

OFFICE OF THE STANDING CHAPTER 13 TRUSTEE NALIKO MARKEL

DISTRICT OF OREGON
EUGENE

Dear Debtor(s),

I have been assigned as Trustee for your Chapter 13 Case. During your case, you will receive correspondence from my office that may come in the form of letters, emails, or documents that have been filed with the court. Please read any correspondence carefully and review with your attorney if necessary. Below, you will find a QR code for the National Data Center (NDC). The NDC maintains data related to your case. Please register with the NDC so you will be able to review the status of your case, including all payments I receive from you and disburse to your creditors. Also below, you will find important information about options for your Chapter 13 plan payments. Please remember to communicate with your attorney throughout your case, especially regarding changes in financial circumstances. My office is available to answer general questions about your case but cannot give you legal advice. Please visit my website for more information. My staff and I look forward to working with you to assist in the successful completion of your Chapter 13 Plan.

Sincerely,



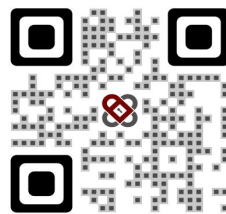
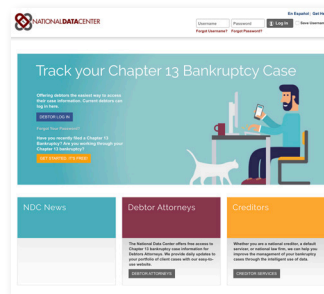
Naliko Markel
Standing Chapter 13 Trustee

CASE INFORMATION

Access and track your Chapter 13 case for free by registering with the National Data Center (NDC) at:
www.NDC.org

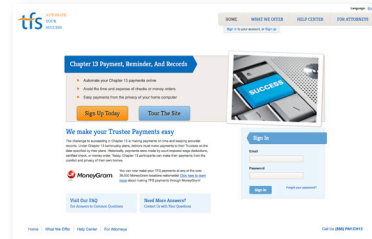
Alternatively, you can **scan the QR code** below to complete the NDC registration.

After registering, you will receive email confirmations once each payment posts and reminders about any changes to your plan payments.



ndc.org/teugn

PLAN PAYMENT OPTIONS



Your first payment is due 30 days after you file your case. Online payments can be made through:
www.TFSbillpay.com

TFS is the only form of electronic payment accepted by my office.

I do not accept personal checks.

Money orders or cashier's checks must:

- be made payable to Naliko Markel, Trustee;
- include your name and case number in the memo; and
- be mailed to the payment address below.

Email questions to: **general@eugene13.com**

Learn more at: **www.eugene13.com**

CORRESPONDENCE ADDRESS

Office of the Chapter 13 Trustee, Naliko Markel
400 E. 2nd Avenue, Suite 200
Eugene, OR 97401
(541) 343-1555

PAYMENT ADDRESS

Naliko Markel, Trustee
P.O. Box 613199
Memphis, TN 38101-3199

SECTION 341 MEETING OF CREDITORS

**DOCUMENTS MUST BE
UPLOADED TO MY
OFFICE NO LATER
THAN 7 DAYS BEFORE
YOUR 341 MEETING
OF CREDITORS**

IMPORTANT INFORMATION

You will receive notice of the Section 341 Meeting of Creditors by mail from the Bankruptcy Court. You must be present at this meeting where your Creditors may attend and ask you questions. The meetings are recorded and you will be placed under oath. Be in a quiet place where you can focus on the meeting. Keep your video off and your device muted until your case is called. Keep required documents available for verification during the meeting. Additional documents may be requested during your meeting. I or my representative will ask you a series of questions. Most meetings last approximately 15 minutes and will be conducted remotely using the **ZOOM** app. The **ZOOM** connection information can be found below.

PRODUCE REQUIRED DOCUMENTS

At least seven (7) days before the 341 Meeting of Creditors, your attorney must upload the following documents to my secure portal. If you do not have an attorney, you may request access to the portal by sending an email to general@eugene13.com.

- 1 Your most recent year's Federal & State Income Tax returns, along with all schedules.
- 2 Proof of income for the 60 days prior to filing, including for a non-filing spouse.
- 3 Operating reports and/or profit and loss statements if you are self employed.
- 4 Bank statements for all bank accounts for the 2 months prior and covering the date of filing.
- 5 Clear color copies of valid government issued photo ID and proof of Social Security Number.

Failure to produce the required documents will result in rescheduling the 341 Meeting of Creditors to a new date and time.

CLEAR COLOR COPIES



341 ZOOM MEETING INFORMATION:

Download the ZOOM app to your device. Enter the following ID and passcode:

Zoom ID: 721 872 8299
Passcode: 8153280214

LEGAL ADVICE

***My office CANNOT
provide legal advice.***

***You must direct all
legal questions to
your attorney.***

TAX RETURNS

- Be sure to file on time each year
- Be sure to send your attorney copies which must be remitted to me via secure portal
- Review your Plan to determine whether you must pay tax refunds to my office

BUT WHAT IF...?

While you are in bankruptcy, please remember that if you want to borrow money, or sell, trade-in, or buy a car, house, or similar purchase, you may need to obtain permission from the Bankruptcy Court. This includes refinance of existing debts. Please contact your attorney if any of these events occur during your Chapter 13 case.

Additionally, if you receive an income increase of more than 10%, an inheritance, money from an insurance company due to an accident or totaled car, any lawsuit or settlement, or any other financial gain during your case, you must inform your bankruptcy attorney. This information may need to be reported to my office as well. In most cases, such settlements require approval from the Bankruptcy Court after your creditors have been given notice.