

Now That You've Filed - Chapter 13

Your Plan Payment = \$_____ for 60 months	
1 st payment due 30 days from today's date (_____) and every month thereafter	
Mail \$\$ to: Martha Bronitsky, Chapter 13 Trustee	
PO Box 341	
Memphis, TN 38101-0341	
<u>WARNING:</u> THERE IS NO GRACE PERIOD WRITE YOUR CASE NUMBER AND KEEP YOUR RECEIPTS CASHIER'S CHECK OR MONEY ORDER ONLY – PERSONAL & BUSINESS CHECKS WILL BE RETURNED REGULAR MAIL ONLY – OVERNIGHT SHIPMENTS WILL BE RETURNED	
Letters/Correspondence to:	Martha Bronitsky, Chapter 13 Trustee
<u>WARNING:</u> DO NOT MAIL \$\$ TO THIS ADDRESS	PO Box 5004
	Hayward, CA 94540-5004

1. What happens next?

You'll receive a letter from court notifying you of your hearing date/time. Our office has no control over the dates and times set by the court. You must appear or you will jeopardize your case.

2. What is the Meeting of Creditors (aka 341 Meeting)?

This meeting is required by the bankruptcy code to review your information and for your creditors to ask questions (creditors almost never appear). You must appear, testify under oath and respond to the trustee's questions to the best of your ability.

3. When is the Meeting of Creditors?

The date will most likely be approximately two months from today's date. Again, our office has no control over the dates and times.

4. Do I and/or my spouse have to attend the meeting?

If you BOTH filed, then you BOTH must attend.

5. Where is the meeting of creditors?

The Federal Building: 1301 Clay Street, North Tower, Room 680N, Oakland. See attached directions. Building security allows only persons with valid ID to enter.

6. What do I/we have to take to the meeting?

TWO things: valid driver's license (or Calif. ID) and social security card(s).

7. What if I can't find my Social Security Card?

Go to the Social Security Office 1111 Civic Drive (just down the street from our office) and order a replacement card. In the meantime, have them print your name and SSN on their letterhead.

8. Will my attorney be present at the Meeting?

YES. However, if a scheduling conflict occurs, we will notify you, and competent bankruptcy counsel will appear on his behalf.

9. Will my attorney speak on my behalf?

NO. Your attorney is there to assist you, but the trustee will direct her questions to you.

10. When will my creditors get notification of my bankruptcy?

The court mails notification to your creditors within a week of filing.

11. Creditors keep calling me – what can I do?

Give them your case number.

12. Can I pay off my Chapter 13 bankruptcy early?

Contact our office if you are thinking of paying off your bankruptcy. If you are not paying your creditors in full, you must stay in the case for at least 36 months (court requirement). Exceptions are granted in certain situations.

13. What if I want to sell, refinance or short sell my house?

After escrow is opened, have the Title Officer contact the Trustee's office.

14. Why won't the bank take my mortgage payment electronically anymore?

Auto pay will be discontinued. Contact your mortgage company to find out how they prefer to receive your payment – *e.g. in person, by mail, by telephone.*

15. Do I still make my car payments?

Not if your car is being paid through the Plan - the Trustee will make your car payment. If you lease your vehicle, continue to pay it yourself. Keep your vehicles insured.

16. What if I need to buy a car?

You need the Trustee's permission in advance. Before you shop for a car, contact her office for specific instructions.

17. Can I keep any credit cards?

NO. You cannot acquire any new debt while in your Chapter 13 case is open.

18. What about my installment agreement with the IRS?

If applicable, the IRS will stop your installment payment arrangement and will expect payments to be made from the trustee's office directly.

19. If you own a business or are self employed, PLEASE READ THE FOLLOWING:

If you own a business, or are an independent contractor, you will receive a letter from the Trustee instructing you to fill out a Business Examination Checklist. You must comply with her instructions and return the documents timely. Failure to comply will jeopardize your case.

20. DON'T FORGET – You must take a post-petition class:

YES, a Personal Financial Management class: www.debtorwise.org (enter attorney code davidbk1). Since you cannot obtain a discharge without a certificate from this class, we recommend you take it in the next few months to avoid rushing or forgetting.

DIRECTIONS TO FEDERAL BUILDING FOR MEETING OF CREDITORS

1301 Clay Street, Room 680N
Federal Building, North Tower, 6th Floor
Oakland, CA

BY BART:

Take BART to the Oakland City Center-12th Street station.
Take the Plaza Exit and walk west through the Plaza,
then cross Clay Street to the Federal Building.

BY CAR:

From Concord

Take I-680 south to Highway 24,
Follow south on I-980
Take 18th Street exit towards 14th Street
Turn Left onto 14th Street
Turn Right onto Jefferson Street
Turn Right into the parking garage
The Federal Building is across the street

From Hayward

Take Highway 880 North
Take the Broadway Exit and say on Sixth Street
Turn right on Jefferson Street for parking garage
(Clay Street is one block over)

From Richmond

Take 80 West to Highway 580 Hayward
Take Highway 980 towards Downtown Oakland
Take the 14th Street Exit and turn left on 14th Street
Turn right on Jefferson Street for parking garage
(Clay Street is one block over)