

CHAPTER 13 TRUSTEE'S INCURRING DEBT IN CHAPTER 13 CASE POLICY

1. Debtor(s)' plan and/or the order approving a Debtor(s)' plan requires that the Debtor not incur any non-emergency consumer debt in excess of \$1,000.00 without written approval of the Trustee or order of the Court.
2. The following is the Chapter 13 Trustee's procedure for incurring consumer debt in excess of \$1,000.00.
3. A request to incur consumer debt in excess of \$1,000.00 other than the relief requested in paragraph 9 below, shall be made by completion of the Application to Incur Debt located on the Chapter 13 Trustees' website at www.13network.com under Chapter 13 Trustee Todd S. Johns.
4. The application with the supporting documents requested in the application shall be submitted to the Chapter 13 Trustee by email to jmckinnon@shrevech13.com, by mail to P.O. Box 1770, Shreveport, Louisiana 71166 or by the uploading of the application by your attorney to the 13Documents website maintained by the Chapter 13 Trustee. The supporting documents and loan criteria shown in the application form should be reviewed carefully. Applications which lack the required supporting documentation or which are contrary to the loan criteria shown in the application will be denied.
5. After review of the application and supporting documents, the Chapter 13 Trustee will notify the Debtor(s)' in writing of the approval or denial of the request. The Chapter 13 Trustee will also file with the Court either a Chapter 13 Trustee's Notice of Approval of Debtor's Application to Incur Debt or a Chapter 13 Trustee's Notice of Denial of Debtor' Application to Incur Debt.
6. Upon the filing by the Trustee of a notice of approval of Debtor(s)' application, Debtor is authorized to incur debt according to the terms set forth in the application.
7. Upon the filing by the Trustee of the notice of approval for a non-vehicle debt, Debtor must file within 30 days the amended budget which was submitted to the Trustee in support of the application.
8. Upon the filing by the Trustee of a notice of denial of Debtor(s)' application, Debtor may resubmit an application to the Trustee or seek permission from the Court to incur debt by filing a motion with the Court.
9. A request to incur consumer debt which includes the following relief will not be granted by the Chapter 13 Trustee. Permission to incur consumer debt which includes the following relief should be made solely by a motion filed with the Court:
 - a. Purchase or refinancing of a home;
 - b. Ratification of a sale already completed;
 - c. Sale or trade in of collateral or other estate property;
 - d. Substitution of collateral.