

CHAPTER 13 TRUSTEE  
EASTERN DISTRICT OF KENTUCKY  
PO BOX 2204  
LEXINGTON KY 40588-2204

Guidelines for Creditor Inquiries

1. Requests for information. Requests for information must be in writing. Requests or inquiries can be sent via e-mail to:

questions@ch13edky.com

or by regular mail (with self-addressed stamped envelope for response) to:

Creditor Inquiry

Chapter 13 Trustee, EDKY

PO Box 2204

Lexington KY 40588-2204

2. Inquiry from creditor. We do not provide information to a person or entity who is not a creditor in the case. For example, we do not respond to requests from mortgage brokers seeking to make a loan to a chapter 13 debtor. Likewise, we do not provide information to claim assignees, collection services, or purchasers of claims who have not filed a notice of transfer of claim with the U.S. Bankruptcy Court.

3. Information in the plan. We will not provide information that is specified in the plan, such as how the debtor proposes to treat your claim, what the debtor proposes as the secured value of the claim, or what interest rate is to be paid. You may obtain a copy of the plan from the debtor's attorney or from the Clerk of the Bankruptcy Court.

4. Was claim filed. We will not verify that your proof of claim has been filed. In this district, you are required to send 1 original plus 1 copy of your proof of claim to the Clerk of the Bankruptcy Court. The Clerk maintains the original claim and forwards the copy to the trustee. To verify that your proof of claim has been filed, contact the Clerk of the Bankruptcy Court at 859-233-2608.

5. Date of first disbursement. Because of the great number of variables involved, we do not project when payments may begin to any particular creditor or class of creditors. In this district, disbursements are generally made to creditors in the following order: first, administrative claims (such as debtors' attorneys' fees); then secured claims; then priority claims (such as taxes) if any; then unsecured claims. Payments on secured claims generally commence within 6 months after confirmation of the plan. In cases with a 60-month "pool" plan, it is not unusual for the first disbursement to unsecured creditors to commence after the 48th month.

6. Date of next disbursement. If you have received a disbursement from this office within the last 60 days, we will not respond to your inquiry as to when you may anticipate your next disbursement.

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Dear Creditor:

Do you frequently need information from this office such as:

- the status of a case
- whether the trustee has received your claim
- when the trustee last made a disbursement to you
- whether the debtor is current in plan payments
- the secured value of your claim

If so, you will find this information - and more - is readily available at [www.13network.com/lexhome.htm](http://www.13network.com/lexhome.htm).

We strongly encourage creditors who frequently request information from this office to utilize the 13network website.

- It's quick: in a matter of minutes you can have the information you need.
- It's timely: our data on the website is current as of the end of the previous business day.
- It's accurate: you don't have to rely on someone else to research case files for you.
- It's comprehensive: you can get information from the website that our office will not provide in response to creditor requests.

Authorized creditor users can access all chapter 13 cases in the Eastern District of Kentucky in which they have filed a proof of claim.

To obtain authorization, go to [www.13network.com/lexhome.htm](http://www.13network.com/lexhome.htm), download and print the Web Access Agreement, sign it, and mail or fax it to this office. We will send you a user name and password.

*Please note that although other trustees also participate in the 13network, each trustee controls access to his or her own case files. Authorization to access one trustee's records does not automatically entitle you to access information from another trustee's office.*

If you are unable to take advantage of web access, read on for additional guidelines on requesting information from our office.