

Rebecca Herr

CHAPTER 13 TRUSTEE

185 Admiral Cochrane Dr, Suite 240
Annapolis, Maryland 21401

ADDRESS FOR PLAN PAYMENTS:

P.O. Box 853
Memphis, TN 38101-0853

Telephone: (301) 805-4700
Facsimile: (301) 805-9577

Instructions for Requesting Post Petition Credit

If you wish to incur post-petition credit, you must do the following:

- 1.) Complete the enclosed form, sign it, and return the original by mail or facsimile. Requests signed by any person other than the debtor in the case will not be approved.
- 2.) Enclose two recent pay stubs from all wage earners in your household.
- 3.) Provide specific details about the property to be acquired. Do not expect approval of a general request for property that has yet to be identified.
- 4.) Requests will not be approved immediately. If a request is time sensitive, it should be sent to our office several weeks before your deadline.
- 5.) Prerequisites for vehicle requests:
 - a. No Luxury Vehicles: BMW, Mercedes, Acura, Lexus, Cadillac, etc.
 - b. Loans should be no more than \$25,000, monthly payments no more than \$500.
 - c. Chapter 13 plan must be confirmed unless there is an emergency
 - d. Provide all documentation for accident settlements, car value at time of accident from insurance company.
 - e. All tax returns must be filed (no exceptions for extensions) and refunds turned over to Trustee, if required in plan. If you have post-petition tax liability, you must pay the taxes in full before a car approval will be given.
 - f. No pending motions for relief from stay for home, vehicles, etc. Must be current on all secured debt payments.
- 6.) If you want a loan to get a new vehicle, you must explain what happened to your existing vehicle. If you are not trading in your old vehicle, you must explain why not. If your plan calls for payment of arrearages or the full loan, you will need to modify your plan to change such treatment before a request will be approved.

When the Trustee makes a decision, the signed form or the notification will be sent to you at home via the mail or your personal email. Forms will not be faxed to a car dealer.

Revised November 13, 2019