

Trustee Guidelines for Loan Questionnaire

Case cannot be more than one full payment behind for Trustee to review the Loan Questionnaire.

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 lender's name and full address, loan amount, along with the interest rate, monthly payment, and number of payments of the term. If we do not have this information, we cannot process your request.**

The Trustee can review loans up to \$25,000.00. If you intend to purchase a vehicle or incur a loan over this price range please contact your attorney to file a "Motion for Authority to Incur Debt," which is subject to Bankruptcy Court approval.

We strongly discourage purchases of any unnecessary items or luxury vehicles (including but not limited to the list below) due to the cost of maintenance of these vehicles.

- Mercedes-Benz
- BMW
- Cadillac
- Lexus
- Lincoln
- Infiniti
- Audi
- Hummer
- Jaguar

Provide a copy of the Buyer's Order for the vehicle you intend to purchase. Please make sure the information you provide on the Loan 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** trade in a vehicle or take a new 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 will result in denial.

If you are trading in or surrendering a vehicle that is in your Chapter 13 Plan, your attorney must file certain documents with the Court to properly reflect the changes you are making regarding treatment of the creditor holding the lien on your vehicle. Once the proper documents are filed, our office will review them along with the Loan Questionnaire.

Loan Questionnaire Instructions

1. Complete the “Loan Questionnaire” in detail. The sales personnel can provide the Lender Name and Address, Interest Rate, Monthly Payment Amount, and Number of Payments required in your loan.
2. Complete “Schedule I – Current Income of Individual Debtor” and include all income and deductions for the household.
3. Complete “Schedule J – Current Expenditures of Individual Debtor(s).” 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.
4. Provide copies of your two most recent pay stubs.
5. Submit the Purchase or Buyers Order with your Loan Questionnaire.

Loan Questionnaire

****The purpose of this questionnaire is to help the Trustee determine if the debtor qualifies for approval of a new loan. This form is not a legal and binding contract.**

Date: _____ Case #: _____
Debtor's Name: _____ Home/Cell #: _____
Debtors Address: _____ Work #: _____
City: _____ State: _____ Zip: _____ E-mail: _____

This loan questionnaire is for approval of a new loan. Home mortgage loans are not handled by this office. 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 submit to our office at: William E. Heitkamp, Chapter 13 Trustee; 9821 Katy Freeway, Suite 590; Houston, TX 77024 or email it to: loaninfo@ch13hou.com

1. What is the purpose of the loan? _____
2. Have you made any prior requests for loan approval while in Chapter 13? _____
If YES, answer the following:
Date of Request: _____ Amount requested: _____
Purpose of Loan: _____ Granted or Denied: _____
3. How much are you financing? _____
4. Interest Rate: _____ Monthly Payment: _____ Number of payments required: _____
5. Amount of down payment: _____ Source of down payment: _____
6. Lender Name: _____
Lender Address: _____
7. If this loan is for a vehicle, please answer the following:
Make: _____ Model: _____ Year: _____ Mileage: _____
Dealership's e-mail/fax #: _____
Are you paying for a car outside the plan? _____ If so, are you current on the payments? _____
List Make, Model and Monthly Amount of the vehicle being paid outside the plan: _____
Are you surrendering*or trading in a vehicle being paid in your plan? _____ If yes, which vehicle? _____
*Please contact your attorney for advice on surrendering a vehicle.
8. Are you on a wage order for your bankruptcy payments? Yes _____ No _____
9. Are you current with your bankruptcy payments? _____
10. Based on Schedules I & J submitted with this loan questionnaire, do you feel you can afford this new debt? _____
11. Additional Notes/Comments: _____

Debtor Signature: _____ Joint Debtor (if any): _____

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

SECTION 1

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:
How Long Employed:	How Long Employed:
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced	
Dependents:	
Name: _____	Age: _____
Name: _____	Age: _____
Name: _____	Age: _____
Name: _____	Age: _____

SECTION 2

	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.)	\$	\$
c. Union Dues/Trade Association Dues	\$	\$
d. 401(k)	\$	\$
Total Net Monthly Take Home Pay	\$	\$

SECTION 3

a. Regular income from operation of business (attach detailed statement)	\$	\$
b. Income From Real Property (rental/lease income)	\$	\$
c. Interest and Dividends	\$	\$
d. Alimony or Support Payments Payable to the Debtor for the Debtor's use or that of Dependent's Listed Above	\$	\$
e. Social Security or Other Government Assistance (specify)	\$	\$
f. Pension or Retirement Income	\$	\$
g. Other Monthly Income (specify)	\$	\$
Total Monthly Income	\$	\$

SECTION 4

Grand Total Combined Monthly Income	\$
<p style="text-align: center;">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.</p>	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

SECTION 1

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.

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).
Do not list if paid through the Chapter 13 Plan. \$

Are real estate taxes included? Yes No

Is property insurance included? Yes No

Utilities:

Electricity and Heating \$

Water and Sewer \$

Telephone \$

SECTION 2

Home Maintenance (repairs and upkeep) \$

Food \$

Clothing \$

Laundry and Dry Cleaning \$

Medical and Dental Expenses \$

Transportation (not including car payments) \$

Charitable Contributions \$

Other Expenses (not previously listed) \$

Other Expenses (not previously listed) \$

SECTION 3

Homeowner's/Renter's Insurance \$

Health/Life Insurance \$

Auto Insurance \$

Other Insurance (not deducted from wages or included in home mortgage payments) \$

SECTION 4

Taxes (not deducted from wages or included in home mortgage payments) \$

Any payments made outside your Chapter 13 (auto, furniture, loan, etc.)
Specify: \$

Monthly amount of new loan for which you are requesting approval \$

Alimony, maintenance, support paid to others (Do not list if deducted from wages and listed on Schedule I) \$

Regular expenses from operation of business or profession (attach detailed profit and loss statements) \$

SECTION 5

Total Monthly Expenses (add all expenses from Section 1 to Section 5 above) \$

SECTION 6

Please calculate the amounts below.

a. Total projected monthly income (total from Section 4 on Schedule I) \$

b. Total projected monthly expenses (total from Section 5 on Schedule J) \$

c. Net Income (a minus b) \$

d. Monthly Chapter 13 Trustee Plan Payment \$

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.

DON MCGILL TOYOTA	JOSEPH HADI	(713) 498-8777 (direct)
CLASSIC CHEVROLET	TOM WILSON	(281) 561-9900
RON CARTER	DAVID PATTIE	(281) 388-8140
FRONTIER FUNDING	MARK MCCUTCHAN	(713) 636-9766
DAVIS CHEVROLET	FRANK ADU	(713) 794-2500
NEW START AUTO HOUSTON	BRANDON LOCKO	(281) 895-3858
AUTO NATION TOYOTA	YANIER (JOHNNY) OLANO	(713) 943-9900
MAC HAIK	BARRY GRAVES	(713) 932-4223
GULFGATE DODGE	JEFF PASON	(713) 589-4444
NORTHWEST DODGE HWY 6/290		(832) 912-2500
CLEAR LAKE NISSAN	ROBERT RENDINO	(281) 557-5300
SAMES BASTROP FORD	LIZ ROOP	(512)-949-9191
WESTSIDE CHEVROLET	GILBERT TRISTAN	(713)-503-1514