

**Janna L. Countryman
Standing Chapter 13 Trustee**

**CHAPTER 13
CASE NUMBER:**

Dear Chapter 13 Debtor(s):

This letter will provide you some basic information about some of your responsibilities in Chapter 13 and the upcoming §341(a) Meeting of Creditors. The Meeting of Creditors allows the Trustee and your creditors to ask you questions about your financial affairs and other information contained in your bankruptcy papers. Your Meeting of Creditors is scheduled for the date indicated on the §341(a) notice that you will receive from the Court.

THE MEETING OF CREDITORS

1. **You Must Timely Provide Certain Documents.** Not later than seven (7) days before the date set for the first Meeting of Creditors, you shall provide the Trustee: (a) a copy of the federal tax return for the tax year ending before the petition and (b) copies of all payment advices or other evidence of payment received from any employer within sixty (60) days before the filing of the petition.
2. **You Must Appear With Photo Identification AND Social Security Card At The Meeting Of Creditors.** If you fail to appear on time with these documents at the Meeting of Creditors, the Trustee may continue the Meeting or recommend dismissal of your case.
3. **You Must Bring Certain Documents To The Meeting Of Creditors.** Copies to be retained by the Trustee of the following documents must be brought to the Meeting of Creditors: (a) your photo identification and Social Security card, (b) insurance policies covering real and personal property you own, (c) pay stubs from your last three employment pay periods, and (d) statements for each of your depository and investment accounts for the time period that includes the date of the filing of the petition.
4. **You Are Encouraged To Attend Debtor Education Class.** On the day the Meeting of Creditors is conducted, four two-hour Debtor Education Classes are offered in Plano in the morning beginning at 8:00 a.m. and 10:00 a.m. and in the afternoon beginning at 1:00 p.m. and 3:00 p.m., and in Sulphur Springs in the morning beginning at 9:00 am and in the afternoon beginning at 1:00 pm. In order to receive your discharge, you must complete a class of this sort.
5. **You Must Timely Make Your First Plan Payment.** Within thirty (30) days after the date of the filing of your plan, or the order for relief, whichever is earlier, you are required to make your first plan payment. All payments should be made payable to the "Standing Chapter 13 Trustee" and must be in the form of a cashier's check or money order. The Trustee is prohibited from accepting any other type of payment including cash or personal checks. If you do not make your first payment in the form of a cashier's check or money order within the stated time frame, the Trustee may recommend dismissal of your case.

AFTER THE MEETING OF CREDITORS

1. **Make Your Payment Each Month To The Trustee.** You must make your plan payment to the Trustee each and every month, on the same day of the month that your first plan payment becomes due. Please print your name, social security number and bankruptcy case number on each payment.
2. **File Tax Returns.** If you have not filed any state or federal tax returns for all taxable periods ending during the four (4) year period ending on the date of the filing of the petition, they must be filed not later than the day before the date on which the first Meeting of Creditors is set. If you fail to timely file the returns, your plan may not be confirmed, or your case may be dismissed.
3. **Keep Your Attorney And The Trustee Informed.** If there are any changes in your address, employment, income or expenses, you must notify your attorney and the Trustee. Notice to the Trustee must be in writing.
4. **Do Not Take Certain Actions Without Approval.** During your Chapter 13 case, do not incur new debt, sell property, accept insurance settlement proceeds, hire attorneys or accountants, or make agreements with creditors without approval of the Trustee or the Court. Please consult with your attorney before taking such actions.
5. **Comply With The Trustee's Direction.** Work with your attorney to comply with any requests made by the Trustee at the Meeting of Creditors (you will receive a copy of the Required Amendments at the Meeting of Creditors). If you fail to comply with any request made in the Required Amendments, your bankruptcy case may be dismissed.
6. Information regarding your case is available to interested parties on our website at www.13network.com.

Sincerely,
Janna L. Countryman
Standing Chapter 13 Trustee

OFFICE OF THE STANDING CHAPTER 12 & 13 TRUSTEE

JANNA L. COUNTRYMAN

500 NORTH CENTRAL EXPRESSWAY, SUITE 350, PLANO, TEXAS 75074

Phone (972) 943-2580 / FAX (972) 943-8050

MAIL PAYMENTS TO

500 N. Central Expressway, Suite 350, Plano, Texas 75074. Personal checks will not be accepted. All payments must be made by cashier's check or money order. Each should be made payable to the STANDING CHAPTER 13 TRUSTEE. Please include your name, social security number, and bankruptcy case number on your cashier's check or money order.

MAIL INQUIRIES AND/OR CORRESPONDENCE TO

P. O. Box 941166, Plano, Texas 75094-1166. Whenever possible, please put your inquiry/request in writing. Please include your name, social security number, and bankruptcy case number on the correspondence and advise where our response should be directed.

**Notice Is Hereby Given That Information Relating To Your
Chapter 13 Bankruptcy Case Will Be Made Available On
The Internet To Your Creditors And Other Parties In Interest**

Pursuant to 11 U.S.C. §§ 1302(b)(1) and 704(7), your Chapter 13 Trustee has a duty, unless otherwise ordered by the Bankruptcy Court, to furnish information concerning the administration of your bankruptcy case as is requested by parties in interest.

You may review, without charge, the information about your Chapter 13 bankruptcy case that is posted on the Internet. If you believe the information about your bankruptcy case is inaccurate, you can contact the NDC to report the error, and you should receive a written response from the NDC within thirty (30) days following receipt of such report.

The URL address where your information is posted is www.ndc13.com, which is operated by the National Data Center, Inc., ("NDC"). You can contact the NDC Executive Director by e-mail at lyanoni@13datacenter.com.

In addition, parties in interest can review your information at the Trustee's web site at www.13network.com.

Personal Financial Management Course
Provided by The Standing Chapter 13 Trustee
Janna-L. Countryman
Eastern District of Texas, Plano and Sulphur Springs locations

The Personal Financial Management Course required by the new Bankruptcy Code provisions will be offered free of charge on the day of 341 meetings to the Chapter 13 debtors filing in this division.

The debtors will be expected to check into the class by the start time, provide identification and bankruptcy case number, receive their course materials and remain in the class until the instruction is completed. At the end of the course, the instructor will expect to receive an evaluation form from each debtor, sign them out and provide them with a certificate of completion which can be presented to the bankruptcy court.

The class times in Plano will be: 8:00 – 10:00, 10:00 – 12:00, 1:00 – 3:00 and 3:00 – 5:00. (See schedule on back) The class times are set to maximize the availability of the class for the debtors and minimize the time they have to be at the trustee's office for the 341 meeting and Personal Financial Management Course. Class times in Sulphur Springs will be 9:00 and 1:00 (same schedule for sign in and sign out will be required).

Please advise your debtors of this excellent and FREE opportunity to complete this requirement for their bankruptcy. These classes will begin the week of Dec. 12-16, the first week 341 meetings will be held for cases under the new law.

First Session:

7:50 – 8:00	Sign in, provide identification, bankruptcy case number and receive materials and evaluation form
8:00 – 8:50	First half of class
8:50 – 9:00	Break
9:00 – 9:50	Second half of class
9:50 – 10:00	Sign out, turn in evaluation and receive certificate

Second Session:

9:50 – 10:00	Sign in, provide identification, bankruptcy case number and receive materials and evaluation form
10:00 – 10:50	First half of class
10:50 – 11:00	Break
11:00 – 11:50	Second half of class
11:50 – 12:00	Sign out, turn in evaluation and receive certificate

Third Session:

12:50 – 1:00	Sign in, provide identification, bankruptcy case number and receive materials and evaluation form
1:00 – 1:50	First half of class
1:50 – 2:00	Break
2:00 – 2:50	Second half of class
2:50 – 3:00	Sign out, turn in evaluation and receive certificate

Fourth Session

2:50 – 3:00	Sign in, provide identification, bankruptcy case number and receive materials and evaluation form
3:00 – 3:50	First half of class
3:50 – 4:00	Break
4:00 – 4:50	Second half of class
4:50 – 5:00	Sign out, turn in evaluation and receive certificate

WAGE WITHHOLDING FORM

COMPLETE AND RETURN THIS FORM TO THE PRESIDING OFFICER CONDUCTING YOUR §341 MEETING, FAX TO (972) 943-8050, OR MAIL TO THE FOLLOWING ADDRESS:

Office of the Standing Chapter 12 & 13 Trustee
Janna L. Countryman, Trustee
ATTN: Wage Withholding Order Manager
P. O. Box 941166
Plano, TX 75094-1166
Fax No.: 972-943-8050

DATE _____

CASE NUMBER _____

NAME _____

SOCIAL SECURITY NUMBER _____

CIRCLE ONE: SELF HUSBAND WIFE

PREVIOUS WAGE ORDER ON THIS CASE? YES NO

NAME OF EMPLOYER _____

EMPLOYER CONTACT & PHONE NUMBER _____

EMPLOYER PAYROLL ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____

MONTHLY PLAN PAYMENT AMOUNT _____

PAYROLL CYCLE (CIRCLE ONE): WEEKLY BI-WEEKLY SEMI-MONTHLY MONTHLY

DEBTOR'S SIGNATURE

ANY QUESTIONS REGARDING WAGE WITHHOLDING MAY BE DIRECTED TO THE WAGE WITHHOLDING ORDER MANAGER AT (972) 943-2580, MONDAY THRU FRIDAY FROM 9:00 A.M. TO 4:00 P.M.