separate claims that may be treated differently.

Creditor—An individual or business to whom the debtor owes money for a loan or a line of credit.

Cure Defaults— Bring bills that were past due current and up to date.

Debt— Money that is owed to another.

Debtor— A person or entity who owes a debt. A person or entity who files a bankruptcy case.

Default— Not doing precisely all that is agreed to within a given time, such as not making a plan or house payment.

Delinquent— Overdue, not paid on the agreed due date.

Deposition— The recorded testimony of a witness under oath taken some place other than the courtroom. A similar procedure is known as a "2004 Examination."

Discharge— Discharge of debts is one of the debtor’s goals in a bankruptcy filing. All of the debtor(s)’ dischargeable debts become legally non-collectible by any creditors, unless a specific debt is a non-dischargeable debt or is determined to be non-dischargeable by the Court upon entry of the Discharge. A discharge order operates as a permanent order prohibiting the collection of any dischargeable pre-petition debt.

Discovery—The legal process by which one party gives needed information or documents to another party prior to a trial or hearing through interrogatories, requests for the production of documents, requests for admissions, and/or depositions.

Dismissal— An order ending the bankruptcy case before successful completion and discharge. This order allows creditors to restart legal actions for collecting the debt involved in the bankruptcy.

Disposable Income— Money the debtor has available that is not required for reasonable living expenses of the debtor or dependents of the debtor.

Escrow— An account held in trust or as security.

Estate— All that a person owns, including both inheritable and movable property that can be moved or displaced, such as personal property.

Exemptions— Certain property belonging to a debtor not counted as part of the bankruptcy estate. Under the Bankruptcy Code, the debtor is allowed to keep certain property in order to have a “fresh start.” Each state is allowed to create its own exemptions. In some states, the debtor may have the option to choose which exemptions will be followed, either the exemptions designated by the state in which the debtor resides or the federal exemptions set forth in the Bankruptcy Code. An exemption usually does not affect an agreed to lien. So, even though a debtor’s house or car may be exempt, unless the lien is legally voided by the Court, the debtor still must pay any debt secured by such lien in order to keep the property.

Fair Market Value— The price at which a seller is ready and willing to sell and a buyer is ready and willing to buy on the open market and in a transaction where the parties are not related or not on close terms and have roughly equal bargaining power.

Feasibility— Likelihood that all payments due under a debtor’s Chapter 13 Plan will be paid. It is a requirement for Court approval (confirmation) of a repayment plan.

Foreclosure— Takes away the debtor’s ownership rights in pledged or mortgaged property through legal action which produces money to pay on the debt secured by the mortgage.

Fraud— A false statement of an important fact intentionally made by a debtor to a creditor who justifiably relies on the statement and is harmed as a result.

Guarantor— Person who promises to repay a debt made by another.

Insolvency— The inability of the debtor to pay current bills as they become due or when a debtor’s liabilities exceed the value of the debtor’s assets.

Interrogatories— Written questions that must by law be answered in writing under oath. The answers can be used as evidence later in Court. A fine may be charged for willfully refusing to answer timely.

Involuntary Chapter 7— A liquidation bankruptcy case filed by creditors against a debtor.

Joint Bankruptcy— A single bankruptcy case filed by a married couple.

Jurisdiction— Geographical region where a Court is located. Also refers to power of the Court to issue legally binding orders.

Liability— A debt.

Lien— A creditor's right to property of a debtor. i.e. mortgage or security interest.

Liquidation— Selling assets for cash to use to pay creditors.

Liquidation Test— Sometimes this is called the best interest test. In order for a Chapter 13 Plan to be confirmed by the Bankruptcy Court, the Trustee and the Court must determine that the debtor(s)' unsecured creditors will receive at least as much in the Chapter 13 Plan as they would have received if the debtor(s) assets were liquidated in a Chapter 7 case.

Luxuries— Items of property that provide pleasure or comfort but are not reasonably necessary to support a debtor and a debtor's dependents.

Matrix— List of names and addresses of each creditor arranged in a particular order on a page.

Meeting of Creditors— See §341 Meeting

Modification of a Plan— Changes to a repayment plan filed in a Chapter 13 bankruptcy. Once a plan is confirmed, the plan may only be modified with the Court's approval after notice to affected parties.

Motion— A formal request to a court for an order to allow or require a specific action.

Necessities— Items of property or services that are required for living a normal life without being excessive. For example, food, clothing, shelter, etc.

Non-dischargeable debt— Certain debts not covered by the debtor's discharge, including IRS debt, alimony, student loans, criminal fines and restitution, and debts for any drunk driving violations. If a debt is non-dischargeable, legal collection activity can resume regarding the debt after the case is over.

Objection to Claim— A pleading (a legal document) filed by the debtor, debtor's attorney or Trustee that disagrees that the debt is owed or that the amount claimed is correct.

Offset— Crediting a debt owed by party "A" to party "B" against a debt owed by party "B" to party "A." An example is when the IRS keeps all or part of a debtor's tax refund to pay certain taxes owed by the debtor to the IRS.

Order— A formal ruling by a judge allowing or requiring a specific action or deciding a disputed matter.

Periodic— Occurring at regular times, usually monthly, quarterly, semi-annually or annually.

Perjury— Lying under oath. Perjury can be a false oath orally, such as during the Meeting of Creditors, or in writing in the schedules.

Petition—The document filed with the Bankruptcy Court used to begin a bankruptcy case. Other documents (Schedules of Assets, Liabilities, Income and Expenses, Statement of Financial Affairs, Statement of Intention, etc.) are often attached or must be filed in the Bankruptcy Court within 14 days, or some other time as permitted by a court order.

Petition Date— The date the bankruptcy Petition is filed with the Bankruptcy Court Clerk.

Post-Petition—Any event occurring after the bankruptcy Petition is filed.

Post-Petition Debts—Any debt created after the filing of the Petition in the Bankruptcy Court. Post-petition debts may not be dischargeable or protected by the automatic stay.

Preference—A pre-petition payment to a creditor which allows the creditor to receive a greater percentage of their debt than that received by similar creditors. The Trustee may require the creditor to give back certain preferential payments so that the money can be divided equally among all similar creditors.

Pre-Petition Debts— Any debt which existed at the time the bankruptcy Petition was filed.

Presiding Officer—The Trustee or a representative of the Trustee who conducts the §341 Meeting.

Presumption Period—According to the Bankruptcy Code, purchases in excess of \$500 made for luxury goods and services within 90 days of the date the bankruptcy was filed or cash advances in excess of \$750 made within 70 days of the date the bankruptcy was filed are presumed to be non-dischargeable.

Priority Debts— Debts that must be paid in full under a Chapter 13. Such debts include court fines, criminal restitution, certain income taxes, past due property taxes, alimony and child support.

Proof of Claim— A form used by creditors to file a claim in order to receive payment from the bankruptcy estate. The debtor or Trustee may file a Proof of Claim for a creditor who does not do so.

Pro Per or Pro Se—A debtor filing bankruptcy without being represented by an attorney.

Property— See assets.

Pro Rata Basis— Divided proportionally.

Relief from Stay—In certain situations, a creditor may obtain an order for relief from the automatic stay to allow it to enforce its claims, pursue collections against a debtor, or conduct any other activity that would otherwise violate the automatic stay. When an order for relief is granted by the Court (sometimes called “lifting” the stay), the automatic stay protection is canceled as to the particular debt involved.

Restitution—An obligation to pay a debt usually ordered by a criminal court and usually payable to the crime victim, resulting from a criminal conviction or plea bargain.

Sanction—A penalty, usually a money fine, against a party or their attorney for violating a bankruptcy court order.

Schedules—Written information given by the debtor and filed with the Bankruptcy Court on the day of filing of the bankruptcy Petition or within 14 days thereafter. These forms provide financial information about the debtor and must be completed under oath.

Secured Creditor— Any creditor or lender that holds a special monetary assurance of payment of a debt owed, such as collateral or a lien on a property.

Sole Proprietorship— A business owned by an individual that is not a corporation or a partnership.

Solvency— The ability to pay all debts and just claims as they come due. Simply stated, debtor's assets are more than his liabilities. When a debtor's Chapter 13 case is deemed solvent, debtor is required to pay all his creditors a 100% dividend with interest.

Special Class— An unsecured claim or claims which the law allows to be treated differently than other unsecured claims, for example, some co-signed debts.

Stipulation—An agreement between a debtor and a creditor that ends a dispute and is filed with the Bankruptcy Court.

Subpoena— A formal document, usually issued by a court, requiring specific action, such as an appearance at a particular time and date. Failure to obey a subpoena may result in a fine or other punishment for contempt of court.

Substantial Abuse—The Court may dismiss a Chapter 7 bankruptcy case on the motion of a U.S. Trustee or a U.S. Bankruptcy Administrator if the debts are mostly consumer debts and if the court believes that the Chapter 7 petition represents an improper use of the Bankruptcy Code. See Section 707(b) of the Bankruptcy Code. A factor considered is the debtor's ability to repay a significant portion of their debts in a Chapter 13 case.

Summons— An order to file a written answer (a legal document) to a lawsuit or adversary proceeding within a specified time.

Trustee (Chapter 7)- A person appointed to take charge of the non-exempt assets of a debtor and sell them to pay creditors.

Trustee (Chapter 13) - A person appointed to collect payments from the debtor or debtor's employer and pay them to creditors during a 3 to 5 year period pursuant to a court approved (confirmed) repayment plan.

Unsecured Creditor— A creditor whose debt is not secured by property or collateral. This would include credit card debts.

U.S. Bankruptcy Administrator— A governmental entity that monitors the administration of bankruptcy cases in certain states.

U.S. Trustee— A governmental entity that monitors the administration of bankruptcy cases in certain states.

If you have any suggestions to make this handbook more informative, please forward them to Leo Foley Jr. (phone extension located on page 4 of this booklet or visit our website, www.flint13.com, to send your suggestions by e-mail).

APPENDIX 1

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors & Deadlines

This form is mailed to you to notify you of the date and time of your §341 Hearing and Confirmation hearing as well as other important deadlines. This form is also mailed to all of your creditors to inform them that you have filed a Chapter 13 bankruptcy.

Information to identify the case:	
Debtor 1 First Name _____ Middle Name _____ Last Name _____	Last 4 digits of Social Security number or ITIN _____ EIN _____ - _____ - _____
Debtor 2 (Spouse, if filing) First Name _____ Middle Name _____ Last Name _____	Last 4 digits of Social Security number or ITIN _____ EIN _____ - _____ - _____
United States Bankruptcy Court for the: _____ District of _____ (State)	[Date case filed for chapter 13 _____ MM / DD / YYYY OR [Date case filed in chapter _____ MM / DD / YYYY Date case converted to chapter 13 _____ MM / DD / YYYY]
Case number: _____	

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:	About Debtor 2:
1. Debtor's full name	
2. All other names used in the last 8 years	
3. Address	If Debtor 2 lives at a different address:
4. Debtor's attorney Name and address	Contact phone _____ Email _____
5. Bankruptcy trustee Name and address	Contact phone _____ Email _____
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Hours open _____ Contact phone _____

For more information, see page 2 ►

<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.</p> <p>Creditors may attend, but are not required to do so.</p>	<p>_____ at _____ Date Time</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: _____</p>
<p>8. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <p style="padding-left: 20px;">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</p> <p style="padding-left: 20px;">a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</p>	<p>Filing deadline: _____</p>
	<p>Deadline for all creditors to file a proof of claim (except governmental units):</p>	<p>Filing deadline: _____</p>
	<p>Deadline for governmental units to file a proof of claim:</p>	<p>Filing deadline: _____</p>
	<p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim.</p> <p>Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	
	<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p>9. Filing of plan</p>	<p>[The debtor has filed a plan, which is attached. The hearing on confirmation will be held on: _____ at _____ Date Time]</p> <p>Or [The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.]</p> <p>Or [The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.]</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan [is included with this notice] or [will be sent to you later], and [the confirmation hearing will be held on the date shown in line 9 of this notice] or [the court will send you a notice of the confirmation hearing]. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	

APPENDIX 2

Employer Payroll Deduction

The Payment Order is signed by the Bankruptcy Judge and will be issued to your employer. Your employer will then make your plan payment for you by deducting money from EACH PAYCHECK and sending that money to the Trustee's lockbox. Note that your payment is deducted in equal installments, not in one lump sum.

Please note the first few times you see your payment deducted from your paycheck. You may want to contact the Trustee's office to make sure your employer sent the payment correctly.

United States Bankruptcy Court
Eastern District of Michigan

In re

Case No.

Debtor(s)

Chapter 13

PAYMENT ORDER

The above named Debtor(s) having filed a petition for relief under Chapter 13 of the Bankruptcy Code, and upon stipulation of the Debtor(s) pursuant to L.B.R. 1007-1(c) (E.D.M.);

IT IS HEREBY ORDERED that _____

("Payor"), at _____

immediately forward and make payable to: Carl Bekofske

Chapter 13 Trustee

PO Box 2175

Memphis, TN 38101-2175

\$_____ per ** _____ (pay period) of the Debtor(s)' future gross income until the further Order of the 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 medical or other insurance premiums.

Signed on October 17, 2014

/s/ Daniel S. Opperman

Daniel S. Opperman

United States Bankruptcy Judge

APPENDIX 3

ACH- Automatic Deduction from a Bank Account

To start the program, the Trustee's office needs:

- ACH DEBIT FORM
- VOIDED CHECK
- COURT ORDER (Filed by your attorney)

Please note that the ACH can be deducted on the 5th OR the 22nd of each month. You can also choose to have the payments split up (semi-monthly) and deducted on the 5th AND the 22nd. You will be notified by mail when your ACH will begin.

CARL L. BEKOFKSKE
STANDING CHAPTER 13 TRUSTEE

400 N. Saginaw St. Ste. 331
Flint, MI 48502-2045
Telephone (810) 238-4675
Fax (810) 238-4712

Authorization for Preauthorized Variable Withdrawals (ACH Debits)

I hereby authorize THE CHAPTER 13 TRUSTEE AT Flint, MICHIGAN to make withdrawals from time to time from the account identified below at _____
PHONE # of Financial Institution _____ (Depository Financial Institution, hereinafter referred to as DFI) and authorized the DFI to charge such withdrawals to my listed account.

Debtor's Name: _____ Phone # _____
Case No.: _____ Attorney Name/Phone# _____

Source of Deposits: (Check One)

- Payment to be taken on the 5th of the month. \$ _____
OR
 Payment to be taken on the 22nd of the month \$ _____

To have Semimonthly withdrawals check both boxes

I understand that the **EXACT** sum must be available for withdrawal. If the exact sum is not available, **NONE** of the funds available will be transmitted to the Trustee. In addition, I understand that if funds are not available in the exact amount a non-sufficient funds charge will be charged against my account.

If the purpose for withdrawal is restricted in any manner, such restriction is stated below. Adjust entries to correct errors are also authorized. It is agreed that these withdrawals and adjustments may be made electronically and under the Rules of the Michigan Automated Clearing House Association. This authorization will remain in effect until written notice of termination is given to the Trustee. I acknowledge receipt of a filed copy of this Authorization.

Name of DFI	DFI's Routing & Transit No.	Account No. to Debit	Type of Account	
_____	_____	_____	<input type="checkbox"/> CHECKING	
			<input type="checkbox"/> SAVINGS	
Name of Authorizing Party (Please Print)	Address	City	State	Zip Code
_____	_____	_____	_____	_____
Signature of Authorizing Party	Date	Individual S.S.N.		
_____	_____	_____		

Amount Per Month

\$ _____ or amount as amended per order of Bankruptcy Court

Please Attach Voided Check To This Authorization.
Please Contact Your Bank Or Credit Union To Determine If Additional
Numbers Have To Be Added To Your Account Number To Allow For The Electronic Withdrawal.

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 receive a bonus check please notify the Chapter 13 Trustee at 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/ _____
Attorney for Debtor(s)

/s/ _____
Chapter 13 Standing Trustee
Carl L. Bekofske P10645
400 N. Saginaw St., Ste. 331
Flint, MI 48502
810-238-4675
ecf@flint13.com

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

IN RE:

CHAPTER 13
CASE NO:
JUDGE DANIEL S. OPPERMAN

Debtor(s)
_____ /

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 ORDERED 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 ORDERED 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 ORDERED 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 ORDERED 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 receive a bonus check please notify the Chapter 13 Trustee at correspondence@flint13.com.

IT IS FURTHER ORDERED 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.

EXHIBIT A

APPENDIX 4

Report on Timely Filed Claims

The Notice of Timely Filed Claims is mailed to you by the Trustee's office after the claims bar date. This report is to notify you of which creditors have filed claims in your case and how much these claims are for. For this reason, it is very important that you review this document as soon as you receive it. If you owe on a mortgage or car payment and that debt is not listed, please contact your attorney immediately.

Wells Fargo Operations Center Po Box 31557 Mac B6955-01B Billings,Mt 59107	\$9,838.76	UNSECURED Acct No: 170680911 Type: 8024 ROLLING ROAD	100.00
Ecast Settlement Corporation Po Box 35480 Newark,Nj 07193	\$11,856.03	UNSECURED Acct No: 1997 Type:	100.00
Roundup Funding Llc Ms 550 Po Box 91121	\$4,921.81	UNSECURED Acct No: 0163 Type:	100.00
Roundup Funding Llc Ms 550 Po Box 91121	\$2,606.32	UNSECURED Acct No: 1410 Type:	100.00
Ge Consumer Finance Po Box 960061 Orlando,Fl 32896-0061	\$1,091.20	UNSECURED Acct No: 6762 Type:	100.00
Ge Consumer Finance Po Box 960061 Orlando,Fl 32896-0061	\$2,859.14	UNSECURED Acct No: 6649 Type:	100.00
Roundup Funding Llc Ms 550 Po Box 91121	\$2,849.66	UNSECURED Acct No: 4764 Type:	100.00
Ecast Settlement Corporation Po Box 35480 Newark,Nj 07193	\$1,632.86	UNSECURED Acct No: 9021 Type:	100.00
Resurgent Capital Services Po Box 10587 Greenville,Sc 29603-0587	\$4,592.56	UNSECURED Acct No: 5721 Type:	100.00
Nelnet Michigan Guaranty Agency Po Box 30047	\$3,878.49	UNSECURED Acct No: 9850-81-2776 Type:	100.00
Pra Receivables Management Portfolio Recovery Assoc, Llc Po Box 12914	\$6,022.93	UNSECURED Acct No: 7689 Type:	100.00
Pra Receivables Management Portfolio Recovery Assoc, Llc Po Box 12914	\$1,802.65	UNSECURED Acct No: 3167 Type:	100.00
Us Dept Of Education Po Box 530260 Attn Payment Center,Bankruptcy	\$2,024.40	UNSECURED Acct No: 1055-1 Type:	100.00
Mmmi Physical Billing C/O Client Financial Services Po Box 7049	\$71.00	OMITTED UNSECURED Acct No: 0760502 Type:	100.00

Ecast Settlement Corporation Po Box 7247-6971 Philadelphia, Pa 19170-6971	\$6,882.35	UNSECURED Acct No: 2024 Type: Split Claim	100.00
Ecast Settlement Corporation Po Box 7247-6971 Philadelphia, Pa 19170-6971	\$3,127.01	UNSECURED Acct No: 2985 Type: Split Claim	100.00

Creditors that will be maintained during the plan and paid beyond the plan

Name and Address of Creditor	Monthly Payments by Trustee	Classification
Jp Morgan Chase Bank, Na National Payment Services Po Box 24785	\$975.00	MONTHLY MORTGAGE PAYMENT Acct No: 100001410390470894 (10 Type: 108 MACKINAW ST
Wells Faro Bank Na 1 Home Campus Mac X2501-01D	\$178.05	MONTHLY MORTGAGE PAYMENT Acct No: 0589 Type: 8024 ROLLING RD
Total Monthly Continuing Debt \$1,153.05		
Total Priority \$3,144.00		
Total Secured \$1,575.00		
Total Unsecured \$66,057.17		
Total \$70,776.17		

Pursuant to Section 502(a) of the bankruptcy code, all claims filed are deemed allowed.

The debtor is hereby notified to forthwith file an objection to any creditor listed, amount claimed, or interest rate claimed that debtor objects to being paid by the Trustee. If no objection is received, the claim will be paid as filed.

In the Standing Chapter 13 Trustee's examination of claims, and review of the court's claim register, a claim has not been filed for the following scheduled creditors. The trustee will make no payments to these creditors.

Creditor with No Claim on Record

Name and Address of Creditor	Amount	Classification
Chase Po Box 901039 Fort Worth, Tx 76101	\$0.00	UNSECURED Acct No 410390379713 Type: 108 MACKINAW ST. (2ND)
Chase Na 4915 Independence Bay Tampa, Fl 33634-7540	\$0.00	UNSECURED Acct No 4226100103 Type:
Chase Bank One Card Services Westerville, Oh 43081	\$0.00	UNSECURED Acct No 152300945336 Type:
Scheduled Amount	\$0.00	

APPENDIX 5

Inquiry Report

Upon your request, the Trustee's office will provide you with an Inquiry Report. This report includes a list of all payments you have made into the bankruptcy as well as all disbursements made to your creditors and provides a detailed history of your case.

Case Overview

Monday, January 22, 2018

Case No. 10-36537-DOF
CLOSED

JOHN DOE
JANE DOE

8:10 am
User: steve

Case Profile

Balance on Hand	\$0.00
Last Receipt Date	Feb 10, 2014
Last Receipt Amt	\$966.00
Last Disburse Date	Aug 05, 2014
341 Meeting Date	Jan 25, 2011
Date Petition Filed	Dec 13, 2010
Total Paid into Plan	\$36,708.00
Total Disbursed to Creds	\$35,429.04
Debtor Refunds	\$0.00
Attorney	DEBTOR HAS NO ATTORNEY
Judge	DANIEL S. OPPERMAN
Plan Base	36,708.00
Base Balance	0.00
Plan Term	36
Percent to Unsecureds	100.00%
Bar Check Status	True
Delinquency	\$0.00



The petition for case 10-36537-DOF was filed on Monday, December 13, 2010. The First Meeting of Creditors for this case was held on 01/25/2011 at 12:00 AM. The Confirmation Hearing was held on 02/15/2011. The Case was confirmed on 02/17/2011. The Attorney for the debtor was DEBTOR HAS NO ATTORNEY. There are 22 claims for this case. The Unsecured claims are to be paid 100.00%.

DEBTOR 1 -		JOHN DOE	DEBTOR 2 -		JANE DOE
Address 1		1234 MAIN ST	Address 1		1234 MAIN ST
Address 2			Address 2		
Address 3			Address 3		
City, State Zip		ANY TOWN, MI 48439-8620	City, State Zip		ANY TOWN, MI 48502
Phone			Phone		
SSN		XXX-XX-1234	SSN		XXX-XX-1234
AKA			AKA		
DBA			DBA		

CASE DETAIL

Debtor Type	Individual
Trustee's Percentage	7.30%
Total Paid to Trustee	\$1,278.96
Permanent Hold	\$0.00
Temporary Hold	\$0.00
Unsecured Interest	0.00%
Attorney Percentage	0.00%
Attorney Percentage Pay Level	0

BAPCA

Credit Counsel Agency	
Credit Counsel Certification Date	Dec 10, 2010
Debtor Education Date	Jan 25, 2011
Current on Child Support	
Prepetition Tax Returns Filed	
Date Last Tax Return Filed	
Exemption State	MI
Debtor Entitled to Discharge	Yes
Total Assets Exempted	\$36,681.00
Disposable Income	-\$11,681.00
Means Test Result	\$0.00
Unsecured Pool	\$0.00
Proposed Closing Date	Apr 02, 2014
Proposed Months Remaining	0
Applicable Commitment Period	0

DATES AND TIMES

Plan Filed Date	Dec 13, 2010
Petition Filed Date	Dec 13, 2010
First Meeting Date	Jan 25, 2011
First Payment Due Date	Jan 12, 2011
Confirmation Hearing Date	Feb 15, 2011
Date Case Confirmed	Feb 17, 2011
Show Cause Date	
Probation Date	
Last Letter Date	
Closed Date	Feb 17, 2014
Cleared Date	

CODES

Region	Region Code
District	Eastern District of Michigan
Division	Southern Division
Judge Code	DO

Case Overview

Case No. 10-36537-DOF
CLOSED

JOHN DOE
JANE DOE

Monday, January 22, 2018

8:10 am

User: steve

ADDITIONAL AMOUNTS	ADDITIONAL DATES	ADDITIONAL FLAGS
Atty To Trustee	0.00 Hearing Date:	Companion Case (Debtor 1)
Debtor Payment #1	0.00 Discharge Date 03/31/2014	Companion Case (Debtor 2)
Debtor Payment #2	0.00 Case Reinstated/Re-Ope	ANALYST
Other Payment	0.00 Final Cure Print Date	TAX REFUND STATUS 2
	Claims Bar Date 04/25/2011	TAX REFUND ALLOCATION
	Governmental Bar Date 06/13/2011	Cnv from Ch7
	Supplemental Document	Mortgage Outside 2
		Comment
		DELQ KEY
		Cell Phone Number
		Work Phone Number
		Mortgage Strip Y
		Transferred In
		Bonus
		Future Default
		Bar Date Confirmation Audit
		Year 2 Audit
		Year 4 Audit

DEBTOR PAY SCHEDULE

EOP = End Of Plan

DEBTOR NAME	PAYEEE NAME	FREQUENCY	START DATE	PERIODS	AMOUNT
JOHN DOE	JOHN DOE	MONTHLY	01/12/2011	EOP	966.00

Case OverviewCase No. 10-36537-DOF
CLOSEDJOHN DOE
JANE DOE

Monday, January 22, 2018

8:10 am

User: steve

RECEIPT HISTORY

RECEIPT DATE	RECEIPT SOURCE	RECEIPT DESCRIPTION	RECEIPT AMOUNT
Jan 10, 2011	500800554	AUTO CHECKING PAYMENT	966.00
Feb 11, 2011	500800554	AUTO CHECKING PAYMENT	966.00
Mar 11, 2011	500800554	AUTO CHECKING PAYMENT	966.00
Apr 08, 2011	500800554	AUTO CHECKING PAYMENT	966.00
May 10, 2011	500800554	AUTO CHECKING PAYMENT	966.00
Jun 09, 2011	500800554	AUTO CHECKING PAYMENT	966.00
Jul 11, 2011	500800554	AUTO CHECKING PAYMENT	966.00
Aug 10, 2011	500800554	AUTO CHECKING PAYMENT	966.00
Sep 09, 2011	500800554	AUTO CHECKING PAYMENT	966.00
Oct 19, 2011	1203030	CASHIERS CHECK/PAYMENT TO DEBTOR ACCT	966.00
Nov 11, 2011	500800554	AUTO CHECKING PAYMENT	966.00
Dec 09, 2011	500800554	AUTO CHECKING PAYMENT	966.00
Jan 10, 2012	500800554	AUTO CHECKING PAYMENT	966.00
Feb 10, 2012	500800554	AUTO CHECKING PAYMENT	966.00
Mar 08, 2012	500800554	AUTO CHECKING PAYMENT	966.00
Apr 10, 2012	500800554	AUTO CHECKING PAYMENT	966.00
May 10, 2012	500800554	AUTO CHECKING PAYMENT	966.00
Jun 08, 2012	500800554	AUTO CHECKING PAYMENT	966.00
Jul 10, 2012	500800554	AUTO CHECKING PAYMENT	966.00
Aug 13, 2012	500800554	AUTO CHECKING PAYMENT	966.00
Sep 11, 2012	500800554	AUTO CHECKING PAYMENT	966.00
Oct 12, 2012	500800554	AUTO CHECKING PAYMENT	966.00
Nov 09, 2012	500800554	AUTO CHECKING PAYMENT	966.00
Dec 10, 2012	500800554	AUTO CHECKING PAYMENT	966.00
Jan 11, 2013	500800554	AUTO CHECKING PAYMENT	966.00
Feb 08, 2013	500800554	AUTO CHECKING PAYMENT	966.00
Mar 11, 2013	500800554	AUTO CHECKING PAYMENT	966.00
Apr 10, 2013	500800554	AUTO CHECKING PAYMENT	966.00
May 10, 2013	500800554	AUTO CHECKING PAYMENT	966.00
Jun 11, 2013	500800554	AUTO CHECKING PAYMENT	966.00
Jul 10, 2013	500800554	AUTO CHECKING PAYMENT	966.00
Aug 08, 2013	500800554	AUTO CHECKING PAYMENT	966.00
Sep 10, 2013	500800554	AUTO CHECKING PAYMENT	966.00
Oct 11, 2013	500800554	AUTO CHECKING PAYMENT	966.00
Nov 08, 2013	500800554	AUTO CHECKING PAYMENT	966.00
Dec 10, 2013	500800554	AUTO CHECKING PAYMENT	966.00
Jan 09, 2014	500800554	AUTO CHECKING PAYMENT	966.00
Feb 10, 2014	500800554	AUTO CHECKING PAYMENT	966.00
TOTAL RECEIPTS			36,708.00

Case Overview

Case No. 10-36537-DOF
CLOSED

JOHN DOE
JANE DOE

Monday, January 22, 2018

8:10 am

User: steve

DISBURSEMENT HISTORY

DATE	CODE	DESCRIPTION	CREDITOR #	CHECK NO.	AMOUNT
CHASE HOME FINANCE LLC		Claim Number 3			
Oct 01, 2012	CR	AMOUNTS DISBURSED TO CREDITOR	210099	0769798	930.26
Nov 01, 2012	CR	AMOUNTS DISBURSED TO CREDITOR	210099	0771694	820.09
Dec 03, 2012	CR	AMOUNTS DISBURSED TO CREDITOR	210099	0773583	705.57
Jan 02, 2013	CR	AMOUNTS DISBURSED TO CREDITOR	210099	0775460	705.57
Feb 01, 2013	CR	AMOUNTS DISBURSED TO CREDITOR	210099	0777263	705.57
Mar 01, 2013	CR	AMOUNTS DISBURSED TO CREDITOR	210099	0779023	705.57
Apr 01, 2013	CR	AMOUNTS DISBURSED TO CREDITOR	210099	0780776	705.57
May 01, 2013	CR	AMOUNTS DISBURSED TO CREDITOR	210099	0782585	705.57
Jun 03, 2013	CR	AMOUNTS DISBURSED TO CREDITOR	210099	0784391	705.57
Jul 01, 2013	CR	AMOUNTS DISBURSED TO CREDITOR	210099	0786291	705.57
Aug 01, 2013	CR	AMOUNTS DISBURSED TO CREDITOR	210099	0788067	705.57
Sep 03, 2013	CR	AMOUNTS DISBURSED TO CREDITOR	210099	0789811	705.57
Oct 01, 2013	CR	AMOUNTS DISBURSED TO CREDITOR	210099	0791488	705.57
Nov 01, 2013	CR	AMOUNTS DISBURSED TO CREDITOR	210099	0793225	705.57
Dec 02, 2013	CR	AMOUNTS DISBURSED TO CREDITOR	210099	0794949	705.57
Jan 02, 2014	CR	AMOUNTS DISBURSED TO CREDITOR	210099	0796614	705.57
Feb 03, 2014	CR	AMOUNTS DISBURSED TO CREDITOR	210099	0798291	705.57
Mar 03, 2014	CR	AMOUNTS DISBURSED TO CREDITOR	210099	0799930	705.57
TOTAL FOR CHASE HOME FINANCE LLC					27,517.23
ECAST SETTLEMENT CORPORATION		Claim Number 5			
Mar 03, 2014	CR	AMOUNTS DISBURSED TO CREDITOR	EFT	8003199	9.94
Apr 01, 2014	CR	AMOUNTS DISBURSED TO CREDITOR	EFT	8003280	7.63
TOTAL FOR ECAST SETTLEMENT CORPORATION					17.57
ECAST SETTLEMENT CORPORATION		Claim Number 6			
Jan 02, 2014	CR	AMOUNTS DISBURSED TO CREDITOR	EFT	8003034	21.13
Mar 03, 2014	CR	AMOUNTS DISBURSED TO CREDITOR	EFT	8003199	12.34
Apr 01, 2014	CR	AMOUNTS DISBURSED TO CREDITOR	EFT	8003280	25.69
TOTAL FOR ECAST SETTLEMENT CORPORATION					59.16
DISCOVER FINANCIAL SERVICES		Claim Number 7			
Mar 03, 2014	CR	AMOUNTS DISBURSED TO CREDITOR		0799891	17.86
Apr 01, 2014	CR	AMOUNTS DISBURSED TO CREDITOR		0801514	13.71
TOTAL FOR DISCOVER FINANCIAL SERVICES					31.57
FIFTH THIRD BANK		Claim Number 8			
Nov 01, 2012	CR	AMOUNTS DISBURSED TO CREDITOR		0772467	110.17
Dec 03, 2012	CR	AMOUNTS DISBURSED TO CREDITOR		0774342	224.69
Jan 02, 2013	CR	AMOUNTS DISBURSED TO CREDITOR		0776181	224.69
Feb 01, 2013	CR	AMOUNTS DISBURSED TO CREDITOR		0777968	224.69
Mar 01, 2013	CR	AMOUNTS DISBURSED TO CREDITOR		0779714	224.69
Apr 01, 2013	CR	AMOUNTS DISBURSED TO CREDITOR		0781497	224.69
May 01, 2013	CR	AMOUNTS DISBURSED TO CREDITOR		0783320	224.69
Jun 03, 2013	CR	AMOUNTS DISBURSED TO CREDITOR		0785170	240.58
Jul 01, 2013	CR	AMOUNTS DISBURSED TO CREDITOR		0786994	224.69
Aug 01, 2013	CR	AMOUNTS DISBURSED TO CREDITOR		0788781	224.69
Sep 03, 2013	CR	AMOUNTS DISBURSED TO CREDITOR		0790501	224.69
Oct 01, 2013	CR	AMOUNTS DISBURSED TO CREDITOR		0792178	127.04
TOTAL FOR FIFTH THIRD BANK					2,500.00
FIRST NATIONAL BANK OF OMAHA		Claim Number 9			
Dec 02, 2013	CR	AMOUNTS DISBURSED TO CREDITOR	291855	0795826	19.38
Feb 03, 2014	CR	AMOUNTS DISBURSED TO CREDITOR	291855	0799138	15.94
Mar 03, 2014	CR	AMOUNTS DISBURSED TO CREDITOR	291855	0800770	7.97
Apr 01, 2014	CR	AMOUNTS DISBURSED TO CREDITOR	291855	0802411	33.22
TOTAL FOR FIRST NATIONAL BANK OF OMAHA					76.51
PRA RECEIVABLES MANAGEMENT		Claim Number 10			
Nov 01, 2013	CR	AMOUNTS DISBURSED TO CREDITOR	EFT	8002764	43.94
Dec 02, 2013	CR	AMOUNTS DISBURSED TO CREDITOR	EFT	8002917	30.69
Jan 02, 2014	CR	AMOUNTS DISBURSED TO CREDITOR	EFT	8002997	30.73
Feb 03, 2014	CR	AMOUNTS DISBURSED TO CREDITOR	EFT	8003079	30.72
Mar 03, 2014	CR	AMOUNTS DISBURSED TO CREDITOR	EFT	8003163	30.73
Apr 01, 2014	CR	AMOUNTS DISBURSED TO CREDITOR	EFT	8003242	128.05

Case Overview

Case No. 10-36537-DOF
CLOSED

JOHN DOE
JANE DOE

Monday, January 22, 2018

8:10 am

User: steve

CLAIM RECORDS

DEBTOR HAS NO ATTORNEY	SCHD: \$0.00	INT %: 0.00%	CRED DESC: PRIOR ATTORNEY
	VALUE: \$0.00	INT PD: \$0.00	CRED TYPE/LEVEL: / 18
	CLAIM: \$0.00	INT DUE: \$0.00	ACCOUNT NO.:
	TOT PD: \$0.00	PRIN DUE: \$0.00	COMMENT:
Creditor No. 275	BAL: \$0.00	CRED %: 100.00%	COLLATERAL DESC:
Claim No. 0	MO. PMT.: \$0.00	DATE ADD: 05/02/2017	ASSERTED CLAIM AMT: 0.00
DEBTOR HAS NO ATTORNEY	SCHD: \$0.00	INT %: 0.00%	CRED DESC: ATTORNEY FEE
	VALUE: \$0.00	INT PD: \$0.00	CRED TYPE/LEVEL: / 18
	CLAIM: \$0.00	INT DUE: \$0.00	ACCOUNT NO.:
	TOT PD: \$0.00	PRIN DUE: \$0.00	COMMENT:
Creditor No. 275	BAL: \$0.00	CRED %: 100.00%	COLLATERAL DESC:
Claim No. 0	MO. PMT.: \$0.00	DATE ADD: 05/11/2017	ASSERTED CLAIM AMT: 0.00
JAMES L ROWE	SCHD: \$3,274.00	INT %: 0.00%	CRED DESC: PRIOR ATTORNEY
ATTORNEY AT LAW	VALUE: \$0.00	INT PD: \$0.00	CRED TYPE/LEVEL: / 18
2321 CORUNNA RD	CLAIM: \$3,274.00	INT DUE: \$0.00	ACCOUNT NO.:
FLINT, MI 48503-3310	TOT PD: \$3,274.00	PRIN DUE: \$0.00	COMMENT:
Creditor No. 196	BAL: \$0.00	CRED %: 100.00%	COLLATERAL DESC:
Claim No. 0	MO. PMT.: \$0.00	DATE ADD: 12/15/2010	ASSERTED CLAIM AMT: 0.00
JOHN DOE	SCHD: \$0.00	INT %: 0.00%	CRED DESC: DEBTOR REFUND
1234 MAIN ST	VALUE: \$0.00	INT PD: \$0.00	CRED TYPE/LEVEL: / 3
	CLAIM: \$0.00	INT DUE: \$0.00	ACCOUNT NO.:
ANY TOWN, MI 48439-8620	TOT PD: \$0.00	PRIN DUE: \$0.00	COMMENT:
Creditor No. 99,095	BAL: \$0.00	CRED %: 0.00%	COLLATERAL DESC:
Claim No. 0	MO. PMT.: \$0.00	DATE ADD: 12/15/2010	ASSERTED CLAIM AMT: 0.00
ALLY FINANCIAL	SCHD: \$7,189.00	INT %: 0.00%	CRED DESC: SECURED CREDITOR/COL VEHICLE
PO BOX 78367	VALUE: \$8,740.00	INT PD: \$0.00	CRED TYPE/LEVEL: v / 24
	CLAIM: \$0.00	INT DUE: \$0.00	ACCOUNT NO.: 8737
PHOENIX, AZ 85062	TOT PD: \$0.00	PRIN DUE: \$0.00	COMMENT: 2005 PONTIAC GRAND PRIX
Creditor No. 96,940	BAL: \$0.00	CRED %: 100.00%	COLLATERAL DESC:
Claim No. 1	MO. PMT.: \$0.00	DATE ADD: 12/15/2010	ASSERTED CLAIM AMT: 6,528.92
JP MORGAN CHASE BANK, N.A.	SCHD: \$24,687.95	INT %: 0.00%	CRED DESC: UNSECURED
3415 VISION DRIVE	VALUE: \$0.00	INT PD: \$0.00	CRED TYPE/LEVEL: H / 33
	CLAIM: \$0.00	INT DUE: \$0.00	ACCOUNT NO.: 0041 0390 5026 54
COLUMBUS, OH 43219	TOT PD: \$0.00	PRIN DUE: \$0.00	COMMENT: 2ND MTG
Creditor No. 106,410	BAL: \$0.00	CRED %: 100.00%	COLLATERAL DESC:
Claim No. 2	MO. PMT.: \$0.00	DATE ADD: 12/15/2010	ASSERTED CLAIM AMT: 0.00
JP MORGAN CHASE BANK, N.A.	SCHD: \$112,652.64	INT %: 0.00%	CRED DESC: MONTHLY MORTGAGE PAYMENT
3415 VISION DRIVE	VALUE: \$99,500.00	INT PD: \$0.00	CRED TYPE/LEVEL: D / 22
	CLAIM: \$0.00	INT DUE: \$0.00	ACCOUNT NO.: 0590
COLUMBUS, OH 43219	TOT PD: \$27,517.23	PRIN DUE: \$0.00	COMMENT: 1234 MAIN ST.
Creditor No. 106,410	BAL: \$0.00	CRED %: 100.00%	COLLATERAL DESC:
Claim No. 3	MO. PMT.: \$705.57	DATE ADD: 12/15/2010	ASSERTED CLAIM AMT: 0.00
JP MORGAN CHASE BANK, N.A.	SCHD: \$0.00	INT %: 0.00%	CRED DESC: MORTGAGE ARREARS
3415 VISION DRIVE	VALUE: \$0.00	INT PD: \$0.00	CRED TYPE/LEVEL: E / 24
	CLAIM: \$0.00	INT DUE: \$0.00	ACCOUNT NO.: 0590
COLUMBUS, OH 43219	TOT PD: \$0.00	PRIN DUE: \$0.00	COMMENT: 1234 MAIN ST.
Creditor No. 106,410	BAL: \$0.00	CRED %: 100.00%	COLLATERAL DESC:
Claim No. 4	MO. PMT.: \$0.00	DATE ADD: 12/15/2010	ASSERTED CLAIM AMT: 0.00
ECAST SETTLEMENT CORPORATION	SCHD: \$895.07	INT %: 0.00%	CRED DESC: UNSECURED
PO BOX 29262	VALUE: \$0.00	INT PD: \$0.00	CRED TYPE/LEVEL: H / 33
	CLAIM: \$895.07	INT DUE: \$0.00	ACCOUNT NO.: 6224
NEW YORK, NY 10087	TOT PD: \$17.57	PRIN DUE: \$0.01	COMMENT: FIA CARD SERVICES
Creditor No. 94,206	BAL: \$877.50	CRED %: 100.00%	COLLATERAL DESC:
Claim No. 5	MO. PMT.: \$0.00	DATE ADD: 12/15/2010	ASSERTED CLAIM AMT: 895.07
ECAST SETTLEMENT CORPORATION	SCHD: \$2,962.90	INT %: 0.00%	CRED DESC: UNSECURED
PO BOX 29262	VALUE: \$0.00	INT PD: \$0.00	CRED TYPE/LEVEL: H / 33
	CLAIM: \$3,012.93	INT DUE: \$0.00	ACCOUNT NO.: 2360
NEW YORK, NY 10087	TOT PD: \$59.16	PRIN DUE: \$0.00	COMMENT: MASTERCARD
Creditor No. 94,206	BAL: \$2,953.77	CRED %: 100.00%	COLLATERAL DESC:
Claim No. 6	MO. PMT.: \$0.00	DATE ADD: 12/15/2010	ASSERTED CLAIM AMT: 3,012.93

APPENDIX 6

Annual Report

Each year on the anniversary of the confirmation of your case, you will receive the Trustee's Annual Report. This report gives an accounting of the money you have paid and how your creditors have been paid. It will show the balance of all accounts being paid through your Chapter 13 Plan. **Review this document carefully and make sure that the Trustee's office has accounted for all the payments you have made.** If there is something that you do not agree with or something that you think is wrong, please contact your attorney immediately.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN, SOUTHERN DIVISION**

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

For the period from 01/01/2008 to 12/31/2008

Chapter 13 Case #: DOF

Re:

Attorney:

RECEIPTS FOR PERIOD

Date	Amount	Date	Amount	Date	Amount	Date	Amount
Jan 10	528.00	Feb 08	528.00	Mar 10	528.00	Apr 10	528.00
May 08	528.00	Jun 10	528.00	Jul 10	528.00	Aug 08	528.00
Sep 11	528.00	Oct 03	528.00	Nov 14	528.00	Dec 10	528.00

CLAIMS AND DISTRIBUTIONS TO DATE

Claim #	Claimant Name	Class	Int Rate	Allowed Claim	Principal Paid	Interest Paid	Principal Balance
TTE	Trustee Compensation	Admin			225.69		
DREF		Admin			0.00	0.00	0.00
ATTY		Admin			0.00	0.00	0.00
00001	GENESEE COUNTY TREASURER			NOT FILED			
00002	CITY OF FLINT	Secured		192.52	33.48	0.00	159.04
00003	COUNTRYWIDE HOME LOANS, INC.	Secured		0.00	3,868.65	0.00	257.91 *
00004	COUNTRYWIDE HOME LOANS, INC.	Secured		3,432.95	674.55	0.00	2,758.40
00005	WACHOVIA DEALER SERVICES	Secured	8.75%	4,302.24	611.76	454.50	3,690.48
00006	AT&T CONSUMER SERVICE			NOT FILED			
00007	CONSUMERS ENERGY			NOT FILED			
00008	STERLING JEWELERS INC	Unsecured		353.59	0.00	0.00	353.59
00009	GENERAL MOTORS ACCEPTANCE CORP			PAY DIRECT			
00010	CITY OF FLINT OR GEN CNTY TRSR	Secured		0.00	546.78	0.00	55.00 *
00013	GENESEE COUNTY TREASURER	Secured	12.00%	372.65	44.99	43.36	327.66
00014	CITY OF FLINT	Secured		50.00	50.00	0.00	0.00

* Each month this amount is sent for the regular monthly mortgage payment. The amount in principal paid is the total amount that has been sent to your mortgage company to be applied according to the terms of your original contract with this creditor.

SUMMARY

Summary of all receipts and disbursements from the date the case was filed, to and including: 12/31/2008		
Receipts: \$7,392.00	Paid to Claims: \$6,328.07	Funds on Hand: \$838.24
Please continue your court ordered payments plus any court ordered tax refunds.		
If any questions, please contact your attorney.		

**** NOTE:** All cases must run at least 36 months unless all allowed claims are paid 100%. Do not pay off your plan early without consulting your attorney. The principal balance does NOT represent the payoff amount for your case. This is only a current balance and does not include any future accrued interest on claims.

NOTE: Your case information is available on the internet at www.13network.com. The UserID is your case number (numbers only) and the password is your Social Security Number (numbers only). Please close your browser when you are done.

Your case information is also available at the National Data Center. Please visit www.13datacenter.com and click on the link for new debtor access.

NOTE: Please remember to submit your tax refunds, if required, or proof that you had no refund for each year of your case. Failure to submit this information will delay the discharge process of your case.

APPENDIX 7

Final Report and Account

The Final Report and Account must be submitted to the Court for auditing before your case can be closed. Auditing usually takes four to six weeks, after which you will receive a copy itemizing all money transactions, receipts, claims filed, and amounts of disbursements. **This is a very important document that you should keep in a safe place indefinitely.** It serves as a type of “receipt” listing all creditors that have been paid through your repayment plan.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

In re:

Case No:

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Carl L. Bekofske, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/01/2004.
- 2) The plan was confirmed on 06/21/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/21/2006, 02/15/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/30/2010.
- 6) Number of months from filing to last payment: 72.
- 7) Number of months case was pending: 74.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,091.95.
- 10) Amount of unsecured claims discharged without payment: \$61,721.99.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:		
Total paid by or on behalf of the debtor		\$35,860.28
Less amount refunded to debtor		\$848.32
NET RECEIPTS:		\$35,011.96

Expenses of Administration:		
Attorney's Fees Paid Through the Plan		\$0.00
Court Costs		\$0.00
Trustee Expenses & Compensation		\$1,383.27
Other		\$0.00
TOTAL EXPENSES OF ADMINISTRATION:		\$1,383.27
Attorney fees paid and disclosed by debtor:		\$900.00

Scheduled Creditors:							
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid	
AMALGAMATED MASTERCARD	Unsecured	2,803.00	NA	NA	0.00	0.00	
BANK OF AMERICA	Unsecured	4,691.95	NA	NA	0.00	0.00	
BANK ONE	Unsecured	7,462.98	NA	NA	0.00	0.00	
BENCHMARK MORTGAGE	Secured	115,000.00	NA	NA	0.00	0.00	
BENCHMARK MORTGAGE	Secured	NA	NA	NA	0.00	0.00	
BEST BUY/HRS USA	Unsecured	2,173.99	NA	NA	0.00	0.00	
CAPITAL ONE	Unsecured	10,566.81	NA	NA	0.00	0.00	
FINANCIAL PLUS FEDERAL CU	Unsecured	482.05	NA	NA	0.00	0.00	
FINANCIAL PLUS FEDERAL CU	Secured	4,773.33	NA	NA	0.00	183.75	
FINANCIAL PLUS FEDERAL CU	Secured	7,464.92	NA	NA	0.00	0.00	
GMAC	Secured	32,996.94	0.00	21,525.00	21,525.00	9,145.70	
GMAC	Unsecured	0.00	0.00	6,602.52	1,614.07	0.00	
HSBC BANK USA	Secured	0.00	0.00	1,000.00	1,000.00	0.00	
HSBC BANK USA	Unsecured	3,058.12	NA	NA	0.00	0.00	
MBNA AMERICA	Unsecured	12,581.82	NA	NA	0.00	0.00	
MBNA AMERICA	Unsecured	11,260.25	NA	NA	0.00	0.00	
ROUNDUP FUNDING LLC	Unsecured	0.00	0.00	655.17	160.17	0.00	
SEARS, ROEBUCK CHARGE PLUS	Unsecured	191.12	NA	NA	0.00	0.00	
UNIVERSAL CARD SERVICES CORP	Unsecured	966.45	NA	NA	0.00	0.00	

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Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$22,525.00	\$22,525.00	\$9,329.45
TOTAL SECURED:	\$22,525.00	\$22,525.00	\$9,329.45
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$7,257.69	\$1,774.24	\$0.00

Disbursements:		
Expenses of Administration	<u>\$1,383.27</u>	
Disbursements to Creditors	<u>\$33,628.69</u>	
TOTAL DISBURSEMENTS :		<u>\$35,011.96</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/04/2010

By: /s/ Carl L. Bekofske

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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APPENDIX 8

Order of Discharge

Once your Final Report is filed with the Court, you will receive an Order of Discharge from the Bankruptcy Court Clerk if no objections are filed. This document operates as a permanent court order prohibiting the collection of any dischargeable pre-petition debt.

UNITED STATES BANKRUPTCY COURT
 Eastern District of Michigan
 226 West Second Street
 Flint, MI 48502

Case No.:
 Chapter: 13

In Re: (NAME OF DEBTOR(S))

Social Security No.:

Employer's Tax I.D. No.:

ORDER DISCHARGING DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

IT IS ORDERED THAT: A discharge under 11 U.S.C. § 1328(a) is granted to:

The court finds that:

1. The plan has been confirmed;
2. All allowed claims have been paid in accordance with the plan; and
3. With respect to any secured claim which continues beyond the term of the plan, any pre-petition or post-petition defaults have been cured;

The court directs that:

1. Any creditor who held a secured claim that was fully paid must execute and deliver to the debtor a release, termination statement, discharge of mortgage or other appropriate certificate suitable for recording; and
2. Any creditor who holds a secured claim that continues beyond the term of the plan must take no action inconsistent with the above findings.

Dated: 1/19/18

BY THE COURT

/s/ Daniel S. Opperman Flint
 United States Bankruptcy Judge

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Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11.U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

APPENDIX 8

How to Obtain a Free Annual Credit Report

Beginning on December 1, 2004, free annual credit reports will be made available upon consumer's request, pursuant to the Fair and Accurate Credit Transactions Act of 2003 ("FACT").

Consumers will be able to request their reports from all three major credit reporting agencies.

For a copy of your credit report go to:

<http://www.AnnualCreditReport.com>

Or call:

1-877-322-8228

Or write to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281