

CHAPTER 13 DEBTOR'S REQUEST TO INCUR DEBT

Date Submitted: _____

Debtor(s): _____

Case Number: _____

Debtor(s) Address: _____

Debtor(s) Phone Number: _____

Attorney: _____

Attorney's Phone Number: _____

Reason for Loan: _____

Name of New Lender: _____

Amount of Loan: _____ Interest Rate: _____ Monthly Payment Amount: _____ Number of payments: _____

Amount & Source of Down Payment (if applicable): _____

** Please provide your attorney with proof of current monthly income and expenses for your household in order to amend your bankruptcy schedules. Contact your attorney regarding any questions. **

Have you made prior requests for loan approval while in Chapter 13? Yes: _____ No: _____

If yes, list the dates, amounts, whether the request(s) were granted or denied and the status of the loan payments (i.e., paid, current, delinquent, etc.)

Date: _____ Amount: _____ Granted/Denied: _____ Status: _____

Purchase of New Vehicle

Vehicle Purchase Parameters:

1. No auto loan in excess of \$22,000.00;
2. No monthly payment in excess of \$500.00 per month;
3. Interest not to exceed 21%;
4. No luxury vehicles (even if they are old);
5. No vehicle warranties, or any type of additional insurance (i.e. GAP insurance, disability insurance, etc...).

If the vehicle falls within the above parameters, please submit with this request with a copy of the Proposed Sale Order with the following information:

- A. Year, Make, & Model of New Vehicle;
- B. Purchase Price;
- C. Down Payment Amount;
- D. Finance Amount;
- E. Loan Term;
- F. Interest Rate;
- G. Monthly Payment.

***If the vehicle DOES NOT fall within the above parameters, please contact your attorney. A Motion to Incur will need to be filed and heard before the Court.*

Is this vehicle replacing another vehicle already listed in your Plan or Schedules? Yes No

If yes, what vehicle is being replaced? (Year/Make/Model) _____

Is the vehicle being replaced paid "direct" to the creditor? Yes No If yes, what is the monthly payment amount? \$ _____

Purchase/Refinance Home

Please contact your attorney. If you are requesting to purchase or refinance your home, please submit this Loan Request through your attorney along with a copy of the mortgage loan application, sales contract, or refinance application, "Current Budget" form, and recent paystubs.

Declaration

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

Debtor or Attorney Signature: _____

Date: _____