

Todd S. Johns
Chapter 13 Trustee
Application to Incur Debt for Non- Vehicles

Procedure

- Application is accepted by approved forms.
- Application with supporting documentation to be submitted to Trustee by email to jmckinnon@shrevech13.com or by uploading application to 13documents website maintained by Trustee (login from Trustee required) or by mail to P.O. Box 1770, Shreveport, Louisiana 71166.
- Provide a copy of the proposed loan documentation to Trustee.
- File amended Schedules I and J (reflecting the proposed loan payment) on PACER.
- Provide 60 days most recent pay advices uploaded as “pay records” to the Trustee’s website.

Trustee Review Criteria

- The Debtor(s) budget must remain feasible.
- The Debtor(s) plan payments must be current.
- If down payment contemplated/required, application must disclose source of down payment and amount.
- If Student Loan request, application must state the degree or certification sought, the length of time to complete the degree, and the benefit to the debtor of obtaining the degree.

Limits to Trustee review:

If Application includes the following relief, Trustee is unable to approve these requests and a denial of the request will be entered to allow the debtor to file a Motion to obtain the requested relief:

- Substitution of Collateral
- Surrender of Collateral
- Ratification of sale already completed