

Julie Philippi
Chapter 13 Trustee
Western District of New York, Buffalo Division

Request to Incur New Debt

DISCLAIMER: The Trustee's office cannot give you legal advice, and therefore, you are strongly encouraged to discuss this matter with your attorney before proceeding. The Chapter 13 Trustee can only approve requests to incur new debt for specific purchases with specific terms. The Trustee may deny your request if the loan itself is unreasonable, if the proposed payment is unreasonable under the circumstance, if you are delinquent in plan payments, if there are other problems with your plan, or for other reasons. If the Trustee does not approve your request, you can always discuss the matter with your attorney and possibly ask the bankruptcy judge for permission.

INSTRUCTIONS: If you need to incur new debt during your Chapter 13 plan, you will need the approval of either the Trustee or the bankruptcy court. To facilitate the review of your request, you must complete this form and send it to the Trustee at office@buffalo13.com along with documentation from the proposed new creditor (or dealer, in the case of a car) outlining the specific terms of the transaction. Upon review, the Trustee may request additional information.

Case No. _____

Date _____

Debtor(s) Name(s) _____

Purpose of new debt (e.g., purchase vehicle or other necessary item, repairs, etc.)

Why do you need to incur this debt?

Explain how you will be able to make the payments on the new debt while remaining current on your other living expenses and obligation, including the Chapter 13 plan payment.

By submitting this request, I acknowledge that I will continue to make my plan payments.

Debtor

Joint Debtor