



Douglas B. Kiel, Chapter 13 Trustee ePay Online Payment System Terms and Conditions

Payment Authorization

If you have elected on the prior page to make a single payment from your Checking/Savings Account identified on the prior page, then you authorize us to initiate a single debit entry to that account in the amount and on the date specified on the prior page.

You acknowledge that the origination of debit entries to your Checking/Savings Account must comply with the provisions of U.S. law. You authorize any financial institution through which any such debit entries are processed to use any data you provide to process these debit entries, and consent to that data being sent outside of the United States in connection with such processing and any related activities.

If any debit entry to your Checking/Savings Account is returned unpaid for any reason then you agree to pay us a fee of \$5.00 and authorize us to initiate a separate debit entry in that amount to your Checking/Savings Account.

If any debit entry to your Checking/Savings Account is returned as insufficient or for stop payment then you understand your access to this system may be revoked and you may no longer be eligible to initiate payments using this system.

Payment Timing and Disbursement

All payments are placed on a 15 calendar day hold by the Trustee to guarantee validity of funds. Funds are subject to disbursement in the next disbursement cycle following expiration of the 15 calendar day hold. **If your case is dismissed, completed or converted following any payment received by the trustee using this ePay system, such funds, if any, will not be refunded to you until at least sixty (60) calendar days have passed since the payment receipt. All funds are subject to a review audit of your case to determine if a refund is applicable.**

Consent For Electronic Signatures and Records

Introduction. In order to receive delivery of invoices and make payments through this website, you must consent to the use of electronic signatures and electronic records for those invoices and payments and for all agreements, disclosures, notices and other communications relating to those invoices and payments (all of which are referred to in this consent as the "Records"). Once you have given your consent, we may deliver or make any of the Records available to you by (a) posting them to the relevant page of your account on this website or (b) sending them to your e-mail address as then reflected in our records. Records posted to your account will be electronically accessible for at least 24 months unless your consent is withdrawn as specified in the "Withdrawing Your Consent" section below; or your access to the system is revoked due to insufficient funds or a stop payment. If your consent is withdrawn or your access to the system is revoked, you may obtain information regarding records posted to your account by emailing us at epayquestions@denver13.com. You may review, print or download those Records by logging into your account and accessing the relevant page. The following material is intended to provide you with important information you should consider before giving your consent.

Option for Paper or Non-Electronic Records. You may obtain a paper copy of any Document by mailing a written request identifying the specific Document(s) to us at epayquestions@denver13.com. There is no charge for paper copies requested by mail.

Scope of Your Consent. Your consent to the use of electronic signatures and electronic records applies to all invoices delivered and payments made through this website and all Records relating to those invoices and payments.

Hardware and Software Requirements. To access and retain electronic records of the Records, you must use computer hardware and software that meets the following requirements:

- A PC or MAC compatible computer or other device capable of accessing the Internet.
- An Internet Browser software program that supports Secure Sockets Layer V3 or TLS 1.0 such as Microsoft® Internet Explorer or Mozilla Firefox®.
- A PDF file reader like Adobe® Acrobat Reader, Xpdf® and Foxit®.

To print or download electronic records of the Records, you must have a printer attached to your computer or sufficient space on a long-term storage device, such as your computer's hard disk drive, a flash drive or other removable media.

Withdrawing Your Consent. You are free to withdraw your consent to the use of electronic signatures and electronic records at any time and without paying us any fees. To withdraw your consent, you must email a written notice of that withdrawal to us at epayquestions@denver13.com. A withdrawal of your consent does not become effective until we have received and had a reasonable period of time to implement it. Once a withdrawal of your consent becomes effective, you will no longer be able to electronically access the Records or otherwise use this website. However, a withdrawal of your consent does not affect the legal effectiveness, validity or enforceability of any transactions, electronic signatures or electronic records of any Record entered into, provided or made available before that withdrawal becomes effective.

Updating Your Contact Information. You may change your physical mailing address or email address using the settings option on the ePay website or you may do so by mailing a written notice of your change in information to us at epayquestions@denver13.com. Any update to your contact information sent to this address, will effect only your on-line payment information.



Any address change or contact information related to your bankruptcy case and/or for the purpose of receiving communication from the U. S. Bankruptcy Court, your bankruptcy attorney or your Chapter 13 Bankruptcy Trustee, must be filed with the U. S. Bankruptcy Court on the appropriate Change of Address Form. It is recommended that you contact your bankruptcy attorney.

Agreement to Payment Authorization and Consent for Electronic Signatures and Records

Please print and retain a copy for your records.

By clicking this checkbox and then selecting "Continue Payment" below, you acknowledge, certify and agree as follows:
(click box to continue)

- You have read, understand and agree to the Payment Authorization and the Consent for Electronic Signatures and Records.
- You can access the Records in the electronic form described in the Consent for Electronic Signatures and Records.
- You affirmatively consent to the use of electronic signatures and electronic records for all invoices delivered and payments made through this website and all Records relating to those invoices and payments.