## UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO WESTERN DIVISION AT DAYTON

IN RE:

#### CASE NO: 95-09991 (Chapter 13) JUDGE: GUY R. HUMPHREY

## HARRY TEST and LINDA TEST

#### NOTICE OF CHAPTER 13 TRUSTEE APPROVAL FOR AUTHORIZATION OF MORTGAGE REFINANCING

This matter is before the Trustee in respect to the Debtor's application dated October 01, 2018 for mortgage refinancing.

The Trustee hereby having recommended approval of the application;

The Debtor is authorized to refinance the mortgage described in the application and the closing on the refinance shall follow the procedures of LBR 6004-1(d)(2), (3) except as herein ordered.

The Trustee authorizes the closing agent to make direct disbursements on behalf of the Trustee at closing on any claims provided for by the Plan in which event it is not necessary for the Chapter 13 Trustee or the Trustee's office staff to attend the closing.

The closing agent shall coordinate with the Chapter 13 Trustee, or the Trustee's office staff, the arrangements for the closing and obtain the Trustee's approval at least 24 hours before proceeding with the closing.

If the Trustee or the Trustee's office staff will not be attending the closing, the closing agent shall cause to be delivered to the Trustee via wire transfer withing three working days after the closing the net proceeds of the closing and a copy of the signed closing statement. The closing agent shall contact the Chapter 13 Trustee's office for wire transfer instructions. Any of these disbursements shall be considered as if made by the Trustee for purposes of the Trustee collecting the percentage fee fixed pursuant to 11 U.S.C. 1326(b)(2).

The refinancing authorization expires December 29, 2018.

If due to the mortgage refinancing the Trustee will not be disbursing the mortgage payment on the refinanced mortgage, it will be necessary for the Debtor to modify the plan.

THE CLOSING AGENT SHALL OBTAIN THE TRUSTEE'S APPROVAL PRIOR TO PROCEEDING WITH THE CLOSING.

/s/ JEFFREY M. KELLNER

JEFFREY M. KELLNER 0022205 CHAPTER 13 TRUSTEE 131 N LUDLOW ST SUITE 900 DAYTON, OH 45402-1161 Phone: (937) 222-7600 Fax: (937) 222-7383 email: chapter13@dayton13.com

# CERTIFICATE OF SERVICE

I hereby certify that a copy of the Notice Of Chapter 13 Trustee Approval For Authorization Of Mortgage Refinancing was served **electronically** on the date of the filing through the Court's ECF System on all ECF participants registered in this case at the email address registered with the court and by **ordinary U.S. Mail** on October 28, 2018 addressed to:

HARRY TEST 945 main st Miamisburg, ON 00000 LINDA TEST 20 WEST MAIN ST DAYTON, OH 45404

Jeffrey M. Kellner, Trustee By <u>/s/ Jeffrey M. Kellner</u> gm