

JOSEPH A. BLEDSOE, III, TRUSTEE
CHAPTER 13 TRUSTEE
P.O. Box 1618
New Bern, NC 28563
(252) 633-0074

GENERAL CHAPTER 13 INFORMATION

PLEASE KEEP THIS INFORMATION

Welcome to Chapter 13. Joseph A. Bledsoe, III is your bankruptcy trustee and is responsible for administering your case. Below are information and directions that you should read, understand, and follow to ensure that your Plan succeeds and that you receive the discharge of debts that you are working for.

1. How to Succeed in Chapter 13:

- Read and Understand this Instruction Sheet.
- Make all of your plan payments on time;
- Keep all of your property insured;
- Make your payments that go directly to creditors on time;
- Read and understand everything that is mailed to you;
- Take action to resolve problems as soon as you are aware of them;
- Call your attorney if you need help or have a question – there is no such thing as a dumb question.

2. Plan Payments: Your first plan payment was (or will become) due on the **first day of the month** following the filing of your petition. So, if you filed your petition anytime between May 1 and May 31, for example, your first plan payment would be due on June 1. Thereafter, additional payments will come due on the first day of each subsequent month, and must be made on a regular basis every month until all of the money needed to make the payments you proposed to make to creditors through your Plan have been paid. Your failure to make payments every month will result in the Trustee starting procedures to dismiss your case as soon as you are behind in your plan payments.

Electronic Payments: Payments may be made electronically via TFS Bill Pay. You may register by going to www.TFSBillPay.com or you may call 888-PAY-CH13 (888-729-2413) for more information. Additional information will be provided to you at your 341 Meeting.

Bank Payments: If available through your bank, you may also set up payments to be made electronically from your bank. For instructions, please contact your own bank.

Payments by Mail: Payments may also be made by **Personal Check, Bank Check, a Cashier's Check, or Money Order**. **ALL CHECKS OR MONEY ORDERS SHOULD BE MADE PAYABLE TO "CHAPTER 13 TRUSTEE,"** and you must put your name and case number on every payment to ensure that you get credit. All check or money order payments should be mailed to:

CHAPTER 13 TRUSTEE
P.O. BOX 2179
MEMPHIS, TN 38101-2179

PLEASE NOTE THAT THIS ADDRESS IS TO BE USED FOR PAYMENTS ONLY. ANY OTHER CORRESPONDENCE SHOULD BE MAILED TO THE CHAPTER 13 ADDRESS IN NEW BERN LISTED AT THE TOP OF THIS PAGE.

Please be aware that if you make your payment to us by personal check and your bank does not honor the check when we present it for payment (e.g. if there are not sufficient funds in your checking account to cover payment of the check), you will lose the privilege of writing any future personal checks to the Trustee to make plan payments.

Proof of Payments: It is very important that you keep all receipts for payments you made in a separate place so that you may prove payments have been made should a question ever arise. If you make electronic payments through TFS or your bank, keep all emails

or other electronic confirmations of payments made. If you pay by personal check, your cancelled check will be your receipt. If you pay by money order, cashiers' check, or bank check, the carbon copy you receive will be your only receipt.

3. **Payment Waivers:** The Trustee may grant you up to three (3) payment waivers during your plan, but none are granted during the first six (6) months, and the granting of a waiver is not automatic. Any other waivers must be sought by filing a motion with the Court. Payment waivers will not be granted unless plan payments are current or unless the waiver brings plan payments current. A payment waiver moves a payment to the end of a plan, so any waived payment must eventually be paid. Waivers must be requested in writing by a debtor's attorney, and must explain why the waiver is necessary. The Trustee will not grant payment waivers in cases that have mortgage payments paid inside the plan.

4. **Need Help?:** If you need assistance with your plan or any part of your Chapter 13 case, contact your attorney immediately so that he or she can decide what steps need to be taken.

5. **Address Changes or New Job:** While you are in Chapter 13, it is important that you keep the Bankruptcy Clerk, the Trustee and your attorney advised of any change in your current mailing address. You must also keep the trustee's office advised of any change in your employment status. Any changes to your address or employment status should be reported to your attorney so they can notify the Bankruptcy Clerk and/or the Trustee as appropriate.

6. **New Debt:** If you wish to incur debt of \$10,000.00 or more for any purchase while you are in Chapter 13, you must obtain entry of an order from the Court authorizing you to do so. If you wish to incur such debt, contact your attorney, and he or she will file an appropriate motion. You are responsible for new debt you incur just as if you had not filed bankruptcy.

7. **Insurance:** You must keep insurance on any property on which a creditor has a lien. This includes collision and comprehensive insurance on vehicles and fire or hazard insurance on all real estate and mobile homes on which a creditor has a lien. If you do not maintain adequate insurance, you may be required to turn over possession of the property to the creditor who holds a lien against the property.

8. **Discussing Your Case:** We cannot discuss your case with you. Any questions you may have concerning your plan should be directed to your attorney.

9. **List of Claims Filed:** After the last date to file claims passes in your case, you and your attorney will receive a listing of claims filed. Please review this list carefully. If you see any claims filed that you believe are not appropriate, please contact your attorney and advise him or her of your concerns. Your attorney may then contact our office to discuss whether an objection needs to be filed to any of the claims.

10. **List of Payments to Creditors:** You will also receive a statement from our office each year setting forth a listing of payments received from you and payments made to your creditors. The statements are not audited, so if you believe the information received is incorrect, you should contact your attorney and advise him or her of the error.

11. **Keep Case Information Together:** You should set aside a special drawer or file at home for all information you will receive on your Chapter 13 case, and keep all of that information in one place.

12. **Discharge:** When you make the last payment due under your plan, as confirmed, your case will be audited by the Trustee to ensure that you have paid all amounts necessary and have done all things necessary to receive your discharge from Chapter 13. Sometimes your plan may need to be extended to ensure that all of these amounts are paid due to your having made payments after the day they were due during your plan, allowance of claims you did not anticipate, etc. Once your plan has been audited, you will receive a Final Report and be eligible for a Discharge (this usually takes 60-90 days). Keep a copy of each in your special drawer or folder. You may also wish to provide a copy to your Credit Bureau.

SIGN UP FOR TFS IN JUST A FEW SIMPLE STEPS

1. LOG ON

Visit tfsbillpay.com and click the orange button labeled "SIGN UP today."

2. CREATE AN ACCOUNT

Enter your name and email address to start setting up your account on TFS. You will receive a verification email that will let you log in.

3. CASE INFORMATION

Once you log in, click "Enroll in Trustee Pay" and enter your case number. You can find this information on the official paperwork sent to you by your trustee.

4. PROFILE

Confirm your personal info. This data is pulled directly from court records, so it should be accurate.

5. ACCOUNT INFO

Enter your account info, payment amount, and payment schedule. Payments take 5 business days to process and arrive at your trustee's office. Business days don't include weekends and bank holidays, so please plan accordingly.

6. VERIFICATION

Review your account information, select the check boxes, provide the "digital signature" at the bottom of the page, and click "Enroll in Trustee Pay."



Take our Video Tour!
Visit www.tfsbillpay.com/about



Have more questions?
Call TFS today at (888) PAY-CH13



AUTOMATE
YOUR
SUCCESS

www.TFSBillPay.com



The Automated & Online Solution for Chapter 13 Bankruptcy Payments

The challenge to surviving your bankruptcy is making payments on time and keeping accurate records. TFS provides an easy-to-use online payment option for your monthly bankruptcy payments. It's cheaper and hassle-free.

The other options for making your bankruptcy payments would require you to obtain money orders or certified checks **EVERY** month. Why wait in line at the bank and pay exorbitant bank fees? Make your payments automatically and from the privacy of your own home.

Bankruptcy Payment Options Compared

| | Cost | Convenient | Automated Payments | Private | Reminders and Notifications | Accurate Recordkeeping |
|-----------------|--------|------------|--------------------|---------|-----------------------------|------------------------|
| TFS Bill Pay | \$ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Certified Check | \$\$ | ✗ | ✗ | ✗ | ✗ | ✗ |
| Money Order | \$\$\$ | ✗ | ✗ | ✗ | ✗ | ✗ |

With automated payments, reminders, and the ability to make bankruptcy payments from the comfort and security of your home, TFS Bill Pay is the obvious choice. Visit us today at www.TFSBillPay.com, or call 888-PAY-CH13 (888-729-2413).



MoneyGram®

Chapter 13 Trustee payments have never been easier!

With TFS & MoneyGram, you can get your
required payments to your Trustee
quickly and easily!

Get started today
by calling your attorney
or requesting a card
at (888) 739-2749.

AUTOMATE YOUR SUCCESS
tfs



MoneyGram®



The Fastest Way to Make Chapter 13 Plan Payments

What is MoneyGram.

How long does it take?

Your Trustee can confirm your MoneyGram payment instantly.

What forms of payment can I use?

Debit cards and cash can be used at Walmart, or cash anywhere else!

What should I bring?

You need your TFS MoneyGram Card, payment & ID. That's it!

How much does it cost?

Every MoneyGram transaction includes a flat fee of \$8.99.

How To GET STARTED

There are two easy ways to get started:

1 Talk to your Attorney. They can print your MoneyGram card straight from their office!

2 Call the TFS MoneyGram hotline at (888) 739-2749.

When you provide basic case information, a MoneyGram Card will be generated and sent to you!

Simply bring your MoneyGram Card, your payment, and ID to any one of over 39,000 MoneyGram locations!

Why use MoneyGram.

Fastest Method of Trustee Payment!

Use MoneyGram in time-sensitive situations like a dismissal hearing, before confirmation, or catch-up payment.

Easy and Convenient!

Visit any one of 39,000 MoneyGram locations across the country to pay with ease.

Peace of Mind!

Once your payment leaves your hands, it's tracked and guaranteed to arrive at your trustee's office!



CALL YOUR ATTORNEY OR OUR MONEYGRAM HOTLINE TODAY AT: (888) 739-2749