

PURCHASE A VEHICLE

THE TRUSTEE WILL DENY YOUR REQUEST IF:

1. You are NOT current on your trustee payments
2. You have NOT submitted all your tax returns since your case was filed.
3. You have a pending court date.

Your lender must complete the attached terms of the loan.

Once completed, make an appointment with our office and bring in your last 2 paycheck stubs. If you have a spouse, we will need both of your last 2 paycheck stubs.

The review process takes 2-3 full business days.

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.

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.**

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.

DebtorName: _____

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.)	This section MUST be completed for your request to be considered.
Interest Rate	%
Monthly Payment Amount Due Lender	\$
Number of Monthly Payments	
Additional Charges/ Fees	Fees to be charged - \$ Gap Insurance - \$ Disability/Credit/Life Insurance - \$ Other Amounts Added to the Monthly Payment - \$ This section MUST be completed if applicable.
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: