

**CHAPTER 13 OFFICE**  
JEFFREY M. KELLNER  
Chapter 13 Trustee  
131 N Ludlow St Suite 900  
Dayton, OH 45402-1161  
Phone: (937) 222-7600  
Fax: (937) 222-7383

**NOTICE TO DEBTORS**

HARRY TEST  
LINDA TEST  
95-09991

341 Date: 03/09/2018

341 Time: 8:00 am

341 Location: 120 W. Third St., Dayton, OH 45402

**FIRST PLAN PAYMENT:**

You must mail your full monthly plan payment of \$1,000.00 no later than **February 26, 2018**. The payment must be in good funds (money order, certified check or cashier's check). The payment **MUST** be sent to the Trustee's lock box by standard mail. The lock box does not accept overnight delivery (such as UPS or FedEx) or any mail that must be signed for receipt. All payments should have your **NAME** and **CASE NUMBER, 95-09991**, should be made payable and mailed by standard mail to a lockbox at the following location:

JEFFREY M KELLNER, CHAPTER 13 TRUSTEE  
1722 Solutions Center  
Chicago, IL 60677-1007

If you cannot mail your funds by the above stated date, contact your attorney immediately.

**NO PAYMENTS ARE ACCEPTED AT THE LOCAL CHAPTER 13 OFFICE OR AT THE 341 MEETING OF CREDITORS.**

All first payments should be mailed to the lockbox or given to your attorney.

**FUTURE PLAN PAYMENTS:**

At the end of your 341 meeting, you will meet with a representative of our office for instructions for your future plan payments. Usually, this payment will be deducted from your payroll per Local Bankruptcy Rules. Only on rare occasions will the Trustee accept payments to be made directly or electronically.

JEFFREY M. KELLNER  
CHAPTER 13 TRUSTEE

**INTERPRETER FOR 341 MEETING**

**If you have limited English skills or are hearing impaired, please contact your attorney immediately. Your attorney will then need to contact the Chapter 13 Office and advise the office of the language that will need to be interpreted.**

HARRY TEST  
LINDA TEST  
95-09991

## **CHAPTER 13 DEBTORS**

### **NOTICE TO DEBTORS CONCERNING FUTURE TAX RETURNS AND REFUNDS**

Please be advised that due to the plan provision requiring that your income tax return and/or refunds be turned over to the Chapter 13 Trustee for the next 3 to 5 years, you must comply with the following:

- 1) File your Internal Revenue Service income tax return no later than April 15th of each year.
- 2) **Do not receive a Rapid Refund.**
- 3) Mail a copy of your return to your attorney by April 30th of each year.
- 4) Notwithstanding single/joint tax filing status, the Debtor may annually retain the greater of (1) any earned income tax credit and/or additional child tax credit or (2) \$3,000 of any federal income tax refund for maintenance and support pursuant to § 1325(b)(2) and shall turnover any balance in excess of such amount to the Trustee. Unless otherwise ordered by the Court, tax refunds turned over to the Trustee shall be distributed by the Trustee for the benefit of creditors. The refunds shall first be used to satisfy the secured claims of the Internal Revenue Service, if any. Thereafter, any surplus refunds shall be used to increase the dividend to the unsecured creditors; but, distributions to creditors shall continue to be paid pursuant to the normal classes as determined by the confirmed Plan. Any motion to retain a tax refund in excess of the amount set forth above shall be filed and served pursuant to LBR 9013-3(b).
- 5) **This payment should be mailed by standard mail to the Trustee's lockbox at 1722 Solutions Center, Chicago, IL 60667-1007.**

**Any refund must be submitted to the Trustee by June 1st of each required year.**

- 6) Failure to comply with the above instructions could result in the loss of your exemptions or tax credits with the entire refund submitted to the Trustee; the dismissal of your case, which could prevent you from being able to refile another Chapter 13 case for 180 days and could subject you to other sanctions of the Court.