

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. He and his office are also responsible for administering your case over the next 3 to 5 years.

Confirmation: 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 has examined your plan and schedules, and will question you at your first meeting of creditors. 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 a 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 separate confirmation hearing. But if the Trustee recommends against confirmation, or if a creditor has an objection, then you may need to attend a confirmation hearing and be prepared to give testimony.

Case Administration: After your plan is confirmed, you must stay in contact with the Trustee to:

- Report changes in address or employment;
- Communicate any problems which may arise, such as payment issues; and
- Advise the Trustee if your income decreases by more than 10%.

Communication with the Trustee should generally be in writing, either by mail to PO Box 972, Evansville, IN 47706-0972, or by email to trusteegeneral@chap13evv.com.

For security purposes, most communication from the Trustee, and **all** communication regarding your plan payments, will be in writing.