

KYLE L. CARLSON, TRUSTEE

Office of Chapter 12 & 13 Bankruptcy Trustee

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To: Chapter 13 Bankruptcy Debtor(s)
RE: Post 341 Meeting Instructions and Information

- My office will send out periodic reports to you after confirmation that list the dollars that you have paid to my office and to whom we have distributed these dollars. When you receive this report, please look it over carefully. If you see something on the report that you don't understand, it doesn't look right, or if it is just plain wrong, get a hold of both your attorney and my office. I want to make sure that you understand how your plan works. I want to be certain that your questions are answered and we are paying the right people the correct amounts of money.
- I asked you during the 341 meeting if you were aware of inheriting any property in the near future. If you should receive any information that indicates that you will receive an inheritance or receive any large gift of proceeds, any time during this plan, please contact your attorney immediately to let your attorney know what is transpiring. I expect your attorney to contact me to let me know of any changes that may affect your plan.
- If you get behind making your payments or if your financial circumstances change, the best advice I can give you is for you to contact your attorney. Your attorney knows what options you have- what you can and can't do in bankruptcy under bankruptcy law in a Chapter 13. It's important for you to contact your attorney as soon as possible when you run into difficulties or when changes occur. Sooner is better than later. The further you fall behind the more problems you have and the more difficult it is to recover. It is very important to contact your attorney. Your attorney is there to assist you through the life of this plan. Although you may have paid him in advance or he may have been paid through the plan, he remains your attorney the whole time you are in bankruptcy. You can expect your attorney to help when you have needs. If you are not able to get assistance from your attorney, please contact me to let me know.
- I will not send you a monthly notice of when payments are due. It was discussed at your 341 meeting that your first payment was due 30 days from the date of the filing of your plan. Typically this occurs on or before the 341 meeting. Payments are due on this date each and every month thereafter until your plan is completed. Unless we have made an agreement to change the due date, it is important that you make the payment by your due date. I will make a motion to dismiss your case if you should fall behind on your payments. If you get a motion to dismiss, you need to contact your attorney immediately for options. I'm not looking to put you out of bankruptcy if you can figure out how to get current with your payments. Therefore, it is important for you to contact your attorney. If you fail to cure the problem timely, your case will be dismissed. The motion to dismiss sets a timeframe for which action must be taken or a dismissal will be ordered from the court.
- In Chapter 13 Bankruptcy, communication is very important. Therefore, please do not hesitate to contact your attorney or my office with any questions. I want to make sure this plan works out to your benefit and the creditors are fairly treated.