

# **UNTIL YOU RECEIVE A PERMISSION LETTER FROM THE TRUSTEE:**

1. You MAY **NOT** SIGN any paperwork to borrow funds.
2. You MAY **NOT** SIGN any paperwork to purchase a vehicle.
3. You MAY **NOT** TAKE POSSESSION of any vehicle to be purchased.

**\*Your lender must complete the attached terms of the loan.**

**\*You must be current with your trustee payments.**

**\*Make an appointment with our office and bring in your last 2 pay check stubs. If you have a spouse, we will need both of your last 2 paycheck stubs.**

**Debtor Information**

Case No.: \_\_\_\_\_

Debtor Name: \_\_\_\_\_

Debtor Address: \_\_\_\_\_

\_\_\_\_\_

Daytime Telephone No.: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

Do you want a copy of the Trustee's decision e-mailed to you?  Yes  No

You will be notified of the Trustee's decision regarding your credit request by letter mailed to your home address on file with the Trustee unless you specifically inform the Trustee's staff at the time you turn in this credit request that you wish to pick up the letter from our office or have it e-mailed to you. Credit request decision letters **WILL NOT** be faxed.

Debtor Name: \_\_\_\_\_

Case No.: \_\_\_\_\_

**Loan Information**

Name of Lender	
Amount of Loan	\$ _____
Amount of Down Payment	\$ _____
Origination of Down Payment (paycheck, savings, income tax refund, gift from family, etc.)	<b><u>This section MUST be completed for your request to be considered.</u></b>
Interest Rate	_____ %
Monthly Payment Amount Due Lender	\$ _____
Number of Monthly Payments	
Reason for Loan	_____ _____ If this is for an auto loan, provide the following: Make of Vehicle: _____ Model of Vehicle: _____ Year of Vehicle: _____ How do you plan to pay for sales tax and auto insurance? _____ _____ _____ If this auto will replace another auto, provide reason for replacement

OFFICE OF THE CHAPTER 13 TRUSTEE  
E. EUGENE HASTINGS

In accordance with Section 1305 of the Bankruptcy Code, the Chapter 13 Trustee may be asked to review and approve post-petition consumer debts (consumer debts incurred “after” your Chapter 13 Petition was filed). In order for the debt to be approved, it must be related to your ability to complete your Chapter 3 Plan; that is, the goods or services being financed must be reasonably necessary for you to continue successfully with your plan, and the proposed new debt must not be one which will jeopardize your plan.

For this credit application to be considered, your Chapter 13 plan payments must be current and all tax pledges must be met, if any are included in your plan.

Our review process takes two to three full business days from the time we receive your completed information forms. Please keep in mind that the Trustee cannot guarantee that you will receive an extension of credit even though this office may approve your request. Whether you actually receive credit is up to the prospective lender.

**Also, please note the Trustee does *not* have authority to approve loan requests related to real property (real estate).** If, for example, you need approval to finance the purchase of a home, to refinance a home or to obtain a loan modification, you will need to contact your attorney so that the Court’s permission can be obtained.

If you are requesting approval of automobile financing and if the transaction involves *trading in* a vehicle being paid through your Chapter 13 plan, you will need to contact your attorney regarding how you should handle the treatment of that vehicle in your Chapter 13 plan.

**Procedure for Loan Review:**

1. Completely read through this Credit Request Package.
2. Find a lender that is willing to give you a loan pending Trustee review.
3. Obtain the terms of the loan from the lender and complete the attached Loan Information Page and take the Loan Information Page to your attorney.
4. Have your attorney prepare an Amended Schedule I and Amended Schedule J and fax your entire package to the Trustee. That fax should include the following: (1) the Debtor Information Page, (2) the Loan Information page and (3) the Amended Schedules I and J.
5. Your request will be considered by the Trustee, and, if approved, your attorney must then file the Amended Schedule I and J with the Bankruptcy Court. **You will not receive your credit request approval letter until the Amended Schedules I and J are filed with the Bankruptcy Court by your attorney. Upon the Amended Schedules I and J being filed by your attorney, the Trustee will then issue the credit request approval letter to you.**