

Marsha L. Combs-Skinner

Chapter 13 Standing Trustee
Central District of Illinois

Procedure for Incurring Debt

(Purchasing a vehicle)

Complete the following steps to obtain a Chapter 13 Trustee review of your request:

1. Read this entire form.
2. Understand the following conditions:
 - a. No luxury cars
 - b. In general, no car loan with payments over \$517.00 per month
 - c. If the Debtor(s) take possession of the automobile prior to the Trustee's consent being given, or signs a purchase order or loan agreement, consent will be denied.
3. Find a lender that is willing to give you a loan, pending Trustee Review and approval:
4. Obtain the terms of the proposed loan from the Credit Lender, you need to know:
 - a. Name of Credit Lender
 - b. Amount of the loan
 - c. Interest rate
 - d. Monthly payment amount to Credit Lender
 - e. Number of monthly payments required to repay the loan.
5. Send the loan information and supporting documentation to:

Email:	Debtor last name	A - L	Candy@ch13cdil.com
	Debtor last name	M -Z	Sheila@ch13cdil.com

Our review process may take approximately 5 working days from the time we receive your **COMPLETED** forms. We will:

1. Determine if the additional debt is reasonable, necessary and will not interfere with current plan.
2. Determine that all Trustee guidelines have been met.
3. Review the terms of the loan.
4. Send a written response to the address or fax number you requested, or to your attorney.