

William E. Heitkamp
Chapter 13 Bankruptcy Trustee

ePay Online Payment System
Quick Reference Guide

The ePay Online Payment System is a convenient alternative to the use of Cashier's Checks and Money Orders by using your checking or savings account to make direct payments to the Trustee. This is an instant payment system, in conjunction with our bank, to provide a verifiable, trustworthy, and more expedited payment option. This system is totally optional – if you choose not to use it, you may continue to send Cashier's Checks or Money Orders to the lockbox. This Online Payment System is also not intended to contradict the provisions of the Amended Standing Order Concerning All Chapter 13 Cases requiring wage directives for all debtors who are wage or salary employees.

In order to use this payment system, you must have: an **internet connection**; know your **Case Number** and **last four digits of your Social Security number**; a **checking or savings account**; and a **valid current email address**.

Benefits of the Online Payment System:

- The ability to make payments from any location at any time of day, as long as you have internet access.
- Save time and money by not having to purchase and mail a Cashier's Check or Money Order.
- Payments made before 4:00 p.m. Central will be credited to your bankruptcy case the next business day.

Registration:

Start by going to the Trustee website at <http://www.13network.com/houhome.htm>

Click on ePay and Register Now button. This will direct you to the ePay Online Payment Center so you may begin the registration process.

Please fill out the registration page and click Next when done. **For your USERNAME, we strongly recommend that you use your complete email address (if less than 21 characters) or the portion of your email address prior to the @ symbol (if more than 21 characters), as that will help in remembering your USERNAME each time you access the system.** The next page will ask you for your Online Payment ID. Your Online Payment ID is a combination of your case number (without dashes) and the last four numbers of your Social Security number (SSN).

This ID number consists of your case number (without dashes) and the last four digits of your Social Security number.

Example: Case # 11-77777-H3 and SS# 123-45-6789

The Online Payment ID is: 11777776789 (This is only an example - it is NOT your Online Payment ID). To see where your case number may be found on documents you may have in your possession see below.*

After inputting your Online Payment ID twice, click Next. The next page will provide you one last opportunity to verify your information before submitting. Click Submit Registration if your information is correct.

Making a Payment:

Log in and begin by choosing the amount to pay. Next, key in your checking or savings account information and select what type of account it is. If you are unsure of your routing and account numbers, please click on the image button to the right of the routing number field to see an example. Routing numbers are always 9 digits long and to the left of your account number (Note: DO NOT use a deposit slip to obtain your routing number. The deposit slip routing number is typically different from the routing number associated with the checking account).

Click Submit Payment once your payment information has been input. Please note that there is a \$1.50 processing fee to use this payment system. This fee covers the cost to our bank for providing this service. The Trustee does not receive this money.

It is very important that before you start this payment process you verify your bank account has enough funds to cover the transaction. If you submit a payment without having enough funds in your bank account to cover the transaction, the result will most likely be a Non-Sufficient Funds transaction. If this occurs, your bank account will be overdrawn and you may suffer consequences from your bank. In addition, if your payment is returned for Non-Sufficient Funds, or any other

reason, your account will be locked immediately and you will not have the option of using the Online Payment System for the duration of your Bankruptcy Case. You will then be required to make your monthly plan payment by using Cashier's Checks or Money Orders. THERE ARE NO EXCEPTIONS TO THIS RULE.

Questions or Help: For questions or help, please e-mail us at epayquestions@ch13hou.com, visit <http://www.13network.com/houhome.htm> to view our Frequently Asked Questions or call our office at (713) 722-1200.

Where is my Case Number located?

Below are 2 examples of documents which may be helpful to you in identifying your case number. Please note that the case number below is not YOUR case number, but is simply an example. When you enter your case number in this system please ignore any preceding or trailing letters, as well as the hyphen and enter the case number as the two digit number followed by the five digit number.

The following 2 example documents may have been received from your Trustee, Attorney, or the Bankruptcy Court:

- 1) New Case Letter from your Trustee
- 2) Chapter 13 Plan

New Case Letter from your Trustee

**William E. Heitkamp
Standing Chapter 13 Trustee
United States Bankruptcy Court
Southern District of Texas
9821 Katy Freeway, Suite 590
Houston, Texas 77024
(713) 722-1200
(713) 722-1211 Fax**

February 07, 2013

Vic Tishous
Jen Uwine
Fm 2920 West, Apt 213
Houston, Tx 77002

Dear Vic Tishous And Jen Uwine,

I have been assigned to serve as Trustee in the Chapter 13 case you have just filed. For your convenience, we have provided you with the important dates and information about your case below:

Your case was filed Monday, October 2, 2006.

Your case number is 99-99999-G3-13. You must have this number on all payments and correspondence that are mailed to the Trustee.

Your first plan payment is due on Monday, January 1, 1900. **DO NOT MAIL YOUR PLAN PAYMENT TO OUR HOUSTON OFFICE! YOU MUST SEND YOUR PLAN PAYMENTS TO OUR SPECIAL ADDRESS FOR PAYMENTS ONLY.** The payment address is:

Chapter 13 Plan

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE:
Vic Tishous
Jen Uwine

CASE NO 99-99999-G3-13

**Uniform Plan
and
Motion for Valuation of Collateral**

CHAPTER 13 PLAN
Date of Plan: 10/02/2006
(Date Must be Date that This Plan is Signed by Debtors)

The debtors propose the following plan pursuant to § 1321".

In conjunction with the plan, the Debtor moves for the valuation of secured claims in the amount set forth in paragraph 8. The debtor(s) propose to pay the holder of the Secured Claim only the amounts set forth in the debtor(s)' Plan. The Court will conduct a scheduling conference on this contested matter on the date set for the hearing on confirmation of the debtor(s)' plan. You must file a response to this objection, in writing, not less than 5 days (including weekends and holidays) before the hearing on confirmation of the plan or the valuation set forth in the plan may be adopted by the Court. If no response is filed, the Debtor's sworn declaration at the conclusion of this plan may be submitted as summary evidence at the hearing pursuant to Rule 7056 and 28 u.s.c. § 1746. If no timely answer is filed, the court may conduct a final hearing on the objection at the hearing on confirmation of the plan.

1. Payments. The debtors hereby submit all or such portion of their future earnings or other future income to the supervision and control of the chapter 13 Trustee ("Trustee") as is necessary for the execution of the plan. The submission of income shall be accomplished by making monthly payments to the Trustee in amounts equal to all of the projected disposable income of the debtor, as defined in § 1325(b). Schedules 1 and J of the debtor's schedules contain the debtor's good faith estimate of the current amount of available projected disposable income for purposes of this requirement. Significant changes in the debtor's financial condition during the first three years of the plan may provide cause for the Trustee or any unsecured creditor to seek a modification of the plan pursuant to § 1329. The amount, frequency, and duration of the payments, is as follows:

Beginning Month**	Ending Month	Amount of Monthly Payment	Total
1 (Sep 2011)	60 (Aug 2016)	\$1,000.00	\$60,000.00
		Grand Total:	\$60,000.00