

Chapter 13 Trustee Payments – (Monroe Division)

Monthly Payment: \$	Term/# of Months:
Case Number:	Chapter 13 Trustee: E. Eugene Hastings

Your Employer will be informed about your Chapter 13 Bankruptcy payments. Each pay period, a portion of your payment will be taken from your paycheck and sent to the Trustee. This might not start immediately and could take a few pay periods. Please review your paychecks to make sure the deductions are happening.

Pay Frequency:	Pay Schedule:	Amount (\$)	Pay Dates
<input type="checkbox"/> Weekly (once a week) <input type="checkbox"/> Bi-weekly (every two weeks) <input type="checkbox"/> Semi-monthly (twice a month) <input type="checkbox"/> Monthly (once a month)	You need to start paying the Trustee the specified amount yourself every time you receive your paycheck until the automatic deductions from your payroll begin.	\$ _____ \$ _____	_____ _____

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>Create an account at www.tfsbillpay.com to pay <u>E. Eugene Hastings, Trustee</u>, directly from your bank account before your payroll deductions begin. (See instructions on the back of this page).</p> <p>Set the payments to recur. If you’re paying by payroll deductions, make sure you STOP any recurring payments once they START coming out of your paychecks.</p>	<p>Send a money order or cashier's check (personal checks are not accepted) payable to <u>E. Eugene Hastings, Trustee</u>. Include your full name and case number on it. Mail it to:</p> <p style="text-align: center;">E. Eugene Hastings, Trustee P.O. Box 270 Memphis, TN 38101-0270</p> <p>(Remember to photocopy the filled-out money order and keep the copy along with the receipt.)</p>

Chapter 13 Bankruptcy Tax Refund Policy:

In your Chapter 13 case, how your federal and state tax refunds are handled is subject to Court Approval. We anticipate the Court will approve the following selected option; however, if the Trustee or Court asks for changes that affect how much of your tax refund you can keep, we will inform you.

<input type="checkbox"/> None – Our initial plan proposes that you retain all of your tax refund money, subject to approval by the Trustee and Court.
<input type="checkbox"/> Any Amount Exceeding \$ _____ – This option would require you to turn over any refund amount exceeding the specified dollar threshold.
<input type="checkbox"/> Any Amount Greater than Your Federal Earned Income Credit and Child Tax Credit – Under this option, you would need to turn over any refund amount exceeding the combined total of your Federal Earned Income Credit and Child Tax Credit. Calculate this by adding together your total federal and state tax refunds, then subtracting any amounts attributed to these specific federal tax credits.

Important Notice About Your Tax Refunds in Chapter 13 Bankruptcy: We anticipate your plan's tax refund provision will be approved. However, if the Trustee disagrees and the Court requires something different, we'll let you know by sending you an amended Chapter 13 plan with an amended provision regarding your tax refunds. To avoid potential repayment issues, please do not spend any tax refund money until the Court confirms your plan. After your plan is approved, if you are not certain about how much of the tax refund you can keep and how much, if any, needs to be sent to the Trustee, please check with your paralegal.

Bank Draft Set-Up with TFS Bill Pay:

- 1. Sign Up:** Visit www.tfsbillpay.com and click “SIGN UP today.”
- 2. Create an Account:** Enter your name and email. You'll get a verification email to log in.
- 3. Case Number:** After logging in, select “Enroll in Trustee Pay” and enter your case number.
- 4. Confirm Profile:** Check your personal information, which comes from Court records.
- 5. Bank Details:** Add your bank account details, payment amount, and schedule. Remember that payments take five business days to clear from your account and 2 - 5 days to reach the Trustee. Business days exclude weekends and bank holidays.
- 6. Finalize:** Double-check your information, agree to the terms, digitally sign, and click “Enroll in Trustee Pay.”

Monitoring Your Chapter 13 Case:

To keep track of your case, visit the following site and set up a member login:

www.ndc.org

This site lets you check payments received by the Trustee, the claims being paid, and your remaining balance.

As a Chapter 13 debtor, it's your job to ensure that your Trustee payments are correct and on time each month. If your payments are through payroll deduction, make sure the deduction is accurate and sent to the Trustee monthly. Remember, it can take up to six weeks for payroll deductions to start. During this time, you must pay the Trustee directly.

Staying up to date with your bankruptcy plan payments is essential. If your financial situation changes significantly and you can't make a payment, contact our office for assistance.