



UNITED STATES BANKRUPTCY COURT, SDFL IMPORTANT INFORMATION FOR CHAPTER 13 DEBTORS

- ◆ Each debtor must obtain counseling prior to filing bankruptcy unless an exception applies. The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the petition choices. If you cannot do so, you are not eligible to file. If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again. **FAILURE TO COMPLY WITH THESE REQUIREMENTS MAY RESULT IN DISMISSAL OF YOUR CASE WITHOUT FURTHER NOTICE.** See Local Rule 1007-1(D).
- ◆ You must use this court's current local plan form to file your plan. See Local Rule 3015-1(B).
- ◆ Within 30 days of **filing** your chapter 13 petition, you must begin making your plan payments to the chapter 13 trustee assigned to your case. (See address below). If you are not current with your payments at the meeting of creditors, your case will be dismissed without further notice or hearing. See Local Rule 3070-1.
- ◆ You must provide the trustee with a copy of your Federal income tax return as required by 11 U.S.C. §521(e) and Bankruptcy Rule 4002(b)(3) or your case may be dismissed. See Local Rules 1017-2(C) and 4002-1.
- ◆ All required schedules, statements, copies of payment advices [see 11 U.S.C. §521(a)(1)(b)(iv), Local Rule 1007-1(E) and Local Form "*Declaration Regarding Payment Advices*"] lists and your plan are due within 14 days of filing your petition (if you didn't file them when you filed your petition). If you do not timely file these papers, your case will be dismissed without further notice or hearing.
- ◆ Each debtor must attend the meeting of creditors scheduled for your case or the case will be dismissed.
- ◆ Each debtor must present to the trustee at the meeting of creditors your original government issued photo ID and original (not a copy) proof of your Social Security or Taxpayer ID numbers.
- ◆ Each debtor must complete the required financial management course and file the Bankruptcy Form B423 "*Certification About a Financial Management Course*" and the Local Form "*Debtor's Certificate of Compliance, Motion for Issuance of Discharge and Notice of Deadline to Object*" as required by Local Rule 4004-3(A)(4), before a discharge will be issued.
- ◆ If you are paying your filing fee in installments and fail to timely make a payment, your case will be dismissed without further notice. See Local Rule 1006-1(A)(4).
- ◆ See Local Rule 3070-1 for information on the status pre-confirmation payments.
- ◆ See Local Rule 3015-3(B) for information on the chapter 13 confirmation process.

CHAPTER 13 DEBTORS AND ATTORNEYS ARE REQUIRED TO SIGN THIS COURT'S LOCAL FORM "RIGHTS AND RESPONSIBILITIES AGREEMENT".

(SEE COURT GUIDELINES FOR CHAPTER 13 COMPENSATION and Local Rule 2016-1(B)(2).)

(rev. 12/01/15)

CHAPTER 13 TRUSTEE'S CONTACT INFORMATION

DADE AND NORTH DADE DIVISION CODE 5 CASES: NANCY K. NEIDICH, P.O. BOX 279806, Miramar, FL 33027; Phone: (954) 443-4402; Web page <http://www.ch13herkert.com>. All chapter 13 plan payments **must** be mailed to a lock box at the following address: NANCY K. NEIDICH, CHAPTER 13 TRUSTEE, P.O. BOX 2099, MEMPHIS, TN 38101-2099.

BROWARD AND PALM BEACH DIVISION CASES: ROBIN WEINER, P.O. BOX 55907, Ft. Lauderdale, FL 33355-9007; Phone: (954) 382-2001; Web page <http://www.ch13weiner.com>. All chapter 13 plan payments **must** be mailed to a lock box at the following address: ROBIN R. WEINER, CHAPTER 13 TRUSTEE, P.O. BOX 2258, MEMPHIS, TN 38101-2258.