

**CHAPTER 13
DEBTOR INFORMATION
SHEET**

Robert Musgrave is the trustee appointed to your Chapter 13 case. He is responsible for questioning you and recommending to the court whether your proposed plan should be confirmed.

In determining whether to recommend confirmation, certain questions must be answered, including:

Is the proposed plan feasible, that is, workable;
Is the proposed plan your best efforts, that is, the best you can do; and
Is confirmation in the best interests of the creditors, or is some other method (such as liquidation) better for them?

To answer these questions, the trustee will examine your plan and schedules and question you at your first meeting of creditors hearing. Any creditors who come to this meeting may also ask you questions about the same issues.

After the first meeting of creditors hearing, the trustee will file his written recommendation with the court. If the trustee recommends confirmation and no creditor objects, then the court will confirm the plan and will not hold a confirmation hearing. But if the trustee recommends against confirmation, or a creditor has an objection, then you may need to attend a confirmation hearing and be prepared to give testimony.

After your plan is confirmed, you must stay in contact with the trustee to, report changes in address or employment, and to communicate any problems which may arise. This should generally be done in writing, either by mail to PO Box 972, Evansville, IN 47706-0972; by fax to 812.433.3464; or by email to chap13@trustee13.com.