

CHAPTER 13 OFFICE

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October 30, 2018

TO: RICHARD E WEST

In re: HARRY TEST and LINDA TEST
Case No: 95-09991

Dear RICHARD E WEST:

Pursuant to LBR 4001-3(b)(1) delegating authority to the Trustee to allow the Debtor to enter into certain credit transactions, and the Trustee having reviewed and considered the requested transaction, the Trustee DOES NOT authorize the Debtor to enter into the credit transaction set forth in the attached request from the Debtor. The Trustee does not have enough information to authorize this credit authorization (LBR 4001-3(b)). THE DEBTOR MAY FILE A MOTION WITH THE COURT TO REQUEST A HEARING ON THE CREDIT TRANSACTION PURSUANT TO LBR 4001-3(b)(2).

REASON FOR DENIAL:

The interest rate exceeds the current market rate.

The plan has not been confirmed.

Sincerely,

JEFFREY M. KELLNER 0022205
Chapter 13 Trustee

Enclosure