

CHAPTER 13 BANKRUPTCY
IN THE
EASTERN DISTRICT OF KENTUCKY

THE DEBTOR'S CHAPTER 13
HANDBOOK

A Publication of the
Chapter 13 Trustee
for the Eastern District of Kentucky

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Beverly M. Burden, Trustee

THE DEBTOR'S CHAPTER 13 HANDBOOK

IMPORTANT INFORMATION ABOUT YOUR CHAPTER 13 BANKRUPTCY CASE

For Cases Filed In The Eastern District of Kentucky

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Chapter 13 Trustee, Eastern District of Kentucky

This handbook is provided for general informational use only. It does not constitute legal advice, and is subject to change without notice.

website: www.ch13edky.com	email: questions@ch13edky.com
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To access your case information online go to www.NDC.org
To make payments online, go to www.TFSbillpay.com (there is a fee to use this service)

Correspondence Address: Chapter 13 Trustee, EDKY PO Box 2204 Lexington KY 40588-2204	Payment Address: Chapter 13 Trustee, EDKY PO Box 1766 Memphis TN 38101-1766
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The Chapter 13 Trustee's Office cannot give you legal advice. Contact your attorney if you have questions or problems.

WRITE YOUR ATTORNEY'S NAME AND PHONE NUMBER HERE FOR QUICK REFERENCE:

WRITE YOUR CASE NUMBER HERE: _____

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Bankruptcy Fraud

Very few people want to defraud their creditors. However, sometimes a person may try to protect property that has sentimental value or property they think is not worth much. They decide not to include it in their bankruptcy papers, or they give it away to a family member or close friend before they file bankruptcy. Sometimes they think they do not need to report anything they receive after they file their chapter 13 case. This type of conduct could be considered bankruptcy fraud, which is a federal crime.

You must provide accurate, truthful, and complete information to your attorney, the Trustee, your creditors, and the Bankruptcy Court.

You must update that information while you are in your chapter 13 case.

Ask your attorney about filing amended papers if:

- **you believe there is an error in your paperwork;**
- **you forgot to include property that you own;**
- **you overlooked a creditor you owe;**
- **you need to add or change information at any time during your bankruptcy.**

THE DEBTOR'S CHAPTER 13 HANDBOOK

for Cases Filed in the Eastern District of Kentucky

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The information in this handbook applies only to chapter 13 cases in the Eastern District of Kentucky. It does not constitute legal advice. It is provided for general informational purposes only and is subject to change without notice.

The Chapter 13 Trustee's office cannot tell you what your rights are, explain bankruptcy procedures, or give other legal advice.

Your Duties

In order to receive the benefit of chapter 13, you must:

- ✓ Be honest with your attorney, the Trustee, your creditors, and the Court.
- ✓ List all of your property and all of your debts in your bankruptcy paperwork.
- ✓ Keep your attorney up to date on changes that might affect your case.
- ✓ Read all mail you receive from your attorney, the Trustee, or the Court.
- ✓ Comply with all Bankruptcy Court orders.
- ✓ Promptly provide all documents requested by your attorney or the Trustee.
- ✓ Make the payments your plan requires you to make, and make them on time.
- ✓ Attend all hearings (unless your attorney tells you otherwise).
- ✓ File all required tax returns.
- ✓ Pay all taxes that come due after bankruptcy, on time.

Make sure you understand what you are supposed to do and when you are supposed to do it. Ask your attorney for guidance.

Your Attorney

Your attorney represents you in most matters arising in your chapter 13 case and should be the first person you contact if you have questions or problems. The Trustee does not represent you and cannot give you legal advice.

Your attorney may have dozens of clients like you, all of whom have important issues that the attorney must address. Many attorneys have qualified paralegals or assistants who can answer your questions (although only the attorney can give you legal advice).

Keep your attorney up to date on changes in your circumstances while you are in bankruptcy. Tell your attorney if:

- ✓ Your name, address, or phone number changes.
- ✓ You lose your job, have an emergency expense, or can't make your payments.
- ✓ Something happens that gives you the right to sue someone.
- ✓ You come into an inheritance or other large sum of money.
- ✓ Your car is damaged or totaled in an accident.
- ✓ You have an insurance claim for damage to your house.
- ✓ You need to borrow money, refinance a loan, or do a mortgage modification.
- ✓ You want to buy a car or house.
- ✓ You want to sell any property.

When You Must Get Court Permission

You must have prior approval from the Bankruptcy Court before you can:

- Sell any of your property.
- Get or use insurance proceeds from a wrecked car or other property.
- Borrow money (incur debt).
- Finalize a loan modification on your mortgage.
- Refinance a loan.
- Pay off your case early.
- Settle a lawsuit or other claim you may have against someone else.

Contact your attorney. The Trustee cannot do this for you.

In addition, you must notify the Court, the Trustee, and your creditors if you receive money or property from an inheritance, lawsuit, settlement, life insurance, the lottery, or other source. You might need to amend your bankruptcy schedules, modify your plan, or pay some or all of these funds into your plan. Contact your attorney.

Chapter 13 Plan

Your chapter 13 plan must meet certain legal requirements in order to be approved or “confirmed” by the Bankruptcy Court.

The Trustee and your creditors may object to your plan. You might need to give up property, increase plan payments, or make other changes before your plan can be confirmed.

Your plan will require you to make payments to the Chapter 13 Trustee, who will distribute the funds to your creditors according to the plan.

Your plan may also require you to make payments directly to some of your creditors. See the section in this Handbook on “Outside or Direct Payments.”

Once you file a chapter 13 bankruptcy case, your payments are governed by law. You cannot pick and choose which particular creditor you would like to pay ahead of others or which creditor you might like to keep out of your bankruptcy. You must abide by your plan and federal law.

Plan Payments; Length of Plan

Your first plan payment is due 30 days after you file your bankruptcy case.

A plan usually lasts 3-5 years but cannot last longer than 5 years. The amount you must pay and the length of time you are in chapter 13 depend on several factors. Your attorney can explain.

You must make payments according to your plan.

The amount of your payments may change while you are in chapter 13.

You might also be required to make extra payments from bonuses, tax refunds, or other lump sums.

Money you receive while you are in your chapter 13 case that you did not expect to receive when you filed your case – such as an inheritance or lottery winnings - may need to be paid into your plan also. Contact your attorney.

After your plan is confirmed, the Trustee will send you a payment schedule. Make sure you know when your payments change and whether you will be required to make additional payments.

Method of Payment

If you are employed, you will make your regular plan payments by payroll deduction.

If you have a valid reason not to make payments by payroll deduction, you can make regular plan payments by:

- ✓ personal check;
- ✓ cashier's check;
- ✓ money order;
- ✓ ACH bank draft through the Trustee's office;
- ✓ online (for a fee) through a service called TFS.

The Trustee's office and our bank cannot accept: cash; credit cards; check-by-phone; Pay-Pal, or other methods.

The Trustee's office cannot accept payments at our office or at any hearing.

If any two (2) personal checks or bank drafts are returned as unpaid by your bank for any reason (non-sufficient funds; closed account; etc.), you will be ordered to make payments only by money order or cashier's check. In some circumstances, an NSF could cause your case to be dismissed.

Payroll Deductions:

Payments made by payroll deduction come directly out of your paycheck.

Whether you are paid every week, every two weeks, or twice a month, your payment to the Trustee should be divided up and taken out of each paycheck. Ask your employer.

It usually takes 2-4 weeks to get the deduction started from your paycheck.

You must make plan payments directly to the Trustee's payment address until you see that the payment has been taken out of our paycheck.

If you do not see the deduction from your paystub after four (4) weeks, ask your employer if they received the Payroll Deduction Order. If not, call your attorney or the Trustee's office.

Make sure the correct amount is being deducted from your pay and is being sent to the correct trustee.

If you change jobs, contact the Trustee's office so that a new Payroll Deduction Order can be issued to your new employer.

If your plan payment changes, the Trustee's office will prepare a new Payroll Deduction Order.

If you are required to make additional payments such as bonuses, tax refunds, payments to catch-up a delinquency, or other lump sum payments, you will need to make those additional payments directly by check, money order, or online (for a fee) via www.TFSBillPay.com. Those will NOT be made by payroll deduction.

Checks and Money Orders:

If you pay by personal check, money order, or cashier's check:

- ✓ Use the labels the Trustee's office gives you to put on your check or money order, or write your case number on your check or money order.
- ✓ Make your check or money order payable to: CHAPTER 13 TRUSTEE, EDKY.
- ✓ Make sure the amount of your check is correct.
- ✓ Remember to sign the check.
- ✓ Mail your payment at least five (5) days before your due date.
- ✓ Keep money order receipts so your money order can be traced if it is lost.

- × Do not try to send payments to a street address in Memphis.
- × Do not send payments to the Trustee's Lexington PO Box or street address.
- × Do not send post-dated checks.
- × Do not expect the Trustee or her representatives to take payments at any meeting or hearing.

All payments must be sent to our bank's lockbox at the following address:
CHAPTER 13 TRUSTEE EDKY
PO BOX 1766
MEMPHIS TN 38101-1766

ACH/Bank Draft:

To make payments by ACH bank draft, go to www.ch13edky.com for the form and instructions.

Your payment will be withdrawn from your account on either the 10th or the 25th of each month (or the next business day). These are the only dates you may choose. The full monthly payment will be deducted from your account at one time.

The Trustee's office cannot:

- ✗ deduct a half payment on the 10th and the other half on the 25th;
- ✗ stop or change any bank draft for any reason at any time based on a phone call;
- ✗ stop or change a withdrawal within 7 business days of the scheduled withdrawal;
- ✗ stop a withdrawal "this time" because it will cause your account to be overdrawn;
- ✗ reverse a withdrawal (to put the funds back in your account).

If your plan payment changes, the Trustee will automatically change the amount deducted from your checking account.

If you change banks, notify the Trustee's office and fill out another authorization form.

You may stop the bank drafts permanently by sending written notice to: Chapter 13 Trustee EDKY, PO Box 2204, Lexington KY 40588-2204. The Trustee's office must RECEIVE the written notice seven (7) business days before the next withdrawal date, so mail your notice at least ten (10) days ahead.

If you are required to make additional payments such as bonuses, tax refunds, payments to catch-up a delinquency, or other lump sum payments, you will need to make those additional payments directly by check, money order, or online (for a fee) via www.TFSBillPay.com. Those will NOT be made by bank draft.

Online Payments via TFS:

You may make your chapter 13 plan payments online, for a fee, at www.TFSBillPay.com. This is a good option if you want the convenience of automated online payments with more flexibility to change the dates, frequency, or amounts of payments. TFS also allows you to make payments via MoneyGram.

You may also use TFS to make single payments such as for bonuses, tax refunds, or to catch up a delinquency.

There is a fee for using TFS (generally from \$1 to \$9, depending on the amount of your payment), but they offer customer service, payment reminders, security, and record keeping.

www.TFSBillPay.com is not hosted by your Trustee's office. If you have problems with accessing your information, contact TFS.

Tax Refunds; Other Lump-Sum Payments

Your plan or the order confirming your plan will dictate whether you must pay some or all of your tax refunds into the plan. The same applies for certain bonuses or performance awards.

Money from sources such as a lawsuit, inheritance, sale of certain property, and other sources must be paid to the Trustee in addition to regular plan payments, unless it is exempt. Only your attorney can advise you about exemptions.

If you send a tax refund or lump sum payment from any source to the Trustee, include a letter with your payment to explain where the money came from. You might also need to send documentation like tax returns or paystubs.

Contact your attorney if you receive or expect to receive money or property from an inheritance, lawsuit (or settlement before a lawsuit is filed), sale of property, insurance, or lottery winnings.

Your Creditors

You must list all of your creditors in your bankruptcy papers. If you have forgotten to list any creditors, contact your attorney immediately.

Creditors' Claims:

To be paid, creditors must file a "proof of claim" by certain deadlines fixed by law.

If you want a creditor to be paid (for example, for a car loan, the arrearage on your home, back child support, or property taxes), you may be able to file a claim for that creditor,

but you have only 30 days after the creditor's deadline to file the claim. Contact your attorney to file a claim on behalf of a creditor.

If you dispute a creditor's claim that was filed in your case, ask your attorney about filing an "objection to claim" with the Court.

Claims that are not filed by the deadline will not be paid through the plan, but any lien on the property that stands for the claim may still be valid after you finish your bankruptcy case.

Trustee's Payments to Your Creditors:

Your chapter 13 plan tells the Trustee and your creditors how the creditors are to be paid.

Payments you make to the Trustee's office go toward the Trustee's fees, your attorney's fees (if any), and creditors who have filed claims in your case. The Trustee generally makes payments to creditors once a month.

Your plan may require you to pay some of your creditors directly.

Outside or Direct Payments:

It is common in the Eastern District of Kentucky for debtors to make their mortgage payments directly to the creditor (sometimes called "outside the plan").

If you were behind on your mortgage payment when you filed your chapter 13 case, the past due amount (the "prepetition arrearage") will usually be paid through the Trustee, while you make all payments that come due after bankruptcy ("postpetition") directly to the mortgage company.

You must stay current on these direct payments while you are in your chapter 13 case.

Make sure you know which creditors you must pay directly and which will be paid through the Trustee's office.

Child Support and Other Domestic Support Obligations

If you pay or owe child support, alimony, maintenance, or other domestic support obligation, let your attorney know, even if you are current in your payments and the payments are being made by wage deduction.

The Trustee's office is required by law to give special notices to any person to whom you owe a domestic support obligation and to the child support enforcement agency of the state in which the person you are paying resides.

Taxes

Prepetition Tax Returns:

If you have not filed tax returns with the Government for any of the 4 (four) years before you filed bankruptcy, you have very strict deadlines under bankruptcy law on when to file those tax returns. If you do not file your tax returns within the time limits set by the Bankruptcy Code, your bankruptcy case will be dismissed.

Postpetition Taxes:

You are required to file your tax returns with the Government on time and timely pay all taxes that come due after you file your chapter 13 case.

You may be required to send a copy of your tax return every year to the Trustee. If so, the Trustee's office must receive the returns by May 1st each year. Your attorney will advise you.

Tax Refunds:

If you receive tax refunds, you might need to pay some or all of your refund into the plan. Ask your attorney if your plan or the order confirming your plan requires you to pay tax refunds to the Trustee.

The Trustee's office will send you a reminder letter in January of each year.

Property Taxes:

If you do not have an escrow with your mortgage, you must pay your property taxes on time while you are in your chapter 13 case.

Insurance on Your Property

Casualty/Full-Coverage Insurance:

If your car or other personal property stands as collateral for a debt, you must keep full-coverage (including collision or other casualty) insurance on the property and give proof of the insurance to the secured creditor.

You might need to keep full coverage on your car even if there is no lien, depending on the car's value.

If you do not have an escrow with your mortgage, you must keep full-coverage insurance on your house or mobile home.

Loss or Damage to Insured Property:

If any insured property is damaged or destroyed while you are in chapter 13, contact your attorney. You cannot accept money from the insurance company without an order from the Bankruptcy Court.

Monitoring Your Case

It is important that you monitor your case while you are in chapter 13. You have several tools available.

Accessing Your Case via the Internet:

You can access your case online through the National Data Center (NDC) at www.ndc.org. You can see if the Trustee has received and posted your payments, and review how your creditors are being paid.

There is a two- to three-day delay between when the Trustee receives a payment or pays a creditor and when the transaction shows up on the website.

If you believe the account information is incorrect or if you have questions concerning your bankruptcy case, contact your attorney.

www.NDC.org is not hosted by your Trustee's office. If you have problems with accessing your information, contact the National Data Center.

Notice of Allowance of Claims:

Within a few months after your chapter 13 plan is confirmed, the Trustee will file with the Bankruptcy Court a Notice of Allowance of Claims. This shows the status of all claims according to the Trustee's records.

If there is an error, contact your attorney immediately.

Case Summaries:

The Trustee's office will send a printout of your case information to you every year in January.

The printout shows payments you have made to the Trustee's office during the previous year. If you made a payment that is not on the printout, call the Trustee's office and ask to speak to the Controller. Have the check number or money order number of the missing payment when you call.

The printout also shows which creditors are being paid by the Trustee's office.

Mortgage Billing Statements:

If you have a mortgage, your servicer will send you periodic (usually monthly) billing statements to give you information about the status of your mortgage. Contact your mortgage servicer or your attorney if you have questions.

Dismissal

If you want the benefits of chapter 13, make sure your case is not dismissed. Your case can be dismissed if you do not:

- ✓ Make plan payments on time.
- ✓ Comply with the terms of the plan.
- ✓ Make all mortgage payments you are supposed to pay to the creditor directly.
- ✓ Make full and truthful disclosures to the Court.
- ✓ Comply with Court orders.
- ✓ Provide documents when required.
- ✓ File tax returns.
- ✓ Have a plan that can be paid off within 5 years.

If your case is dismissed, it is almost as if you never filed bankruptcy, but it will be on your credit report, you will still owe your creditors, and it will count as one of your bankruptcy cases.

Delinquent Plan Payments

Stay current with your plan payments at all times.

The Trustee's office cannot give you permission to be late with a payment or to miss a payment, no matter how valid the reason is.

If you cannot make your plan payments or mortgage payments, call your attorney.

If you fall behind in plan payments, the Trustee's office will file a motion to dismiss your case.

When you receive a motion to dismiss for not making plan payments, contact your attorney immediately, who can advise you on your options, such as:

- ✓ Get caught up within 30, 60, or 90 days.
- ✓ Modify your plan.
- ✓ Convert to chapter 7.
- ✓ Ask for a hardship discharge.
- ✓ Let the case be dismissed.

Do not call the Trustee's office to ask that we withdraw a motion to dismiss, change your plan, convert to chapter 7, or give you a hardship discharge.

If you have to make extra payments to catch up, the extra payments will not be deducted from your paycheck (if you pay by payroll deduction) or from your checking account (if you pay by bank draft). You must make any "catch-up" payments by check or money order and mail it to the Trustee's payment address, or online (for a fee) via www.TFSBillPay.com.

Probation

When a motion to dismiss for getting behind in plan payments is resolved, the Court will enter a probation order.

For the next year after the probation order is entered, if you are more than 21 days late on ANY plan payment, or if you do not get caught up by the deadline set by the Court, your case will be dismissed automatically.

A check that is returned unpaid by your bank for any reason (NSF, closed account, etc.) while you are on probation is a late payment that will cause your case to be dismissed.

While you are on probation, the Trustee's office cannot:

- ✗ change your due date;
- ✗ give you permission to be late with a payment;
- ✗ stop a probation dismissal to give you another chance to catch up.

While you are on probation, send your payment AT LEAST a week before the due date to make sure it is not late.

Suspensions and Plan Modifications

While you are in chapter 13, if you have an emergency that makes it impossible to make your plan payment for a month or two, your attorney can file a motion to ask the Court to "suspend" your plan payment.

If your circumstances change and you are no longer able to afford your plan or mortgage payment, contact your attorney. You might be able to modify your plan.

The Trustee's office cannot give you permission to skip a payment, no matter how good the reason is. The Trustee's office cannot lower your plan payment for you.

Requesting a "Payoff" Estimate

You or your attorney may call the Trustee's office to request a "payoff." We will send you a payoff estimate in writing.

The amount is an ESTIMATE only, subject to a final audit of your case.

The Trustee will not give you a payoff estimate more often than one time in 60 days.

We do not give out case information to third parties, and we do not give payoff estimates over the phone.

Money from certain sources like an inheritance or settlement of a lawsuit must be paid to the Trustee unless it is exempt.

Often these funds cannot be used to pay off your case early unless you are paying your creditors through the plan in full.

Notify your attorney if you want to use those types of extra funds to pay off your case.

If you are required to turn over any tax refunds, bonus income, and/or other payments that are in addition to your regular monthly plan payment, you may not be able to pay off your case early.

Completion of Your Plan

When you have made all of your plan payments and the Trustee has done a final audit of your case, the Trustee's office will send you a letter to tell you of your successful completion of the plan and will file a Plan Completion Report with the Bankruptcy Court.

The Trustee will send an order stopping any payroll deduction. The Trustee will also stop ACH bank drafts for plan payments.

You need to stop recurring payments via TFS.

If you have overpaid, the Trustee's office will send you a refund, usually within 45 days. If you have not notified your attorney of any address change, your refund might be delayed or sent to the Bankruptcy Court's registry of unclaimed funds.

After you have completed your plan, you may or may not receive a discharge of your debts. Your attorney can advise you.

Discharge

Getting a discharge means your debts are cancelled or wiped out (unless they are "nondischargeable").

To get the discharge, you must:

- ✓ complete plan payments (which is determined by the Trustee);
- ✓ complete a course in personal financial management from an approved agency (this is different from the credit counseling you did before you filed);
- ✓ file a “Certification of Plan Completion and Request for Discharge.”

Contact your attorney as soon as you receive the plan completion letter from the Trustee’s office so that you can fill out the required forms.

After the Bankruptcy Court enters the Discharge, if a creditor tries to collect a debt that you listed on your bankruptcy papers, contact your attorney. The Trustee’s office cannot stop creditors from contacting you.

If your debts are not discharged, ask your attorney what to expect after you complete your plan.

Particular Debts Not Discharged

Even if you receive a discharge, there are some debts that are not discharged in your chapter 13 case. These are referred to as “nondischargeable debts.” Examples include:

- student loans;
- child support;
- long-term secured debts like your mortgage;
- some tax debts;
- and others.

The Trustee’s office cannot tell you if you will receive a discharge or whether you have nondischargeable debts.

Lien Releases

After you receive your discharge, some liens may be “avoided” by law, but other liens have to be cleared from the title by filing a Release.

Your attorney can get an order from the Bankruptcy Court that will serve as a lien release if the creditor does not file its own release.

The Trustee's office cannot request or require a creditor to release its lien.

Important Documents to Keep

Keep these papers for 10 years:

- ✓ the bankruptcy papers you filed at the beginning of your case (your Petition, Schedules, and Statement of Financial Affairs), and any amendments.
- ✓ the Order of Discharge.
- ✓ the Trustee's Final Report and Accounting, which shows how much the Trustee paid each creditor in your chapter 13 case.

If you lose these papers, you can obtain copies for a fee from the Bankruptcy Court, or you can contact your attorney. The Trustee's office cannot provide you with copies of your bankruptcy paperwork.

Getting a Copy of Your Credit Report

Each of the nationwide consumer credit reporting agencies – Equifax, Experian, and TransUnion – is required to give you a free copy of your credit report, at your request, once every 12 months. This applies to everyone, not just people who filed bankruptcy.

Make your request through www.annualcreditreport.com, or link to it through the Federal Trade Commission's website at www.ftc.gov.

The Trustee's office cannot correct your credit report.

Your Credit Rating

Your bankruptcy will show up on your credit report for up to 10 years, whether you successfully completed your chapter 13 plan and received a discharge, or whether your case was dismissed. However, some credit reporting agencies will consider removing a discharged chapter 13 case from your credit record after 7 years (although they are not required to).

Calling the Chapter 13 Trustee's Office

Your attorney should be the first person you call if you have questions or problems at any time while you are in bankruptcy.

If you must call the Trustee's office, contact the Case Manager for your division. **You must have your case number when you call.** The phone number is (859) 233-1527. Follow the instructions of the automated attendant to reach your Case Manager. Office hours are from 9:00 AM to 4:00 PM Monday through Friday.

For security reasons, the Trustee's staff might ask you to verify certain information such as your social security number when you call. Your phone calls may be recorded.

The Trustee's office cannot give you legal advice.

The Trustee's office cannot give you permission to make a late payment or to skip a payment.

You may call the Trustee's office:

- ✓ if you made a payment more than 10 business days ago that has not posted
- ✓ if you need more labels
- ✓ to request a written payoff estimate
- ✓ to verify your due date
- ✓ to request a printout showing payments you have made
- ✓ to start a payroll deduction order

Don't call the Trustee's office:

- × to inform us of a late payment
- × to request permission to skip a payment
- × to stop a payroll deduction or bank draft
- × to request that a bank draft not be taken out "this time"
- × to get help with the www.tfsbillpay.com or the www.NDC.org website
- × to ask for a street address where you can overnight a late payment
- × to ask that your case not be dismissed
- × to ask us to lower your payment, give you a discharge, or convert your case
- × to ask us what your rights are
- × to get a copy of your bankruptcy papers
- × to ask about getting a lien released
- × to ask about your credit report

**CHAPTER 13 TRUSTEE
EASTERN DISTRICT OF KENTUCKY**

Important Notice: Information On The Internet

**INFORMATION RELATING TO YOUR CHAPTER 13 BANKRUPTCY CASE IS
AVAILABLE ON THE INTERNET TO YOUR CREDITORS AND OTHER
PARTIES IN INTEREST.**

Pursuant to 11 U.S.C. §§ 1302(b)(1) and 704(a)(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.”

In furtherance of this duty, your Chapter 13 Trustee makes the following information available to parties in interest who request such information, and this information is available to those parties on the Internet:

- Your name, address, bankruptcy case number, state, and district in which your case is pending, and the trustee assigned to your case. Your social security number is not visible to parties in interest, but they might be able to search for your bankruptcy case using your social security number.
- Information regarding claims filed against your bankruptcy case, including the identity of the claimant, the type of claim (e.g., priority taxes, secured, unsecured, etc.), and the amount of the claim.
- A history of all payments (receipts) the Chapter 13 Trustee has received in your case, including the date and amount of each receipt.
- A history of all payments (disbursements) the Chapter 13 Trustee has made to your creditors, including the date and amount of each disbursement and the payee.

“Parties in interest” who have access to this information include your creditors, creditors’ attorneys, your bankruptcy attorney, and the United States Trustee, but do not include persons who are merely curious about your case or potential lenders who are offering to loan you money while you are in your chapter 13 case.

You may review, without charge, the information about your chapter 13 bankruptcy case that is posted on the internet with the National Data Center (NDC), www.ndc.org. If you believe the information is inaccurate, you should contact your attorney.

BANKRUPTCY FRAUD IS A FEDERAL CRIME!!!

It is against the law to:

- Hide your property from creditors or the bankruptcy Trustee.
- Give your property to a family member in order to keep the property away from your creditors or the bankruptcy Trustee.
- Lie about your finances under oath!
- Make false statements in your bankruptcy petition or schedules.
- File a false claim against a person in bankruptcy.