

JAN M. SENSENICH
CHAPTER 13 STANDING TRUSTEE
P.O Box 1326, Norwich, VT 05055
telephone: (802) 649-1213
email: mailbox@vermont13trustee.com

DEBTOR'S LOAN APPROVAL REQUEST

You should use this form only when seeking the chapter 13 trustee's approval of

1. an automobile loan of not more than \$18,000,
2. an automobile lease with monthly payments of not more than \$300, or
3. a loan for extraordinary expenditures to support your health and general welfare of not more than \$7,000.

To incur any other type or amount of debt, you must file a motion and obtain court approval.

Date of request: _____ Debtor's name: _____

Debtor's case #: _____ Debtor's phone number: _____

The trustee will not consider your request to enter into a new loan, auto lease, or refinancing, until after you have notified your attorney of your intentions to incur new debt and determine, with your attorney's advice, if the new debt will adversely impact your plan or require court approval or modification of your plan. If you are represented by an attorney, you must deliver this form to the trustee with your signature on it.

Additionally, you must provide the following information:

Name of lender or lessor: _____

Proposed loan amount: _____ Proposed monthly payment: _____

Proposed interest rate: _____ Proposed down payment: _____

Item to be purchased, leased, or refinanced (be specific):

Reason this loan is necessary: _____

If you seek to refinance a current loan, what is the interest rate and monthly payment on the current loan?

Has there been any change in your income or employment since you filed your bankruptcy case? Or since your plan was confirmed? If so, specify (and use back of the form if you need more space):

Date: _____ Debtor's signature: _____

ATTORNEY APPROVAL

I, _____, the debtor's attorney, have reviewed the above request, discussed it with the debtor, and believe

1. it is necessary for the debtor to incur this debt / enter into this refinance or lease,
2. the debtor can afford to incur this debt, and
3. this will not adversely affect the debtor's ability to make payments under their chapter 13 plan.

Dated: _____

By: _____
[Debtor's attorney's signature]
[typed name, with address, e-mail
address, and telephone number]

TRUSTEE APPROVAL / DENIAL OF APPROVAL

I, Jan M, Sensenich, chapter 13 trustee, have reviewed the above information and
approve the foregoing loan request OR
deny approval of the foregoing loan request because _____.

Dated: _____

Jan M. Sensenich
Chapter 13 Trustee

Note: The trustee's approval of a loan does not replace Court approval. If Court approval is necessary, the debtor must file a motion.