

NOTICE TO DEBTORS WITHOUT AN ATTORNEY

PLEASE READ THIS DOCUMENT CAREFULLY AND THOROUGHLY!!

You recently filed a Chapter 13 bankruptcy petition. According to the documents you filed, you are not represented by an attorney, which means you do not have anyone to assist you through this process. This notice is designed to provide you with a basic outline of your responsibilities. It is not meant to give you legal advice. The Chapter 13 Trustee and her staff **cannot** give you legal advice. If you have any questions of a legal nature, you are strongly encouraged to consult with competent bankruptcy counsel. Most bankruptcy attorneys will take most or even all of their fees through the bankruptcy plan.

1. **Court Documents.** There are many documents that create a complete bankruptcy filing. If you did not file all required documents, you received a deficiency notice from the court specifying the missing documents. You have 14 days from the date you filed the petition to file the remaining documents. If you do not file all required documents, the Trustee will file a motion to dismiss your case. If you need additional time, you will have to request any extra time from the bankruptcy court.

2. **Required Appearances.** You have or will soon receive a notice of a 341(a) Meeting of Creditors and Confirmation/Status Hearing. The Meeting of Creditors is conducted by the Trustee or her staff attorney, and you must attend the Meeting. Your appearance is required at the 341(a) Meeting of Creditors. Those meetings are held via Zoom. You will receive the Meeting ID and Passcode on the court notice or you can get the numbers from the Trustee's website. The meeting is a mandatory legal proceeding in your case. You will be placed under oath, and the meeting is recorded. Be in a quiet place where you can concentrate on the meeting. Keep your device on mute until your case is called. Failure to appear at the Meeting of Creditors will result in a motion to dismiss your case. You will be asked information about your court papers and any other information you provide to the Trustee. Be prepared.

In addition to the Meeting of Creditors, there will be a Status or Confirmation Hearing conducted by a bankruptcy judge. Currently, those hearings are telephonic. You can find a link to the call in information at the Trustee's website, www.buffalo13.com, or at the court's website www.nywb.uscourts.gov. You will also need to attend those hearings. Failure to call in for a hearing could result in the dismissal of your case.

3. **Plan Payments.** Your first plan payment is due 30 days after you filed your petition and every month thereafter for the duration of your plan even if you have not yet filed a plan. Failure to make your plan payments will result in a motion to dismiss your case. Before confirmation, you can make your payment to the Trustee in the following ways.

a. **Mail:** You can mail a cashier's check or money order with your name and case number legibly printed on the instrument to Julie Philippi, Chapter 13 Trustee, PO Box 613439, Memphis, TN 38101-3439. Personal checks, including bill pay checks sent from your bank, will not be accepted. Please note that this is a lockbox address, not the Trustee's actual address.

b. **Online:** You can make your payments online through Nationwide TFS. Please go to www.tfsbillpay.com for more information. Nationwide TFS is a private company that is not affiliated with the court or the Trustee. Neither the court nor the Trustee share in any fees paid to TFS. If you have any difficulties or questions regarding the TFS site, you will need to contact TFS directly.

c. **Payroll Deduction Order:** If you elect to have your payments made by Payroll Deduction Order, the Trustee will send an order to your employer as listed on Schedule I. You are responsible for making the payments until the payroll deduction starts.

4. **Documentation to the Trustee.** One of the Trustee's responsibilities is to make a recommendation to the bankruptcy court regarding your plan. To do that, the Trustee will need several documents from you. These will need to be uploaded to the Trustee through a secure document portal. Please complete the attached contact form and email it to office@buffalo13.com. A day or two later, you will receive an email invitation from the portal. You will need to register for access and then you can start uploading documents. The following is a list

of documents the Trustee will need by the first Meeting of Creditors. At the Meeting, you may be asked to provide other documents.

a. **Photo Identification:** You must upload a clear, legible copy of a government issued photo identification. Acceptable forms include a state issued driver's license or ID card, passport, or military card. Expired cards or photocopies will not be accepted.

b. **Social Security Number:** You must upload clear, legible proof of your Social Security Number. Acceptable forms of proof are your Social Security card, a W-2 or 1099, or a letter from the Social Security Administration with your complete Social Security Number on it. If you do not have proof of your Social Security Number, you should go to www.ssa.gov to determine how to obtain a replacement card.

c. **Tax Returns:** You must upload your most recent federal and state tax returns no later than 7 days before the first scheduled Meeting of Creditors. Please include all schedules. If you are not required to file tax returns, upload a letter to the Trustee explaining why you believe you are exempt from filing. At the Meeting of Creditors, you will be asked if you have filed all tax returns for the past 4 years. If you have not filed the past 4 years of returns and you were required to, your plan cannot be confirmed so you need to make arrangements to file any missing returns immediately.

d. **Proof of Income:** You must upload proof of your income from all sources. This includes, but is not limited to, income from employment, self-employment, retirement, social security, rental income, contribution income, child or spousal support, a non-filing spouse's income, workers' compensation, disability, or any other source of income into your household. It is best if you provide this to the Trustee at least 2 weeks before the first Meeting of Creditors.

5. **Monitoring Your Case.** You can register for case access at no cost through the National Data Center at www.ndc.org. You can check on payments to verify receipt by the trustee and see how your payments are being disbursed.

This Notice is not legal advice. Please consult an attorney if you have any questions regarding this Notice or any of your responsibilities.