

**Carl B. Davis**  
**Standing Chapter 13 Trustee**

Phone (316) 267-1791  
Fax (316) 267-0970  
email: [inquiries@kstrustee.com](mailto:inquiries@kstrustee.com)

**Correspondence Address:**  
300 W. Douglas Ave., Suite 650  
Wichita, KS 67202-2921

**Chapter 13 Payment Address:**  
P.O. Box 501  
Memphis, TN 38101-0501

I have been appointed the Trustee for your chapter 13 bankruptcy. To assist you as you go forward in your bankruptcy case, I am providing you with information regarding the chapter 13 process. Please review all pages of this document carefully and keep a copy to refer to when you have questions regarding the administration of your case.

Any legal questions you have must be directed to your attorney. I do not represent your legal interests. Pursuant to the Bankruptcy Code, neither myself, nor my staff can give you legal advice.

My phone number is at the top of this letter and my phone hours are Monday through Friday 10:00 am to 3:00 pm.

What a Chapter 13 Trustee does:

- Reviews documents filed by you with the Bankruptcy Court and other requested documents provided by you to ensure that all information provided complies with requirements of the United States Bankruptcy Code and Local Bankruptcy Rules.
- Reviews proofs of claims filed with the Bankruptcy Court by creditors in your case.
- Receives your plan payments and disburses them according to your confirmed plan and orders of the Court.
- Objects to claims which do not meet certain Federal, State or Local requirements.
- May object to your plan if the proposed plan fails to meet with either the United States Bankruptcy Code or Local Bankruptcy Rules.
- Reviews tax returns required to be provided by you to the Trustee.
- Reports to you annually the current status of your case and claims.
- Provides information to your creditors as requested by them.
- Provides information to you as requested by you.
- Disburses your bankruptcy payments monthly according to your confirmed plan and Orders of the Court to creditors who have allowed claims filed in your case and other parties with allowed fees and expenses.

Keep these documents and all documents concerning your bankruptcy for your permanent record.

Sincerely,

Carl B. Davis

# MEETING OF CREDITORS

The Bankruptcy Court will send you a notice titled **Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors & Deadlines**. This notice will include your **CASE NUMBER**, and the date and time of the Meeting of Creditors for your case.

## **YOU MUST ATTEND THIS MEETING.**

Your meeting will be held by Zoom Video. The Meeting ID and Passcode are included in the Notice you receive from the Court. A link to the Zoom Meeting is also available on my website at [www.kstrustee.com](http://www.kstrustee.com).

**PRIOR TO THE MEETING YOU MUST PROVIDE A PHOTO ID  
AND  
VERIFICATION OF YOUR SOCIAL SECURITY NUMBER  
TO YOUR ATTORNEY**

## **PHOTO IDENTIFICATION**

The following are acceptable proof for your photo identification:

- A current, valid State Driver's License; **or**
- A current, valid government issued photo I.D.; **or**
- A current, valid passport; **or**
- A current, valid government employee photo I.D.; **or**
- A current, valid legal resident alien I.D. card.

The following are acceptable proof of your Social Security Number:

- Your Social Security Card; **or**
- A Form W-2 for the most recent tax year; **or**
- A recent payroll tax stub; **or**
- Any other official identification which shows your name and Social Security Number.

**FAILURE TO PROVIDE THE NECESSARY DOCUMENTS WILL REQUIRE A  
CONTINUANCE OF YOUR MEETING OF CREDITORS.**

## PLAN PAYMENTS

**YOU ARE RESPONSIBLE TO MAKE EVERY MONTHLY PAYMENT IN FULL ACCORDING TO THE PLAN YOU PROPOSED.** Even if your plan provides for your employer to withhold your payment from your paychecks, it is your responsibility to make sure that your payments are sent to the Trustee and in the correct amounts.

**YOUR FIRST FULL MONTHLY PLAN PAYMENT IS DUE WITHIN THE THIRTY (30) DAYS IMMEDIATELY FOLLOWING THE DATE YOUR PETITION WAS FILED WITH THE BANKRUPTCY COURT.** All subsequent plan payments are due on the same day each month thereafter.

Your **PETITION DATE** and **CASE NUMBER** are included in the **Notice of Chapter 13 Bankruptcy** sent to you by the Bankruptcy Court.

If you are making plan payments yourself, online payments through [www.tfsbillpay.com](http://www.tfsbillpay.com) is the most secure and recommended method to make payments to the Trustee. Information on how to set up online payments is listed on pages 7 and 8 of this document.

You may also make payments by personal check, cashier's check or money order. For payments sent other than by TFS, the **PAYMENTS MUST BE MAILED TO THE FOLLOWING ADDRESS:**

**CARL B. DAVIS, TRUSTEE  
P O BOX 501  
Memphis, TN 38101-0501**

**Trustee's Lockbox Address for Plan Payments Only:  
Do NOT mail correspondence to this address.**

You must include your **CASE NUMBER and NAME** on all payments. Your case number is located on the **Notice of Chapter 13 Bankruptcy** sent to you by the Court.

The Trustee CANNOT accept plan payments in the Trustee's office. All plan payments must be received through TFS or mailed to the PO Box shown above. The PO Box is for plan payments only and is a bank lockbox. Neither the Trustee nor his staff handles physical payments.

You may **NOT** make payments in cash. The Trustee is not allowed to accept payments in his office and cash should never be mailed.

## **BANKRUPTCY DOCUMENTS YOU MAY RECEIVE FROM THE TRUSTEE:**

Please keep all the documents concerning your bankruptcy for your records.

**INTERIM STATEMENTS** – The Trustee will mail interim statements to you once per year. The interim statement will show receipts from you within the period indicated at the top of the statement and creditor information including the claim amounts, total paid and remaining claim balance. Review all documents carefully and contact your attorney with any questions or concerns. If you do not recognize the name of a creditor, you may contact the Trustee's office for clarification.

**NOTICE OF CLAIMS** – This notice includes creditors that have filed claims and for what amounts. If you dispute a creditor or claim amount, contact your attorney. If you do not recognize the name of a creditor, you may contact the Trustee's office for clarification.

## **DOCUMENTS YOU MAY RECEIVE FROM THE TRUSTEE WHEN YOUR CASE IS NEARING COMPLETION**

As your case nears completion you may receive some or all of the following documents:

- Notice of completion of Plan payments
- Notice of Final Cure Payment (if applicable)
- Notice of Final Report and Account

## **SUMMARY OF THINGS TO DO ONCE YOUR BANKRUPTCY IS FILED**

- Calendar the 341 Meeting of Creditors.
- Before the Meeting of Creditors, Test your Zoom connection.
- Provide Photo ID and Social Security Card to your Attorney.
- Provide Copies of your current Tax Returns to your Attorney.
- Sign up for the FREE National Data Center (NDC) so you can track your case.
  - <https://www.ndc.org/home>
- Sign up for TFS to make Electronic Payments to the Trustee.
  - <https://tfsbillpay.com/>
- Send an Email to the trustee at [inquiries@kstrustee.com](mailto:inquiries@kstrustee.com) with your Case Number in the subject line so I can email certain information about the administration of your case, including the annual interim statements.
- Make your First Payment within Thirty Days of when your case was filed.
- Make a Plan to keep copies of the documents from your case.

## Frequently Asked Questions:

Q: Can I contact the Trustee by email?

Yes, you may email the Trustee's office at [inquiries@kstrustee.com](mailto:inquiries@kstrustee.com). **Please include your case number when emailing the Trustee's office.** Additional information is also available at the Trustee's website [www.kstrustee.com](http://www.kstrustee.com).

Q: Is my case information available to me online?

Your case information is available to you online at the National Data Center (NDC)

Link: <https://www.ndc.org/home>.

Please see pages 9 & 10 for instructions to set up your NDC account.

Q: How often does the Trustee pay my creditors?

The Trustee generally disburses to your creditors once each month.

Q: How long do I have to pay?

Depending upon your income, assets, and various other factors, you may have to pay between 36 and 60 months.

Q: I have moved, what do I need to do regarding my bankruptcy?

Advise your attorney immediately so he can update the Court and the Trustee with your current address.

Q: Can I get new credit cards?

No. You are not allowed to incur additional debt while you are in bankruptcy without prior approval of the Court, except for medical care and other services necessary for yourself and your family.

Q: I'm paying my plan payments by deductions from my paycheck, what do I do if I change jobs?

Advise the Trustee so that an order may be issued to your new employer to deduct your payments from your paychecks.

Q: My car was included in my bankruptcy and it has been wrecked. What do I do?

Contact both your attorney and the Trustee immediately.

Q: The car I included in my bankruptcy is no longer working; I need to buy a new car, what do I do?

Contact your attorney. You are not allowed to incur additional debt without the approval of the Court.

Q: Does the Trustee report to the credit reporting agencies?

No, the Trustee does not report to the credit reporting agencies.

Q: A creditor I scheduled does not show up on the reports I receive from the Trustee, why?

A creditor must file a Proof of Claim to receive disbursement under your plan. If a creditor fails to file a claim, or chooses not to, they will receive no money through your case.

Q: I've completed my case how do I get a lien released?

Lien releases may be obtained by contacting the creditor who holds the lien against your property. If you need assistance, contact your attorney.

Q: I have made my last plan payment, when will my employer stop withholding from my paycheck?

Upon receipt of your final plan payment, your case will be reviewed for closing and your employer will be released within 7-14 days. Depending upon your employer, it can take some time for withholdings to cease. All payments received after your final plan payment will be refunded to you.





## Let Our Tools Guide You to a Fresh Start

### Electronic Payment Solutions to Succeed in Bankruptcy

Completing your Chapter 13 takes timely payments and accurate recordkeeping. TFS helps you do both.

[tfsbillpay.com](http://tfsbillpay.com)

TFS provides easy-to-use, secure and convenient payment options that are less expensive than traditional methods.

With simple account creation, flexible payment options and dedicated live support, TFS has the tools to let you achieve peace of mind in bankruptcy.

***Choose the option that is right for you.***

## TFS Payment Options

As the industry leader in electronic Chapter 13 payments, TFS understands personal bankruptcy and knows that each case is unique.

We also recognize that there is no one-size-fits-all payment solution that satisfies the needs of everyone. With that in mind, we have developed a number of payment options so that you can choose the one that best meets your needs.

Whether you want to set up a flexible payment schedule from your bank account, pay in person at a nearby store, or use your Debit Mastercard, TFS has solutions as unique as you are.

## Highlights



### ePay

Use your bank account to make one-time or recurring payments conveniently and securely online.



### MoneyGram

Guaranteed cash payments that provide immediate proof of payment for your trustee.



### Debit Card Payment

Convenient payments using your Debit Mastercard. One time or scheduled payment options.



# Options For Everyone.

**ePay**



**Debit Card**

## What it is...

Online payments via your bank account from the privacy of your own home. Can be set up on a recurring schedule or as one-time payments.

Walk-in retail option that accepts cash payments and is available nationwide at over 39,000 locations, including Walmart and CVS.

All the benefits of ePay, but faster. Can be set up for recurring payments or as a one time payment. Debit Mastercards accepted only.

## When to use it...

You have a checking/savings account and are looking for a more convenient and cost-effective way to make your plan payments.

You are looking to make your plan payment with cash, or you need immediate proof that a payment has been made and is on the way to the trustee.

You have a personal Debit Mastercard and are looking for a more convenient and quicker way to make your plan payments.

## How to get started...

Visit **TFSBillPay.com**:

**Sign Up**

**You'll need:**

- Trustee's Name
- Case Number
- Bank Account Information

**Generate a TFS MoneyGram ID:**

- Visit TFSBillPay.com
- Ask your attorney
- Call TFS Support

**Find a nearby MoneyGram:**

Identify the most convenient location for you at [moneygram.com](https://moneygram.com)

*MoneyGram Payment Card*

Company Name: TFS Bill Pay

Receive Code: 15536

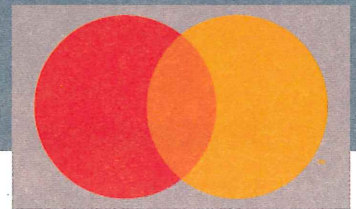
Sender's Name:

Account Number:

Make sure to enter ALL letters and numbers in your account.

Visit **TFSBillPay.com**  
**You'll need:**

- Trustee's Name
- Case Number
- Debit Card Information



**Want to learn more?** Contact your attorney or our Customer Success team by phone at **888.729.2413** or email us at [support@tfsbillpay.com](mailto:support@tfsbillpay.com).



## About Nationwide TFS, LLC

With over a decade of experience, TFS is now the leading provider of automated Chapter 13 bankruptcy payments, processing payments for 1 of every 3 cases in the country and more than \$1.5 billion annually.

888.729.2413

[support@tfsbillpay.com](mailto:support@tfsbillpay.com)

[tfsbillpay.com](https://tfsbillpay.com)





# Track your Chapter 13 Bankruptcy Case

National Data Center is here to assist you in gaining access to your Chapter 13 Bankruptcy case information securely through the Internet.

Please have your Chapter 13 Bankruptcy documents with you when registering. The validation process is designed to protect your privacy. You must answer the security questions correctly to successfully access and view your case information.

To begin, enter **www.ndc.org** into your Internet Browser and click the "**Get Started**" button.

Get Started. It's Free!

## Debtor Support

Monday - Friday  
Phone

9:00 am to 5:00 pm PST  
1.866.938.3639

# ndc.org

READ REVERSE FOR AN IMPORTANT NOTICE TO DEBTOR ➡

# Notice to Debtor

Notice Is Hereby Presented and Given to You, The Debtor, That Information Relating To Your Chapter 13 Bankruptcy Case Will Be Made Available On The Internet To Your Creditors And Other Parties In Interest.

Pursuant to 11 U.S.C. §§ 1302(b)(1) and 704(7), your Chapter 13 Trustee has a duty, unless otherwise ordered by the bankruptcy court, to furnish information concerning the administration of your bankruptcy case as is requested by parties in interest. In furtherance of this duty, the Chapter 13 Trustee will make the following information available to parties in interest who request such information.

1. Your name, address, bankruptcy case number, state and district in which your case is pending and the trustee assigned to your case. Your social security number will not be visible to parties in interest, but they will be able to search for your bankruptcy case using the last four digits of your social security number. Furthermore, your employer's name will not be displayed.
2. Information regarding claims filed against your bankruptcy case including the identity of the claimant, the type of claim (e.g., priority taxes, secured, unsecured, etc.), and the amount of the claim.
3. A history of all payments you make to the Chapter 13 Trustee in your bankruptcy case, including the date and amount of each payment.
4. A history of all disbursements made by the Chapter 13 Trustee in your bankruptcy case, including the date of the disbursement, the payee and the amount.

You may review, without charge, the information about your Chapter 13 bankruptcy case that is posted on the Internet. If you believe the information about your bankruptcy case is inaccurate, you can contact your Trustee to report the error. The URL address where your information is posted is [www.ndc.org](http://www.ndc.org) which is operated by the NDC. You can contact the NDC at [www.ndc.org/Contact-Us](http://www.ndc.org/Contact-Us)

TO REGISTER TO VIEW YOUR CASE ONLINE GO TO

**[ndc.org](http://ndc.org)**