

OFFICE OF THE CHAPTER 13 TRUSTEE
DEBTOR ORIENTATION HANDBOOK



**“STRIVING FOR FINANCIAL STABILITY
THROUGH EDUCATION”**

**FRANK M PEES
STANDING TRUSTEE**

Revised October 1, 2011

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MISSION STATEMENT:

The Mission of Debtor Orientation is to educate debtors about the Chapter 13 process and the protections afforded them under the Bankruptcy Code.

VISION:

The Chapter 13 Trustee in Columbus, Mr. Frank M Pees, firmly believes that education is the key factor in successfully completing your plan. This belief has been the driving factor in initiating this program.

OFFICE OF THE CHAPTER 13 TRUSTEE
FRANK M. PEES TRUSTEE
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION

CORRESPONDENCE
130 E. WILSON BRIDGE ROAD
SUITE 200
WORTHINGTON, OHIO 43085-6300

PAYMENTS
CHAPTER 13 TRUSTEE
P.O. BOX 71-0795
COLUMBUS, OHIO 43271-0795

*Please allow me to share with you that this trusteeship understands the trying and difficult circumstances that led to your filing your Chapter 13 case. Unfortunately, bad things can sometimes happen to good people. My entire staff and I empathize with your situation and we pledge to work with you toward the successful completion of your plan. Tomorrow **can** be better, working together.*

Communication, understanding, and attentiveness are important factors in all relationships. The financial relationship that now exists between my staff and you is no exception. I cannot stress enough that maintaining good lines of communication is the key to reaching the goal of successfully completing your plan.

This booklet is designed, written, and created to help you understand your responsibilities in the Chapter 13 process. Some of the information contained in this booklet is unique to this district of the Bankruptcy Court and to our Chapter 13 office. As you will discover, the Columbus jurisdiction has a number of opportunities for your benefit, growth, and awareness. Not only do we want you to realize the protection afforded you during the term of your plan, but we also want to help you avoid the pitfalls that made you seek that protection in the first place. To that end, we stress education and credit re-establishment through our orientation and series of debtor seminars. These Chapter 13 programs are designed to give you a positive start in your plan and to answer any questions you may have regarding the Chapter 13 process. You will also receive help in re-establishing your credit once your plan completes. Make sure you keep this booklet in a convenient place as a handy reference when questions arise over the life of your plan. Please note, however, that it is not meant to replace the advice of your attorney.

I want to commend you for the responsible choice you have made in dealing with your financial crisis. You have selected the chapter of the Bankruptcy Code that is about the business of "paying back." Once your plan is confirmed, you will have reached a very positive turning point in your financial life and can look forward to a bright future. Allow me to once again tell you that my staff and I remain committed to helping you reach your goal of successfully completing your plan.

Yours very truly,

Frank M. Pees

KEY TO UNDERSTANDING THE CHAPTER 13 WEBSITE

To obtain a log-in and password, you must fill out a Web Access Agreement form. A form is provided in the back of your handbook or you may print a new form from the web site link. In order to access the website, please go to www.13network.com and click on Frank Pees (Worthington).

Click on "Chapter 13 Inquiry".

Enter user ID and Password-click "Submit".

At the top right hand corner enter your case number (do not use dashes). Click "GO".

The first page is the "Profile" page. This page gives you general information about your case such as attorney of record, date case was filed, hearing dates, unsecured percentage, etc.

The second page is the "Parties" page. This page lists all names and addresses associated with the case including debtor, attorney, employers and creditors.

The third page is the "Pay Schedules" page. This page shows the plan payment schedule during the life of your case and how the payments are being made. (i.e.; employer deductions, etc.)

The fourth page is the "Payees" page. This page lists all the creditors to be paid through your plan including the claim amounts, total paid and balance due to each creditor.

The fifth page is the "Financials" page. Under the Financial Summary you will see six options. If you would like to view the payments the Trustee has received from you, click "Receipts." To view the disbursements to your creditors click, "Disbursements." You may choose to see all payments paid to your creditors or you may click on the drop down arrow next to "Select Payee Name" and choose from a list of specific creditors to see only one creditor's disbursement history. You can click the print option at any time (to the right of the screen).

If you would like to know the approximate payoff calculation of your plan, go to the "Profile" page. At the right of the page you will see "Case Option: Case Payout" in green. Click "Go". Here you will see an approximate payoff calculation, approximate months remaining in the plan, dividend to the unsecured creditors and total you have paid to the plan.

Should you need further assistance with the website, please send an email to debtor@ch13.org.

MY CHAPTER 13 CASE

MY NAME _____
MY CASE NUMBER _____
MY ATTORNEY _____
MY ATTORNEY'S PHONE NUMBER _____

CHAPTER 13 TRUSTEE

(614) 436-6700

1-800-282-1001(Ohio only)

FAX: (614) 436-0190 or (614) 842-6347

130 E. Wilson Bridge Road

Worthington, Ohio 43085

TRUSTEE STAFF EXTENSION LIST:

Receptionist: Louise -ext. 100

Closing:

Cases ending in 1,2,3,4,5	Marje	-ext.	169
Cases ending in 6,7,8,9,0	Andrea	-ext.	159

Post-Confirmation Case Administrators:

Cases ending in numbers 0,1	Mandy	-ext.	140
Cases ending in numbers 2,3	Betsy	-ext.	155
Cases ending in numbers 4,5	Cindy	-ext.	164
Cases ending in numbers 6,7	Cathy	-ext.	117
Cases ending in numbers 8,9	Lucy	-ext.	142

Accounts and Receipts:

Cases ending in numbers 1,2,3,4,5	Pam	-ext.	147
Cases ending in numbers 6,7,8,9,0	Marla	-ext.	139

Debtor Education/web access: Ashley -ext. 163

YOU CAN ACCESS YOUR CASE INFORMATION ON THE TRUSTEE'S WEBSITE AT
www.13network.com

Chapter 13 FAQs (Frequently Asked Questions)

Who is my Trustee and how do I contact his office?

Frank M. Pees is one of the Standing Chapter 13 Trustees in the Southern District of Ohio, Eastern Division. Due to his very hectic schedule, he is unable to personally assist you. However, his professional staff is at your disposal for answering any procedural questions concerning your plan. You can reach our office at (614) 436-6700 or 1-800-282-1001 (Ohio only) between the hours of 8:30 a.m. and 4:30 p.m. Monday through Friday.

After your plan is confirmed, you will be assigned to a case administrator according to the last digit in your case number. If your case administrator is unavailable when you call, use the voice mail system to leave a message. When doing so, please speak slowly and clearly state the nature of your call, your case number, your phone number and the best time to reach you.

If you need to come into the office, please telephone before visiting the office to make an appointment. By making an appointment, you are assured that the appropriate staff member will be present and that you will not have to wait. This also allows the staff member time to review your file.

How will I make my payments into the plan?

The most common method of payment and the method usually required by this office are through payroll deduction. Your employer will be sent paperwork to begin the process. PLEASE NOTE that this often takes some time to take effect. Until such deductions begin, **YOU** are responsible for mailing payments to the address listed below.

In rare circumstances, debtors are allowed to make direct plan payments throughout their plan. Whether making short-term or long-term direct payments, the following procedures are required:

- Payments must be in the form of a **Cashier's Check or Money Order.**
No personal checks can be accepted until after your case is confirmed. Cash is never accepted.
- Payments must clearly show **your name, case number, and the last four digits of your social security number.**
- All payments must be mailed to the Trustee's bank lockbox. No payments will be accepted at the Trustee's Office.
- Payments must be made out to: **Chapter 13 Trustee**
- Payments are to be mailed to: **P.O. Box 71-0795**
Columbus, Ohio 43271-0795

This is a special lockbox address for payments only. Payments sent to any other address will result in serious delays and possible dismissal of your case.

If you are ever in a position where you are unable to make your plan payments, please notify the Trustee's office and your attorney immediately.

What is a Wage Deduction?

A wage deduction is simply a way to fund your plan. A **Wage Deduction Order***, signed by the Bankruptcy Judge, will be issued to your employer. Your employer will then make your plan payments for you by deducting the total monthly payment from your pay and sending that money to the Trustee's lockbox. (This money will be deducted in equal installments determined by the frequency of your pay, not in one lump sum.) Both you and your employer should understand that this order **IS NOT** an attachment or garnishment.

It is essential for **YOU** to make direct payments to the Trustee's lockbox until you actually see the plan payments being deducted from your pay check.

The Court has exclusive jurisdiction over your wages and property during your plan. Should any employer treat such an order as an attachment, you should advise the Trustee's office. The Trustee will assist the employer in understanding that you are making an effort to voluntarily pay your debts rather than not pay them. We usually find that employers, after an explanation, understand and think more highly of an employee for trying to pay their bills.

*See Appendix, p. 1.

How do I calculate the amount of money that will be deducted from each pay?

The following table can be used to calculate the amount of monies that will be deducted from your pay. It is important to note that **deductions will always be taken in equal installments from EACH PAYCHECK, never in one lump sum.**

IF YOU ARE TO PAY BI-WEEKLY:

Multiply the amount of your monthly payment times 12 months per year. Then divide the total by 26 payments per year. This will equal your bi-weekly payment.

FOR EXAMPLE: If your monthly payment is \$800.00, multiply that payment times 12 months (\$800.00 X 12 = \$9600.00) and then divide the total amount by 26 payments per year (\$9600.00 ÷ 26 = \$369.23). Your bi-weekly payments are \$369.23.

IF YOU ARE TO PAY SEMI-MONTHLY:

Multiply the amount of your monthly payment times 12 months per year. Then divide the total by 24 payments per year. This will equal your semi-monthly payment.

FOR EXAMPLE: If your monthly payments are \$800.00, multiply that payment times 12 months (\$800.00 X 12 = \$9600.00) and then divide the total amount by 24 payments per year (\$9600.00 ÷ 24 = \$400.00). Your semi-monthly payments are \$400.00.

IF YOU ARE TO PAY WEEKLY:

Multiply the amount of your monthly payment times 12 months per year. Then divide the total by 52 pay periods. This will equal your weekly payment.

FOR EXAMPLE: If your monthly payment is \$800.00, multiply that payment times 12 months ($\$800.00 \times 12 = \9600.00) and then divide the total amount by 52 payments per year ($\$9600.00 \div 52 = \184.61). Your weekly payment is \$184.61.

May I make extra payments or send extra monies to the Trustee's office?

You may send an extra payment or an extra partial payment to the Trustee's lockbox whenever it is possible to do so. This will help to shorten the length of time that you are in the plan.

When is my first payment due and when are all subsequent payments due?

Your first payment is due 30 days from the filing date of your petition. Your next payment is due 30 days afterwards. For example, if your petition date is Nov. 3rd, your first full payment is DUE on or before Dec. 3rd and subsequent payments are due every 30 days thereafter. Remember that these are the DUE dates. You need to mail your payments 5 or 6 days in advance of this date in order to allow time for your payment to reach the Trustee's lockbox.

The Trustee's Office highly recommends that you begin making your next month's payment on the next day you are paid. It can be difficult to come up with the entire payment a few days before it is due. It is much easier to pay a portion of that payment each time you receive a paycheck.

What if I have a problem with my employer because of filing a Chapter 13 plan?

Occasionally, we find situations in which a credit union or company representative exerts some form of pressure on an employee who owes them money to the extent that the employee feels his/her job may be in jeopardy due to the filing of a Chapter 13 plan. Such tactics are illegal in that they are an attempt to obtain creditor preference. Any such actions need to be immediately reported to your attorney or to the Trustee's Office.

Most employers have been very cooperative in assisting with payroll deductions for employees involved in the Chapter 13 plan. If your employer has any questions or concerns with regard to the wage deduction, advise the Trustee's office, and we will contact your employer.

What happens if I change jobs?

If you change jobs, notify your attorney and the Trustee's office **immediately** especially if your plan payment is being paid through a payroll deduction. This notification must be made in writing. A new wage deduction order must be prepared for your new employer. Remember that **you** are

responsible for making direct payments to the Trustee's lockbox if there is a delay between the time the payments through your old employer cease and payments through your new employer begin.

Do you need to know if I move?

YES. The Trustee must have your current address at all times in order to mail important documents throughout the life of your plan. Any time you change your address, you must notify the Trustee's office and your attorney **in writing**, not by phone. (Change of address cards can be found in the back pocket of this handbook.) All correspondence should be mailed to our physical address at:

**Chapter 13 Trustee Office
130 E. Wilson Bridge Rd., Suite 200
Worthington, Ohio 43085-6300**

This address is for correspondence only. Never send a payment to the physical address.

What if I have legal questions?

The Trustee and his staff **cannot** give legal advice. Any and all legal questions concerning your case, a creditor, your rights, your options, or changes in your situation should be directed to your attorney. Your attorney must continue to represent you as long as your case is active or until the Judge permits him or her to withdraw from your case. In most cases, your attorney's legal fees will be paid through your plan payments.

How long will my plan last?

The Bankruptcy Code requires debtors to remain in the plan for the "applicable commitment period" which is determined by your household size and income. If you are an above median income debtor, your plan has to last sixty months. If you are a below median income debtor, your plan has to last at least thirty-six months.

No plan is allowed to exceed sixty months. If this situation occurs, the Trustee may file a Motion to Dismiss. Both you and your attorney will receive a copy of that motion. **READ ALL YOUR MAIL.** Any failure to respond to that motion will result in the dismissal of your case.

Questions regarding accelerated payments should be directed to your attorney.

*****TIP:** Open any mail you receive from the Trustee's Office on the day that you receive it.

Will my creditors continue to call?

Creditors listed in your Chapter 13 plan were sent a notice advising them of the filing of your plan. They are subject to an Automatic Stay Order that prohibits them from contacting you. In the event that you are contacted, do not discuss the debt with them, but instead, give them your Chapter 13 case number and the name of your Trustee and attorney. Get the name of the person contacting you and report it to your attorney immediately.

It is important to note that an automatic stay does not prohibit contact initiated by you. You might need to contact a creditor to obtain information on interest paid on a particular debt. This would most likely be needed for filing your tax returns. You might also want to contact **MORTGAGE HOLDERS** at the beginning of your case and on a **YEARLY** basis to determine that the monthly payments and escrow balances are correct. This is important to ensure that when you complete your Chapter 13 plan you will be current as to the mortgage payments and escrow account.

What if I forgot to list a creditor?

Creditors not listed when you filed your case may cause problems. There are two kinds of unlisted creditors. The first type is a creditor to whom you owed money when you first filed your plan and whom you forgot to list ("pre-petition creditors"). It may be wise to obtain your credit report to make sure there are no debts that you may have forgotten. If there are, contact your attorney to have those creditors added to your plan right away.

The second type of creditor is one whose debt was incurred **AFTER** you filed the plan ("post-petition creditors"). Post-petition creditors are rare. Your attorney explained to you that credit is generally not allowed while you are in a Chapter 13 plan. However, medical expenses and repair bills cannot always be avoided. You need to pay these bills directly as they cannot normally be added to your plan. If there are unusual circumstances, you should contact your attorney. Under certain circumstances, taxes and debts necessary for the success of your plan may be added later and paid through the plan. Contact your attorney if you think that you have incurred such a debt. Normally, your Trustee cannot and will not allow you to miss a Chapter 13 payment so that you can pay "new debts."

How will my creditors be paid?

Payments to the Trustee are used to pay your attorney, Trustee fees and your creditors. Creditors fall into three basic categories: secured, priority and unsecured. Generally, the Trustee makes monthly payments to the secured and priority creditors first. After these creditors are paid in full, your payments are then divided among unsecured creditors. Unsecured creditors may not receive payments for many months or even years.

As noted, your creditors cannot deal directly with you. Likewise, you cannot deal directly with them. You cannot favor one creditor over another or make payments "on the side." All creditors scheduled in your plan must be paid through the plan, under the terms of the law and not because of personal preference.

Why do creditors have to file a Proof of Claim with the Court?

In order to be paid, each creditor must file a proof of claim after receiving notice of your Chapter 13 filing. Unsecured creditors are allowed 90 days from the date of the first meeting of creditors (§341 meeting) to file their claims. Governmental agencies have 180 days from the filing date of your petition to file a claim. If they fail to do so, they most likely will not receive payments in the plan.

Six to eight months after the filing of your case, you will receive a document called the Notice of Intention to Pay Claims.* This document lists all of the creditors in your plan and discloses whether or not a claim has been filed. Carefully check the listing for accuracy. ***CONTACT YOUR ATTORNEY IF ANY OF THE CREDITORS OR AMOUNTS APPEAR INACCURATE.***

The Notice of Intention to Pay Claims has a 21 day period from the date of service by the Trustee, during which objections can be filed by you or by creditors. With exception, if there are no objections, the case becomes final and binding, paying only those creditors who have filed claims.

If there is a creditor you want paid through your plan and that creditor has not filed a claim, contact your attorney promptly about filing a claim for the creditor. Remember that this includes all relatives and friends to whom you owe money.

* See Appendix, p. 2.

How will my house payment be handled?

If you were behind in your mortgage payments at the time you filed your bankruptcy, your mortgage payments must be made **via conduit** through the Trustee's Office. This means that you will include your mortgage payment amount in the monthly plan payment you send to our office and that our office will then make the payment to your mortgage holder. All arrearages, up to the date of filing, are included as a secured debt also to be paid through the plan.

If **no** mortgage delinquency existed at the time you filed your petition, you have the option of making your payments directly to your mortgage holder. If you choose to exercise this option, **you** are responsible for making your regular monthly payments to the mortgage company. It is **vital** that you do so in a timely manner. If something unforeseen happens and you are unable to make a payment, contact your attorney immediately.

Whether your mortgage payment is paid via conduit (through the Trustee's office) or by you directly, **you must maintain insurance on your home** if it is not included in your mortgage payment. If you are making your mortgage payments directly, please note that failure to make those payments on time could result in losing your home to foreclosure.

Please be advised that if your mortgage payments are being made via conduit, you will resume making direct monthly mortgage payments after your plan is completed.

*****TIP:** Many insurance companies give a lower rate if you have both your homeowners insurance and your car insurance with the same company.

Is my car payment included in my plan?

Almost without exception, your vehicle(s) will be included in your plan. Depending on the purchase date, your vehicle will be valued one of two ways:

- 1) You will be required to pay the full amount you owe on your vehicle.
- 2) A fair "value" will be assigned to the vehicle and that amount will be considered a secured debt. Interest will be paid only on the secured portion of the debt as per the plan.

Regardless of valuation, **it is extremely important for you to maintain adequate insurance on your vehicle.**

Please note that the Trustee's office does not hold titles to any vehicles. If you have any problem obtaining a car title after your vehicle has been paid through the plan, you need to contact your attorney.

How will the IRS view my Chapter 13 plan?

If you owed the IRS a debt prior to the filing date of your petition, that debt must be paid through the plan and is classified as either secured, priority or unsecured depending upon the circumstances. (Check with your attorney as to the classification that applies to your particular debt.)

While in the plan, you must file your tax returns in a timely manner each year. If you have an IRS debt in the plan and are owed a refund for the current filing period, you **MIGHT NOT** receive a refund. That amount may be retained by the IRS and credited to your IRS debt. If so, the IRS should file an amended proof of claim to adjust the balance due.

If you do not owe the IRS in the plan, you are current in your plan payments to the Trustee's office and you are due a refund, you probably **WILL** receive that refund. It will be sent to you, not to the Trustee. You will not, however, be eligible for an electronic refund. Because of your Chapter 13 status, the Special Procedures Department handles all your transactions, causing any refunds to be delayed by several weeks.

Any post-petition taxes owed to the IRS **must be paid** directly by you. Failure to do so could lead to the dismissal of your case. The number for the IRS Insolvency Department is (513) 263-3216.

*****TIP:** Talk to your attorney about the number of exemptions you claim on your tax returns. You might want to consider claiming the maximum number allowed in order to more amply fund your budget.

Will my co-signers be protected by my Chapter 13 plan?

A co-signer, co-maker or guarantor (co-debtor) on any of your personal debts is generally protected by a "co-debtor stay" which protects them from your creditors. If that person has given collateral for the loan, the creditor must request the court for relief from the automatic stay in order to proceed against the property. The co-debtor stay will only provide protection for the amount of the debt

your plan proposes to pay. If your plan is not scheduled to pay the co-signed debt in full, a creditor may obtain permission to collect the unpaid portion of the debt from your co-signer, co-maker or guarantor. Your discharge on a debt is personal to you and does not necessarily affect a co-signer's obligations.

If you have any questions about whether or not any co-signer on a debt is protected under the terms of your plan, make sure you talk to your attorney about their treatment in the plan.

What about credit use while I'm in the plan?

Any use of credit or charge cards, or entering into a loan agreement of any kind is prohibited by the Court.

In emergency circumstances or if a unique need for credit use arises, contact your attorney to submit an Application to Incur Debt which the Trustee will take into consideration. The Trustee will decide if the request has merit and is affordable. Pursuing credit without the Trustee's permission may jeopardize your Chapter 13 case and could lead to dismissal.

May I buy any property while I'm in the plan?

All of your disposable income is considered part of your bankruptcy estate and must be committed to the plan for the applicable commitment period. You cannot buy any major purchase (anything over \$1,000.00) without first obtaining the Trustee's permission. This includes refinancing and student loans. Your attorney must submit the appropriate paperwork asking the Trustee to consider your request.

May I sell any of my property while I'm in the plan?

All of your property is considered part of your bankruptcy estate. You cannot sell any major part of that estate (anything over \$1,000.00), including, but not limited to, your home, car, land, fine art or jewelry without the permission of the Court. Your attorney must submit the appropriate paper work asking the Court to consider your request to sell property.

May I continue making contributions to my 401(k)?

Yes, contributions to most mandatory and voluntary retirement programs are allowed. It is also permissible to repay loans from your retirement account.

If you have any questions, please talk to your attorney.

Will I get payment statements from the Trustee?

Each April and October you will receive the Trustee's Semi-Annual Report ** that gives an accounting of the money you have paid into the plan and how your creditors have been paid. It will

show the balance of all accounts being paid through your plan. Your attorney also receives a copy of the report. If you have any questions concerning the report, contact your attorney.

TIP: It is imperative to keep ALL documents received during the term of your plan. You will NEED these to re-establish credit in the future. Keep these in a safe place—you will need to refer to them for at least ten years after the completion of your plan.

*** See Appendix, p. 2.

May I pay off my plan early?

If you want to pay your plan off early, you must first write the Trustee's Office requesting a payoff. Your letter should also disclose the source of the funds you are using to pay off your plan. This information is required to ensure your compliance with bankruptcy and disclosure rules. Before you are given a payoff, your entire file must be reviewed. This can be a lengthy process so your patience is greatly appreciated. Your request **WILL** be processed as quickly as possible.

All cases are subject to a final review and approval of the Court. Be aware that this could take as long as two months to receive.

What does it mean to have my case dismissed?

A case may be dismissed either voluntarily, meaning that you decide to stop your participation in the plan, or involuntarily, meaning the Court has terminated your plan usually because of failure to maintain timely payments. You have the right to exercise a voluntary dismissal at any time by notifying your attorney.

Fixed and timely Chapter 13 plan payments are a requirement of the Court and it is your responsibility to maintain those payments. A deficiency in plan payments for any forty-five (45) days could result in the involuntary dismissal of your case. Either the Trustee or a creditor may file a Motion to Dismiss with the Court and you and your attorney will be notified of the action.

If your income is reduced, hindering your ability to continue in the plan, ***contact your attorney immediately.*** He or she may be able to modify your plan in order to prevent your being considered delinquent. The Trustee's Office has no authority to let you miss a payment or to allow you to pay less than the required amount. Only the Court can do so in response to a motion filed by your attorney. If your attorney files such a motion, do not change or stop payments until you receive a signed order from the court allowing you to do so. Be aware that this could take up to 30 days.

In the event of a dismissal, either voluntary or involuntary, **all creditor stays will be lifted and creditors can resume recovery procedures** on accounts and may add any interest and penalties that were waived under your Chapter 13 plan.

IT IS IMPORTANT FOR YOU TO IMMEDIATELY OPEN ANY MAIL YOU RECEIVE FROM YOUR ATTORNEY, THE COURT, OR THE TRUSTEE'S OFFICE.

What happens when I complete my plan?

When the Trustee and the Court have verified that all your creditors have been paid as confirmed in the plan, the Trustee will notify your employer to stop the payroll deduction. The Trustee compiles a list of completed cases once a month. Every effort is made to stop the deductions promptly. If, however, an unnecessary deduction is taken, it will be refunded to you as soon as possible. Any overpayment on your case will be released after your case is discharged. Any final refunds will be issued approximately thirty-five (35) days after you receive your **CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY**.*

A CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY must be submitted to the Court for auditing before your case can be closed. Auditing usually takes four to six weeks. You will receive a copy itemizing all money transactions, receipts, claims filed, and amounts of disbursements. You will receive an order of discharge from the Bankruptcy Clerk and a copy of your final report. Your creditors will receive a notice that the final report was filed. These are very important documents that you should keep in a safe place indefinitely.

*See Appendix, p. 5.

What happens to any debts that are not paid in full?

If your unsecured creditors did not receive the entire amount originally owed to them, most of the remaining balances will be “discharged” or legally forgiven upon the completion of your plan. Creditors cannot resume collection activity on these debts. However, there may be unique debts contained in your plan that cannot be discharged include student loans, child support obligations, fines created as a result of your causing injury while under the influence of drugs or alcohol. You will be responsible for any balances due on debts of these types after the completion of your plan. Consult with your attorney if you have a specific question about a particular debt.

What about debts paid in full after completion of the plan?

When a creditor has been paid in full through the plan, the creditor may, upon your request, send the “paid in full” papers to you. Court records will officially show your plan was paid in full according to its terms and will overrule any claim the creditor might make for additional money from you. Should you receive a request for additional money after your plan completes, review the matter with your attorney.

How long will my bankruptcy filing be reflected in my credit report?

If you successfully complete your Chapter 13 bankruptcy and receive a discharge, the fact that you filed will be reflected on your credit report for a minimum of 7 years from the filing date of the petition. If your case is dismissed or converted to another chapter of bankruptcy, it will remain on your credit report for ten years.

Is there life after debt?

ABSOLUTELY! Completing a Chapter 13 plan is an accomplishment of which you will be proud, and rightfully so. This Trusteeship strongly believes in providing learning opportunities for you while it serves as a channel for your debt repayment. Hopefully you will take advantage of the Trustee's money management classes and use this time wisely so that your budgeting skills will be greatly improved by the time you complete your plan.

While the Trustee does not encourage you to establish new credit when your plan is completed, he realizes that you may need the availability of credit at some point in your financial future. Credit re-establishment information will be provided through our voluntary Debtor Education Seminars.

The Trustee has identified creditors who appreciate the efforts of Chapter 13 "graduates" and are willing to extend to them reasonable amounts of credit at reasonable rates. These creditors are most cooperative with debtors who have completed 100% plans or high percentage plans. In other words, the more of your total debt that you are able to repay, the greater your chances of having a smooth transition into establishing new credit. After your case has been fully administered and the Court has discharged your case, the Trustee will send a letter congratulating you and also a letter informing the credit bureau(s). If you should have any questions regarding your credit or you would like to participate in our classes, please contact Kathleen Mills at (614) 436-6700, ext. 111.

Hello and welcome,

The Macer Consumer Education Program of the Chapter 13 Trustee's Office is committed to offering support and information to you during your Chapter 13 plan and in re-establishing your credit at the completion of your plan. The seminars and materials are free of charge to debtor(s) currently participating in a Chapter 13 plan and those who have recently completed a seminar that is required for all Chapter 13 participants who filed their bankruptcy petitions after October 16, 2005. The seminars also include additional free voluntary seminars that offer helpful information. Seminars are held at the Trustee's Office, 130 E. Wilson Bridge Road, Worthington, usually on Thursday evening, Tuesday mornings, and Saturday mornings.

Some of the consumer topics will include:

Communication and personal planning: Understanding money messages and how they influence your spending, making choices about needs and wants, making a written plan to achieve your goals, tracking expenses.

Budget development and money management: calculating monthly income and expenses, discussing fixed, flexible and periodic expenses, preparing an actual budget to help keep finances under control.

Consumer information and fraud prevention: public and no-profit resources for consumer assistance, guest speaker from the Ohio Attorney General's Office with valuable information on Ohio consumer laws, advertising and sales techniques.

Restoring credit and using credit wisely: reading and understanding credit reports, disputing incorrect or outdated info on credit reports, guest speakers from banks, credit unions, and mortgage companies with valuable information about what to watch out for and how to help yourself re-establish your good credit.

There is a question and answer period every session. Discussions also include information about important bankruptcy documents to keep and information about the Trustee's website. Other benefits result from group contact with others in the same situation, sharing ideas and exchanging information, contact with experts in money and consumer matters, on-going guidance throughout the plan, and contact with credit lenders. A certificate is awarded which meets the requirements under the new bankruptcy law.

We look forward to working with you. Please tell us how we can make these seminars more helpful and informative for you.

Sincerely,

Frank M. Pees

Frank M. Pees
Chapter 13 Trustee

Kathleen B. Mills

Kathleen B. Mills
Director of Debtor Education

NOTES

NOTES

Glossary

341 Meeting- Also called a Meeting of Creditors. This is a tape recorded meeting between the debtor, the trustee, the debtor's attorney, and creditors at which the debtor is questioned under oath about the debtor's assets, liabilities, income, expenses, and the debtor's proposed repayment plan. Debtors are required by law to attend. They must provide a picture I.D. and social security number, usually a driver's license, before the hearing can take place. They may also be required to bring certain other information or documents. If so, they will be advised by their attorney.

Adversary Proceeding- A separate lawsuit filed in the bankruptcy court concerning a dispute which arises in or is related to the bankruptcy case and involves opposing parties. A debtor who is served with an adversary complaint should immediately contact his or her attorney. A written answer (a legal document) must be filed promptly and served on the parties to the adversary proceeding to avoid a default judgment.

Appeal- A request to a higher court to review a decision of the bankruptcy court. A notice of appeal (a legal document) must be filed shortly after entry of a final order or judgment.

Assets- Real or personal property such as land, houses, vehicles, furniture, clothes, bank accounts, retirement accounts, tax refunds, claims against others, etc.

Automatic Stay- An automatic court order requiring the halt of all collection activity on pre-bankruptcy debts. The automatic stay goes into effect upon the filing of the case.

Bankruptcy Estate- In Chapter 13, all assets belonging to the debtor at the time the bankruptcy petition is filed along with income the debtor earns after filing the petition. (A spouse's income or property may be part of the bankruptcy estate, and some property, such as inheritances, divorce settlements and life insurance due within 180 days of the petition date may also be part of the bankruptcy estate.)

Bar Date- Deadline for an unsecured creditor to timely file a claim for payment from the bankruptcy estate. It is 90 days after the first date set for the meeting of creditors. Governmental units such as the IRS have 180 days from the petition date to file a claim. The debtor has 30 days longer to file a claim for a creditor that has not filed a claim.

Base Plan- A Chapter 13 Plan in which the dividend to unsecured creditors is less than 100%.

Chapter 7- This chapter of the Bankruptcy Code permits debtors to request a discharge for a surrender of or sale of all debtors' non-exempt assets. A trustee is appointed to collect and sell all the debtors' non-exempt assets and distribute the net proceeds to creditors. The Chapter 7 discharge is more limited than the Chapter 13 discharge.

Chapter 11- This chapter permits a business or corporate debtor to reorganize and restructure their debts. This chapter may be used by an individual debtor.

Chapter 12- This chapter may be used by family farmers to reorganize and restructure their debts.

Chapter 13- Chapter 13 allows an individual debtor (and spouse) to propose a plan to pay creditors. Unless it proposes to pay 100%, a plan must last at least 36 months and may be no longer than five years. The percentage of payback may range from 0% to 100%. An individual is not eligible to file a Chapter 13 case if they have unsecured debts of more than \$336,900.00 or secured debts of more than \$1,010,650.00. (These limits adjust every three years.)

Co-Debtor- An individual who signs a note or contract with a debtor or guarantees a debtor's debt.

Co-Debtor Stay- This is an automatic stay which protects persons who did not file bankruptcy but who are liable on the same consumer debt along with the debtor. Joint cardholders or co-signers of a debt are protected by the co-debtor stay, but only to the extent the debtor's plan proposes to repay the debt, including interest at the contracted rate. In order to protect the co-debtor, the co-signed debt must be paid in full at the contract rate of interest. This co-debtor protection is available only in Chapter 13 cases.

Collateral- Property pledged as security for the payment of a debt.

exemptions will be followed, either the exemptions designated by the state in which the debtor resides or the federal exemptions set forth in the Bankruptcy Code. An exemption usually does not affect an agreed to lien. So, even though a debtor's house or car may be exempt, unless the lien is legally voided by the court, the debtor still must pay any debt secured by such lien in order to keep the property.

Fair Market Value- The price at which a seller is ready and willing to sell and a buyer is ready and willing to buy on the open market and in a transaction where the parties are not related or not on close terms and have roughly equal bargaining power.

Feasibility- Likelihood that all payments due under a debtor's Chapter 13 plan will be paid. It is a requirement for court approval (confirmation) of a plan.

Foreclosure- Takes away the debtor's ownership rights in pledged or mortgaged property through legal action which produces money to pay on the debt secured by the mortgage.

Fraud- A false statement of an important fact intentionally made by a debtor to a creditor who justifiably relies on the statement and is harmed as a result.

Guarantor- Person who promises to repay a debt made by another.

Insolvency- The inability of the debtor to pay current bills as they become due or when a debtor's liabilities exceed the value of the debtor's assets.

Interrogatories- Written questions that must by law be answered in writing under oath. The answers can be used as evidence later in court. A fine may be charged by a court for willfully refusing to answer timely.

Involuntary Chapter 7- A liquidation bankruptcy case filed by creditors against a debtor.

Joint Bankruptcy- A single bankruptcy case filed by a married couple.

Jurisdiction- Geographical region where a court is located. Also refers to power of the court to issue legally binding orders.

Liability- A debt.

Lien- A creditor's right to property of a debtor. i.e. Mortgage or security interest.

Liquidation- Selling assets for cash to use to pay creditors.

Luxuries- Items of property that provide pleasure or comfort but are not reasonably necessary to support a debtor and a debtor's dependents.

Matrix- List of names and addresses of each creditor arranged in a particular order on a page.

Meeting of Creditors- See 341 Meeting

Modification of a Plan- Changes to a plan filed in a Chapter 13 bankruptcy. Once a plan is confirmed the plan may only be modified with the court's approval after notice to affected parties.

Motion- A formal request to a court for an order to allow or require a specific action.

Necessities- Items of property or services that are required for living a normal life without being excessive. For example, food, clothing, shelter, etc.

Non-dischargeable debt- Certain debts not covered by the debtor's discharge, including IRS debt, alimony, student loans, criminal fines and restitution, and debts for any drunk driving violations. If a debt is non-dischargeable, legal collection activity can resume regarding the debt after the case is over.

Objection to Claim- A pleading (a legal document) filed by the debtor, debtor's attorney or trustee that disagrees that the debt is owed or that the amount claimed is correct.

Offset- Crediting a debt owed by party "A" to party "B" against a debt owed by party "B" to party "A." An example is when the IRS keeps all or part of a debtor's tax refund to pay certain taxes owed by the debtor to the IRS.

Order- A formal ruling by a judge allowing or requiring a specific action or deciding a disputed matter.

Periodic- Occurring at regular times, usually monthly, quarterly, semi-annually or annually.

Perjury- Lying under oath. Perjury can be a false oath orally, such as during the meeting of creditors, or in writing in the schedules.

Petition- The two-page document filed with the bankruptcy court used to begin a bankruptcy case. Other documents (such as schedules of assets, liabilities, income and expenses, statement of financial affairs, statement of intention, etc.) are often attached or must be filed in the bankruptcy court within 15 days, or some other time as permitted by a court order.

Petition Date- The date the bankruptcy petition is filed with the bankruptcy court clerk.

Post-Petition- Any event occurring after the petition date.

Post-Petition Debts- Any debt created after the filing of the petition in the bankruptcy court. Post-petition debts may not be dischargeable or protected by the automatic stay.

Pre-Petition Debts- Any debt which exists at the time of filing your bankruptcy petition.

Preference- A pre-petition payment to a creditor which allows the creditor to receive a greater percentage of their debt than that received by similar creditors. The trustee may require the creditor to give back certain preferential payments, so that the money can be divided equally among all similar creditors.

Presiding Officer- The trustee or a representative of the trustee who conducts the 341 meeting.

Priority Debts- Unsecured debts that must be paid in full under a Chapter 13 plan. Such debts include trustee fees, debtor(s)' attorney fees, certain income taxes, and alimony and child support.

Pro Per or Pro Se- A debtor filing bankruptcy without being represented by an attorney.

Property- See assets.

Pro Rata Basis- Divided proportionally.

Proof of Claim- A form used by creditors to file a claim in order to receive payment from the bankruptcy estate. The debtor or trustee may file a proof of claim for a creditor who does not do so.

Relief from Stay- In certain situations, a creditor may obtain an order for relief from the automatic stay to allow it to enforce its claims, pursue collections against a debtor, or conduct any other activity that would otherwise violate the automatic stay. When an order for relief is granted by the court (sometimes called "lifting" the stay), the automatic stay protection is canceled as to the particular debt involved.

Restitution- An obligation to pay a debt usually ordered by a criminal court and usually payable to the crime victim, resulting from a criminal conviction or plea bargain.

Sanction- A penalty, usually a money fine, against a party or their attorney for violating a bankruptcy court order.

Schedules- Written information given by the debtor and filed with the bankruptcy court on the day of filing of the bankruptcy petition or within 15 days thereafter. These forms provide financial information about the debtor and must be completed under oath. These schedules include a list of assets and liabilities, a schedule of income and expenses, and a statement of financial affairs.

Secured Creditor- A creditor who has a lien on property.

Sole Proprietorship- A business owned by an individual that is not a corporation or a partnership.

Solvency- The ability to pay all debts and just claims as they come due. Simply stated, debtor's assets are more than his liabilities. When a debtor's Chapter 13 case is deemed solvent, debtor is required to pay all his creditors a 100% dividend with interest.

Special Class- An unsecured claim or claims which the law allows to be treated differently than other unsecured claims, for example, some co-signed debts.

Stay- See Automatic Stay

Substantial Abuse- The court may dismiss a Chapter 7 bankruptcy case on the motion of a U.S. Trustee or a U.S. Bankruptcy Administrator if the debts are mostly consumer debts and if the court believes that the Chapter 7 petition represents an improper use of the Bankruptcy Code. (See Section 707(b) of the Bankruptcy Code.) A factor considered is the debtor's ability to repay a significant portion of their debts in a Chapter 13 case.

Subpoena- A formal document, usually issued by a court, requiring specific action, such as an appearance at a particular time and date. Failure to obey a subpoena may result in a fine or other punishment for contempt of court.

Summons- An order to file a written answer (a legal document) to a lawsuit or adversary proceeding within a specified time.

Trustee (Chapter 7) - A person appointed to take charge of the non-exempt assets of a debtor and sell them to pay creditors.

Trustee (Chapter 13) - A person appointed to collect payments from the debtor or debtor's employer and pay them to creditors during a 3 to 5 year period pursuant to a court approved (confirmed) plan.

U.S. Bankruptcy Administrator- A governmental entity that monitors the administration of bankruptcy cases in certain states.

U.S. Trustee- A governmental entity that monitors the administration of bankruptcy cases in certain states.

Unsecured Creditor- A creditor whose debt is not secured by property or collateral. This would include credit card debts.

APPENDIX

A WAGE DEDUCTION ORDER, signed by the Bankruptcy Judge, will be issued to your employer. Your employer will then make your payment for you by deducting equal amounts of money from EACH PAYCHECK and sending that money to the Trustee's lockbox. Note that your payment is deducted in equal installments, not in one lump sum.

***For more information, reference pages 2 & 3 of the FAQ's.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION

FILED

00 APR 27 AM 8:12

MICHAEL D. WEBB, CLERK
U.S. BANKRUPTCY COURT
COLUMBUS, OHIO

In Re: _____
Name of Debtor

SSN(S) _____ Case No. _____

Debtor _____ JUDGE SELLERS

ORDER TO EMPLOYER TO WITHHOLD AND
TRANSMIT DEDUCTIONS FROM DEBTOR'S PAY

Debtor having proposed a plan for the adjustment of debt under Chapter 13 of the Bankruptcy Reform Act of 1978 (Title 11, United States Code), this Court now comes to establish an appropriate amount of money to be withheld from debtor's pay in order to facilitate compliance with debtor's plan. The employer is not authorized to deduct any administrative expenses or service fees for this deduction. Based upon the foregoing, the debtor's plan, and pursuant to 11 U.S.C. Section 1325(b), it is

ORDERED that the employer of the debtor deduct the amount indicated below from debtor's pay and send that sum along with debtor's name, case number and social security number to:

Chapter 13 Trustee
P.O. Box 71-0795

← Lockbox Address

Columbus, Ohio 43271-0795

It is Further ORDERED that the Chapter 13 Trustee apply the funds to debtor's payment schedule. It is

Further ORDERED that pursuant to 11 U.S.C. Section 1325, deductions shall remain in effect without further order of this Court, but that deductions may terminate only upon appropriate notice to debtor's employer.

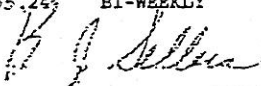
Employer NATIONWIDE MUTUAL INSURANCE
ATTN BARB REKRODE
1 NATIONWIDE PLZ
COLUMBUS OH 43215-2220

← Name of Employer

Deduction \$ 555.24 BI-WEEKLY

← Amount of Deduction and Frequency of Pay

**NOTE: Monthly payment is \$1203.02. \$555.24 is the bi-weekly installment.


United States Bankruptcy Judge

The **NOTICE OF INTENTION TO PAY CLAIMS** has a 20 day period from the date of service by the Trustee, during which objections can be filed by you or by creditors. With rare exception, if there are no objections, the case becomes final and binding, paying **only** those creditors who have filed claims. For this reason, it is very important for you to review this document as soon as you receive it. **If you owe on a mortgage or car payment and that debt is not listed, please contact your attorney immediately.**

****For more information, reference page 6 of the FAQ under the question, "Why do creditors have to file a proof of claim with the courts?"***

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION

IN RE

CASE NO

CHAPTER 13

SSN #(1) XXX-XX-

JUDGE: C KATHRYN PRESTON

NOTICE OF INTENTION
TO PAY CLAIMS

NOTICE is hereby given of the intention of the Chapter 13 Trustee, Frank M. Pees, to pay the claims of creditors named and in the amounts set forth below, pursuant to 11 U.S.C. 502(a). Unless a party in interest files an objection to the creditor's proof of claim pursuant to L.B.R. 3007-1 within twenty (20) days of the date of this NOTICE, disbursements on said claims shall be paid pursuant to the terms set forth in the Debtor's confirmed Chapter 13 plan.

CLM #	NAME AND ADDRESS OF CREDITOR	AMOUNT	DIVIDEND	INTEREST	CLASSIFICATION
00003	Bank of America Correspondence P. O. Box 15026 Wilmington, DE 19850	Not filed	1.00 %	0.00 %	UNSECURED
00014	COLUMBIA GAS OF OHIO 200 CIVIC CTR DR 11TH FL COLUMBUS, OH 43215	555.91	1.00 %	0.00 %	UNSECURED
00004	eCAST SETTLEMENT CORPORATION PO BOX 35480 NEWARK, NJ 07193-5480	14,613.80	1.00 %	0.00 %	UNSECURED
00009	FDS Bank/Macys TSYS Debt Mgmt Inc PO Box 137 Columbus, GA 31902-0137	127.88	1.00 %	0.00 %	UNSECURED
00007	Grant Medical Center 111 S. Grant St. Columbus, OH 43215	Not filed	1.00 %	0.00 %	UNSECURED
00013	JS & ASSOCIATES APPRAISAL SVCS PO BOX 360713 COLUMBUS, OH 43236-0713	175.00	100.00 %	0.00 %	APPRAISER
00008	KEMBA FEDERAL CREDIT UNION PO BOX 307370 GAHANNA, OH 43230-7370	4,820.52	1.00 %	0.00 %	UNSECURED

CASE NO

CLM #	NAME AND ADDRESS OF CREDITOR	AMOUNT	DIVIDEND	INTEREST	CLASSIFICATION
00010	NiSource 401k plan Fidelity Investments 801 E 86th Avenue Merrillville, IN 46410	Paid outside	1.00 %	0.00 %	UNSECURED
00006	RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE, SC 29603-0587	2,819.19	1.00 %	0.00 %	UNSECURED
00005	ROUNDUP FUNDING PO BOX 91121 MS 550 SEATTLE, WA 98111-9221	6,751.77	1.00 %	0.00 %	UNSECURED
00011	SEARS NATL BANKRUPTCY 13 CTR 7920 NW 110TH ST KANSAS CITY, MO 64153-1270	Not filed	1.00 %	0.00 %	UNSECURED
00002	US BANK HOME MORTGAGE 4801 FREDERICA ST OWENSBORO, KY 42301-7441	8,379.08	100.00 %	0.00 %	PRE-PET MTG ARREARS
00001	US BANK HOME MORTGAGE 4801 FREDERICA ST OWENSBORO, KY 42301-7441	1,912.83 CONTINUING	100.00 %	0.00 %	MORTGAGE
00012	WELLS FARGO FINANCIAL BANK PO BOX 14487 DES MOINES, IA 50306	1,075.19	1.00 %	0.00 %	UNSECURED
	TOTAL	39,318.34			
00000		0.00	0.00 %	0.00 %	DEBTOR REFUND
00000		2,424.00	100.00 %	0.00 %	ATTORNEY FEE

Dated: December 05, 2008

/s/Frank M. Pees

FRANK M. PEES TRUSTEE
130 E WILSON BRIDGE RD #200
WORTHINGTON, OH 43085-6300
(614)436-6700

Each April and October you will receive the TRUSTEE'S SEMI-ANNUAL REPORT. This report gives an accounting of the money you have paid into the plan and how your creditors have been paid. It will show the balance of all accounts being paid through your plan. Review this document carefully and make sure that the Trustee's Office has accounted for all the payment you have made into the plan. If there is something that you do not agree with or something that you think is wrong, please contact your attorney immediately.
 *For more information, reference page 9 of the FAQ under the question, "Will I get payment statements from the Trustee?"

From
 FRANK M. PEES, STANDING TRUSTEE
 130 E WILSON BRIDGE RD #200
 WORTHINGTON, OH 43085-6300

Date 12/05/2008

To

Case No.

SEMI-ANNUAL REPORT

Our records indicate the following

You have paid the Trustee a total of \$5,112.80
 Petition File Date 12/14/2007
 Confirmation Date 03/03/2008

Please subtract the mortgage payment(s) from the monthly plan payment before calculating the approximate months to complete this Chapter 13 plan.

Over the past thirty six calendar months, we have received the following payments.

01/15/2008>	\$500.00	01/15/2008>	\$725.00	02/20/2008>	\$380.00
03/10/2008>	\$175.39	03/25/2008>	\$175.39	04/07/2008>	\$175.39
04/18/2008>	\$175.39	05/02/2008>	\$175.39	05/16/2008>	\$175.39
05/29/2008>	\$175.39	06/16/2008>	\$175.39	06/27/2008>	\$175.39
07/11/2008>	\$175.39	07/28/2008>	\$175.39	08/11/2008>	\$175.39
08/22/2008>	\$175.39	09/08/2008>	\$175.39	09/19/2008>	\$175.39
10/06/2008>	\$175.39	10/17/2008>	\$175.39	10/31/2008>	\$175.39
11/14/2008>	\$175.39	11/25/2008>	\$175.39		

Your balances are

Name	Claim Amount	Prin Paid	Int Paid	Balance Owed
BENEFICIAL	NOT FILED			
CAPITAL ONE BANK	NOT FILED			
CREDIT ONE BANK	\$1,289.27	\$0.00	\$0.00	\$232.07
eCAST SETTLEMENT CORPORATION	NOT FILED			
ERIN E STRAPP ESQ	\$501.55	\$0.00	\$0.00	\$90.28
ERIN E STRAPP ESQ	\$2,425.00	\$1,357.13	\$0.00	\$1,067.87
FRANK M PEES TRUSTEE	NOT FILED			
PREMIER BANKCARD/CHARTER	NOT FILED			
RENEE RIESER	\$454.97	\$0.00	\$0.00	\$81.89
RESURGENT CAPITAL SERVICES	NOT FILED			
TARGET NATIONAL BANK	\$8,878.47	\$0.00	\$0.00	\$1,598.12
VILLAGE AT GALLOWAY RUN	\$293.51	\$0.00	\$0.00	\$52.83
VW CREDIT INC	\$1,020.00	\$0.00	\$0.00	\$183.60
WELLS FARGO	\$9,565.59	\$2,228.34	\$1,158.49	\$7,337.25
WELLS FARGO	Surrendered			
WELLS FARGO	Surrendered			
Trustee Fee @ 2.90%				\$317.89

Approximate Balance:

\$317.89

\$10,961.80

You must keep in mind that the balance is approximate. Interest, late filed claims, mortgages, insurance, or other variables may affect the amount you must pay. If you have questions, discuss the matter with your attorney.

Sincerely,

Frank M. Pees

Chapter 13 Trustee

THE TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY must be submitted to the Court for auditing before your case can be closed. Auditing usually takes four to six weeks. You will receive a copy itemizing all money transactions, receipts, claims filed, and amounts of disbursements. This is a type of "receipt" listing everyone that has been paid through your plan. This is a **very important document that you should keep in a safe place indefinitely.**
**For more information, reference page 10 of the FAQ under the question, "What happens when I complete my plan."*

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION

IN RE

Case No

Chapter 13

Judge CHARLES M CALDWELL

SSN #(1): XXX-XX-
SSN #(2): XXX-XX-

CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT
AND CASE HISTORY

The Case was commenced on September 23, 2004
The plan was confirmed on November 18, 2004
The Case was concluded on October 21, 2008

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

THIS CASE IS COMPLETED AND THE DEBTOR IS ENTITLED TO A DISCHARGE.

RECEIPTS Amount paid to the Trustee by or for the Debtor for benefit of creditors

68,150.58

DISBURSEMENTS TO CREDITORS: DIVIDEND TO UNSECURED: 16.00%				
NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
ADAM CARLETON MCCALL 00000 DEBTOR REFUND	0.00	174.46	0.00	0.00
AMERITECH 00012 UNSECURED	Not filed	0.00	0.00	0.00
BMI CREDIT UNION 00014 UNSECURED	1,086.65	1,086.65	0.00	0.00
BMI CREDIT UNION 00001 SECURED	2,460.00	2,460.00	218.76	0.00
BMI CREDIT UNION 10001 UNSECURED	1,279.98	1,279.98	0.00	0.00
CAPITAL ONE 00015 UNSECURED	79.19	79.19	0.00	0.00
CHILDRENS HOSPITAL 00016 UNSECURED	Not filed	0.00	0.00	0.00
CITIZENS FINANCIAL SERVICES 10003 UNSECURED	362.87	362.87	0.00	0.00
CITIZENS FINANCIAL SERVICES 00003 SECURED	200.00	200.00	29.12	0.00
eCAST SETTLEMENT CORPORATION 00022 UNSECURED	263.83	263.83	0.00	0.00
FRANKLIN CTY DPT JOB & FAMILY 00018 UNSECURED	Not filed	0.00	0.00	0.00
FRANKLIN UNIVERSITY 00019 UNSECURED	Not filed	0.00	0.00	0.00
INTERNAL REVENUE SERVICE 00009 PRIORITY	Not filed	0.00	0.00	0.00

NAME OF CREDITOR/ CLAIM NUMBER		AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE	
MONEY CONTROL INC 00013	NOTICE ONLY	Not filed	0.00	0.00	0.00	
OFFICE OF THE US TRUSTEE 00024	NOTICE ONLY	Not filed	0.00	0.00	0.00	
PINNACLE CREDIT SERVICES 00025	UNSECURED	294.52	294.52	0.00	0.00	
PREMIER BANKCARD/CHARTER 00017	UNSECURED	87.96	87.96	0.00	0.00	
RESURGENT CAPITAL SERVICES 00021	UNSECURED	147.54	147.54	0.00	0.00	
RESURGENT CAPITAL SERVICES 10002	UNSECURED	1,317.39	1,317.39	0.00	0.00	
RESURGENT CAPITAL SERVICES 00002	SECURED	1,376.00	1,376.00	40.73	0.00	
ROUNDUP FUNDING 00020	UNSECURED	204.03	204.03	0.00	0.00	
STEVEN LEE SMITH ESQ 00007	NOTICE ONLY	Not filed	0.00	0.00	0.00	
TAMARA LYNN MCCALL 00000	DEBTOR REFUND	0.00	0.00	0.00	0.00	
US ATTORNEY COLUMBUS 00010	NOTICE ONLY	Not filed	0.00	0.00	0.00	
US ATTORNEY GENERAL 00011	NOTICE ONLY	Not filed	0.00	0.00	0.00	
WASHINGTON MUTUAL BANK 00026	NOTICE ONLY	Not filed	0.00	0.00	0.00	
WELLS FARGO FINANCIAL OH INC 10006	UNSECURED	1,086.64	1,086.64	0.00	0.00	
WELLS FARGO FINANCIAL OH INC 00008	NOTICE ONLY	Not filed	0.00	0.00	0.00	
WELLS FARGO FINANCIAL OH INC 00006	SECURED	200.00	200.00	29.12	0.00	
WELLS FARGO HOME MTG 00005	PRE-PET MTG ARREARS	5,851.36	5,851.36	574.17	0.00	
WELLS FARGO HOME MTG 00004	MORTGAGE	Continuing	48,129.96	0.00	0.00	
WORLD GYM 00023	UNSECURED	Not filed	0.00	0.00	0.00	
Previously refunded during pendency of case		174.46	174.46			
Debtor refund to be issued upon the approval of the Final Report and Account		87.14	87.14			
SUMMARY OF CLAIMS ALLOWED AND PAID						
	SECURED	PRIORITY	UNSECURED	CONT DEBTS	SPECIAL	TOTAL
ALLOWED	10,087.36	0.00	38,816.14	0.00	261.60	49,165.10
PRIN PAID	10,087.36	0.00	6,210.60	48,129.96	261.60	64,689.52
INT PAID	891.90	0.00	0.00	0.00		891.90
					TOTAL PAID	65,581.42
OTHER DISBURSEMENT UNDER ORDER OF COURT:						
DEBTOR'S ATTORNEY						
					ALLOWED 825.00	TOTAL PAID 825.00
COURT AND OTHER EXPENSES OF ADMINISTRATION:						
TRUSTEE'S % FEE 1,881.99		OTHER COSTS 0.00		NOTICE FEES 36.63		TOTAL PAID 1,918.62

Dated 11/10/2008

/s/ Frank M. Pees

FRANK M. PEES TRUSTEE
130 E WILSON BRIDGE RD #200
WORTHINGTON, OH 43085-6300
(614)436-6700

Once your final report is filed with the Court and no objections are filed, you receive an **ORDER OF DISCHARGE** from the Court. This document acts as a permanent court order prohibiting the collection of any dischargeable pre-petition debt.

**For more information, reference page 10 of the FAQ under the question, "What happens when I complete my plan."*

Southern District of Ohio
170 North High Street
Columbus, OH 43215-2414

In Re)
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) Case No
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)
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Debtor(s))
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) Chapter 13
)
)
Social Security Number)
Debtor xxx-xx-)
Joint xxx-xx-)

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

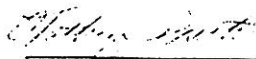
The court finds that the debtor filed a petition under title 11, United States code, on March 14, 2005, that the debtor's plan has been confirmed, and that the debtor has fulfilled all requirements under the plan.

IT IS ORDERED THAT:

1. Pursuant to 11 U.S.C. § 1328(a), the debtor is discharged from all debts provided for by the plan or disallowed under 11 U.S.C. § 502, except any debt:
 - a. Provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment is due after the date on which the final payment under the plan was due;
 - b. In the nature of alimony to, maintenance for, or support of a spouse, former spouse, or child of the debtor in connection with a separation agreement, divorce decree or other order of a court of record, or property settlement agreement, as specified in 11 U.S.C. § 523(a)(5);
 - c. For a student loan or educational benefit overpayment as specified in 11 U.S.C. § 523(a)(8) in any case in which discharge is granted prior to October 1, 1996;
 - d. For a death or personal injury caused by the debtor's unlawful operation of a motor vehicle while intoxicated from using alcohol, a drug, or another substance, as specified in 11 U.S.C. § 523(a)(9), in a bankruptcy case filed on or after November 15, 1990; or
 - e. For restitution included in a sentence on the debtor's conviction of a crime, in a case filed on or after November 15, 1990.
2. Pursuant to 11 U.S.C. § 1328(d), the debtor is not discharged from any debt based on an allowed claim filed under 11 U.S.C. § 1305(a)(2) if prior approval by the trustee of the debtor's incurring such debt was practicable and was not obtained.
3. Notwithstanding the provisions of title 11, United States code, the debtor is not discharged from any debt made non-dischargeable by 18 U.S.C. § 3613(f), by certain provisions of title 10, 37, 38, 42, and 50 of the United States code, or by another other applicable provision of law.
4. All creditors are prohibited from attempting to collect any debt that has been discharged in this case.

Dated: _____

BY THE COURT:



C. Kathryn Preston
United States Bankruptcy Judge