

JOHN M. HAUBER
Chapter 13 Standing Trustee

Southern District of Indiana
Indianapolis Division

PAYMENT TYPES

Quick Reference Guide

Your first payment is due 30 days after the day your Bankruptcy petition was filed. It is your obligation to ensure that all payments are made by you, or your employer, and properly credited by the Trustee. A list of all the payments you have submitted to the Trustee can be found at www.13network.com. If you notice any errors, contact the Trustee's Office as soon as possible. The Trustee offers three different payment options: ePay, Wage Order or direct payment. If you fail to make the payments as indicated in your Plan, your payments are not received by the Trustee, or your payments are not properly credited to your account, the Trustee, or any creditor in your case, may file a Motion to Dismiss. Additionally, if you miss a payment or a payment is returned for insufficient funds, the Trustee may file a Wage Order with the Court.

EPAY

EPay is a flexible payment system, where you go online and schedule your own payments to be sent directly from your bank account. It is a quick and convenient payment method, with a minimal fee. For more information about ePay, or to sign up, please visit <http://www.hauber13.com/epay.html>.

For questions or help, please refer to ePay - Frequently Asked Questions. If you still have questions, please send an email to ePay@Hauber13.com and we will respond.

Benefits:

- ☑ make payments from any location at any time of day (internet access required)
- ☑ save time and money by not having to purchase and mail cashier's checks or money orders
- ☑ payments made before 5:00 p.m. will be credited to your case the next business day

WAGE ORDER

A Wage Order is a Court Order sent to your employer that requires your employer to deduct your Chapter 13 payments from your paycheck and send the payment directly to the Chapter 13 Trustee. If you change jobs at any time during your case, please notify your attorney and the Trustee's Office immediately so that a new Wage Order can be presented to your new employer.

It is important that both you and your employer understand that the Wage Order is not a garnishment. The Bankruptcy Code permits a Bankruptcy Court to issue a Wage Order as an aid in the efficient administration of Chapter 13 cases. When you voluntarily filed your Chapter 13 case, all of your future income became subject to the Court's exclusive jurisdiction for the duration of your Chapter 13 case. If your employer has any questions, he or she may contact the Chapter 13 Trustee's Office for an explanation.

The Trustee strongly encourages you to choose a Wage Order, because a higher percentage of cases, where the Debtor volunteers for a Wage Order, complete successfully.

Benefits:

- ☑ your employer makes your payment directly to the Trustee for you
- ☑ you don't have to worry about making monthly payments
- ☑ if your plan payment changes, it is adjusted as needed

DIRECT PAYMENT

In the event that you are unable to participate in the ePay program or that you are not a wage earner, for example, if you are self-employed, unemployed, retired, or under special circumstances, then you may make payments directly to the Trustee. All payments should be made payable to John M. Hauber, Chapter 13 Trustee. In order to ensure proper processing, please make sure your name and case number appear on your payment. **Payments must be made through Money Order, Cashier's Check, or Personal Checks, the Trustee does not accept cash.** All Payments should be mailed to: **John M. Hauber, Chapter 13 Trustee, P.O. Box 2405, Memphis, TN 38101-2405.**