

## ***WHAT YOU SHOULD KNOW ABOUT YOUR CHAPTER 13 CASE***

### ***YOUR CASE NUMBER:***

When your Chapter 13 Petition was filed, the court assigned a case number. This number is very important. **ALWAYS** write this number on all payments and correspondence and have the number handy when you call the Trustee's office. You have been provided with payment labels that contain your case number and name. Attach one of these labels to each payment you send to the Trustee's Office.

### ***PLAN PAYMENTS TO THE TRUSTEE'S OFFICE:***

All Chapter 13 filers are required to make monthly payments to the Trustee's Office **beginning 30 days after the filing date**. Failure to make adequate and timely payments may result in your case being dismissed (see MOTIONS TO DISMISS on page 5). Wage Orders are mandatory. Your plan payment will be made by payroll deduction from your employer, unless the Court grants a waiver. With this method of payment, your attorney prepares a Wage Order which tells your employer how much to deduct from your paycheck and where to send the deducted funds.

Sometimes, several pay periods go by before the employer actually begins deducting and sending payments to the Trustee. Remember that **you** need to make direct payments until your employer begins sending the payments to the Trustee. All direct payments must be in the form of a money order or a cashiers check. Cash, direct deposit and wired funds are not accepted. Hand delivered payments are not accepted at the Trustee's office, at 341 meetings or at confirmation hearings. All direct payments must be payable to **CINDY BOUDLOCHE, TRUSTEE** and mailed to:

**CINDY BOUDLOCHE, TRUSTEE  
P.O. BOX 6885  
CORPUS CHRISTI, TEXAS 78466-6885**

If you send direct payments, be sure to include your **CASE NUMBER or SOCIAL SECURITY NUMBER, and ADDRESS** directly on your payment. Using the payment labels included in this packet will simplify this process. Please write or print legibly. This information is necessary to insure that your payment is credited to **YOUR** account.

It is an excellent idea to keep copies of all payments to the Trustee. If there should ever be a discrepancy in your payment history, you would need to provide certain information to the Trustee's office to prove that payments were made. If a problem should arise, we would need to know the date of the missing payment, the amount of the payment and the money order or cashiers check number. Without this information we could not search our records. If after receiving this information we still could not locate the payment, we would ask you to put a trace on the payment. You would need to contact the place of business where you purchased the money order or cashiers check and ask them to trace the payment. A trace would prove where the money was deposited, like the endorsement on a cancelled check.

You may increase the amount of your monthly payments to the Trustee thereby paying your case off early. Paying a little more than originally required may reduce interest costs, administrative expenses and cause the payroll deduction to stop sooner. If you wish to increase the amount of your payments, contact your attorney. If you wish to make a single extra payment, send the payment along with a note telling us you want the payment to go towards your Plan. Payments larger than the required monthly payment amount are often questioned by our staff and your note would insure that your payment is applied to your case immediately upon receipt. If you are interested in completing your Plan as soon as possible, you may want to consider applying annual income tax refunds towards your Plan.

### ***CALLS TO THE TRUSTEE:***

Calls are accepted Monday through Friday between the hours of 8:00 a.m. and 4:00 p.m. So your call can efficiently be handled, please have your case number handy. Please do not think that you need to speak with the Trustee. Our staff is familiar with the policies and guidelines in Chapter 13 and is well qualified to discuss your problems or questions. Remember that the Trustee and the Trustee's staff cannot give legal advice. Please direct all legal questions to your attorney.

Our telephone system includes voice mail which enables callers to leave a message if the staff member being called is not available. We encourage you to leave a message, your call will be returned. Be sure to speak slowly, pronounce your name clearly and leave your phone number and case number. We often experience a large number of incoming phone calls and sometimes your call cannot be returned right away. Our goal is to return all calls the same day but sometimes this is impossible. On extremely busy days, it may be the following day before your call is returned.

If you call our office to ask general questions about your case, enter extension 46 when prompted by our phone system. If you call our office regarding a notice of dismissal, stay on the line until the Operator answers and then ask to speak to the Dismissal Clerk. You will be asked for your case number.

### ***CORRESPONDENCE TO THE TRUSTEE'S OFFICE:***

When sending correspondence to the Trustee's office, be sure to include your case number, name, address, phone number and mail to:

Cindy Boudloche, Trustee  
555 N. Carancahua Ste. 600  
Corpus Christi, Texas 78478

**Please note that this address is not the same address for payments.** Allow five to ten working days for a response. Time permitting, we may place a phone call to you rather than send a letter.

### ***CHANGE OF ADDRESS:***

It is very important that we know your current address while your Chapter 13 Plan is active. We mail all notices, correspondence, checks, etc. to the address listed on your Bankruptcy Petition. If your address changes, it is very important that you notify your attorney, the Bankruptcy Court, and the **Trustee's office in writing immediately**. Your signature must be included on your notification.

### ***CHANGE IN EMPLOYMENT:***

If you have a change in employment, notify your attorney, the Bankruptcy Court and the Trustee's office immediately. This includes the name and address of a new employer and a change in the amount of your pay.

### ***TRUSTEE'S FEES:***

Your attorney should have explained the Trustee's fees as allowed by Court. This fee may fluctuate during the life of your Plan but will not be more than 10%.

### ***YOUR CHAPTER 13 PLAN:***

The Chapter 13 plan is your proposal for dealing with your creditors within the guidelines of the bankruptcy code. It is your attorney's job to assemble all the required information from you and develop a feasible plan in accordance with your budget and the amount of your debt. It is your job to provide your attorney with complete and accurate information and to make sure the documents filed on your behalf reflect that information. It is the

Trustee's job to review your plan as well as all of the bankruptcy documents and make a recommendation to the Court.

The Trustee will recommend approval of your plan if:

1. All of the information provided on the petition, schedules, statement of affairs, and the plan appears to be complete and accurate,
2. The amount of your proposed payment is sufficient to pay all of the administrative, priority and secured claims, including applicable interest, within the number of months designated in your plan,
3. All of your disposable income for no less than 36 months is dedicated to the payment of your creditors,
4. Your unsecured creditors receive at least as much as they would have been paid if you had filed a Chapter 7 case.
5. Your plan payments are current.

The best chance for Chapter 13 success occurs when payments to your creditors, both directly and through your plan, fit within your ability to pay. An accurate and realistic budget is the heart of your plan. The Trustee will ask for pay stubs, tax returns, or other documentation to verify your income. You may also be asked to verify certain expenditures and other information in your bankruptcy documents. When inaccuracies occur, you will be required to submit amendments to your schedules, statement of affairs or plan. Your attorney will advise you when this is necessary.

All of your creditors will receive a copy of your plan and will have the right to object to the proposed treatment of their claims. Objections will be resolved by the bankruptcy judge.

**Confirmation** of your plan means the Court has approved your proposal for payment and has signed an order which binds you and your creditors to the terms of your plan. You will receive a copy of the Order Confirming Plan. The amount you must pay is set out in paragraph two of the Order. In many cases more than one amount is listed. That means your plan payment will change during the months indicated. You should review this order carefully and consult your attorney if you do not understand it. In the event your circumstances change, it may be necessary to change your plan payments by modifying your plan. MODIFICATIONS are explained on page 5.

#### ***PLAN LENGTH:***

The length of your Plan per the Confirmation Order is a close approximation. Over the life of your Plan there are several factors that affect Plan length. Sometimes a claim filed by a creditor reflects a higher dollar amount than what was stated in the Plan. This could mean that it would take more than 60 months to pay all the creditors. **(Bankruptcy law dictates that no Chapter 13 Plan shall go over 60 months in length)**. When this happens, we notify the attorney that the Plan is deficient, the attorney in turn contacts the Chapter 13 filer to discuss filing a Modification (see MODIFICATIONS). Another factor affecting Plan length is creditors not filing claims which could result in your Plan being completed earlier than originally anticipated. **NOTE: If you wish to payoff your case in less than 36 months, you must pay all unsecured creditors in full.**

#### ***BUSINESS CASES:***

Chapter 13 filers who are in business for themselves must comply with the same requirements as individuals not self-employed. Self-employed filers may send payments to the Trustee with money orders, cashiers checks or business checks. However, if a business check is ever returned by the bank for insufficient funds, all future payments will be required to be in the form of certified funds. Business case filers will be required to supply additional information to the Trustee before a recommendation regarding confirmation is made. Additional information needed will be requested in writing by the Trustee's office.

#### ***YOUR BANKRUPTCY ATTORNEY'S RESPONSIBILITIES:***

In addition to assembling and preparing the necessary documents for your bankruptcy case, it is your attorney's job to provide whatever legal advice and services that may be necessary for the administration of your case until it is either completed or dismissed, unless the Bankruptcy Judge permits your attorney to withdraw from the case. If that happens you will receive notice and an explanation why the attorney is asking to withdraw. If **you** initiate a change of attorney, please notify the Trustee's office of the new attorney's name and address. If you ever have a legal question regarding your Plan, a creditor, your rights or your options, call your attorney. The Trustee's office **cannot** give legal advice. If you call our office with a legal question, we will refer you to your attorney.

### ***ATTORNEY'S FEES:***

Be sure you have discussed legal fees with your attorney and fully understand how much you will pay, both directly and through your plan, and what services the initial fee covers. The Trustee will pay your attorney from funds that you pay into your Chapter 13 plan. Most Chapter 13 filers will be in bankruptcy for 36 to 60 months. During that time it is likely that additional attorney's fees will be incurred which **MAY** increase the amount you must pay into your plan. If payment of additional attorney's fees is to be made through your plan, the attorney will file a motion with the court stating what additional work was done and requesting approval of these fees. The attorney will send you a copy. You should carefully review all correspondence from your attorney including applications for additional fees.

### ***ATTORNEY COMPLAINTS:***

It is essential that you keep in touch with your attorney throughout your case and that he or she knows how to reach you. Be sure you talk to your attorney about the best time and way to contact him or her if you have questions about your case. Your attorney cannot always be available to answer the telephone, however, your calls should be returned in a reasonable amount of time. If your attorney routinely does not return your calls, try contacting him or her in writing by mail, fax or email.

If you are dissatisfied with the service you receive or you think your attorney is mishandling your case, you are free to consult with another attorney, either for a second opinion, or to change representation completely. In most cases, the Trustee is unable to help you with complaints about your attorney.

The Texas Bar licenses attorneys in this state and oversees their conduct. You may direct any appropriate complaint regarding representation you have received to the State Bar of Texas Attorney Discipline System by calling 1-800-932-1900.

### ***CONTACT WITH CREDITORS:***

If you receive harassing phone calls from a creditor, inform the creditor that you have filed Chapter 13. Give the creditor your case number and the name of your attorney. Do not discuss your debt with the creditor. Threatening letters from creditors should be forwarded to your attorney. Be sure that **you** do not contact your creditors after you have filed bankruptcy.

### ***MEETING OF CREDITORS/ 341 MEETING:***

The Meeting of Creditors, also referred to as the 341 meeting, is an opportunity for you, your attorney and the Trustee to briefly discuss your case. **Chapter 13 filers are required to attend.** If you have filed jointly, both husband **and** wife must attend unless excused by the Court. Failure to attend could result in dismissal of your case. All Chapter 13 filers will also be asked to **verify their identity** with a recent driver's license, passport or other government issued photo identification and to verify their social security numbers with a social security card, pay stub, W-2 form or hospital insurance card. The Trustee will need to view the **original** documents for each filer whether or not one is excused from attendance at the 341 meeting.

**Your attorney is required to attend** the 341 meeting unless he or she has made arrangements for another attorney to appear instead. The Trustee will not conduct the meeting if your attorney or his or her designated representative

does not appear. The Trustee's office will notify all parties of the date, time and location of the first scheduled 341 meeting. If the meeting is reset, your attorney will notify you of the new date.

At the meeting, you will be asked to state under oath that all the information contained in your bankruptcy documents is true to the best of your knowledge. It is a good idea to thoroughly review your bankruptcy paperwork prior to the meeting to make sure the information is accurate and current. If you do not have a copy of everything you signed, ask your attorney to provide it to you **prior** to your meeting. You will also be asked to advise the Trustee of any changes in your circumstances since the filing of your petition and of errors or omissions in your documents. Any creditors who wish to attend will be given the opportunity to ask questions. It is a **federal crime to purposely omit or misrepresent** any information about your circumstances to the Trustee or the Court.

### ***CONFIRMATION HEARING:***

The Confirmation Hearing is before the Bankruptcy Judge. At the hearing the Trustee will make a recommendation regarding the approval of your plan as set out in YOUR CHAPTER 13 PLAN on page 2 of this booklet. If the trustee does not find that your plan is feasible she will recommend that it **not be confirmed**. In most cases, you will have the opportunity to make changes and present your amended plan on another date. If the Trustee lacks sufficient, necessary information to make a recommendation to the court, she may ask that your case be **passed** to the next month's docket. Your attorney and your creditors' attorneys may present arguments and evidence at the confirmation hearing contrary to the recommendation of the Trustee. The Bankruptcy Judge will ultimately decide if your plan should be confirmed.

### ***MODIFICATIONS:***

A Modification is an adjustment to a confirmed case that must be approved by the Bankruptcy Judge. Once your case is confirmed, situations may arise making it necessary to adjust your Plan, such as: (1) interruption of income, (2) claims from your creditors coming in for higher dollar amounts than anticipated causing your Plan to be deficient, (3) increasing your monthly payments due to an increase in pay. Your attorney can advise you regarding these and other matters. The Trustee reviews all Motions to Modify and will recommend approval to the Court if the modified plan meets all the requirements of the confirmed plan set out above. You will need to provide the Trustee with current income information, including tax returns and pay stubs, at the time your Motion to Modify is filed.

### ***MOTIONS TO DISMISS:***

If your case has been on the confirmation docket for several months without the required amendments being made or information provided, the Trustee may file a motion asking that your case be dismissed. There are many other reasons why the Trustee may file a Motion to Dismiss. The most common reason is failure to make timely and adequate payments to the Trustee. Keep in mind that we do not warn you that your payments are delinquent. We are not a collection agency. It is your responsibility to know when your payments are due and to keep track of your payment status. Other reasons for filing a Motion to Dismiss include the failure to file a Chapter 13 plan and failure to appear at the Meeting of Creditors.

If you do not fulfill your obligations, the Trustee will send you and your attorney a Motion to Dismiss which states the reason we are requesting dismissal and allows you 20 days to cure the problem. If you receive a Motion to Dismiss, you should contact your attorney **immediately**. If your attorney does not formally respond to the motion by the date stated, the case will be dismissed without further notice or hearing. If your attorney responds to the motion but you do not cure all deficiencies by the court date, the case may still be dismissed. If the case is Dismissed With Prejudice you will not be able to file a new case for at least 180 days.

If your case gets dismissed, you will no longer be protected by the Bankruptcy Court. Dismissal reactivates all unpaid or disputed debts, all interest, finance charges, all late charges not allowed by the court, and all debts of creditors who did not file claims. In addition, you will be forced to deal with those creditors on their terms, not yours or the Court's.

### ***VOLUNTARY DISMISSAL:***

Federal Bankruptcy law allows you to request that your Chapter 13 Plan be dismissed at any time. No one can force you to remain under Chapter 13 if you do not wish to continue. If you desire to stop your case, contact your attorney. We urge you to give careful consideration to such a decision.

### ***DIRECT PAYMENTS TO CREDITORS:***

Direct payments by you to your creditors are expressly prohibited unless otherwise stated in your Chapter 13 Plan. As well as possibly being illegal, payments made by you to creditors who are to be paid through your Plan would result in those creditors being **overpaid** with your money.

### ***CREDIT CARDS:***

The use of credit cards or charge accounts while in Chapter 13 bankruptcy is prohibited.

### ***EMERGENCY PURCHASES:***

Requests to purchase due to emergencies may be granted by the trustee if the dollar amount is less than \$1,000. Write or call the Trustee's office stating what the emergency is, the amount of the emergency purchase or repair and how you are able to pay for the purchase.

### ***PERMISSION REQUIRED TO BORROW \$1,000 OR MORE WHILE IN CHAPTER 13:***

Permission to borrow more than \$1,000 while in Chapter 13 **must** be granted by the Bankruptcy Judge. If you need to purchase an automobile or home, or if you want to refinance your home, or borrow money for any purpose, you must contact your attorney to file a motion with the Court requesting authority to do so. You must give your attorney specific information to include in the motion about the reason for incurring the additional debt and the proposed amount, interest rate and monthly payment. Your attorney will provide a copy of the motion to the Trustee and your creditors. The Trustee will review the request and assess the impact of the additional debt on your budget and your Plan. The Trustee will not object if you show that the requested purchase is necessary to your reorganization, the amount and terms are reasonable, you have had no difficulty keeping up with your plan payments thus far and the monthly payment is within your means to pay. In most cases, you will be required to furnish the Trustee with current income information, tax returns and the purchase documents.

### ***HOME EQUITY LOANS:***

Before you apply for a home equity loan, contact your attorney for advice and to file a motion to incur debt. All home equity loans must be approved by the Bankruptcy Judge. If you intend to pay off your case, wait until after the motion to incur debt is approved by the judge. Then contact our office for a payoff of your case. Allow at least two weeks for your case to be audited and the payoff calculated. **NOTE: if you pay off your case in less than 36 months, you must pay all creditors in full.**

### ***INSURANCE SETTLEMENT FOR TOTALED VEHICLES:***

The Trustee's office does not get involved in matters pertaining to insurance settlements for totaled vehicles. But, to avoid overpayment of the lienholder's claim, the Trustee's office must be notified. The insurance company should handle matters according to their usual procedures which usually involves discussion between the insurance company and the lienholder.

### ***VEHICLE TITLES:***

When the secured portion of the claim for your vehicle is paid in full, the lienholder will usually forward the title to you. If the title should be forwarded to the Trustee's office, it would immediately be mailed on to you. If you know the secured claim has been paid in full and you want to know when to expect your title, **call the lienholder**, we have no control over the timeliness of their procedures.

### ***PERMISSION REQUIRED TO SELL PROPERTY WHILE IN CHAPTER 13:***

If you need to sell or trade in your vehicles, sell your real estate or any other property, you **must** have the permission of the Bankruptcy Judge. Contact your attorney and provide him or her with specific information about the property you would like to sell, the reason you are selling the property, and the anticipated selling price. Your attorney will file a motion and provide a copy to the Trustee and your creditors. In most cases all liens must be paid at the time of sale. In some cases you may be required to pay all or some of the proceeds of sale into your Chapter 13 plan.

### ***REQUIREMENT TO REPORT INCREASED INCOME, INSURANCE SETTLEMENTS, INHERITANCE, BONUSES, PROCEEDS FROM LAWSUITS, ETC.:***

You are required to keep the Trustee and your attorney informed of significant increases in your income while you are in Chapter 13 including but not limited to payments received from insurance settlements or lawsuits, inheritance, or employment bonuses. The Trustee views as **significant** any raise in net disposable income amounting to more than \$500 monthly or \$6,000 annually. You will be required to pay into your Plan any amounts not reasonably necessary for your support or the support of your dependants. Either your attorney or the Trustee may file a motion to modify your plan payment due to changes in your disposable income. See MODIFICATIONS on page 5. Failure to report significant increases in earnings may result in the Trustee filing a motion to dismiss your case for bad faith.

### ***INCOME TAX RETURNS AND REFUNDS:***

Chapter 13 filers must file all past due income tax returns within 60 days of filing bankruptcy **AND** thereafter must file all tax returns as they become due. You must remain current on all post-petition tax obligations. The Trustee's office is not in a position to advise you on how to file your income tax return or the amount of interest paid during the pendency of your case. You may want to refer to your Annual Activity Report (see ANNUAL ACTIVITY REPORT on page 8) to see how much was paid to your creditors. Unfortunately, the expenses incurred with your Chapter 13 Plan are not deductible for Federal Income Tax purposes.

Currently, the Special Procedures Section of the Internal Revenue Service must process all federal tax returns for Chapter 13 filers. This often results in delays in tax refunds being issued. We urge you to file your annual tax return as soon as possible if you are looking for a refund. Also keep in mind that the IRS may apply a refund to taxes owed for previous tax years. **NOTE: Applying for a Rapid Refund is prohibited.**

In the event the IRS sends annual tax refund checks to our office, we will forward them to the appropriate Chapter 13 filer and note the mailing date in our computer system. If the case is dismissed, we return the refund to the IRS per their instructions. In some cases the refund may be used to fund the Chapter 13 plan.

### ***NOTICE OF INTENT TO PAY CLAIMS:***

Approximately 90 days after your case is confirmed, we will send you a Notice of Intent to Pay Claims. Based on the information submitted in your Chapter 13 Plan and the claims filed by your creditors, this notice reflects the amounts we intend to pay. Please review this notice and notify your attorney if you do not agree with the information. We will pay the amounts listed unless we receive an objection from your attorney. **NOTE: If the amount on the claim from a creditor is different than the amount listed in your Chapter 13 Plan, we go by the creditor's claim unless your attorney objects.**

### ***BAR DATE/LATE FILED CLAIMS:***

Non-government creditors are allowed 90 days from the first scheduled date of the Meeting of Creditors to file a claim. Governmental units are allowed 180 days to file claims. The 90th (or 180th) day after the Meeting of Creditors is referred to as the Bar Date. If a claim is filed after the Bar Date, we will notify you and your attorney of a late filed claim. If your attorney does not object within 20 days, we will pay according to the creditor's claim.

### ***SCHEDULE OF PAYMENTS TO CREDITORS:***

The Trustee's office usually disburses to creditors the third week of each month. There are basically three types of claims: secured, priority and unsecured. Secured creditors are paid off first along with attorney fees (if attorney fees are to be paid through your Plan), then priority claims are paid in full, then unsecured claims are paid. All claims are paid on a pro-rata basis according to the dollar amount of the claim. For example, if the claim for your vehicle is equal to half of the total secured claims to be paid by the Trustee, the payment from the Trustee towards the vehicle will be equal to half of the funds to be disbursed per month to your secured creditors (after the trustee fees have been deducted).

### ***ANNUAL ACTIVITY REPORT:***

As long as your Plan is active, every April the Trustee's office will send you a report showing the last twelve months activity. You will see a history of your payments to the Trustee, and payments made by the Trustee's office to your creditors. Also shown are the balances owed to each of your creditors. Please review these reports and report any discrepancies to the Trustee's Office. We suggest that you keep all of these reports so you will have a complete history. This information may be useful when filing your annual tax return.

### ***CASE INFORMATION AVAILABLE ON THE INTERNET***

**CASE INFORMATION** on all Chapter 13 cases that we administer is available on the Internet through our website, [www.ch13boudloche.com](http://www.ch13boudloche.com). If you wish to access **your** case information via the Internet, visit our website and download a copy of our Website Access Agreement. Complete the agreement and fax or mail a copy to our office. Once the agreement is approved by the Trustee, we will assign you a login and password and return a copy of the completed agreement to you. Access to each case is limited to parties of interest.

### ***CASE PAYOFF:***

A request for a payoff of your case must be in writing with an explanation as to how you are able to pay your case off early and when you intend to pay it off. Allow at least two weeks for your case to be audited and the payoff calculated. **NOTE: if you wish to payoff your case in less than 36 months, you must pay all unsecured creditors in full.**

### ***TERMINATION OF PAYROLL DEDUCTIONS:***

Once it has been determined that we have received all the payments necessary to pay off your case, we will notify your employer in writing to stop deducting funds from your paycheck. Quite often, it takes one or two pay periods before the employer stops deductions and a case could end up overpaid. If this should happen with your case, the money would be refunded directly to you when we do our monthly disbursements.

### ***DISCHARGE OR COMPLETION OF YOUR CASE:***

When all allowable claims on your case have been paid in full, the Trustee's office will notify you or your employer that payments to our office should cease. You or your employer should continue making payments to the Trustee until you receive this notification. We will do a final audit of your case to be sure all matters are in order, then we will issue a Trustee's Notice of Completed Plan and Request for Order Granting Discharge. The Court will issue a Notice of Discharge. When all outstanding checks to your creditors have cleared the bank, the Trustee will

issue a Final Report and Accounting and the Court will issue a Final Decree which is the last document you will receive. If you paid in more funds than were necessary to pay off your creditors, the overpayment will be mailed to you after the final audit of your case. Your discharge serves as an injunction against any disallowed creditors or creditors who did not file claims, prohibiting them from taking unauthorized action against you after completion of your case. **Claims for tax matters, student loans, and certain support obligations are the exception. These claims are not discharged and you are still responsible for these debts even though your case is discharged.** There may be other debts that are not discharged in your case. Consult your attorney if you have questions. It may take six weeks after the issuance of the Final Report for you to receive the Final Decree from the Bankruptcy Court. We recommend that you retain your Notice of Discharge, Final Report and Accounting, and Final Decree as copies may be requested from you if you apply for future credit.

***CREDIT RATING:***

The Trustee has no control over your credit rating. Each credit bureau looks at your past and present credit practices and rates you according to their standards. It is common for Chapter 13 Bankruptcy to stay on your record for seven to ten years.

***LETTERS OF RECOMMENDATION:***

If you have successfully **completed your Plan** and would like a letter of recommendation for use when applying for credit, contact the Trustee's office. Keep in mind that the better the payment history, the more favorable the letter.