

## CHAPTER 13 – SIMPLE RULES TO MAKE IT WORK FOR YOU

**You must answer our questions completely and honestly.** Chapter 13 is a proceeding in the federal courts. If you fail to honestly disclose all of the information required, you will be violating federal law. So, please, answer our questions as completely and honestly as you possibly can. If you have questions, do not hesitate to ask, right away.

**You must list everyone that you owe money.** You cannot pick or choose. Even if you think that a debt cannot be included in a Chapter 13, you still must list it.

**You must list every asset.** You must include **all types** of assets, no matter where they are located or even if you only have a partial interest. Real estate; timeshares; personal injury/workers compensation claims; any claims against others, even if suit has not yet been filed; inheritances; antiques; collectibles; stocks/ bonds; bank accounts; cars and trucks; household goods; jewelry; etc., etc., must be listed. Otherwise, you run the risk of losing these undisclosed assets and having your case dismissed with prejudice.

**Your first payment to the Chapter 13 trustee is due on your first payday after the date your case is filed.** There is no exception. Send it in, YOURSELF, every payday, until you see the deductions coming out of your check.

**You are required to attend both the 341 Meeting and the Confirmation Hearing.** Plan to be in the hearing room no later than one-half hour before each scheduled hearing. If it is a joint case (both husband and wife), you both must attend.

**You must bring the following to your 341 Meeting:**

- 2 forms of identification: a picture Id and separate proof of your social security number;
- recent proof of income (paystubs, tax returns, etc.)
- 2 copies of the declarations pages of your homeowners and/or automobile insurance policies;
- proof of your payments to the Chapter 13 Trustee;
- proof of any payments you are required to make directly to your creditors (mortgages, child support, leases, student loans, etc.); and,
- copies of all documents you have received from our office, the Court and/or creditors regarding your case.

**You must maintain full insurance coverage on your automobiles and real estate.**

**You cannot sell, transfer or dispose of assets without the Court's permission.**

**You cannot borrow money, use credit or finance anything without the trustee's permission.**

**You must pay your on-going child support, alimony and mortgage payments on time each month.**

**You must disclose any claim you have against third parties (personal injury, employment discrimination, workers' compensation, etc.) whether it arises before your case is filed or while it is pending.**