

**OFFICE OF
CHAPTER 13 STANDING TRUSTEE
POST OFFICE BOX 40119
PHILADELPHIA, PA 19106
Telephone: 215-627-1377 Facsimile: 215-627-6299**

****IMPORTANT NOTICE TO DEBTOR(S)****

As your chapter 13 standing trustee, I would like to provide you with some basic information to facilitate the orderly progress of your case. I represent your bankruptcy estate. I **do not** represent you individually. Thus, my staff and I cannot give you legal advice. You should call your attorney whenever you have a **legal** question concerning your case.

My office reviews and collects **payments** under your chapter 13 plan and conducts the **meeting of creditors** in your case. If you comply with the following instructions, problems in the administration of your case can be avoided:

A. PAYMENTS

1. You **must** begin making payments under your chapter 13 plan so that my office receives the first one within thirty (30) days from the date the case was filed.
2. Payments must be sent by regular mail to P.O. Box 1799, Memphis, TN 38101-1799. **Only money orders and certified checks will be accepted.** We do not accept payments at our office; nor is any staff person authorized to accept payments personally. All money orders and certified checks should be made payable to William C. Miller, Trustee, and your name and bankruptcy case number should be indicated clearly on the payment and the envelope in which it is sent. You may not get credit for payments which cannot be identified by name and/or case number. Please keep receipts for all your payments and match them with the payments shown on the periodic reports that we send you regarding the status of your case.

B. MEETING OF CREDITORS

1. You will shortly receive in the mail a Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, and Deadlines. Among other things, the date for the meeting of creditors will be provided in this document. All debtor(s) and their counsel **must** attend the meeting of creditors.
2. At least seven (7) days before the meeting of creditors, we **must** receive from you a copy of your Federal tax returns for the most recent tax year ending immediately before the commencement of the case and for which a return was filed, including any attachments, or a transcript of the return.
3. At least one (1) day before the meeting of creditors, you **must** file with the appropriate tax authorities (federal, state and local) all returns for all taxable periods ending during the 4-year period ending on the petition filing date.
4. At the meeting of creditors, you are required to bring the following documents:
 - (a) a current picture identification issued by a government unit (e.g. driver's license, passport, non-driver's ID) and original evidence of your social security number (e.g. SS card, W-2 Statement);
 - (b) evidence of current income, such as most recent pay stub; self-employed debtors must bring completed Business Questionnaire (please talk to your attorney about this set of forms);
 - (c) statements for each depository and investment account, including checking, savings, and money market accounts, mutual funds and brokerage accounts for the time period that includes the filing of the petition;
 - (d) documentation of certain expenses - contact your attorney regarding this requirement;
 - (e) fair market value statement for all real property owned;
 - (f) proof of all mortgage balances for all property owned;
 - (g) proof of property insurance for all property owned; and
 - (h) proof of auto insurance for all vehicles owned and/or leased.

Failure to comply with any of these instructions could lead to the dismissal of your bankruptcy case, and if you are entitled thereto, loss of the "automatic stay" which prevents creditors from proceeding against you.

William C. Miller
Chapter 13 Standing Trustee

