

## **Important Things To Know About Your Chapter 13 Plan**

1. **Your plan payment begins within 30 days of the filing of your petition.**
  - *For example, if your case was filed on 3/15 then your first plan payment becomes due by 4/15*
2. **Your plan payment is due once a month, every month from the date of filing your petition until the end of the term of your plan.**
  - *For example, if your case was filed on 3/15 and your plan provides for \$2,500 per month for 60 months then you will need to pay \$2,500 every month for 60 months starting 4/15*
3. **Your plan payment must be in the form of a money order or cashier's check.**
  - Payable to "Amrane Cohen, Chapter 13 Trustee"
  - With your name and case number printed clearly on the face of the payment instrument
  - CASH IS NEVER ACCEPTED FOR A CHAPTER 13 PAYMENT
4. **Prior to your case being confirmed – payments are to be brought to the hearing or mailed at least 7 days prior to any hearing. After your case is confirmed – you may either mail your payments or pay by internet check.**
  - Mailing Address: Amrane Cohen, Chapter 13 Trustee,  
P.O. Box 1252, Memphis, TN 38101-1252
  - Internet Payment: Register in the ePay System available at [www.ch13ac.com](http://www.ch13ac.com)  
Select the "ePay" link to get started
5. **For your 341(a) Meeting of Creditors - you must bring (1) a government issued photo ID and (2) proof of your Social Security number (social security card, government id or original W2).**
  - *Even though the meeting is called a meeting of creditors, you must attend or your case may be dismissed.*
6. **You may not buy, sell, trade, or give away any real estate, vehicle, or anything else of value while you are in a chapter 13 without the permission of the Court.** You may not buy anything on credit for more than \$500.00 unless you get approval from the Court prior to the purchase. The only exception is for emergency medical care.
7. **You must inform your attorney, the court and the trustee if you move or change jobs.**
8. **If a creditor contacts you during your chapter 13 advise them of your case number and give them the name and telephone number of your attorney.** If they do it again, let your attorney know.
9. **You will get faster service from the trustee office if you know your case number.** Our phone number is (714) 621-0200, our email address is [efile@ch13ac.com](mailto:efile@ch13ac.com), and our web site is [ch13ac.com](http://ch13ac.com). *The chapter 13 trustee, his attorneys, and his staff are not authorized to provide you any legal advice. If you have an attorney, he or she is your legal advisor and they take on that responsibility for the length of your plan unless they are excused by the Court. If you are representing yourself, you must figure out the bankruptcy code and the local bankruptcy rules as if you were an attorney.*
10. **Bankruptcy schedules are filed under penalty of perjury.** Failure to list assets, creditors, lawsuits, or any interest in property in your bankruptcy schedules will result in a referral of your case to the United States Trustee Program and to the United States Attorney's Office.

**Notice Is Hereby Given That The Information Relating To Your Chapter 13 Bankruptcy Case Will Be Made Available On The Internet To Your Creditors And Other Parties In Interest.**

Pursuant to 11 U.S.C. §§1302(b)(1) and 704(a)(7), the Chapter 13 Trustee has a duty, unless otherwise ordered by the bankruptcy court, to furnish information concerning the administration of your bankruptcy case as is requested by parties in interest.

In furtherance of this duty, the Chapter 13 Trustee will make the following information available to parties in interest who request such information:

1. Your name, address, bankruptcy case number, state and district in which your case is pending, and the trustee assigned to your case. Your Social Security number will not be visible to parties in interest, except for the last 4 digits.
2. Information about claims filed in your case including the identity of the creditor, the type of claim (e.g. secured, priority, or unsecured), the amount of the claim, and an account number identifier which may include the last 4 digits of your account with the creditor.
3. A history of all the payments you make to the chapter 13 trustee including the date and amount of each payment and when it was posted to the trustee's system.
4. A history of all disbursements made by the Chapter 13 Trustee in your bankruptcy case including the date of the disbursement, the payee, the trustee check number, and the amount.

You may review, without charge, the information about your chapter 13 bankruptcy case that is posted on the internet. The internet address is [www.ndc13.com](http://www.ndc13.com). The site is operated by the National Data Center, Inc. ("NDC"). You can contact the NDC for technical assistance at 866.938.3639. Questions specific to your case should be directed to the Office of Amrane Cohen, Chapter 13 Trustee.

In addition to appearing on the NDC site, information about your bankruptcy, including copies of your schedules and plan, are available on the internet in PACER. Access to PACER requires an account and is subject to a charge per inquiry. PACER is operated by the Administrative Office of the Bankruptcy Courts.