

WILLIAM E. HEITKAMP  
Standing Trustee  
United States Bankruptcy Court  
Southern District of Texas  
9821 Katy Frwy Suite 590  
Houston, TX 77024

713-722-1200  
713-722-1211 fax

\*\*\*\*\*  
FAX COVER SHEET  
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TO: Rob

FAX#: 713-772-6058 DATE: 11/14/05

TOTAL PAGES: \_\_\_\_\_

REGARDING: \_\_\_\_\_

COMMENTS:

FROM: \_\_\_\_\_

Please call 713-722-1200 if problems occur with this transmission

## STEPS TO QUALIFY FOR LOAN LETTER

**\*\*\*Please allow seven (7) business days for Loan Letter processing\*\*\***

*Please provide telephone numbers / fax numbers where appropriate*

- STEP 1. You must be current with your Trustee payments.
- STEP 2. *Skip this step if you are refinancing.* You are expected to keep the purchase price of your New vehicle in the **"MODERATE RANGE"**.
- STEP 3. *Skip this step if you are refinancing.* If your old vehicle is being paid outside the plan, skip this step. If your vehicle is being paid in your bankruptcy please call your attorney. He will need to start the paperwork to modify your plan.
- STEP 4. Complete page 2 with all information. The interest rate, monthly payment amount, and number of payments should be as accurate as possible.
- STEP 5. Please fill out schedule I on page 3, include all deductions. **Include copies of pay stubs for one full month.** If there is a co-debtor, information must be provided for both parties. If you are on the bankruptcy individually, and requesting that income from another person be considered to justify the purchase of your vehicle, you may be asked for additional information.
- STEP 6. On Schedule J on page 4, please take the time to enter all of your expenses. This is your **"budget"** and reflects your projected expenses. Therefore, do not show any payments that are paid through your Chapter 13. *Please be realistic in estimating your expenses.* This is your best estimate of your expected expenses for the remainder of your bankruptcy.
- If you are the proprietor of a business, you must complete a business budget as well as a personal budget.
- STEP 7. At the bottom of page 4, please enter the final total from Schedule I (Sec.6 A); then, you will enter the total from Schedule J (Sec.6 B). When you subtract B from A, the total, C, should be the *approximate* amount of your trustee payment. If it is less than your Trustee payment, *reconsider the amount* you're planning to spend on your new vehicle. If "C" is more than your Trustee payment, we will need to talk to you about *increasing the amount* of your Trustee payment.

## Questionnaire

**\*\* The purpose of this questionnaire is to inform the Trustee of where the Debtor stands in their Chapter 13 bankruptcy. This form is not a legal and binding contract. It is a tool for the Trustee to see if the Debtor qualifies for approval of a loan.\*\***

Debtor's Name: \_\_\_\_\_ Case #: \_\_\_\_\_  
 Debtor's Address: \_\_\_\_\_ Home Tel: \_\_\_\_\_  
 City: \_\_\_\_\_ Work Tel: \_\_\_\_\_  
 State: \_\_\_\_\_ Zip: \_\_\_\_\_ Date: \_\_\_\_\_

You have submitted a request to this office for approval of a new loan. Loans for home mortgages are not handled by this office. Before we can respond to your request, you must complete the following questionnaire, with attached budget, and return to this office. Be sure to answer fully. An incomplete questionnaire will result in denial of the loan. Please return to our office at: Southern District of Texas; 9821 Katy Freeway, Suite 590; Houston, TX 77024 or fax it to (713) 722-1211.

1) What is the purpose of the loan?  
 \_\_\_\_\_

2) Have you made any prior request for loan approval while in Chapter 13? \_\_\_\_\_  
 If Yes, enter the following information:  
 Date of request? \_\_\_\_\_ Amount requested? \_\_\_\_\_ Granted or denied? \_\_\_\_\_  
 Payment status? \_\_\_\_\_

3) How much do you wish to borrow? \_\_\_\_\_

4) Lender Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Tel: \_\_\_\_\_

5) Interest rate: \_\_\_\_\_ Monthly payment: \_\_\_\_\_ # of payments required: \_\_\_\_\_

6) Amount of down payment on this transaction? \_\_\_\_\_ Source? \_\_\_\_\_

7) Will the monthly payment on this new loan be in addition to, or in replacement of, a payment you are already responsible for in your Chapter 13 plan or budget? \_\_\_\_\_  
 If replacement, please contact your attorney for plan modification.

\_\_\_\_\_  
 Debtor Signature

\_\_\_\_\_  
 Joint-Debtor Signature (if any)

\_\_\_\_\_  
 Date:

## SCHEDULE I- CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

### SECTION I

All of your income, from whatever source, needs to be reported. If you are married and living with your spouse, your spouse's income must be reflected even though he or she may not have filed Chapter 13.

Debtor 1	Debtor 2
Debtor's Name:	Debtor's Name:
Employer:	Employer:
Title/Occupation:	Title/Occupation:
Name of Employer:	Name of Employer:
How long employed:	How long employed:
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced	
Dependents: Name _____ Age _____	Name _____ Age _____
Name _____ Age _____	Name _____ Age _____

### SECTION II

	Debtor 1	Debtor 2
Current monthly gross wages, salary and commissions ( prorate if not paid monthly)	\$	\$
<b>Less Payroll Deductions</b>		
a. Payroll Taxes and Social Security	\$	\$
b. Insurance (Health/Medical, Flexible Spending Account, etc.)	\$	\$
c. Union Dues/Trade Association Dues	\$	\$
d. 401(k)	\$	\$
e. Garnishments	\$	\$
<b>Sec. II Total Net Monthly Take Home Pay</b>	<b>\$</b>	<b>\$</b>

### SECTION III

a. Regular income from operation of business or profession or farm (attach detailed statement)	\$	\$
b. Income from real property (rental/lease income)	\$	\$
c. Interest and dividends	\$	\$
d. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$	\$
e. Social security or other government assistance (specify)	\$	\$
f. Pension or retirement income	\$	\$
g. Other monthly income (specify)	\$	\$
<b>Sec. III Total Monthly Income</b>	<b>\$</b>	<b>\$</b>

### SECTION IV

<b>Sec. IV Grand Total Combined Monthly Income</b>	<b>\$</b>
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You must show your Gross Income, and the deductions that are taken from your check to arrive at your "take home Pay" or net income. If no deductions are made, enter the word "income" in the spaces provided.

**SCHEDULE J- CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)****SECTION I**

Complete this schedule by continuing the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "spouse".

Rent or home mortgage payment (include lot rented for mobile home) \$

Are real estate taxes included?  Yes  No Is property insurance included?  Yes  No

Utilities:

Electricity and Heating Fuel \$

Water and Sewer \$

Telephone \$

**SECTION II**

Home Maintenance (repairs and upkeep) \$

Food \$

Clothing \$

Laundry and Dry Cleaning \$

Medical and Dental Expenses \$

Transportation (not including car payments) \$

Charitable Contributions \$

**SECTION III**

Insurance (not deducted from wages or included in home mortgage payments)

Homeowner's / Renter's \$

Health / Life \$

Auto \$

Other \$

**SECTION IV**

Taxes (not deducted from wages or included in home mortgage payments) \$

Any payments made outside your Chapter 13 (auto, new loan, etc.) \$

Alimony, maintenance and support paid to others \$

Regular expenses from operation of business, profession or farm (attach detailed statement) \$

**SECTION V**

**TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)** \$

**SECTION VI**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually or at some other regular interval.

A. Total projected monthly income (take total from Sec. IV on Schedule I) \$

B. Total projected monthly expenses (total from Sec. V on Schedule J) \$

C. A minus B. \$

D. Trustee Payment \$

## **AUTOMOBILE DEALERSHIPS**

THIS IS A LIST OF DEALERSHIPS THAT WE KNOW HAVE FINANCED AUTOMOBILE PURCHASES FOR PEOPLE INVOLVED IN A CHAPTER 13 CASE. THE TRUSTEE'S OFFICE **DOES NOT** NECESSARILY RECOMMEND ANY PARTICULAR DEALERSHIP. THE TRUSTEE'S OFFICE SUGGESTS THAT YOU **"SHOP AROUND"** AND **COMPARE PRICES AND INTEREST RATES** BEFORE YOU SIGN ANYTHING.

<b>CHAMPION CHEVROLET / DEB KRABbenhOFT</b> 8100 SOUTH HIGHWAY 6 HOUSTON, TX. 77083 (281) 561-9900 / (281) 983-9837 FAX	<b>HALFMAN FORD / WINSTON KAMROOP</b> 12220 SOUTHWEST FREEWAY STAFFORD, TX (281) 240-3673
<b>CHAMPION CHEVROLET - MITSUBISHI</b> 13800 GULF FRWY JOSE SANDREZ HOUSTON, TX. 77034 (281) 481-6680 / (832) 5637163	<b>JOHN EAGLE HONDA / DON Mc NEIL</b> HIGHWAY 290 @ WEST ROAD HOUSTON, TX. (281) 955-6666
<b>CHAMPION FORD / HORACE SUTTER</b> 20777 KATY FREEWAY KATY, TX. 77450 (281) 579-9100 / (281) 675-4777 FAX #	<b>LUCKY AUTO SALES / JAMES SPROUSE OR</b> 25730 I-45 NORTH ERIC BALDELOMAR SPRING, TX 77386 (281) 362-9100
<b>CHAMPION FORD / JOHNNY GIBBS</b> 12227 GULF FREEWAY HOUSTON, TX. (281) 481-6680	<b>MAC HAIK CHEVROLET / GARTH FLETCHER</b> 11711 KATY FREEWAY HOUSTON, TX (281) 596-6241
<b>CHARLIE THOMAS FORD / JULUS HYNSON</b> 12227 GULF FREEWAY HOUSTON, TX. (713) 371-4525	<b>MAC HAIK CHEVROLET / YVONNE ALLEN</b> 11740 OLD KATY ROAD HOUSTON, TX. 77079 (281) 596-6344 / (281) 596-6369 FAX #
<b>COURTESY CHEVROLET</b> 7777 KATY FREEWAY HOUSTON, TX. 77024 (713) 957-5410	<b>Mc GINNIS / HECTOR</b> 12221 KATY FREEWAY HOUSTON, TX. 77079 (281) 496-8743
<b>DAVIS CHEVROLET / CORY MIDDLETON</b> 2277 SOUTH LOOP WEST HOUSTON, TX. 77054 (713) 794-2500 / (713) 794-2589 FAX #	<b>MUNDAY CHEVROLET / GLEN MARTIN</b> 555 WEST FM 528 HOUSTON, TX. 77090 (281) 397-8600 / (281) 440-9636 FAX #
<b>GILLMAN LINCOLN - MERCURY</b> 3501 BF TERRY BLVD HOUSTON, TX 77471 (281) 342-6363	<b>RON CARTER FORD / DEAN WAUSSON</b> 3005 FM 528 HOUSTON, TX. 77511 (281) 388-8055
<b>GILLMAN MITSUBISHI / CRUZ GONZALEZ</b> 12311 KATY FREEWAY HOUSTON, TX. 77079 (281) 496-8709	