

OFFICE OF THE CHAPTER 13 BANKRUPTCY TRUSTEE
HERBERT L. BESKIN, TRUSTEE
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«both»
«dbtr_addr1»
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«dbtr_addr3»

RE: Your Chapter 13 Bankruptcy Case, #«print_casenum»

Dear Debtor(s):

Our office has received notice of the filing of your Chapter 13 case, and we look forward to working with you to ensure your success in Chapter 13. As your attorney has already explained to you, you have certain responsibilities as a Chapter 13 Debtor. We wanted to make sure you are aware of **those initial responsibilities:**

1. Plan Payments:

Your first proposed Plan payment is due **30 days from the date your case was filed**. If your payments are to be made by automatic wage deduction from your employer, **you are responsible for making all Plan payments until you see the payment being deducted from your paycheck**. Throughout the plan, review your paystubs to make sure the correct amount is being deducted each time. Make all checks payable to: **Herbert L. Beskin, Chapter 13 Trustee**.

Send all payments to: **Herbert L. Beskin, Chapter 13 Trustee, P.O. Box 1961, Memphis TN 38101-1961**. Make sure that on every check or money order you put **your full name and the full case number as shown at the top of this letter**, and that **the number version and the written version of the amount are exactly the same**. If you pay by personal check and one of your checks bounces, you will be required to make all future payments by money order or certified check. If you have any questions about the amount or frequency of your Plan payments, call your attorney or call our office.

2. Documents:

In preparation for the meeting of creditors, the Trustee is required to review certain kinds of documents from Debtors. **These documents must be sent to this office at least 10 days before the meeting of creditors. If you are represented by an attorney, do not send these documents to this office; instead, send the documents to your attorney, who will send them to this office.** The documents we need are:

A. Trustee Questionnaire: If you are represented by an attorney, your attorney will help you fill out in his/her office a three page Trustee Questionnaire which must be sent to the Trustee's office prior to the meeting of creditors. **If you do not have an attorney, you will find the Questionnaire attached to this letter. You must fill it out and send it to the Trustee's office yourself at least ten days before the meeting of creditors.** If the Questionnaire is not received by the Trustee in time to review it before the meeting of creditors, it may result in additional court appearances by you.

B. A copy of your most recent two months of paystubs: The pay stubs must be consecutive, with no gaps between them, and must include all paystubs received by you in the 60 days immediately prior to the date you filed this case. If you are a self-employed Debtor, we need operating statements (income and expenses) for the same two month period; your attorney will have a form that you can use. If you receive Social Security or retirement benefits, a copy of the check or statement will suffice.

C. A copy of the current personal property tax and real estate tax assessments: We need the tax bill or assessment for the **current year** from the county or city where the property is located for any ownership interest you have in any (1) land, house, time-share, or other real estate; and (2) cars, trucks, or other motor vehicles. If there has been a private **appraisal** of any such property done within the past 24 months, we will need a copy of that as well.

D. A copy of your current car, truck, etc., insurance declaration page: We need a statement from your insurance company which shows all of the following information: (1) the period of time to which the coverage applies; (2) which vehicles are covered; and (3) the total premium for the entire coverage period for all vehicles that are insured.

E. A copy of your federal income tax return (with all attached schedules) for the most recent year you have filed.

3. Meeting of Creditors:

You must attend your “meeting of creditors.” The date, time, and place is set forth on the notice you have just received from the Bankruptcy Court. Yours is scheduled for **«latest 341 date», at «latest 341 time»**. If you fail to attend, the Court may consider dismissing your case. If for any reason you will not be able to be present, contact your attorney immediately, or call our office if you have no attorney.

4. Financial Management Course:

Under new provisions of the Bankruptcy Code effective October 17, 2005, before you can be issued a discharge of your debts in Chapter 13 you must attend a class in personal financial management (also called “debtor education”). **The class must be completed before you make your last Chapter 13 plan payment**, but we strongly suggest that you complete the class sooner rather than later because it will include information designed to help you understand and successfully complete the Chapter 13 process. Here in the Western District of Virginia, there are many options available to you. The various providers offer several options to complete the course either in-person, online, or over the phone. The course length is typically 2- 3 hours, and with most providers there will be a fee charged (typically \$25 – \$30 for an individual; \$50 - \$60 for joint filers). You can find additional information on the Bankruptcy Court’s website at <http://www.vawb.uscourts.gov/>. Your attorney can also provide you with additional information about this required course.

If you have any questions about anything in this letter, please feel free to contact our office.

Sincerely yours,

Chapter 13 Trustee

c: «attorney»