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We absolutely want you to succeed in your Chapter 13 case. So does the judge and the bankruptcy trustee. Sometimes, your circumstances change and it is no longer possible. Do not keep us in the dark on what is going on. By keeping us informed in a timely manner, we can advise you about your options, such as changing the terms of your Chapter 13 Plan, dismissing your case and possibly re-filing a new one, converting your case to a Chapter 7 case, or seeking court approval for a “hardship discharge.”

Here are the keys to success:

- Make your monthly payments with automatic debits from your bank account using TFS billpay (<https://www.tfsbillpay.com/>), or if you are an employee, through a wage order. If you use the wage order, look at your paystubs to confirm the right amount was paid. My office does not track whether you make your monthly payments – the trustee tracks it.
- File income tax returns on time. If you cannot file them by the April deadline, file for an extension of time. **SIGN A COPY** of your federal and state tax returns and drop them off or email them to alicia@petersonlaw.net; we will redact certain information and then forward them to the trustee.
- If you are self-employed, pay your estimated quarterly taxes timely. We can recommend a tax professional to assist you. You will probably not receive a discharge of your debts if you fail to pay the taxes that you incur while in bankruptcy. The trustee may require proof of payment.
- Read the Chapter 13 trustee’s “Frequently Asked Questions,” which was given to you at the trustee meeting and is also available at: <http://portland13.com/Debtors.htm>
- Review your **Chapter 13 Plan** and the **Order confirming your plan on an annual basis**, to refresh your memory. Understanding both is key because the Order often modifies the terms of the Plan.

- Mail to the Chapter 13 trustee **your “net tax refunds”** (see definition below) for either
 - The first three tax years (_____ to _____); or
 - All five tax years (_____ to _____); or
 - Other: _____.

Mail either a **money order or cashier’s check** to the following address and write your bankruptcy case number on it:

Wayne Godare, Ch. 13 Trustee
PO Box 420
Memphis, TN 38101-0420

What’s a “net tax refund”?

- Example: You got a federal refund of \$1,000 but owed the state \$300. You need to pay the trustee \$700, which is the net tax refund, unless your Plan says otherwise.
- Example: You got a federal refund of \$500 and a state refund of \$200. You need to pay the trustee \$700, which is the total of your refunds, unless your Plan says otherwise.

- Keep our office advised of **any significant financial event**, such as:

You lost employment ■ You move to a different address ■ You become entitled to receive an inheritance, no matter how small ■ You were approved for government benefits, such as social security or disability income, health insurance subsidies, Medicare, Oregon Health Plan, SNAP benefits (food stamps) ■ Your income went up or down by 10% or more from the average level of income you had when we filed your bankruptcy case ■ You got married or divorced ■ You start a new job or start a business ■ Another person begins contributing to your monthly expenses ■ You become an expectant parent ■ You want to buy a home, or sell your home, or lease property that you will not live in** ■ You receive money or property worth more than \$2,500 (other than your earnings, which are already disclosed) ■ You want to sell anything that you own for more than \$2,500** ■ You want to buy, sell, or lease property worth more than \$10,000** ■ You want to buy or lease or sell a vehicle** ■ You want to incur debt or refinance a mortgage** ■

** Notify us **BEFORE** you buy, sell, lease, refinance, or borrow!

Questions? Email alicia@petersonlaw.net or greg@petersonlaw.net