

Office of the Chapter 13 Trustee

Eastern District of California

Lilian G. Tsang, Trustee

Post Office Box 3051

Modesto, California 95353-3051

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Tel: (209) 576-1954

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Chapter 13 Debtor Introduction Booklet

Dear Debtor:

The purpose of this Introduction Booklet is to provide you with important information regarding the chapter 13 bankruptcy process. This booklet contains instructions and explanations regarding your Chapter 13 plan payments, required submission of documents, and your required appearance at the Section 341 Meeting of Creditors. Please note, my office does not represent debtors, creditors or any interested parties. My office is also prohibited from offering legal advice to any party.

Please read the entire booklet very carefully and contact your attorney (if represented) should you have any questions. You may also email my office at info@mod13.com.

Sincerely,

Lilian G. Tsang

Chapter 13 Trustee

Table of Contents

1) CHAPTER 13 PLAN PAYMENTS.....	2
2) ONGOING MORTGAGE PAYMENTS.....	3
3) DOMESTIC SUPPORT OBLIGATIONS.....	3
4) 341 MEETING OF CREDITORS BY ZOOM.....	4
5) DOCUMENTS TO BE PROVIDED.....	5
6) DO'S AND DON'TS.....	7
7) FINANCIAL MANAGEMENT COURSE.....	8
8) SUMMARY OF IMPORTANT WEBPAGES AND LINKS.....	8

1) Chapter 13 Plan Payments

Your **first** Chapter 13 plan payment is due **30 DAYS** from the date you filed bankruptcy in the amount stated in your Chapter 13 plan. Thereafter, your plan payments are due on the 25th of each month for the term of the plan. Please refer to your Chapter 13 plan or your attorney, if represented, for the specifics of your plan payments.

Making Plan Payments Electronically (See enclosed TFS and MoneyGram handouts):

The Trustee's office accepts plan payments made electronically through a service called TFS Bill Pay. To sign up for this service, please go to www.TFSbillpay.com or call (888) 729-2413. If you elect to make payments through this service, you are entering into an agreement with TFS, not the Trustee's office. Likewise, any fees charged for using this service are being collected by TFS, not the Trustee's office.

Your plan payments are due the 25th day of each month. If the 25th falls on a weekend or holiday, payment is due on the business day before the 25th. Please take these time frames, as well as any number of days that TFS may hold your payments, into consideration when scheduling payments electronically.

You may also make payments electronically by MoneyGram. Contact TFS Bill Pay to obtain information about making payments at your nearest MoneyGram location.

Please note that on-line bill pay checks initiated through your banking institution are not an acceptable form of payment.

Making Plan Payments by Check:

- (1) Only certified funds, such as Cashier's Checks or Money Orders, will be accepted.
- (2) Cash, personal checks, business checks, and on-line bill pay checks will **not** be accepted.
- (3) Payments must be made payable to: LILIAN G. TSANG, CHAPTER 13 TRUSTEE.
- (4) You must include your name and case number on each payment.
- (5) Payments **must** be mailed to the **payment** address listed below. Walk-in payments will not be accepted.
- (6) Your payment is due the 25th day of each month. If the 25th falls on a weekend or holiday, payment is due on the business day before the 25th.

PAYMENT ADDRESS:

**Lilian G. Tsang Chapter 13 Trustee
P.O. Box 104
Memphis, TN 38101-0104**

CORRESPONDENCE ADDRESS:

**Lilian G. Tsang Chapter 13 Trustee
P.O. Box 3051
Modesto, CA 95353-3051**

If you fail to make timely payments, confirmation of your case may be denied and your case may be dismissed. You will not receive monthly notices. It is up to you to remember to make timely payments.

Wage Orders:

If you have requested a voluntary wage order, please be advised that it is your responsibility to make payments to the Trustee's office until the wage order takes effect. It may take several months for your employer to properly transmit funds to the Trustee's office.

2) On-Going Mortgage Payments

If your Chapter 13 plan provides for the Chapter 13 Trustee to make your on-going mortgage payment to your lender, you need to be aware of the following:

If your mortgage payment falls due after you file the petition and during the first calendar month of the case, you are required to make the payment directly to your lender and provide evidence of the payment to the Trustee.

3) Domestic Support Obligations

You are required to make all on-going Domestic Support Obligation payments directly.

4) 341 Meeting of Creditors by Zoom

You will receive a separate notice of the 341 meeting of creditors. The date listed on the official notice is the date that you and your filing spouse must attend the meeting of creditors by Zoom. Visit **www.mod13.com** to obtain more information regarding your 341 meeting.

Language Assistance:

If you need language assistance, please notify your attorney, if represented, or contact our office, if not represented, in advance of the hearing so we can be prepared to conference in the language interpreter.

General Rules for Appearing on Zoom:

Please arrange to be in a quiet area from whatever location you are calling. Please turn off radios, TV's, music players or any other extraneous noise that might interfere with the conduct of the meeting. You should arrange that children, pets, or any other non-participants in the hearing are excluded from your calling space for the duration of the hearing.

Downloading and Testing the Zoom Application Prior to the Date of Your Scheduled 341 Meeting of Creditors:

1. If you are using a computer or laptop, please download and install the Zoom application in advance of the meeting.
2. If you are using a tablet or smartphone, please download the "Zoom Workplace" app from the Apple App Store or Google Play Store in advance of the meeting.
3. Test the Zoom application to ensure that it is running properly. Audio and video feeds should be working.

Instructions for Joining the 341 Meeting of Creditors:

1. From the Trustee's website: www.mod13.com, use the link listed on the website to join the correct room. Access the 341 meeting using the device on which you downloaded the Zoom application.
2. When logging in, please use your **FIRST** and **LAST** name so we know who is in the room.
3. Join the room **10 minutes prior** to your scheduled hearing, and **test your audio and video feeds**.
4. We are conducting multiple 341s. When you are brought into the hearing room, there will be other hearings being conducted; therefore, it is critical that you keep your audio on mute until your case is called.
5. If for any reason you are disconnected or the conference is terminated early due to technical problems, please log back into the meeting by clicking the link on the Trustee's website.
6. If you cannot reconnect or have other technical difficulties, contact our office at **(209) 576-1954**.

5) Documents to be Provided

The following checklists, authorizations, and documents are required to be filed or produced if applicable to your case. Your attorney will know if the specific document request is applicable in your case.

Do not mail, fax, e-mail, or hand deliver the documents to the Trustee.

The documents are to be provided to your attorney. Your attorney will upload the documents to Bankruptcy Documents at <https://www.bkdocs.us/>, which is a secure file transfer service used by the Chapter 13 trustee.

If you do not provide the required documents to your attorney, your case may be dismissed or converted to Chapter 7 at the discretion of the court.

Due Date	Document Type	Document Description
14 DAYS AFTER THE FILING OF YOUR BANKRUPTCY PETITION	Class 1 Checklist and Most Recent Mortgage Statement	LBR 3015-1(b)(6) provides that the debtor shall provide to the trustee, not later than fourteen (14) days after the filing of the petition, a Class 1 Checklist, for each Class 1 claim. See "Fillable Document" tab.
	Domestic Support Obligation Checklist	LBR 3015-1(b)(6) states that the debtor shall provide to the trustee, not later than fourteen (14) days after the filing of the petition, Form EDC 3-088, Domestic Support Obligation Checklist, or other written notice of the name and address of each person to whom the debtor owes a domestic support obligation, together with the name and address of the relevant state child support enforcement agency. See "Fillable Document" tab.
	Itemized Statement of Monthly Net Income	11 U.S.C. § 521(a)(1)(B)(v) and (vi) detail a debtor's duty to file a statement of monthly net income, itemized to show its calculation, and a statement disclosing any anticipated increase in income or expenditures over the 12 months following the bankruptcy petition date. This will be applicable when you have a dollar amount on line 8a of Schedule I: Your Income. You must file a statement for each property and/or business you own showing gross receipts, ordinary and necessary expenses, and the total monthly net income.
	Item 28 on Form 122C-2	For debtors who are above median income and have completed Official Forms 122C-1 and 2, please provide: Home Energy Costs (If you claim home energy costs in excess of that allowed on line 8, then provide the trustee with documentation of your actual expenses and show that the additional amount is reasonable and necessary).
	Item 29 on Form 122C-2	For debtors who are above median income and have completed Official Forms 122C-1 and 2, please provide: Education Expenses for Dependent Children Under 18 (If you claim an expense on line 29 then you must provide documentation of your actual expenses and explain why the amount is reasonable and necessary and not already accounted for on lines 6-23).

	Item 43 on Form 122C-2	For debtors who are above median income and have completed Official Forms 122C-1 and 2, please provide: Deduction for Special Circumstances (You must give the case trustee a detailed explanation of the special circumstances and documentation for the expense. Declaration with supporting documents).
7 DAYS BEFORE THE FIRST 341 MEETING OF CREDITORS	Employer Payment Advices	<p>The debtor shall provide copies of all payment advices or other evidence of payment received within 60 days before the date of filing of the petition, by the debtor from any employer of the debtor. 11 U.S.C. § 521(a)(1)(B)(iv)</p> <p>Local Bankruptcy Rule 1007-1(c)(1) requires the debtor to provide to the trustee, the payment advices, seven (7) days before the first date set for the meeting of creditors.</p>
	Most Recently Filed Tax Return	11 U.S.C. 521(e)(2)(A) requires the debtor to, not later than 7 days before the date set for the first meeting of creditors, to provide the trustee with a copy of the Federal income tax return required under applicable law for the most recent tax year ending immediately before the commencement of the case for which a Federal tax return was filed.
	Third Party Contributions	Declaration of third party who contributes to the debtor's monthly income. Declaration shall include the person's name, address, and relationship to the debtor, as well as detail their ability to make the contribution after their total personal monthly expenses have been paid, and how long such a contribution is committed to debtor.
PRIOR TO THE 341 MEETING OF CREDITORS	Proof of Identification and Social Security Verification	<p>(1) A copy of an original Valid Picture I.D. such as a driver's license or passport.</p> <p>(2) Proof of your complete Social Security Number. If you do not have a social security card, the following are acceptable: W-2 Form for most recent tax year or recent payroll stub indicating name and full social security number.</p>
PROVIDE AT THE 341 MEETING OF CREDITORS	Evidence of Payment to Class 1 Claims	If an ongoing mortgage/contract installment payment on a claim classified in Class 1 first falls due after the petition is filed and during the first calendar month of the case, the debtor shall make that installment payment directly to the Class 1 claim holder. The debtor shall provide evidence of all such payments to the trustee at the Meeting of Creditors. See Order Re: Chapter 13 Plan Payments, Adequate Protection Payments, and Employer Payment Advices issued on the date the petition was filed.
	Spousal Waiver	If the debtor filed the petition without his/her spouse and the debtor has claimed the exemptions specified in C.C.P. Section 703.140 (b) et seq., then provide the waiver of the right to claim exemptions executed by both spouses unless 703.140(b)(2)(B) is applicable.

6) Do's and Don'ts

- (1) Do contact your attorney, if represented, if you have any questions about your case.
- (2) Do notify your attorney, if represented, the court, and Trustee of any change of address.
- (3) Do keep insurance on all vehicles you own and operate.
- (4) Do contact your attorney, if represented, if you cannot make your plan payments.
- (5) Don't ask the Trustee's office for legal advice as the Trustee's office is prohibited from giving legal advice.
- (6) Don't sell or transfer any property prior to confirmation of the Chapter 13 plan without court order.

Notice Is Hereby Given That 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(7), your 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.

Accordingly, 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, but they will be able to search for your bankruptcy case using your social security number. Furthermore, your employer's name will not be displayed.
- (2) Information regarding claims filed against your bankruptcy case including the identity of the claimant, the type of claim (e.g. priority taxes, secured, unsecured, etc.), and the amount of the claim.
- (3) A history of all payments you make to the Chapter 13 Trustee in your bankruptcy case including the date and amount of each payment.
- (4) A history of all disbursements made by the Chapter 13 Trustee in your bankruptcy case including the date of the disbursement, the payee, and the amount.

You may review, without charge, the information about your Chapter 13 bankruptcy case that is posted on the Internet. If you believe the information about your bankruptcy case is inaccurate, you can contact the National Data Center (NDC) to report the error. You should receive a written response from the NDC within thirty (30) days following receipt of such report.

The URL address where your information is posted is <https://www.ndc.org> which is operated by the NDC.

You can access your data by visiting the above website. You will be required to provide some information to obtain a username and password. **Note: Until your creditors are input into the computer and information is sent to the NDC, you will not be able to access the site.**

7) Financial Management Course

The bankruptcy statute requires you to complete a personal financial management course in order to receive a discharge. This is in addition to the credit counseling you received before you filed your case. You must file the statement regarding completion of a course in personal financial management no later than the date of your last payment under the plan. Please see your attorney, if represented, about qualified providers.

8) Summary of Important Webpages and Links

- 1) For general questions and Trustee information, visit: www.mod13.com
- 2) All required and additionally requested documents should be provided to your attorney, if represented, and if not represented, uploaded to Bankruptcy Documents at <https://www.bkdocs.us> on or before the due date
- 3) To access your bankruptcy case information, you may visit: <https://www.ndc.org>
- 4) To obtain information about making your plan payments electronically, visit TFS Bill Pay at <https://www.TFSbillpay.com>



The Automated & Online Solution for Chapter 13 Bankruptcy Payments



The challenge to surviving your bankruptcy is making payments on time and keeping accurate records. TFS provides an easy-to-use online payment option for your monthly bankruptcy payments. It's cheaper and hassle-free.

The other options for making your bankruptcy payments would require you to obtain money orders or certified checks **EVERY** month. Why wait in line at the bank and pay exorbitant bank fees? Make your payments automatically and from the privacy of your own home.

Bankruptcy Payment Options Compared

	Cost	Convenient	Automated Payments	Private	Reminders and Notifications	Accurate Recordkeeping
TFS Bill Pay	\$	✓	✓	✓	✓	✓
Certified Check	\$\$	✗	✗	✗	✗	✗
Money Order	\$\$\$	✗	✗	✗	✗	✗

With automated payments, reminders, and the ability to make bankruptcy payments from the comfort and security of your home, TFS Bill Pay is the obvious choice. Visit us today at www.TFSBillPay.com, or call 888-PAY-CH13 (888-729-2413).



MoneyGram®



The **Fastest** Way to Make Chapter 13 Plan Payments

What is MoneyGram.

How long does it take?

Your Trustee can confirm your MoneyGram payment instantly.

What forms of payment can I use?

Debit cards and cash can be used at Walmart, or cash anywhere else!

What should I bring?

You need your TFS MoneyGram Card, payment & ID. That's it!

How much does it cost?

Every MoneyGram transaction includes a flat fee of \$8.99.

Why use MoneyGram.

Fastest Method of Trustee Payment!

Use MoneyGram in time-sensitive situations like a dismissal hearing, before confirmation, or catch-up payment.

Easy and Convenient!

Visit any one of 39,000 MoneyGram locations across the country to pay with ease.

Peace of Mind!

Once your payment leaves your hands, it's tracked and guaranteed to arrive at your trustee's office!

How To GET STARTED

There are two easy ways to get started:

1 Talk to your Attorney. They can print your MoneyGram card straight from their office!

2 Call the TFS MoneyGram hotline at **(888) 739-2749**.

When you provide basic case information, a **MoneyGram Card** will be generated and sent to you!

Simply bring your MoneyGram Card, your payment, and ID to any one of over **39,000** MoneyGram locations!



**CALL YOUR ATTORNEY OR OUR MONEYGRAM
HOTLINE TODAY AT: (888) 739-2749**