# Office of the Chapter 13 Standing Trustee

# Kenneth E. West

**Chapter 13 Standing Trustee** 

My office has been assigned as trustee for your Chapter 13 case. My office reviews and collects your payments under your Chapter 13 plan.



Contact Information

Phone: 215-627-1377

E-mail: info@ph13trustee.com

Payment Address: P.O. Box 1799 Memphis TN 38101-1799

Visit us on the web www.ph13trustee.com

#### Legal Advice

My staff and I are unable to provide legal advice. Please contact your attorney.

#### **PAYMENT PROCESS**

Your first payment due date is (30) thirty days after the date the case was filed

# We DO NOT accept personal checks

We do accept money orders or certified checks

- Payable to Kenneth E. West, Trustee
- Mailed to P.O. Box 1799 Memphis TN 38101-1799
- Include name and bankruptcy case number

Online payments are available through TFS visit them at <a href="https://www.tfs.eigh.com">www.tfs.eigh.com</a> or use the QR code



Your attorney can set up pay deductions for your plan payments discreetly through e-Wage. Money is directly deposited into an e-Wage account and immediately transferred to the Trustee from the e-Wage account. The transaction is completed without your employer being advised that you have filed bankruptcy.

# Register at <a href="https://www.NDC.org">www.NDC.org</a> to view your case information



Your case information is available 24/7 online. This valuable resource provides secure access to your case information including payments and important reminders.

REMINDER - You <u>must</u> complete a financial management course before the end of your case to be eligible for discharge

# You filed for Chapter 13 bankruptcy. What happens next?

#### **File Pay Advices**

Your attorney must file pay advices with the original petition or within 14 days of the petition filing date. If pay advices do not exist a certification of no pay advices must be filed with the court



# **Begin Making Payments**

Your first plan payment is due 30 days after your case is filed

# **Prepare for Meeting** of Creditors

You will receive a notice indicating the date of your virtual meeting of creditors. You must attend the meeting



#### **DOCUMENTS THAT MUST BE UPLOADED at least 7 days before the meeting of creditors**

Your attorney must upload the following documents to our secure site www.bkdocs.us

- ✓ Most recent year federal tax return with all attachments REDACTED
- ✓ Oath that your attorney has confirmed your photo ID and social security number

#### IF YOU ARE SELF EMPLOYED

- √ Completed Business Package
- ✓ Two years of Tax Returns

Make sure to provide your attorney with all the referenced documents. The meeting of creditors will not be held if the documents have not been uploaded by the deadline.

# **Documents Required To Be Uploaded**

#### Income

- Most recent pay advice and/or
- Contribution affidavit and/or
- Other proof of income SSI, SSD Pension, etc.

- Notice disclosure obligations
- 341 information request form (DSO)

#### *Insurance*

Proof of property insurance (if applicable)

#### Liabilities (Priority/Secured)

Statements for balances owed on the date of

- Schedule D (Mortgage, Car Loans and/or Real Estate Taxes)
- Schedule E (IRS/State taxes owed)

#### Assets

- Proof of fair market value house(s), car(s), etc.
- Statements for all accounts (checking, savings, investment, pension...) that include the date of filing balance.

Make sure your attorney has the above documents ASAP

View your case information

Register at www.NDC.org





Sign up for online payments

www.TFSbillpay.com