

## **Loan Questionnaire Trustee Guidelines**

- Case can be *no more* than 1 full payment behind for the Trustee to review the loan inquiry.
- If you have not selected a vehicle or do not have a pre-approved loan, please do so prior to submitting the attached loan questionnaire. We MUST have the estimated loan information in order to review the loan Inquiry.
- The Trustee can review loans up to \$25,000.00. If you intend to purchase a vehicle over this price range please contact your attorney to file a "Motion for Authority to Incur New Debt" subject to approval by the Bankruptcy Court.
- We STRONGLY discourage purchases of any luxury vehicles such as Mercedes-Benz, BMW, Infinity, etc. due to the cost of maintenance of these vehicles.
- Provide a copy of the Buyer's Order for the vehicle you are intending to purchase.
- Please make sure the information you are providing on the questionnaire matches the information on the Buyer's Order.
- Provide copies of the most recent pay stubs for the total household income, including a non-filing spouse.
- We STRONGLY advise that you do NOT take the vehicle off the lot until the loan approval letter has been issued.
- Allow at least 7 business days for the loan questionnaire to be processed. An incomplete loan questionnaire and/or missing documents may result in denial.
- If you are trading in or surrendering a vehicle that is in your Chapter 13 Plan, your attorney must file a Motion to Modify with the Court to properly reflect the changes you are making regarding treatment of the creditor holding the lien on your vehicle. Once the Motion to Modify is filed, our office will review the Motion to make sure we are recommending approval to the Bankruptcy Court. If not, we will not approve you loan.

# LOAN QUESTIONNAIRE INSTRUCTIONS

**\*\*Please allow seven (7) business days for a Loan Questionnaire to be processed.\*\***

1. Complete page 1 in detail. The sales personnel can provide the interest rate, monthly payment amount, and number of payments in your loan.
2. Complete page 2 - Schedule I - include all income and deductions.
3. Complete page 3 - Schedule J - take the time to enter all of your expenses. This is your "**BUDGET**" and reflects your projected expenses. Do not show any payments that are made by the Chapter 13 Trustee.  
**YOU MUST INCLUDE THE NEW CAR EXPENSE.**
4. Provide copies of your most recent pay stubs.
5. Submit the Purchase or Buyers Order with your Loan Questionnaire forms.

## Car Dealerships

This is a list of dealerships that have expressed a willingness to do business with people while in Chapter 13 Bankruptcy. The Office of William E. Heitkamp has no affiliation or association with the dealerships listed. This is not a list of recommendations, you are free to purchase a vehicle and obtain financing wherever you desire. Do not feel obligated to use the dealerships listed. The Office of William E. Heitkamp and his staff are not liable for any dealings or transactions that take place between the debtor and the dealerships listed.

WEST SIDE CHEVROLET		(832) 896-3298
MIKE CALVERT TOYOTA	CLAUDE ALEXANDER	(713) 588-8100
RON CARTER	DAVID PATTIE	(281) 388-8140
KINGWOOD SUZUKI	JERRY MARTINEZ	(281) 359-2224
DAVIS CHEVROLET	FRANK ADU	(713) 794-2500
NORTHWEST DODGE HWY 6/290	MIKE FREESE	(832) 912-2500
FRONTIER FUNDING	MARK MCCUTCHAN	(713) 636-9766
BAYSHORE DODGE, CHRYSLER, JEEP	ELLIOTT COLLIER	(832)-419-6148
GULFGATE DODGE	JEFFREY PASON	(713)-589-4444
NEW START AUTO HOUSTON	BRANDON LOCKO	(281) 895-3858

## Loan Questionnaire

\*\*The purpose of this questionnaire is to inform the Trustee of where the Debtor stands in their Chapter 13 bankruptcy. This form is not a legal and binding contract. It is a tool for the Trustee to see if the Debtor qualifies for approval of a loan.\*\*

Date: \_\_\_\_\_

Debtor's Name: \_\_\_\_\_

Case #: \_\_\_\_\_

Debtor's Address: \_\_\_\_\_

Home Tel: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Work Tel: \_\_\_\_\_

Zip: \_\_\_\_\_

Email: \_\_\_\_\_

You have submitted a request to this office for approval of a new loan. Loans for home mortgages are not handled by this office. Before we can respond to your request, you must complete the following questionnaire, with attached budget, pay stubs, buyers order and return them to this office. Be sure to answer fully.

**An incomplete questionnaire will result in denial of the loan.** Please return it to our office at:

William E. Heitkamp, Chapter 13 Trustee; 9821 Katy Freeway, Suite 590; Houston, TX 77024 or fax it to (832) 494•1546.

1. What is the purpose of the loan?

\_\_\_\_\_

2. Have you made any prior request for loan approval while in Chapter 13? \_\_\_\_\_

If Yes, enter the following information:

Date of request? \_\_\_\_\_ Amount requested? \_\_\_\_\_ Granted or denied? \_\_\_\_\_

Payment status? \_\_\_\_\_

3. How much do you wish to borrow? \_\_\_\_\_

4. Lender Name: \_\_\_\_\_

Address:

\_\_\_\_\_

Tel: \_\_\_\_\_

5. Interest rate: \_\_\_\_\_ Monthly payment: \_\_\_\_\_ # of payments required: \_\_\_\_\_

6. Amount of down payment on this transaction? \_\_\_\_\_ Source? \_\_\_\_\_

7. Will the monthly payment on this new loan be in addition to, or in replacement of, a payment you are already responsible for in your Chapter 13 plan or budget?: \_\_\_\_\_

If replacement, please contact your attorney for plan modification.

\_\_\_\_\_  
Debtor Signature

\_\_\_\_\_  
Joint Debtor Signature (if any)

Date: \_\_\_\_\_

## SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

### SECTION I

All of your income, from whatever source, needs to be reported. If you are married and living with your spouse, your spouse's income must be reflected even though he or she may not have filed Chapter 13.

Debtor 1	Debtor 2
Debtor's Name:	Debtor's Name:
Employer:	Employer:
Title/Occupation:	Title/Occupation:
Name of Employer:	Name of Employer:
How long employed:	How long employed:
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced	
Dependents:	Dependents:
Name: _____ Age: _____	Name: _____ Age: _____
Name: _____ Age: _____	Name: _____ Age: _____

### SECTION II

	Debtor 1	Debtor 2
Current monthly gross wages, salary and commissions (prorate if not paid monthly)	\$	\$
Less Payroll Deductions	\$	\$
a. Payroll Taxes and Social Security	\$	\$
b. Insurance (Health/Medical, Flexible Spending Account, etc.)	\$	\$
o. Union Dues/Trade Association Dues	\$	\$
d.401(k)	\$	\$
e. Garnishments	\$	\$
Sec. II Total Net Monthly Take Home Pay	\$	\$

### SECTION III

a. Regular income from operation of business or profession or	\$	\$
b. Income from real property (rental/lease income)	\$	\$
c. Interest and dividends	\$	\$
d. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$	\$
e. Social Security or other government assistance (specify)	\$	\$
f. Pension or retirement income	\$	\$
g. Other monthly income (specify)	\$	\$
Sec. III Total Monthly Income	\$	\$

### SECTION IV

Sec. IV Grand Total Combined Monthly Income	\$
You must show your Gross Income, and the deductions that are taken from your check to arrive at your "Take Home Pay" or net income. If no deductions are made, enter the word "income" in the spaces provided.	

<b>SCHEDULE J CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)</b>	
<b>SECTION I</b>	
Complete this schedule by continuing the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.	
<input type="checkbox"/> Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "spouse".	
Rent or home mortgage payment (include lot rented for mobile home)	\$
Are real estate taxes included? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is property insurance included? <input type="checkbox"/> Yes <input type="checkbox"/> No
Utilities:	
Electricity and Heating Fuel	\$
Water and Sewer	\$
Telephone	\$
<b>SECTION II</b>	
Home Maintenance (repairs and upkeep)	\$
Food	\$
Clothing	\$
Laundry and Dry Cleaning	\$
Medical and Dental Expenses	\$
Transportation (not including car payments)	\$
Charitable Contributions	\$
<b>SECTION III</b>	
Insurance (not deducted from wages or included in home mortgage payments)	\$
Homeowner's/Renter's	\$
Health/Life	\$
Auto	\$
Other	\$
<b>SECTION IV</b>	
Taxes (not deducted from wages or included in home mortgage payments)	\$
Any payments made outside your Chapter 13 (auto, new loan, etc.)	\$
Alimony, maintenance, and support paid to others	\$
Regular expenses from operation of business, profession or farm (attach detailed statement)	\$
<b>SECTION V</b>	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$
<b>SECTION VI</b>	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually or at some other regular interval.	
A. Total projected monthly income (take total from Sec IV on Schedule I)	\$
B. Total projected monthly expenses (total from Sec. V on Schedule J)	\$
C. A. minus B.	\$
D. Trustee Payment	\$