

REQUEST TO INCUR DEBT—Purchase Vehicle
(Type or Print Clearly)

Case No. _____ Name(s) _____

Address _____

Day time telephone number (including area code and number) _____

I/we hereby request your approval of our incurring a debt for the purpose of purchasing a vehicle as follows:

Make, model, and year of new vehicle _____

Reason for new vehicle _____

Name of proposed Lender _____

Amount of Loan _____

Interest Rate _____

Monthly Payment _____

Number of Monthly Payments _____

If this car is to replace another vehicle, I/we provide you with the following information on the vehicle being replaced:

Make and model of vehicle being replaced _____

Year of vehicle being replaced _____

Does the vehicle being placed have debt? _____

If yes, is this debt being paid direct and through the Trustee _____

Trustee Criteria: Trustee will not approve a loan for a new vehicle in excess of \$20,000, a monthly payment in excess of \$500, and a term in excess of 5 years.

Attached hereto is a copy of my/our current budget on the Trustee's form signed by me/us under penalty of perjury that demonstrates that I/we will be able to make our normal household expenses, make our on-going monthly plan payments, and make our proposed new monthly car payment. I/we understand that the Trustee is not requesting that such be filed with the Court.

All of the information as contained herein is true and correct. I/We hereby acknowledge that the Trustee is relying upon the accuracy of the information as contained herein in order to make his decision in evaluating the Request.

I/We hereby acknowledge that I/we have the right to seek legal advice from our attorney in connection with this Request to Incur Debt and have either sought and received such advice or I/we have decided not to seek such advice. I/We hereby acknowledge that I/we have not

requested, sought, or received any type of legal advice from the Trustee and/or his staff in connection with any Request to Incur Debt.

I/We are current with our on-going Chapter 13 plan payments and any other payments that I/we are making direct as disbursing agents under the terms of our confirmed Chapter 13 plan.

I/We have not requested or intend to request a modification of the terms of our confirmed plan to reduce the dividend to the unsecured creditors in order to allow us to afford the new monthly payments for the debt being requested herein.

I/We understand that I/we should seek legal advice from my/our attorney before we sell, trade-in, or dispose of our prior vehicle. The Trustee, if he approves this Request to Incur Debt, is not advising me/us on whether disposition of our prior vehicle is appropriate.

Debtor

Date

Joint-Debtor (if any)

Date

This Request to Incur Debt should be forwarded to the Trustee as follows:

By E-mail: newdebt@ch13tyler.com
(preferred method)

By FAX: (903) 597-1313

By Mail: Chapter 13 Trustee
110 N. College Ave., 12th Floor
Tyler, TX 75702

CURRENT BUDGET dated _____
as attached to Debtor(s)' Request to Incur Debt

Monthly Income:

Monthly take home (husband)	\$ _____
Monthly take home (wife)	\$ _____
Monthly take home (other)	\$ _____
Total monthly take home income	\$ _____

Monthly Expenses:

Monthly rent or home mortgage payment (include lot rent for mobile home)	\$ _____
Are real estate taxes included? _____ (if not, give amount)	\$ _____
Is property insurance included? _____ (if not, give amount)	\$ _____
Utilities: Electricity and heating fuel	\$ _____
Water and sewer	\$ _____
Telephone	\$ _____
Other _____	\$ _____
Home maintenance (repairs and upkeep)	\$ _____
Food (Groceries \$ _____ plus Meals out and school lunches \$ _____)	\$ _____
Clothing	\$ _____
Laundry and dry cleaning	\$ _____
Medical and dental expenses not covered by insurance	\$ _____
Transportation expenses for gas and auto maintenance	\$ _____
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ _____
Charitable contributions	\$ _____
Insurance (not deducted from wages or included in mortgage)	
Homeowner's or renter's	\$ _____
Life	\$ _____
Health	\$ _____
Auto	\$ _____
Other _____	\$ _____
Taxes (not deducted from wages or included in home mortgage payment)	\$ _____
Installment payments: Auto	\$ _____
Other _____	\$ _____
Other _____	\$ _____
Other _____	\$ _____
Alimony, maintenance, and support paid to others	\$ _____
Payments for additional dependents not living at home	\$ _____
Regular expenses from operation of business, profession, or farm (attach a statement giving a breakdown of these business expenses)	\$ _____
Other expenses: (must include any direct payments under plan)	
_____	\$ _____
_____	\$ _____
Total monthly expenses	\$ _____

Summary:

Total monthly take home income (from previous page)	\$ _____
Total monthly expenses (from previous page)	\$ _____
Chapter 13 plan payment	\$ _____
Excess Income	\$ _____
("Total monthly take home income" minus "Total monthly expenses" minus "Chapter 13 plan payment")	

Declaration:

I/We, _____ (please print), Debtor(s), declare under penalty of perjury that the information contained in the above Current Budget is true and correct to the best of my knowledge, information, and belief.

Debtor

Date

Joint-Debtor (if any)

Date