

CHAPTER 13 INSTRUCTIONS

PAYMENTS and MAILING INSTRUCTIONS:

- By check, money order, or bank draft payable to: Charles J. DeHart, III, Trustee
- Include your name and case number. No cash will be accepted!
- Deposited upon receipt. Do not mail post-dated checks
- Payments must be received within the month that they are due
- Checks without case numbers or names will be returned

COUPON BOOKS and ADDRESS CHANGES:

- Will be sent within the next several weeks. IF YOU DO NOT RECEIVE YOUR COUPON BOOK BY THE TIME YOUR PAYMENT IS DUE, MAKE YOUR PAYMENT WITHOUT A COUPON SO YOU DO NOT BECOME DELINQUENT WITH YOUR PLAN PAYMENTS
- Send 1 coupon with each payment. (Mailing labels will be included for your convenience)
- The coupon book may have more coupons than you will need for your payments. Use one coupon for each plan payment and discard the balance.
- If you move, the coupon has a space for you to provide us with your current address.
- If you misplace your coupon book or need additional coupons – contact us at (717)566-6097.

WAGE ATTACHMENT:

Voluntary wage attachment greatly increases the probability that you will successfully complete your Chapter 13 Plan. We strongly encourage voluntary participation in wage attachment.

- Employers make regular payroll deductions and forward the payment monthly to the Trustee
- Delinquencies in plan payments then forces MANDATORY wage attachment
- Please contact your attorney to make arrangements to voluntarily participate
- Provide your employer with the coupons to send with your payments

LATE PAYMENTS:

- Delinquency of thirty (30) days – Trustee will move to dismiss your case
- If you have difficulty making payments, contact your attorney immediately for advice

NSF, CLOSED ACCOUNTS:

- Anyone who makes payment with a personal check assumes the risk the check will not clear the bank.
- Result will be a \$20.00 charge
- The Trustee then reserves the right to file a motion to dismiss the case should the Debtor not cure the NSF immediately.
- Check returned to the Trustee's office for any reason – No further checks will be accepted by the Trustee. All further payments must then be made by certified check or money order.

TAX RETURNS

- Mail a copy of your most recent tax return to the Trustee as least 7 days prior to the creditor's meeting
Mail to: Charles J. DeHart, III, 8125 Adams Dr., Ste A, Hummelstown, PA 17036

YOUR CASE INFORMATION:

- Available 24/7 at www.trustee13.com
- By telephone Monday through Friday 9:00 a.m. to 3:00 p.m. at (717)566-6097
- Information relating to your Bankruptcy case will be available on the internet to your creditors/parties in interest. The information will include your name, address, case number, history of payments, history of disbursements, and all claims filed. It will **NOT** include your Social Security Number or your employment history.

Charles J. DeHart, III, Chapter 13 Trustee