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**NOTICE OF ELECTRONIC PAYMENT OPTIONS TO MAKE
YOUR MONTHLY CHAPTER 13 PLAN PAYMENT**

Dear Chapter 13 Debtor:

The Chapter 13 Trustee for the Southern District of Texas, is pleased to announce the availability of an electronic payment system that will make it easier and more convenient for **non wage earners** to make Chapter 13 plan payments. These new options will be available on or about **May 7, 2012**.

THE CHAPTER 13 ePAY SYSTEMS

You will now be able to make your Chapter 13 plan payment through the electronic transfer of funds from your bank account to the trustee via Internet. To cover the actual costs of the Chapter 13 ePay system, a convenience fee of \$1.50 will be charged for each payment made via the Internet (as more debtors use this system, we anticipate a reduction in the convenience fee). The Chapter 13 ePay system will allow you to make the following types of Chapter 13 payments: (1) your regular monthly plan payment; and (2) an additional payment to cure a delinquency in your case.

To use the Chapter 13 ePay services, you must not be eligible for a wage order and must have a checking or savings account from which funds will be withdrawn and transferred to the Chapter 13 trustee. You will have control as to the timing and amount of funds that will be transferred so you can verify that you have sufficient funds in your account before you make your Chapter 13 plan payment(s). If the payment is made before 4:00 p.m. Central Time will be credited to your bankruptcy case the next business day. Allow three to four days for the payment to be withdrawn from your bank account. The Internet system will provide you with an e-mail numbered receipt for your payment.

A word of caution, if a payment is returned due to insufficient funds you will no longer have access to the Chapter 13 ePay system.

Internet ePay: Open your web browser and sign onto address listed below. You must first enroll in the ePay system before you can transfer funds. You will need to enter your bankruptcy case number and the last four digits of your social security number, and you must open and read the terms and conditions before continuing. Then follow the on-line instructions to make a one-time payment or to set up an automatic payment that will occur each month on the day you select. You can cancel automatic payments at any time.

www.13network.com

We hope this will assist you in completing your bankruptcy case and obtaining a fresh financial start.

David G. Peake

Chapter 13 Trustee, Southern District of Texas