



Mark E. Henze

HENZE & ASSOCIATES, P.C.

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3/29/2015

In order to obtain a new debt for a house, car, or other major purchase while you are still in a Chapter 13 payment plan, it is necessary to obtain the permission of the Chapter 13 Trustee. He/she must determine that the new purchase will not jeopardize your ability to continue making your promised plan payments. Note that this permission must be obtained AFTER you find the actual car or house you desire to make an offer on ... and AFTER you have obtained information concerning what financing is available to you that will allow you to make the purchase. This means that you may have to wait a few days or weeks after getting loan approval before the new transaction can be finalized.

Enclosed is an Application to Incur New Debt (use the form for your Trustee) that needs to be completely filled out and must describe the ACTUAL loan terms that are being offered to you. In addition, I have enclosed a couple of sheets for you to fill out describing your current monthly income and your current monthly expenses. The object here is to prepare a new budget showing that WITH THE NEW PAYMENT, you will still have just enough money left over to make your plan payments. The difference between your monthly income and your monthly bills should be the same as your plan payment obligation.

Please note that this is not typical work that is covered by your original fee quote. We require attorney fees in the amount of \$250.00 to process this request ... and cannot guarantee that your request will be approved. Approval generally depends upon the Trustee's belief that the new purchase is beneficial to you, whether the terms being offered are fair and reasonable, and whether your budget will allow you to make these new payments.

Please fill these forms out and return them to our office together with your check in the amount of \$250. We will then forward them to the Chapter 13 Trustee for his approval.

Sincerely,

Henze & Associates, P.C.

Mark Henze
MEH/cp
Enclosure

Attn: Jim Howard
SALLY ZEMAN - CHAPTER 13 TRUSTEE

APPLICATION TO INCUR NEW DEBT

ALL REQUESTS MUST BE REVIEWED AND SIGNED BY YOUR ATTORNEY
BEFORE SUBMITTING TO THE TRUSTEE

Date of Request: _____

Debtors' Name and Address: _____

Case No. _____

Latest Plan Confirmation Date: _____ Property revested with Debtor? **Yes**

Amount Debtor has requested to borrow: \$ _____

Lender from whom Debtor proposes to borrow (Include lender's address if you wish to have a copy mailed to them: _____

Purpose of Loan: _____

Interest Rate: (Range) _____%

Monthly payment (PITI, if a mortgage): \$ _____

An amended budget, PREPARED BY YOUR ATTORNEY and reflecting your current financial situation, must be completed with this application. The amended budget must include the proposed new monthly payment so the feasibility of this application may be properly determined. This application be denied without the submission of a current budget.

Additional Comments: _____

Please allow one week to process your request. Be sure to indicate where the response is to be mailed or FAX'd

PLEASE FAX TO : **Henze & Associates, P.C.** (303) _____
Other: _____ () _____

CHAPTER 13 OFFICE LOCATION: 1888 SHERMAN STREET, SUITE 750, DENVER, CO 80203

REVIEWED BY: Henze & Associates, P.C.

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Douglas B. Kiel, Chapter 13 Trustee

4725 S. Monaco St.
Denver CO 80237
P: 720.398.4444
F: 720.398.4459

APPLICATION TO INCUR NEW DEBT

ALL REQUESTS MUST BE REVIEWED AND SIGNED BY YOUR ATTORNEY BEFORE SUBMITTING TO THE TRUSTEE

1. Date of request: _____

2. Debtor's Name and Address: _____

3. Case Number: _____

4. Plan Confirmed/Date Confirmed: _____

5. Property revested with the Debtor(s) YES X NO _____

6. Amount Debtor(s) have requested to borrow: \$ _____

7. Lender from whom Debtor(s) propose to borrow: _____

8. Purpose of Loan:

_____ Purchase a residence ;

_____ Purchase an Automobile;

_____ Other (Explain Below):

9. Interest Rate: _____ %

10. Monthly Payment (PITI if mortgage) : _____

An amended budget, PREPARED BY YOUR ATTORNEY, reflecting your current financial situation *must* be submitted with this application. The amended budget must include the proposed new monthly payment so the feasibility of this application may be properly determined. **This application will be denied without the submission of a current budget.**

Additional comments: _____

Henze & Associates, P.C.

Reviewed by: _____
Attorney For Debtor(s)

Please allow one week to process your request. Be sure to indicate where the response is to mailed, faxed or emailed. ***If your bankruptcy petition was filed on or after October 17, 2005 the Trustee will not approve an early payoff of your bankruptcy.**

HOUSEHOLD INFORMATION

Marital Status: Married: ___ Divorced: ___ Separated: ___ Single: ___

Persons living in Household:

(Yes/No)

Name: _____	Age: _____	Relationship: _____	Dependent: _____
Name: _____	Age: _____	Relationship: _____	Dependent: _____
Name: _____	Age: _____	Relationship: _____	Dependent: _____
Name: _____	Age: _____	Relationship: _____	Dependent: _____
Name: _____	Age: _____	Relationship: _____	Dependent: _____
Name: _____	Age: _____	Relationship: _____	Dependent: _____

HOUSEHOLD INCOME

(Please attach or bring copies of recent paystub)

Employment: DEBTOR

CO-DEBTOR / SPOUSE

Occupation: _____	_____
Employer: _____	_____
Years employed: _____	_____
Address: _____	_____
_____	_____

How often paid:

Weekly: ___ Every Two Weeks: ___
 Twice a Month: ___ Monthly: ___

GROSS INCOME:

DEBTOR

CO-DEBTOR / SPOUSE

Deductions (Taxes)	(_____)	(_____)
Insurance:	(_____)	(_____)
Union Dues:	(_____)	(_____)
Other _____	(_____)	(_____)

TAKE HOME INCOME:

OTHER INCOME SOURCES:

Child Support	\$ _____
Alimony	\$ _____
Rent/Contributions	\$ _____
Government Assistance:	\$ _____
	\$ _____
	\$ _____
Other: _____	\$ _____

AVERAGE MONTHLY EXPENSES

Rent /	1st Mortgage	.....	\$ _____
	Other Mortgage	.....	\$ _____
Utilities:	Public Service	.....	\$ _____
	Water / Sewer	.....	\$ _____
	Telephone	.....	\$ _____
	Cable TV/Internet or Bundle	.....	\$ _____
	Trash Removal	.....	\$ _____
	Other: _____	.....	\$ _____
Home Maintenance		.....	\$ _____
Food		.....	\$ _____
Clothing		.....	\$ _____
Laundry / Drycleaning		.....	\$ _____
Medical / Prescriptions / Co-pays		.....	\$ _____
Gasoline / Repairs		.....	\$ _____
Bus / Other Transportation		.....	\$ _____
Recreation / Clubs / Entertainment		.....	\$ _____
Insurance:			
	Auto	.....	\$ _____
	Homeowner's / Renters (if not included in mortgage payment)	.....	\$ _____
	Health (not taken from wages)	.....	\$ _____
	Life (not taken from wages)	.....	\$ _____
	Other: _____	.....	\$ _____
Taxes: (not taken from wages)			
	Property Taxes (if not included in mortgage payment)	.....	\$ _____
	Auto Taxes	.....	\$ _____
	Other: _____	.....	\$ _____
Installment Payments:			
	Auto #1	.....	\$ _____
	Auto #2	.....	\$ _____
	Student Loan	.....	\$ _____
	Non-filing Spouse's Expenses	.....	\$ _____
Alimony / Child Support Paid		.....	\$ _____
Monthly Charitable Contributions (Regular, Provable & Recent)		.....	\$ _____
Daycare / Babysitting		.....	\$ _____
School Expenses / Lunches		.....	\$ _____
Tuition		.....	\$ _____
Misc: (Haircuts, grooming, postage, etc.)		.....	\$ _____
Pet Care		.....	\$ _____
Rent-to Own Payments: _____		.....	\$ _____
Other: _____		.....	\$ _____
	_____	\$ _____
	_____	\$ _____