

**OFFICE OF THE CHAPTER 13 TRUSTEE**  
**DYNELE L. SCHINKER-KUHARICH, TRUSTEE**

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[Date]

[Debtor name(s)]  
[Debtor Address]

Welcome to Chapter 13! Please take the time to review the following information, as the success of your plan depends on it.

**PLAN PAYMENTS**

- Your first full monthly payment in the amount of \$«current\_payment» is due within thirty (30) days of «petition\_date». Even if you are having a wage withholding set up, **YOU MUST MAKE PAYMENTS DIRECTLY** until you see that the payment is being deducted from your paycheck.
- All direct payments to the Trustee should be made through [www.TFSBillPay.com](http://www.TFSBillPay.com).
- The Office of the Chapter 13 Trustee does NOT accept personal checks. If you do not have internet access, you may send a money order or cashier's check made payable to "Chapter 13 Trustee" to:

**P.O. Box 616**  
**Memphis, TN 38101-0616**

- Failure to make your first payment WILL result in proceedings to dismiss your case.

**REQUIRED MEETING OF CREDITORS**

- You are required to attend the Meeting of Creditors on «latest\_341\_date» at «latest\_341\_time».
- The meeting will be held remotely using the Zoom virtual meeting platform.
- The **Zoom Meeting ID is 440 454 6638** and the **Passcode is 2340516235**.
- Use of video during the Zoom meeting is *required*. If you need assistance, please contact your attorney.

**REQUIRED DOCUMENTS**

The following documents **must be received** by the Office of the Chapter 13 Trustee at least seven (7) days before the Meeting of Creditors. Please ensure that your attorney has all of the items listed below. Your hearing will not be conducted without these documents:

- Your most recently filed federal and state income tax returns
- Vehicle insurance card or declaration page for each vehicle titled to you
- Two most recent paystubs and/or proof of all other income that you receive
- Bank Statement(s) for all accounts for the 60 day period ending on «petition\_date»
- Most recent mortgage statement (if you own a home)
- Homeowner's insurance or declaration page (if you own a home)
- Debtor Information Sheet - *Please complete the enclosed form and give it to your attorney.*
- Government issued photo identification
- Social Security card

Information regarding the National Data Center is enclosed. Please log on to [www.NDC.org](http://www.NDC.org) and create an account so that you can follow the financials of your case.

Information regarding a **FREE** Financial Management Course provided by the Trustee Education Network is enclosed. A Financial Management Course is required to be completed in order to earn your bankruptcy discharge.

**Communication during your case is imperative.** If you have questions regarding payments, attending the Meeting of Creditors, satisfying document requests, or information that appears on the National Data Center, please promptly contact your attorney.