

Office of the Chapter 13 Standing Trustee
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****IMPORTANT NOTICE TO DEBTOR(S)****

As your chapter 13 standing trustee, I would like to provide you with some basic information to facilitate the orderly progress of your case. I represent your bankruptcy estate. I **do not** represent you individually. Thus, my staff and I cannot give you legal advice. You should call your attorney whenever you have a **legal** question concerning your case. My office reviews and collects **payments** under your chapter 13 plan and conducts the **meeting of creditors** in your case. If you comply with the following instructions, problems in the administration of your case can be avoided:

- A. **PAY ADVICES** - Upon filing or within 14 days of filing, pay advices or a certificate of no pay advices should be filed with the Court

(Consult with your attorney concerning these documents)

- B. **PAYMENTS** - We encourage the use of TFS Bill Pay (www.TFSBillPay.com) for payments and National Data Center (www.NDC.org) to track your case.

You **must** begin making payments under your chapter 13 plan so that my office receives the first one within thirty (30) days from the date the case was filed. Payments must be sent by regular mail to P.O. Box 1799, Memphis, TN 38101-1799.

Only money orders and certified checks will be accepted. Arrangements can also be made for electronic payments through the TFS Bill Pay service, at www.TFSBillPay.com. We do not accept payments at our office; nor is any staff person authorized to accept payments personally.

All money orders and certified checks should be made payable to Kenneth E. West, Trustee, and your name and bankruptcy case number should be indicated clearly on the payment. Please keep receipts for all your payments and match them with the payments shown on the periodic reports that we send you regarding the status of your case.

C. **MEETING OF CREDITORS – FOR THE TIME BEING, ALL 341 MEETINGS ARE VIRTUAL (VIA TELEPHONE)**

You will shortly receive in the mail a Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, and Deadlines. Among other things, the date for the meeting of creditors will be provided on the notice you will receive from the Court. All debtor(s) and their counsel **must** attend the meeting of creditors. **WEAPONS, INCLUDING FIREARMS, ARE PROHIBITED IN THE 341 WAITING ROOM AND HEARING ROOMS.**

Mandatory Documents – At least seven (7) days before the meeting of creditors, we **must** have received (**Via Upload** to www.bkdocs.us) the following documents: (1) copy of your Federal tax return for the most recent tax year ending immediately before the commencement of the case and for which a return was filed, including any attachments, or a transcript of the return; (2) Oath Form and for self-employed debtors, (3) Completed Business Questionnaire and copies of tax returns for the past 2 years (consult with your attorney).

At least one (1) day before the meeting of creditors, you **must** file with the appropriate tax authorities (federal, state and local) all returns for all taxable periods ending during the 4-year period ending on the petition filing date.

*The 341 hearing will not be held, if the mandatory documents are not uploaded, **prior to the 7 day deadline.***

Additional Documents - required to process your case - we **must** receive (**Via Upload** to www.bkdocs.us) the following documents:

- (a) evidence of current income, such as most recent pay stub;
- (b) statements for each depository and investment account, including checking, savings, and money market accounts, mutual funds and brokerage accounts for the time period that includes the filing of the petition;
- (c) documentation of certain expenses – if necessary we will contact your attorney regarding this requirement;
- (d) fair market value evidence for all real property and car owned;
- (e) proof of all mortgage and car loan balances;
- (f) proof of insurance for all real property owned if property is rental or a business case (consult with your attorney);

Failure to comply with any of these instructions could lead to the dismissal of your bankruptcy case, and if you are entitled thereto, loss of the “automatic stay” which prevents creditors from proceeding against you.

Kenneth E. West, Chapter 13 Standing Trustee

NOTICE - 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. Sections 1302(b)(1) and 704(7) , your Chapter 13 standing 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, the Chapter 13 standing trustee will make the following information available to parties in interest who request such information:

1. 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 will not be visible to parties in interest, but they will be able to search for your bankruptcy case using your social security number. Furthermore, your employer's name will not be displayed.

2. Information regarding claims filed in 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.

3. A history of all payments you make to the Chapter 13 standing trustee in your bankruptcy case, including the date and amount of each payment.

4. A history of all disbursements made by the Chapter 13 standing trustee in your bankruptcy case, including the date of the disbursements, the payee, and the amount.

You may review, without charge, the information about your Chapter 13 bankruptcy case that is posted on the internet.

The URL address where your information is posted is <https://www.ndc.org> - operated by the National Data Center, Inc.

NOTICE – YOU CAN ALSO OBTAIN A PERSONAL ACCOUNT WITH THE NATIONAL DATA CENTER, AT NO COST, SO THAT YOU CAN CHECK THE STATUS OF YOUR CASE AT ANY TIME.

USE THE LINK PROVIDED ABOVE TO CONTACT THE NDC.

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