

To the Debtors that filed a Chapter 13 Bankruptcy Proceeding in the Tyler, Marshall, Lufkin, and Beaumont Divisions of the Eastern District of Texas:

I am the Chapter 13 Trustee appointed to administer your Chapter 13 bankruptcy proceeding. This is a copy of the letter that I sent to you and, if applicable, your attorney, when you filed this bankruptcy. If you do not have an attorney, any references in this letter to “your attorney” are actually a reference to you since you are, in effect, acting as your own attorney. Please read carefully the following instructions.

--Timely file your plan, schedules, and other documents with the Court. Unless the Court gives you more time, all documents required to be filed with the Court must be filed within the time deadlines as set forth in the Bankruptcy Code and the Bankruptcy Rules. Failure to do so may result in either the dismissal of your case or a delay in the prosecution of your case. You should timely provide all of the information as requested by your attorney in order to assure that these documents will be timely filed.

--Do Not Incur Any New Debt Without Court or Trustee Approval. Prior to the time your proposed Chapter 13 plan is confirmed by the Court, you are **not** to incur any new debt without the approval of the Bankruptcy Court. After your plan is confirmed by the Court, you are **not** to incur any new debt without the approval of the Trustee or the Bankruptcy Court.

--Follow the terms of your proposed Chapter 13 Plan. You have filed or will be filing a proposed Chapter 13 plan which in turn sets out how you intend to reorganize your finances and pay your creditors. You must follow the terms of your plan.

--Pay Your Direct Payments. If your plan provides for you to pay certain creditors direct (such as your on-going mortgage payments), you must continue to make these payments to these creditors. If such a creditor refuses to accept your payment, you should save the funds (don't spend it elsewhere) and immediately contact your attorney. You will need to provide the Court with a certification that you have made all of your post-petition direct payments before the Court will confirm your proposed Chapter 13 plan.

--Make your Plan Payments to this Office each and every month as set forth in your Chapter 13 Plan. Your first plan payment is due **30 days** after you filed your bankruptcy. Plan payments may be made to my office in one of three ways:

--Plan Payments made direct by you: Plan payments may be mailed directly to my office at the following address:

John J. Talton, Trustee
P. O. Box 734
Tyler, TX 75710

Such payments must be made by **certified check, cashier's check, or money order** made payable to "John Talton, Trustee" and must contain your printed name and case number.

PERSONAL CHECKS ARE NOT ACCEPTABLE AND WILL BE RETURNED TO YOU. PAYMENTS MAILED TO AN ADDRESS OTHER THAN THE ONE SHOWN WILL BE RETURNED TO YOU.

--Plan Payments deducted from your pay check pursuant to a Wage Withholding Order: If you are a wage earner, the Court will, of all likelihood, require your employer to deduct your monthly plan payments from your paycheck. You may complete the Debtor's Request for Employer Wage Deduction located on the Trustee's website at www.ch13tyler.com under the tab entitled "Wage Orders" and return such to the Trustee at the Trustee's correspondence address as follows:

John J. Talton, Trustee
110 N. College Suite 1200
Tyler, TX 75702

Until such a wage deduction begins, you are required to make all of your plan payments to the Trustee's payment address as set forth above until such time the deductions begin. PLEASE CONFIRM THAT THE PROPER AMOUNT IS BEING WITHHELD FROM YOUR PAYCHECK AND THAT YOUR EMPLOYER IS IN FACT FORWARDING SUCH TO THE TRUSTEE. MAKING YOUR CHAPTER 13 PLAN PAYMENTS IS ULTIMATELY YOUR RESPONSIBILITY.

--Plan Payments electronically deducted from your checking account each month through Nationwide TFS: For a fee comparable to the fee for a certified check or money order, Nationwide TFS provides an option for you to make your plan payments to my office by electronic withdrawal directly from your checking account. Nationwide TFS is a private company which has no affiliation with my office. For further information or to sign up for its service, you may visit its website at www.tfsbillpay.com

--You must live within the budget that you file with the Court. If you are unable to live within the budget, make your on-going direct payments that you are required to pay through your plan, and make your on-going plan payments to this office, you should immediately contact your attorney to discuss your options. THE TRUSTEE CANNOT GIVE YOU PERMISSION TO NOT MAKE YOUR PLAN PAYMENTS.

--You must provide certain documents and information to the Trustee prior to your scheduled 341 meeting. The Trustee requests that certain documents be provided to him at least **one week** prior to your scheduled 341 meeting. A check-off list of these documents are included

on the Trustee's website at www.ch13tyler.com under the tab entitled "Debtors". Failure to timely provide these documents may cause a delay in the prosecution of your bankruptcy and, in some cases, may cause the dismissal of your bankruptcy. At the 341 meeting, the Trustee and/or his staff may request additional information or documents to be provided to the Trustee.

--Section 341 Creditors' Meeting: You must attend the scheduled 341 Creditor's meeting.

If your case was filed in the Tyler or Marshall Division of the Eastern District of Texas: Your 341 creditor's meeting will be held at the Trustee's Tyler office located at **110 North College Avenue, 12th Floor, Tyler, Texas.**

If your case was filed in the Lufkin or Beaumont Division of the Eastern District of Texas: Your 341 creditor's meeting will, of all probability, be conducted by video with the Trustee and/or his staff being located in his office in Tyler, Texas while you and your attorney will be at the Trustee's Beaumont office located at **5681 Eastex Freeway (Highway 69), Beaumont Texas.**

Be prepared to answer questions from the Trustee and/or his staff (and maybe from any of your creditors that choose to attend) concerning the terms of your Chapter 13 plan, your schedules, and other documents that you have filed with the Court. The Trustee and/or his staff may also be asking you questions concerning the documentation that you provide to the Trustee in accordance to the attached list. Your failure to timely file your plan, schedules and other documents with the Court and your failure to provide the Trustee with the documentation as described herein may result in your meeting being reset and other delays in the prosecution of your bankruptcy case.

--Personal Financial Management Instructional Course: You must attend a Personal Financial Management Instructional Course. The Trustee offers such a course without charge to you on the day your 341 Creditors' Meeting is initially scheduled. If you are unable to attend, you may also take such a course (usually on the internet) but there is usually a fee for such a course. Your attorney can assist you in the event that you are unable to attend the Trustee's course.

--Trustee's website. The Trustee's website can be found at www.ch13tyler.com which contains not only general information about the administration of your case but will also give you access to information concerning the status of plan payments made by you to the Trustee and disbursements made by the Trustee to your creditors. In order to find your case, follow these steps:

- Click on "Login".
- Select "John J. Talton" as your Trustee.
- Type in your case number as your "user ID" and the last four digits of your social security number as you "password".

--Trustee cannot give you legal advice: The Trustee and his staff are prohibited under the Bankruptcy Code from giving you legal advice concerning your legal rights in this case. You must direct any such questions to your attorney. If you have any problems with a creditor, you must rely upon your attorney for assistance. The Trustee cannot “take sides” in any such dispute.

Very truly yours,

John J. Talton
Chapter 13 Trustee