

OFFICE OF THE CHAPTER 13 TRUSTEE
2345 Grand Blvd., Suite 1200
Kansas City, MO 64108-2663
(816)842-1031

Richard V. Fink, Trustee

Dear Chapter 13 Debtor(s),

Your Chapter 13 bankruptcy case is scheduled for an upcoming telephonic Section 341 Meeting of Creditors. Although there will be no in-person Section 341 meeting for your case, I wanted to give you the following important information that would normally be provided at an in-person Section 341 meeting.

- During your telephonic Section 341 meeting, one of my Hearing Officers will ask you questions about your bankruptcy paperwork filed with court and your financial situations. Creditors may also be on the line and ask you questions.
- Your telephonic Section 341 meeting will be recorded. Make sure you answer questions clearly so that the recorder can pick you up. If you have filed a joint case with your spouse, both spouses must answer for the record.
- As your Chapter 13 Trustee, my role is to administer your Chapter 13 plan. My staff and I are prohibited from providing you with legal advice. Please contact your attorney regarding all legal questions.
- Your first plan payment is due 30 days after your Chapter 13 petition date (or conversion date if your case converted from a Chapter 7 case). I can accept payments the following ways:
 - Personal check, money order or cashier's check
 - Make the payment payable to "Office of the Chapter 13 Trustee, Richard V. Fink, Trustee"
 - Write your name(s) and Chapter 13 case number on each payment
 - Mail the payment to the following address:

Richard V. Fink, Trustee
PO Box 1839
Memphis, TN 38101-1839
 - Online payment:
 - Link to set up ePay account located at www.ndc.org

- Link to set up a TFS account located at <https://tfsbillpay.com>
 - Links to setup a TFS or ePay account also located at www.13network.com
 - Scroll down to my name to get to the links at www.13network.com
- Employer Wage Order
 - This is a court order issued to your employer directing them to deduct your Chapter 13 plan payment from your paycheck
 - Contact your attorney if you would like to set up an Employer Wage Order
- Continue to make your plan payments until you receive certain documents from my office at the conclusion of your case, including a wage order cancellation and a Trustee's Notice of Completion of Chapter 13 Plan
- If your address changes during your Chapter 13 case, contact your attorney to have a change of address filed with the Bankruptcy Court.
- While you are in your Chapter 13 case, you are not allowed to borrow money or sell assets without permission from either my office or the Bankruptcy Court. If you are in a situation where you need to borrow money or sell an asset of the bankruptcy estate, contact your attorney for assistance on obtaining the appropriate approval.
- If you have changes to your income or assets during your case, you must report those to your attorney. Examples may include, but are not limited to:
 - Negative changes such as loss of employment, loss of hours or pay and property loss; or
 - Positive changes such as receiving an employment bonus, changing jobs or getting a promotion where the income is significantly higher than what is listed on your current Schedule I, inheriting money or property, receiving life insurance proceedings, receiving insurance proceeds to repair or replace real or personal property, receiving proceeds from a lawsuit settlement or judgment, or receiving a tax refund.
- You can access information regarding your individual Chapter 13 case online at the following website: www.ndc.org. Follow the "Get Started" instructions to obtain a login and password to access the site.

- You must complete a Personal Financial Management class prior to obtaining a discharge in your Chapter 13 case. I have an online class available to you at the following link: www.13class.com. If you take and complete this class within one year of your petition date, I will pay the fee for the class.
- My office has written a handbook called “The Keys to Chapter 13 Success” which details the many issues and requirements that apply to you while you are in your Chapter 13 proceeding. You can view an electronic version at the following link: <https://www.13network.com/trustees/ksc/kscdocs/handbook.pdf>.

If you have questions regarding the above information, please contact your attorney for assistance. I wish you luck in the completion of your Chapter 13 plan.

Sincerely,

/s/Richard V. Fink, Trustee