

## Chapter 13 Trustee Payments - (Alexandria Division)

Monthly Payment: \$ \_\_\_\_\_

Term/Months: \_\_\_\_\_

Case Number: \_\_\_\_\_

Trustee: \_\_\_\_\_ Jon C. Thornburg \_\_\_\_\_

Your payroll department will be notified of your Chapter 13 Bankruptcy payments to the Trustee. A portion of your monthly payment will be deducted from every paycheck and will be sent to the Trustee. It may take a few pay periods for your employer to begin deducting your plan payments. It is your responsibility to monitor your paychecks to be sure the money is being deducted.

Pay Frequency:	Pay Schedule:							
<input type="checkbox"/> Weekly (once a week) <input type="checkbox"/> Bi-Weekly (every 2 weeks) <input type="checkbox"/> Semi-Monthly (twice a month) <input type="checkbox"/> Monthly (once a month)	You must immediately begin paying the Trustee the following amounts every time you get paid until payroll deduction starts.	<table><thead><tr><th>Amount</th><th>Pay Dates</th></tr></thead><tbody><tr><td>\$ _____</td><td>_____</td></tr><tr><td>\$ _____</td><td>_____</td></tr></tbody></table>	Amount	Pay Dates	\$ _____	_____	\$ _____	_____
Amount	Pay Dates							
\$ _____	_____							
\$ _____	_____							

**If money is not deducted from your paycheck the next time you are paid, you must begin making payments by one of the following two options. (See options below)**

<u>Option 1: Bank Draft- "E-Pay"</u>	<u>Option 2: Mail Money Order to Trustee</u>
<p>Visit: <a href="http://www.13network.com/trustees/alx/alx_epay.asp">http://www.13network.com/trustees/alx/alx_epay.asp</a> to create an account and make payments from your bank account to <u>Jon C. Thornburg, Trustee</u>. To make payments until the payroll deduction takes effect follow the directions on the back of this page.</p> <p>(If you have been advised that you will not be paying by payroll deductions you should set up a recurring payments schedule, otherwise do not set up a recurring payment schedule).</p>	<p>You must purchase a money order or cashier's check. Personal checks are not allowed. Make the money order or cashier's check payable to <u>Jon C. Thornburg, Trustee</u>. Write your <u>full name</u> and <u>case number</u> on the money order. Mail to:</p> <p style="text-align: center;"><b>Jon C. Thornburg, Trustee</b> <b>P.O. Box 279</b> <b>Memphis, TN 38101-0279</b></p> <p>(Make a photocopy of the completed money order you purchased and keep both the copy and the receipt.)</p>

**Income Tax Refunds** – Federal and State tax refunds received during the pendency of the case in the following amounts are required to be turned over to the Chapter 13 trustee as follows:

- ☐ None – You are allowed to retain ALL of your tax refund money.
- ☐ Any amount received greater than: \$ \_\_\_\_\_
- ☐ Any amount received greater than your Federal Earned Income Credit and Child Tax Credit.

## **Instructions for Bank Draft (E- Pay)**

### **1. Registration:**

Start by going to the Trustee website at [https://www.13network.com/trustees/alx/alx\\_epay.aspx](https://www.13network.com/trustees/alx/alx_epay.aspx) Click on the Register Now button. This will direct you to the ePay Online Payment Center so you may begin the registration process.

Please fill out the registration page and click Next when done.

The next page will ask you for your Online Payment ID. Your Online Payment ID is a combination of your case number (without dashes) and the last four numbers of your Social Security number (SSN).

### **2. Making a Payment:**

Log in and begin by choosing the amount to pay. Next, key in your checking or savings account information (pre-paid debit or credit cards are not allowed, the payments will be rejected, and may result in your case being ineligible for ePay transactions) and select what type of account it is. If you are unsure of your routing and account numbers, please click on the image button to the right of the routing number field to see an example.

Click Submit Payment once your payment information has been input. Please note that there is a \$2.00 convenience fee to use this payment system.

It is very important that before you start this payment process you verify your bank account has enough funds to cover the transaction. If you submit a payment without having enough funds in your bank account to cover the transaction, the result will most likely be a Non-Sufficient Funds transaction. If this occurs, your bank account will be overdrawn and you may suffer consequences from your bank. In addition, if your payment is returned for Non-Sufficient Funds, or any other reason, your account will be locked immediately and you will not have the option of using the Online Payment System for the duration of your Bankruptcy Case. You will then be required to make your monthly plan payment by using Cashier's Checks or Money Orders. THERE ARE NO EXCEPTIONS TO THIS RULE.

## **How can I monitor my Chapter 13 case?**

To monitor your case go to the following website and create a member login:

[www.ndc.org](http://www.ndc.org)

This website allows you to review the payments received by the Trustee, the claims that are being paid, and the balance that is owed. One of the responsibilities of being a Chapter 13 debtor is to make sure that your Trustee payments are made on time, every month and in the correct amount. If your payments are made by payroll deduction, it is YOUR responsibility to ensure that your payroll deduction has been taken out of your check correctly and sent to the Trustee on at least a MONTHLY basis. Please keep in mind that if you have elected to have your plan payments deducted from your pay check, that it may take up to six weeks for the deduction to begin. During this time it is very important that you make your Trustee payments directly.

Ensuring that your bankruptcy plan payments are current is essential. If there is a substantial change in your financial circumstances and you will not be able to make your Trustee payment, please contact our office so that we may try to help you.