

Chapter 13 Trustee Payments - (Shreveport Division)

Monthly Payment: \$ _____

Term/Months: _____

Case Number: _____

Trustee: _____ Daryl J. Smith _____

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:	Amount	Pay Dates
<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.	\$ _____ \$ _____	_____ _____

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)

Option 1: Bank Draft- “TFS Bill Pay”	Option 2: Mail Money Order to Trustee
<p>Visit www.tfsbillpay.com to create an account and make payments from your bank account to <u>Daryl J. Smith, 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 deduction 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>Daryl J. Smith, 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;">Daryl J. Smith, Trustee P.O. Box 2218 Memphis, TN 38101-2218</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 greater than: \$500.00 or your Federal Earned Income Credit (whichever is greater)
- Any amount received greater than: \$ _____

Instructions for Bank Draft (TFS Bill Pay)

1. Log on: Visit www.tfsbillpay.com and click on 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.
4. Profile: Confirm your personal information. This data is pulled directly from the Court records, so it should be accurate.
5. Account Information: Enter your bank account info, payment amount, and payment schedule. *(Payments will take 5 business days from when they are initiated to clear your bank account and another 2 - 5 days to arrive at the Trustee’s office and post in your case. 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”.

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

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.