

Office of the Standing Chapter 13 Trustee
125 E. John Carpenter Freeway
Suite 1100
Irving, Texas 75062
214.855.9200 Phone
214.965.0758 Fax

You have contacted our office to request the Trustee's approval for you to incur additional debt after the filing of your Chapter 13 Bankruptcy case.

Please review the following procedures outlined in the enclosed "Procedure for Credit review". The "Loan Information" and "Current Budget" forms **must be completed** and returned to our office before we can respond.

Under §1305 (a)(2) of the Bankruptcy code, the chapter 13 trustee must review and approve all post-petition consumer debts (debts incurred after your chapter 13 was filed for the creditor to have an allowed claim). To receive our approval, any property or services acquired or refinanced with the proposed loan must be reasonable and necessary and not interfere with your ability to meet your obligation under your current Chapter 13 plan.

The Trustee cannot guaranty that you will receive a loan. It is the decision of the lending institution. On any approved credit, you will need to make all payments "direct" to the lender. This "direct" payment will not be included in your trustee payment.

PROCEDURE FOR CREDIT REVIEW

Your Procedure:

Complete the following steps to obtain Chapter 13 trustee review of your credit request:

<u>Step</u>	<u>Action</u>	<u>X When Done</u>
<u>1.</u>	Read this entire form	<input type="checkbox"/>
<u>2.</u>	Understand the following conditions: a. no luxury cars b. if plan proposes to pay less than 75% to timely filed unsecured claims, no car loan in excess of \$15,000.00 c. no home loan will be approved if monthly payment for principal, interest, taxes, and insurance exceeds 120% of payment(s) originally budgeted for housing.	
3.	Find a lender that is willing to give you a loan pending trustee review and approval. (Enclosed is a listing of possible credit grantors.	<input type="checkbox"/>
4.	Obtain the terms of the proposed loan from the credit grantor. You will need to know: * the name of the credit grantor * amount of the loan * interest rate * monthly payment amount to credit grantor * number of monthly payments required to repay the loan	<input type="checkbox"/>
<u>5.</u>	Fill in the Loan Information (form attached).	<input type="checkbox"/>
<u>6.</u>	Fill in the Current Budget (form attached).	<input type="checkbox"/>
<u>7.</u>	Send the Loan Information and the Current Budget forms to: Office of the Standing Chapter 13 Trustee Attn: Credit Review Department 125 E. John Carpenter Freeway, Ste 1100 Irving, TX 75062	<input type="checkbox"/>

Trustee's Response:

Step _____ **Action** _____

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. Review the current budget.

5. Send you a written response to your request.

(Exhibit 1)

LOAN INFORMATION

Type or Print Clearly

Case Number:

— Name of Debtor(s)

— Address of Debtor(s)

Daytime telephone
(area code + number

(H)

(W)

— Name of credit grantor

— Amount of loan

— Interest rate (%)

— Monthly payment
amount due to credit grantor

— Number of monthly payments

— Reason for loan

If this request is for a car loan, provide:

Make of car:

Model of car:

Year of car:

Extras:

If this car will replace another car, provide the following information for the car
being replaced:

Reason: _____

Make _____ Model _____ Year _____

Monthly payment _____

Through Trustee _____ or Direct _____

— Prior Requests

Have you made any prior requests for loan approval while in Chapter 13?

If so, give the dates, amounts, tell us whether the loan requests were
granted or denied and give us the status of the loan payments (i.e. paid,
current, delinquent, etc.)

Total Take Home Income	\$
Rent or home mortgage payment (include lot rent for mobile home)	\$
Are real estate taxes included? Yes <input type="checkbox"/> No <input type="checkbox"/> If not, give amount	\$
Is property insurance included? Yes <input type="checkbox"/> No <input type="checkbox"/> If not, give amount	\$
Utilities	
Electricity and heating fuel	\$
Water and sewer	\$
Telephone	\$
Other	\$
Home maintenance (repairs and upkeep)	\$
Food groceries Meals out & school lunches	\$
Clothing	\$
Laundry and dry cleaning	\$
Medical and dental expenses (not covered by insurance)	\$
Transportation (not including car payments)Gasoline & Auto Maintenance	\$
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
Charitable contributions	\$
Insurance (not deducted from wages or included in home mortgage payment)	
Homeowner's or renter's	\$
Life	\$
Health	\$
Auto	\$
Other	\$
Taxes (not deducted from wages or included in home mortgage payments)	\$
Installment payments	
Auto	\$
Other	\$
Alimony, maintenance, and support paid to others	\$
Payment for support of additional dependents not living at home	\$
Regular expenses from operation of business, profession, or farm (Attach detailed statement)	\$
Other expenses: (must include any direct payment under plan)	\$
Total Monthly Expenses	\$

Summary

A. Total monthly income: (H)\$ _____ (W)\$ _____ (O)\$ _____	\$ _____
B. Total monthly expenses:	\$ _____
C. Chapter 13 Plan Payment:	\$ _____
D. Excess income (A minus B minus C):	\$ _____

DECLARATION

I, _____ (please print), Debtor/ Attorney, declare under penalty of perjury that the information contained in the above current budget is true and correct to the best of my knowledge, information, and belief.

Debtor or Attorney Signature _____ Case Number _____

Automobile Dealers and Mortgage Companies

Ameritex Residential Mortgage
117 E. Harwood
Hurst, TX

John Eagle Lincoln-Mercury
6116 Lemmon Ave
Dallas, TX
214.357.0700

Reliance Motrgage
15851 Dallas Pkwy, Ste 390
Dallas, TX

Auto Factory
741 W Jefferson
Grand Prairie, TX
972.263.2729

Bankston Nissan
1500 E. Airport Frwy
Irving, TX
972.438.4300

Cambridge Mortgage
6900 Anderson Blvd
Ft Worth, TX 76107

Crest Auto Group
2701 N Central Exprwy
Plano, TX
972.423.7700

CSI Mortgage
6125 Airport Frwy, Ste 103
Ft Worth, TX

David McDavid Honda
3600 W Airport Frwy
Irving, TX
972.790.6060

DFW Mortgage
3301 Airport Frwy, Ste 124
Bedford, TX

EFG Motor Co
9673 Wendell Rd
Dallas, TX
214.340.5600

Greater Dallas Mortgage
17101 Preston, Ste 265
Dallas, TX 75240

Hiley Mazda
I-20 & Collins
Arlington, TX
817-467-5595

Grand Prairie Ford
1102 W Hwy 303
Grand Prairie, TX 75051
972.641.1334

Don Herring Auto
3312 S Marvin D Love Frwy
Dallas, TX 75224
214.372.7800

Jim Allee Honda
11300 E NW Hwy
Dallas, TX
214.348.7500

Lute Riley Honda
1331 N Central Exprwy
Richardson, TX
972.238.1700

Manufacturers Auto Leasing
2155 Marsh Ln Ste 124
Carrollton, TX
972.418.6262

Park Cities Ford
3333 Inwood Rd
Dallas, TX
214.358.8800

Principal Residential Mortgage
14160 Dallas Pkwy, Ste 100
Dallas, TX

Plano Lincoln-Mercury
3333 W Plano Pkwy
Dallas, TX
972.964.5000

Professional Mortgage
520 Main, Ste 121
Grapevine, TX

Reliable Chevrolet
800 N Central Exprwy
Richardson, TX 75080
972.952.1500

Remington Mortgage
15851 Dallas Pkwy, Ste 875
Dallas, TX

Robert Turbin Realtors
1848 Norwood Plaza II, Ste 109
Hurst, TX

Saturn of Lewisville
1515 S Stevens
Lewisville, TX
972.221.5500

Sewell Motor Company
5704 Lemmon Ave
Dallas, TX
214.902.60000

Sports City Toyota
12650 LBJ Frwy
Dallas, TX 75228
214.681.3000

Steakley Chevrolet
6411 E NW Hwy @ Abrams
Dallas, TX
214.363.8341

Home Exteriors
2320 Merrel Rd
Dallas, TX 75229

Toyota of Richardson
1221 N Central Exprwy
Richardson, TX
972.238.4400

Van Chevrolet
1700 I-35 E
Carrollton, TX
972.242.5181

Westway Ford
801 W Airport Frwy
Irving, TX
972.659.0333

OTHER CREDITOR PARTICIPANTS

A-Advantage Auto Group
Credit: Automobile
Dallas, TX 75217

CIT Group
Credit: mortgage
Dallas, TX 75248

Fleet Credit Card Services
Credit: Mastercard/Visa
Horsham, PA 19044

Alan Young Buick GMC Truck
Credit: Automobile
Ft Worth, TX 76182-0769

American Airlines EFCU
Credit: Mortgages, line of credit,
signature, and shared secured
DFW Airport, TX 76042

Americredit
Credit: Automobile
Irving, TX 75038-2235

American Mortgage Services, Inc
Credit: FHA mortgages
Dallas, TX 75244

Ameriquist Mortgage
Credit: Home Equity/ Cash out loans
Arlington, TX 76006

Autonation Dodge
Credit: New/used auto loans
Grand Prairie, TX 7552

Autotorium
Credit: indirect lending for autos
North Richland Hills, TX 76180

AutoUSA
Credit: Auto sales/financing
Irving, TX 75060

Barrett Motors
Credit: Auto Sales
Rowlett, TX 75088

Bout-Nu Auto Company
Credit: Pre-owned vehicles
Dallas, TX 75204

Brickhouse Mortgage Inc
Credit: Mortgages
Hurst, TX 76054

Bruce Lowrie Chevrolet
Credit: Auto
Ft Worth, TX 76134
Limited Credit Services
Credit: Revolving
Columbus, OH 43213

Lynn Smith Chevrolet
Credit: Auto
Burleson, TX 76028-2804

CTX Mortgage
Credit: Mortgages
Plano, TX 75093

Chacon Auto
Credit: Auto
Dallas, TX 75204

Citicorp Credit Services
Credit: Visa/Mastercard
Kansas City, MO 64195-0487

Columbia Mortgage Company
Credit: Mortgage
Federal Way, WA 98003

Community Credit Union
Credit: all consumer loans
Richardson, TX 75038-0741

Dallas Postal Credit Union
Credit: all consumer loans
Dallas, TX 75222-4444

Dallas Teachers Credit Union
Credit: all consumer loans
Dallas, TX 75251

Discount Motors
Credit: Auto Sales
Arlington, TX 76102

Educational Employees CU
Credit: All consumer loans
Ft Worth, TX 76101

First Realty Group
Credit: Home loans
Dallas, TX 75252

First choice Lenders
Credit: Mortgages
Flower Mound, TX 75028

Five Star Ford
Credit: Auto
North Richland Hills, TX 76180
Pier 1 Imports
Credit: Revolving
Ft Worth , TX 76161

Prestige Mortgage
Credit: Mortgage
Garland, TX 75041

Ft Worth City Credit Union
Credit: All consumer loans
Ft Worth, TX 76185-0099

Frank Parra Chevrolet
Credit: Auto
Irving, TX 75062

Freeman Olds-Mazda-Hyundai
Credit: Auto
Irving, TX 75062

Gary McKinney Auto Group
Credit: Auto
Ft Worth, TX 76116

Great Stone Mortgage
Credit: FHA
Evansville, IN 47715

Green/ Welbron Motor Co.
Credit: Auto
Ft Worth, TX 76116

Home Loan Corp
Credit: Home loans
Southlake, TX 76092

Midland Risk Services-Texas, Inc
Credit: Auto insurance coverage
Memphis, TN 38117

Hurley State Bank/ Tandy Corp
Credit: Revolving accounts
Sioux Falls, SD 57101

JC Penney Company
Credit: revolving
Dallas, TX 75221

Jerry's Chevrolet-Buick Inc
Credit: Auto
Weatherford, TX 76086

Lease One Acceptance
Credit: Auto
Arlington, TX 76006-1918
WR Starkey Mortgage
Credit: Mortgage
Arlington, TX 76017

Zales Jewelers
Credit: Revolving
Irving, TX 75038

MBNA America Bank
Credit: Credit cards
Newark, DE 19713

Shelter Mortgage Corp
Credit: FHA, VA, conventional loans
DeSoto, TX 75115

MAC Auto Sales & Leasing
Credit: Auto

Southland Mortgage
Credit: Conventional, FHA, VA
Dallas, TX 75225

Mac Churchill Auto Group
Credit: Auto
Ft Worth, TX 76116

Southtown Ford
Credit: Auto
Burleson, TX 76028

Mainland Home loans
Credit: Mortgages, B & C Loans
Dallas, TX 75206

Southwest Ford
Credit: Auto
Weatherford, TX 76086

Meador Chrysler Plymouth
Credit: Auto
Ft Worth, TX 76119

Southwest IBM Employees FCU
Credit: all consumer loans
Irving, TX 75063

Moritz Cadillac BMW
Credit: Auto
Arlington, TX 76004-0490

Texan Ford AutoNation
Credit: Auto
Arlington, TX 76017

NationsBank Card Services
Credit: Credit Cards
Norfolk, VA 23510

Texoma Community CU
Credit: Auto, shares, CD
Wichita Falls, TX 76307

Neiman Marcus
Credit: revolving
Dallas, TX 75270

Ultramar Diamond Shamrock
Credit: Revolving
Amarillo, TX 79105-0631

Nichols Ford
Credit: Auto
Ft Worth, TX 76119

United Lending Partners
Credit: Mortgage
Dallas, TX 75235

North Loop Dodge
Credit: Auto
Ft Worth, TX 76180

Urban Nissan
Credit: Auto
Duncanville, TX 75138-0026

PTS Federal Credit Union
Credit: All consumer loans
Ft Worth , TX 76113

Vandergriff Chevrolet
Credit: Auto
Arlington, TX 76017

Payton Wright Ford
Credit: Auto
Grapevine, TX 76051

VIP Financial Servies
Credit: Mortgage
Dallas, TX 75224

