

OFFICE OF STANDING CHAPTER THIRTEEN TRUSTEE

EASTERN DISTRICT OF TEXAS
110 N. COLLEGE AVENUE, SUITE 1200
TYLER, TEXAS 75702

John J. Talton
Chapter 13 Trustee

Lloyd Kraus
Staff Attorney

IN RE: Case No.

<Dbtr>
<Add>
<CSZ>
<Ss>

Debtor(s)

12/6/2017

Dear Sir/Madam:

I am the Chapter 13 Trustee appointed to administer your Chapter 13 bankruptcy proceeding. A copy of this letter is also being sent to your attorney, if any. If you do not have an attorney, any references in this letter to "your attorney" are actually a reference to you since you are, in effect, acting as your own attorney. Please read carefully the following instructions.

--Your plan, schedules, and other documents must be timely filed with the Court within the time deadlines as set forth in the Bankruptcy Code, the Bankruptcy Rules, and/or as allowed by the Bankruptcy Court.

--You may NOT Incur any new Debt without Court or Trustee approval.

--You must follow the terms of your proposed Chapter 13 Plan which sets out how you intend to reorganize your finances and pay your creditors. As set forth in your Chapter 13 Plan, you must:

--Pay your direct payments (for example, if applicable, your on-going mortgage payments). If such a creditor refuses to accept your payment, you should save the funds (don't spend it elsewhere) and immediately contact your attorney.

--Pay your Plan Payments to this office each and every month as set forth in your Chapter 13 Plan. Your first plan payment is due 30 days after you filed your bankruptcy and should be made in one of the four ways as set forth in Attachment 1. I CANNOT GIVE YOU PERMISSION TO NOT MAKE YOUR PLAN PAYMENTS EACH MONTH.

--You must live within the budget that you file with the Court. If you are unable to live within the budget, make your on-going direct payments, and/or make your on-going plan payments to this office, **you should immediately contact your attorney to discuss your options.**

--You must provide certain documents and information to the Trustee at least ONE WEEK prior to your scheduled Creditor's meeting per the attached list (Attachment 2). At the Creditors' meeting, the Trustee and/or his staff may request additional information or documents to be provided to the Trustee.

--You must attend your scheduled Creditors' Meeting to be given in one of two locations, depending upon which Division of the Eastern District of Texas your case is pending in: My records indicate your case is pending the <division> DIVISION of the Eastern District of Texas:

If your case is pending in the Tyler or Marshall Divisions of the Eastern District of Texas, your Creditors' Meeting will be held at the Trustee's Tyler office located at **110 North College Avenue, Suite 1201, Tyler, Texas.**

If your case is pending in the Beaumont or Lufkin Divisions of the Eastern District of Texas, your Creditors' Meeting will be held at the Trustee's Beaumont office located at **87 IH-10 North Suite 2-220, Beaumont, Texas.** This meeting will, of all probability, be conducted by video, with the Trustee and/or his staff being located in his Tyler office while you and your attorney will be in the Beaumont office.

The Court will send you a notice concerning the date of your Creditor's Meeting.

--You must complete a Personal Financial Management Instructional Course: The Trustee offers such a course on the internet **at no charge to you.** For additional information concerning this course, see **Attachment 3.** Your attorney can advise you of other providers who offer the course **for a fee.**

--You may go to the Trustee's website to obtain general information concerning the administration of your case as well as information concerning the status of your plan payments and disbursements to creditors as follows: www.ch13tyler.com. In order to determine the status of your plan payments and disbursements in your particular case, follow these steps:

--Click on "LOGIN to view case information" located on the Home Page of my website.

--Type in your case number (without the dash) as your "User ID" and the last four digits of your social security number as your "Password" and click "Submit".

--Neither I as your Trustee nor my Staff can give you legal advice concerning your rights in this case. Please direct any such questions to your attorney.

Very truly yours,

John J. Talton
Chapter 13 Trustee

JJT/ <user>

Cc:

<Att>

<Attadd>

<Attcsz>

Telephone (903) 593-7777 Facsimile (903) 597-1313

ATTACHMENT 1
FOUR WAYS TO MAKE YOUR CHAPTER 13 PLAN PAYMENTS

Option One: Plan Payments deducted from your pay check pursuant to a Wage Withholding Order: If you are a wage earner, the Court will, of all likelihood, enter a wage withholding order thereby requiring your employer to deduct your monthly plan payments from your paycheck who will in turn forward such to the Trustee's office. To set this up, a Debtor's Request for Employer Wage Deduction should be completed and returned to the Trustee at the following address:

John J. Talton, Trustee
110 N. College, Suite 1200
Tyler, TX 75702

This form can be located either on my website (www.ch13tyler.com under the tab labeled "Forms") or in my office where your Creditors' Meeting will be conducted.

Option Two: Plan Payments electronically deducted from your checking account each month through Nationwide TFS: For a fee, you may make your plan payments to the Trustee by electronic withdrawal directly from your checking account through Nationwide TFS. Additional information can be located either at my website (www.ch13tyler.com under the tab labeled "TFS Plan Payments") or in my office where your Creditors' Meeting will be conducted; or you may sign up for the service at the website of Nationwide TFS at www.tfsbillpay.com.

Option Three: Plan Payments made at MoneyGram Express Payment Locations: Nationwide TFS has partnered up with MoneyGram Express Payment to allow you, for a fee, to make your plan payments through the MoneyGram locations (Walmart, CVS Pharmacies, etc.). **You will need to obtain a MoneyGram Payment Card from Nationwide TFS** at either its website at www.tfsbillpay.com or call 888-739-2749. Also, additional information concerning this option can be located either at my website (www.ch13tyler.com under the tab labeled "TFS Plan Payments") or in my office where your Creditors' Meeting will be conducted.

Option Four: Plan Payments made directly by you: Upon receipt of written permission from your Trustee, Plan payments in the form of **cashier's check or money order** made payable to "John Talton, Trustee" with your case number may be mailed directly to my office at the following address:

John J. Talton, Trustee
P. O. Box 734
Tyler, TX 75710

PERSONAL CHECKS ARE NOT ACCEPTABLE AND WILL BE RETURNED TO YOU.

THESE ARE THE ONLY ACCEPTABLE METHODS TO MAKE YOUR PLAN PAYMENTS. DO NOT MAKE PLAN PAYMENTS DIRECTLY TO THE TRUSTEE'S PHYSICAL OFFICE ADDRESS IN THAT THIS WILL CAUSE A DELAY IN POSTING OF YOUR PAYMENTS TO YOUR CASE. IN ADDITION, THE TRUSTEE MAY RETURN SUCH PLAN PAYMENTS TO THE DEBTORS WHO REPEATEDLY SEND SUCH PAYMENTS TO HIS PHYSICAL ADDRESS.

Nationwide TFS and MoneyGram are private companies which have no affiliation with the Trustee.

ATTACHMENT 2
**LIST OF DOCUMENTS TO BE PROVIDED BY THE DEBTOR(S) TO THE
TRUSTEE ONE WEEK PRIOR TO SCHEDULED 341 CREDITOR'S MEETING**

These following documents should be forwarded to the Trustee one week in advance of your scheduled 341 Creditors' Meeting in one of the following manners:

By E-Mail (the preferred method of delivery): docs@ch13tyler.com

By FAX: 903-597-1313

By mail to the Trustee's correspondence address (least preferred method of delivery):
Chapter 13 Trustee, 110 N. College Avenue, #1200, Tyler, TX 75702

You should bring these documents to your attorney who should, in turn, forward such to the Trustee. Each e-mail, FAX, or correspondence containing these documents should have, on the reference line, your name, case number, date of the upcoming hearing, and a summary of the attached documents.

____ **Driver's License or other government photo ID:** The Trustee's records indicate your case is pending in the <division1> **DIVISION of the Eastern District of Texas.**

Depending upon which Division your case is pending, one of these two options apply to you:

Tyler and Marshall Division Cases: Bring with you to the 341 creditors' meeting the original of an acceptable governmental photo identification. If you do not have such an acceptable photo identification, you should immediately apply for one so that the prosecution of your bankruptcy case will not be delayed.

Beaumont and Lufkin Division Cases: You must provide the Trustee a legible copy of an acceptable governmental photo identification, enlarged 150% one week in advance of your scheduled 341 Creditors' Meeting. If you do not have such an acceptable photo identification, you should immediately apply for one so that the prosecution of your bankruptcy case will not be delayed. Bring the original of this photo identification to the 341 creditor's meeting.

Forms of acceptable governmental photo identification include the following: driver's license, U.S. government identification, state identification, student identification, passport (or current visa if not a U.S. citizen), military identification, resident alien card, and any identification card issued by a national government authority.

____ **Copy of Social Security Card:** The Trustee's records indicate your case is pending in the <division2> **DIVISION of the Eastern District of Texas.**

Depending upon which Division your case is pending, one of these two options apply to you:

Tyler and Marshall Division Cases: Bring with you to the 341 creditors' meeting the original of an acceptable proof of your Social Security Number. If you do not have such an acceptable proof, you should immediately apply to the Social Security Administration for either a replacement social security card or a letter verifying your Social Security Number.

Beaumont and Lufkin Division Cases: You must provide the Trustee a legible copy of acceptable proof of your Social Security Number, enlarged 150% one week in advance of your scheduled 341 Creditors' Meeting. If you do not have such acceptable proof, you should immediately apply to the Social Security Administration for either a replacement social security card or a letter verifying your Social Security Number. Bring with you the original of such to the meeting.

Forms of acceptable proof of social security number include the following: social security card, medical insurance card, pay stub, W-2 form, IRS Form 1099, and Social Security Administration Statement.

_____ **Tax Returns:** You must provide the Trustee a copy of your last Federal Income Tax Returns (or a tax transcript issued by the IRS) or a non-filing affidavit if you were not required to file a Federal Income Tax Return. You will be required to provide to the Trustee copies of your future Federal Income Tax Returns (or a statement indicating that you are not required to file such) for each year while you are in bankruptcy.

_____ **Pay Stubs:** You must provide the Trustee a copy of all pay stubs and proof of all other sources of income received during the 60 days prior to the filing of your petition.

_____ **Monthly Operating Reports:** If you are self-employed, you must provide the Trustee monthly operating reports with copies of all bank statements for the 6 months prior to the filing of your petition. These monthly operating reports must be signed by you under penalty of perjury.

_____ **Insurance Policies:** You must provide the Trustee a copy of the declaration page of any insurance policies covering property that you own (automobile, home, etc.).

_____ **Bank Statements:** You must provide the Trustee a copy of bank statements from all accounts showing the balances therein on the day your case was filed.

_____ **Evidence of Value of Real Property:** You must provide the Trustee with proof of the value of all real estate that you own that you have not claimed as exempt as your homestead under applicable Texas law. Examples of proof of value of real property include tax appraisal, a broker's opinion letter, and/or a broker's appraisal.

You may be requested to provide proof of value of real estate that you claim exempt as your homestead under Texas law if the Trustee questions whether the property in question qualifies for such an exemption.

_____ **Extraordinary Expenses:** You must provide the Trustee with proof of any extraordinary expenses such as educational expenses, day care expense, medical expenses, home improvements, and charitable contributions.

ATTACHMENT 3

PERSONAL FINANCIAL MANAGEMENT INSTRUCTION COURSE OFFERED BY TRUSTEE THROUGH THE TRUSTEE'S EDUCATION NETWORK (TEN)

You must complete a Personal Financial Management Instructional Course while you are in bankruptcy. At no charge to you, the Trustee offers such a course through the internet as prepared by the Trustee's Education Network (TEN). This course, offered both in English and Spanish, consists of 10 lessons (including many useful, printable materials) covering the following topics: budgeting; how to spend and save; smart shopping; use of credit; credit reports and credit scores; identity theft and insurance; managing money; and more.

REGISTRATION INFORMATION

The course is located at www.13class.com . Review Steps 1-2-3 on the home page as well as any other information contained therein (including "Frequently Asked Questions"). When you are ready to begin, click on "Register" and provide the following information:

- 1) Enter the Trustee Identifier Number (**TEN13** is already printed in the box; for cases assigned to **JOHN TALTON as your Trustee**, enter **015** after **TEN13**).
- 2) Enter your name as such appears **exactly** on your bankruptcy petition. Confirm **YOUR FULL NAME** as listed and that your spouse, if any, will be registering separately for the course if she/he is a co-debtor in the bankruptcy.
- 3) Enter and then verify your e-mail address.
- 4) Enter your Chapter 13 Case Number.
- 5) Choose "Yes" when asked if a Certificate is needed. Upon completion of your course, TEN will be filing the Certificate with the Court as evidence that you took the course.
- 6) Your attorney's last name and his/her e-mail address may be provided (but is not required).
- 7) You must create a Username and Password and type them in the appropriate spaces (Write these down as you will need it each time you log-in).
- 8) Type in the last four digits of your Social Security number. (This number is used for identity verification so it must be typed in again sometime during the course.)
- 9) You must accept the Terms and Conditions.
- 10) After registering, a message containing a link will be sent to the email address provided. The link must be clicked which confirms the registration.

There are helpful video tutorials (including one for registration) under the Main Menu on the Home page of the website.

Please complete an evaluation at the end of the program.