

1. **ACH** – Debtors may email Dawn at dlarsen@flint13.com to be removed from ACH for a specific pull date and she will note the file accordingly. As long as it is noted in the file that the removal is due to COVID-19, it will not be counted as one of 3 NSF's that would previously have resulted in possible removal from the ACH program.
2. **Debtor is unemployed** – The Trustee will not receive employer payments while Debtors are unemployed. Debtors will be eligible for unemployment and should make plan payments through our ePay system. If Debtor(s)' mortgage payment is paid through their Chapter 13 Plan, it is imperative that they send in at least enough to cover their mortgage payment.
3. **Debtor is working reduced hours or unemployment payments have not yet been received**– Debtors should contact their attorney. The Trustee's office will approve a Stipulation and Order to Refund Payments for a period of 1 month until unemployment benefits begin.
4. **SSI & SSD** – Debtor payments should not be affected by the pandemic.
5. **Stimulus Check** – The Trustee will not be pursuing these funds as an asset of the estate.