

INFORMATION SHEET FOR CHAPTER 13 DEBTORS

ASHEVILLE, BRYSON CITY, SHELBY, AND STATESVILLE DIVISIONS

The purpose of this document is to provide you with the necessary information for you to successfully complete your Chapter 13 bankruptcy. Please review these instructions carefully, and contact your attorney or the Chapter 13 Office for any questions in regards to these details. Everyone involved in your bankruptcy wants you to succeed, but you must also follow the requirements of these proceedings in order to achieve your goal.

1. **Know where your first meeting of creditors will take place.** Most of you will attend your bankruptcy hearing as noticed separately by the Bankruptcy Clerk of Court at your attorney's office, even though the notice you will receive will list the Trustee office as the location. Contact your attorney for clarification as needed on this point.
2. **Plan payment information.** Your payments are due in the Trustee office each month on the same day of the month that your case was filed. Any delay of receipt of payments in the Trustee office due to mail transmitting, bank processing, or similar issues are your responsibility, and a payment is not MADE until receipted in the Trustee's office. Failure to make full timely payments will result in a motion to dismiss your case being filed.

There are two ways to make your plan payments:

A. Electronic plan payments can be made via a payment provider named TFS. You can sign up for and access this program at tfsbillpay.com. All questions and issues concerning this method should be directed to the employees at TFS. Note that payments are not validly receipted until after 5 business days from when an electronic payment is tendered by you with exceptions (see the TFS website for more information).

B. Plan payments can also be made by mail. The payment must be in the form of a money order or bank cashier's check (payments by standard check will not be accepted). Make the check out to "Steven G. Tate, Trustee", and send it to the address indicated below, by the US Postal Service:

Steven G. Tate Trustee

PO Box 613136

Memphis TN 38101-3136

You must put your full name and bankruptcy case number on the money order/cashier's check for the payment to be properly credited. Do not send the payment by Fed Ex, UPS or the like. Do not send the payment to the trustee's physical office address.

3. Contact information from the Trustee's office. If you need information from the Trustee's office, here are the specifics:

Steven G. Tate, Trustee

212 Cooper Street, Statesville NC 28677-5856

704-872-0068

Email address: general@ch13sta.com

If you are looking for general information about your case (plan payments received, funds disbursed, etc.), you can access that information yourself by signing up for access to your case information through the National Data Center, a flyer of which is provided for you with this mailing. You can also sign up by contacting the NDC directly at www.ndc.org.

4. Post-meeting instructions. After your bankruptcy hearing and for the rest of your case, please note the following:

- A. Do not borrow money or obtain any credit, including use of credit cards, without explicit Court approval.
- B. Do not pay any of your creditors unless your plan states that you will do so.
- C. Do not seek legal advice from the trustee office. We can only give you information as regards administrative matters and cannot suggest what you should do for any legal problems that might arise.
- D. Do not dispose or transfer any of your property without Court approval.
- E. Let the trustee and your attorney know of any change of address.
- F. Let your attorney know of any change of employment or significant income changes.
- G. Let your attorney know of any acquisitions of property, including inheritances, lottery wins, significant gifts, or the like. Do not spend or disburse any funds or property you receive this way without Court approval.
- H. You must keep insurance on your property throughout your bankruptcy plan term.

5. Personal information will be available to parties in interest. Pursuant to federal law, the trustee is required to furnish information concerning the administration of your bankruptcy case as requested by parties in interest. This information includes your name, address, bankruptcy case number, your trustee, your bankruptcy plan payments, and bankruptcy disbursements. Your full social security number will not be displayed.