

**REBECCA A. HERR
CHAPTER 13 TRUSTEE**

185 Admiral Cochrane Drive, Suite 240
Annapolis, MD 21401

ADDRESS FOR PLAN PAYMENTS:

P.O. Box 853
Memphis, TN 38101-0853

Telephone: (301) 805-4700
Facsimile: (301) 805-9577

Instructions for Requesting Post Petition Credit

If you wish to incur post-petition credit, you must do the following:

- 1.) Complete the form entitled “Request to Incur New Post Petition Credit to Purchase a Vehicle”, sign it, and return the original by mail, email, or fax. Requests signed by any person other than the debtor in the case will not be approved.
- 2.) Enclose two recent pay stubs from all wage earners in your household.
- 3.) Provide specific details about the property to be acquired. Do not expect approval of a general request for property that has yet to be identified.
- 4.) Requests will not be approved immediately. Please expect 7-10 days for a response.
- 5.) Additional Information:
 - a. The Trustee will not approve the purchase of any Luxury Vehicles: BMW, Mercedes, Acura, Lexus, Cadillac, etc.
 - b. Loans should be no more than \$25,000, monthly payments no more than \$500.
 - c. We need all documentation for accident settlements, including car value at time of accident from insurance company.
 - d. All tax returns must be filed and refunds turned over to Trustee (if required in plan). If you have post-petition tax liability, you must pay the taxes in full before a car approval will be given.
 - e. You must be current on all secured debt payments. The Trustee will not approve the loan if there are pending motions for relief from stay for home, vehicles, etc.
- 6.) If you want a loan to get a new vehicle, you must explain what happened to your existing vehicle. If you are not trading in your old vehicle, you must explain why not. If your plan calls for payment of arrearages or the full loan, you will need to modify your plan to change such treatment before a request will be approved.

When the Trustee makes a decision, the signed form or the notification will be sent to you at home via the mail or your personal email. Forms will not be faxed to a car dealer.