

**NANCY SPENCER GRIGSBY**

**CHAPTER 13 TRUSTEE**

4201 Mitchellville Road, Suite 401

Bowie, Maryland 20718

**ADDRESS FOR PLAN PAYMENTS:**

PO Box 853

Memphis, TN 38101-0853

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Telephone: (301) 805-4700

Fax: (301) 805-9577

I am the Trustee for your Chapter 13 case. All parties involved in your case will benefit from a good plan being successfully completed—you, your creditors, the Court and my office. You have the burden of showing that your plan is one that will work, and that it represents your best efforts to pay back your creditors over time.

**Plan Payments:**

All plan payments must be made by check, money order or cashier's check. **Do not send cash.** All plan payments should be sent by regular, first class mail to:

Nancy L. Spencer Grigsby

Chapter 13 Trustee

PO Box 853

Memphis, TN 38101-0853

Your **first plan payment** comes due **30 days after you file your petition with the Court.** All subsequent payments are due on the same date of each month. There is no grace period under the Bankruptcy Code for making these payments. After your plan is confirmed, the Court will issue an order to your employer directing the monthly plan payment be deducted from your wages and to be sent directly to me. Until your employer is taking the deduction (or if for any reason there is no deduction from your source of income), you must make the plan payment. If plan payments are not made, your case could be dismissed.

**Meeting of Creditors:**

You are required to attend a meeting of creditors where you will be questioned under oath. You will receive a Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors & Deadlines from the Court which will contain the time, date and place of meeting of creditors. The meetings are held at the Office of the United States Trustee, 6305 Ivy Lane, Greenbelt, MD 20770 in Rooms 620 or 621. **You must bring photo identification (driver's license, passport, work badge) and proof of your social security number (social security card, pay stub) to the meeting.** Failure to provide this required documentation will result in the suspension of the meeting of creditors to a future date and you will have to come back for another meeting.

For your meeting of creditors to be productive, I need to receive the papers on the attached list so they arrive in my office not later than **7 days before** the date for the meeting, and bring copies to the 341 meeting. If you are not represented by an attorney, please send this information directly to my office. If an attorney represents you, forward this information to your attorney, unless she or he directs you to do otherwise. A 341 meeting **WILL NOT** be held unless all papers are provided in advance and brought to the meeting.

**If you are in need of a language interpreter for the 341 meeting, please notify my office in advance so that arrangements can be made prior to the 341 meeting of creditors.**

Complete the enclosed **questionnaire** and **domestic support obligation certification**, if applicable, and return it with the materials on the attached checklist.

Please feel free to call our office if you have questions or problems during the course of your case. We will help you the best we can. However, please note that **we cannot give you legal advice.** Your case will succeed only if you take the steps needed to make it work.

Sincerely yours,

Nancy Spencer Grigsby

Chapter 13 Trustee