

DEBTOR'S RIGHTS AND DUTIES

You should have signed a Debtor's Rights and Duties with Acknowledgment which verified that your attorney advised you that:

1. all debts and all assets must be listed in the bankruptcy schedules,
2. cooperation with the Chapter 13 Trustee is required,
3. the Chapter 13 Office must be advised of all changes of mailing address during the time this bankruptcy case is pending,
4. certain debts, if you have any such debts, are not discharged in this bankruptcy proceeding,
5. although a creditor may have obtained a judgment against you, you have no further legal obligation to pay any amount of any judgment or on any debt that is discharged in this bankruptcy; however, you may voluntarily pay a discharged debt,
6. the document titled "Order of Discharge", which will be mailed after the completion of the plan, to you and creditors listed in this bankruptcy is an order of the Bankruptcy Court that prohibits any creditor from any threat, action or attempt to collect any amount of any debt discharged in this bankruptcy,
7. you should contact your attorney if any creditor attempts to violate the Court's discharge order,
8. you must contact your attorney if there is any change which will affect your ability to make the payments required by the confirmed plan,
9. you should utilize the financial fresh start provided by this bankruptcy discharge to avoid any future contact with the Bankruptcy Court.

John G. Jansing

Chapter 13 Trustee