

**DYNELE L. SCHINKER-KUHARICH  
CHAPTER 13 TRUSTEE, CANTON, OHIO**

**POST-PETITION VEHICLE FINANCING**

Counsel for Debtor (or *pro se* Debtor) must send the Request for Shopping Letter by email to Brittany Large at [BLarge@chapter13canton.com](mailto:BLarge@chapter13canton.com) in order to request the initial shopping letter.

If the Chapter 13 Plan is in material compliance and there are no Plan delinquencies, Trustee will provide Counsel for Debtor(s) with an initial shopping letter with the following terms:

- 1) Monthly payment of no more than \$550.00;**
- 2) Interest rate of no more than 16% per annum; and**
- 3) Loan term of no more than 66 months.**

Prior to getting the Final Approval Letter from Trustee, Counsel for Debtor(s) (or *pro se* Debtor) must:

- 1) Provide Trustee with updated income information i.e. two (2) most recent paystubs for each wage earner, bank statements, income/expense ledger, etc.
- 2) File Amended Schedules I & J;
- 3) File Motion to Modify Plan, if necessary;
- 4) Provide documentation of the proposed purchase/financing (make/model/VIN, purchase price, loan terms, etc.) to the Trustee.

If the terms of the proposed purchase fall within the parameters outlined in the initial shopping letter and the terms are substantially similar to the information contained within the initial request for shopping letter, then the Trustee will provide a final approval letter to the Debtor, and the dealership may then complete the transaction.

If the terms of the proposed purchase are inconsistent with either the parameters outlined in the initial shopping letter or are inconsistent with the information contained within the initial shopping letter request, Trustee's Office will notify Counsel for Debtor and explain why no final approval letter is being provided.

Debtor may always file a Motion to Incur Debt in the event that approval from the Trustee cannot be obtained.

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CHAPTER 13 TRUSTEE, CANTON, OHIO**

**REQUEST FOR SHOPPING LETTER**

Below is a list of required items and information needed for Debtor to obtain the initial shopping letter from the Chapter 13 Trustee for the purchase/lease of a replacement vehicle. The Trustee will only provide a shopping letter for proposed loans/leases that fall within the following parameters:

- 1) Monthly payment of no more than \$550.00;
- 2) Interest rate of no more than 16.00% per annum; and
- 3) Loan term of no more than 66 months.

If all items indicated below are not addressed and remitted to the Chapter 13 Trustee's Document Delivery Portal, the Trustee will consider the request invalid, and no further action will be taken by the Trustee's office.

Debtor(s) Name: \_\_\_\_\_ Case Number: \_\_\_\_\_

Reason for the proposed purchase/lease:

Note: Trustee reserves the right to request repair estimates prior to issuance of Shopping Letter

\_\_\_\_\_  
\_\_\_\_\_

Identify the expected disposition of the current vehicle, if any: \_\_\_\_\_

Amount of Proposed Down Payment \$ \_\_\_\_\_ Source of Proposed Down Payment: \_\_\_\_\_

Have previous post-petition requests for vehicle financing been made?    \_\_\_ YES    \_\_\_ NO

If so, provide date(s) \_\_\_\_\_

Will the Plan need to be modified to make this financing feasible?    \_\_\_ YES    \_\_\_ NO

**COMPARISON OF EXISTING MONTHLY TRANSPORTATION COSTS  
TO THE ANTICIPATED NEW TRANSPORTATION COSTS**

Existing Monthly Transportation Costs \$ \_\_\_\_\_ Anticipated Monthly Transportation Costs \$ \_\_\_\_\_

Anticipated **Cost is Higher** than Debtor(s) existing cost.

Provide an explanation of how Debtor intends to cover additional cost:

\_\_\_\_\_

Anticipated **Cost is Lower** than Debtor(s) existing cost.

Provide an explanation of how Debtor intends to apply additional disposable income:

\_\_\_\_\_

There is no anticipated net change in transportation costs

**REQUIRED DOCUMENTS:**

If all items indicated below are not remitted to the Chapter 13 Trustee's Document Delivery Portal, the Trustee will consider the request invalid and no further action will be taken by the Trustee's office.

Proposed Schedules I and J are attached.

Evidence of current income from Debtor(s) and from any non-filing spouse is attached.

Evidence of current income must include two most recent pay stubs for any employed Debtor and any employed non-filing spouse; evidence of the most recent monthly pension and/or social security amounts as denoted on a statement from the pension administrator, a statement from Social Security, or the most recent bank statement; and evidence of self-employment income as evidenced by 3 months' Profit and Loss Statements coupled with the same three months' bank statement.

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**CHAPTER 13 TRUSTEE, CANTON, OHIO**

**REQUEST FOR FINAL APPROVAL LETTER**

Below is a list of required items and information needed for Debtor(s) to obtain the final approval letter from the Chapter 13 Trustee for the purchase/lease of a new vehicle. The Trustee will only provide a final approval letter with the following terms:

- 1) Monthly payment of no more than \$550.00;
- 2) Interest rate of no more than 16.00% per annum; and
- 3) Loan term of no more than 66 months.

If all items indicated below are not addressed and remitted to the Chapter 13 Trustee's Document Delivery Portal, the Trustee will consider the request invalid and no further action will be taken by the Trustee's office.

Debtor(s) Name: \_\_\_\_\_ Case Number: \_\_\_\_\_

Type of Agreement:  Loan  Lease

Monthly Payment: \$ \_\_\_\_\_ Interest Rate: \_\_\_\_\_ % Loan Term: \_\_\_\_\_ Months

Amount of down payment: \$ \_\_\_\_\_ Source of down payment: \_\_\_\_\_

- Proposed Financing Statement/Purchase Order attached.
- Evidence of necessity provided, if requested (i.e. repair estimates).
- Modification of Plan has been filed, if necessary.
- Amended Schedules I and J have been filed.
- Evidence of current income has been provided.

**COMPARISON OF EXISTING MONTHLY TRANSPORTATION COST  
TO THE ANTICIPATED NEW TRANSPORTATION COST**

Existing Monthly Transportation Costs \$ \_\_\_\_\_ Anticipated Monthly Transportation Costs \$ \_\_\_\_\_

- Anticipated **Cost is Higher** than Debtor(s) existing cost.  
Provide an explanation of how Debtor intends to cover additional cost:  
\_\_\_\_\_
- Anticipated **Cost is Lower** than Debtor(s) existing cost.  
Provide an explanation of how Debtor intends to apply additional disposable income:  
\_\_\_\_\_
- There is no anticipated net change in transportation costs