



Mark E. Henze

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Be sure to check out
our website at:
www.bkattny.com

Date

Re: Meeting of Creditors (§341 Hearing)
Chapter 13, **Case No. 13-21035 MER**

Dear _____:

Please note that the U. S. Bankruptcy Court has scheduled a date and time for your Meeting of Creditors. The information is as follows:

DATE: _____
PLACE: Byron Rogers Federal Office Building
Room 16-200 (16th Floor)
1961 Stout Street
Denver, Colorado 80294
TIME: _____ **AM / PM**

***NOTE THAT IS A NEW LOCATION AS OF JAN. 1, 2015
AND HAS CHANGED FROM THE PRIOR LOCATION***

Please plan on meeting Mark approximately 15 minutes prior to the hearing. This is the newly remodeled 18 story Federal Office Building at the corner of Stout and 20th Street. Note that the security for this building is tight. Be sure you have your driver's license and social security card available and note that you will need to pass through metal detectors. Be sure to leave a few extra minutes to get through security. Note that parking may also be a bit more difficult to find than the previous location. Many of the 2 hour free spots are now 1 hour ... don't get a ticket and consider using light rail.

When you reach the elevators, push 16 on the video console in the middle between the elevators and it will direct you to the correct elevator. You should plan on meeting in the waiting room inside room (16-200) (there will be signs once you get off the elevator on the 16th floor). At that time, we will go over a few pointers with you and direct you to the appropriate room for your meeting.

Prior to this meeting, you should gather up the following items to bring with you to the meeting.

1. **VALID PHOTO IDENTIFICATION**. Please bring a copy of your valid Photo I.D. to Court as they will not let you into the building without it.

2. **PROOF OF SOCIAL SECURITY NUMBER:** Please bring a copy of your Social Security Card or some document establishing proof of your Social Security Number. The court is more concerned than ever about identify theft or fraud.

Additionally, please note that the bankruptcy court will **dismiss** your case if you fail to appear. If your bankruptcy is joint (i.e. both husband and wife), both people **must** attend. If you cannot attend on the scheduled date, **please notify us immediately**. If we are required to obtain a continuance, we will need to file documents with the court and all of your creditors notifying them of the change and your fee agreement provides for an additional fee of \$300.00. You should plan on spending about an hour at the Court (5 minutes on your case and the rest of the time waiting for our turn). While we know that this meeting is intimidating, please remember that nearly everyone in attendance is there for the same reason that you are. See you there!

Remember that you should have already made your first Plan payment prior to this First Meeting of Creditors. Your Plan payment amount is \$_____ and the first payment will be due on _____. Please be sure that your **Case Number** is noted in the "memo" section of your check. Make the payments payable to "Doug Kiel, Chapter 13 Trustee" and mail the payment (or use Bill Pay through your bank) to the following address:

Mail: **Doug Kiel**
 Chapter 13 Trustee
 P.O. Box 2282
 Memphis, TN 38101-2282

Additionally, we have enclosed a general information sheet (IMPORTANT INFORMATION ABOUT YOUR CHAPTER 13 CASE) for you to read and review. Please keep this information in a safe place for future review. There is also a form for you to file a Change of Address should you move. Please send this change for to OUR office and not to the Chapter 13 Trustee. This way, we can ensure that our office, the Trustee AND the Court are all notified at the same time.

Finally, if you are keeping your house and continuing to pay your mortgage, YOU MUST recommence making your regular mortgage payment(s) on the first regular due date that comes up after your case is filed. Please keep track of each and every payment as your mortgage company may stop sending you notices and statements. You may even wish to send your first few payments with a return receipt requested. Mortgage companies lately have started a bad habit of "losing checks" or claiming that they have not received a payment ... when they actually have received it. It is your duty to ensure that the payments are made. The mortgage companies will be quick to let the court know if they think a payment has not been made and the proof of payment must come from you. If you have any comments or questions, please do not hesitate to contact us.

Sincerely,

HENZE & ASSOCIATES, P.C.

IMPORTANT INFORMATION ABOUT YOUR CHAPTER 13 CASE

(This information is provided by your Chapter 13 Trustee)

This *letter* contains important information regarding a number of matters related to your chapter 13 case. Please retain this letter for future reference.

A. MEETING OF CREDITORS

The Court recently notified you of your case number and the date, time, and location of the meeting of creditors. Your attendance on that date is mandatory, or your case may be dismissed. You must bring a picture ID and proof of your social security number. Pursuant to Federal Bankruptcy Rule 4002(b), you must also bring evidence of current income such as your most recent pay stub, banking accounts for the time period that includes the date your case was filed, and documentation to support special circumstances or additional deductions you are claiming in the means test Form 22C.

Your testimony will be under oath or affirmation and will be recorded. Plan payments will not be accepted at the meeting.

Please contact the Trustee's office in advance if an interpreter will be required for the meeting.

A. TAX RETURNS AND TAX REFUNDS (*YOUR LAST FILED RETURN HAS ALREADY BEEN PROVIDED TO THE TRUSTEE BY ROBERT I. COHEN, PC*)

Federal Rule of Bankruptcy Procedure 4002(b)(3) requires that you provide the Trustee with a copy of your most recently filed federal tax return or transcript of such return no later than seven days prior to the meeting of creditors. If you are currently in the process of filing the most recent year's tax return, you should get your attorney a copy of that return **AS SOON AS YOU HAVE IT PREPARED**. If there is an amount owed, your plan may need to be amended to pay the amount owed over the period of your plan. If you are to receive a refund, this may need to be disclosed in your plan and whether or not you will actually receive the refund will depend upon whether you already owe back taxes to that tax entity.

B. PLAN PAYMENTS/ PAYROLL ORDER

Your first plan payment is due thirty days after your case was filed or converted to Chapter 13 and should be mailed to the PO Box above. Payments will not be accepted at the meeting of creditors. The Trustee's office does not accept cash but will accept personal checks, money orders, etc. made payable to "Chapter 13 Trustee". You must include your name and case number (your "account number") on each payment to ensure the payment will be posted to the correct case. Your attorney and the court have already provided you with *your* case number. You may also request a payroll order which requires your employer to withhold the amount of your plan payment from your paycheck and forward the payment to the Trustee. A payroll order helps ensure regular and timely payments and the successful completion of your plan. If you elect to request a payroll order, be **advised** that you are responsible for the monthly payments until you see that there has been a deduction from your pay. You are also responsible to obtain a **NEW ORDER** at any time that there is a change in your monthly payment amount. **THIS IS NOT DONE AUTOMATICALLY!**

Another popular option for making regular payments is to use a Bill Pay service through your checking account if offered by your bank. Creditors and the Trustee will monitor your payment

history and failure to make regular and timely plan payments is grounds for dismissal. (Our Note: *WE HIGHLY SUGGEST THIS! Especially if you don't want your employer to know of your filing and don't want to burden your Payroll Office with making these payments on your behalf*)

D. SALE OF PROPERTY

Until your plan is approved by the Court, your personal and real property are property of your bankruptcy estate. If you have plans to sell or transfer real estate or any other significant asset, such as a business, you must obtain permission from the Court (*OR SIMPLY WAIT TILL AFTER YOUR PLAN HAS BEEN APPROVED BY THE COURT*). If you sell before your plan has been approved (confirmed), your attorney must file a motion with the Court at least 28 days before the sale date and must give notice of the sale to all parties on your mailing matrix. The Trustee will not abandon the property or assist you in this matter. After your plan is approved by the Court, your property will generally vest in you, and these rules will no longer apply.

D. CHANGE OF ADDRESS

You will receive correspondence during your plan. For example, if you do not comply with all terms of your plan, the Trustee or a creditor may move for dismissal of your case or for other orders from the Court. A notice of the motion will be mailed to you, and you will have the opportunity to respond. In addition, the Trustee will send you an annual report on your case. It is imperative that you maintain a good mailing address with your *attorney*, the Trustee, and the Court. This is necessary even after you have completed your plan payments because you will later receive a final report, a discharge, and perhaps the title to your car, if applicable. A change of address form is included with this letter for your convenience.

E. PRINTOUT OF SCHEDULED PLAN PAYMENTS. *After the court has confirmed your plan, you* may call the Chapter 13 office to request a printout which sets forth a schedule of plan payments.

F. OTHER INFORMATION. You may contact the Trustee's office directly for other information; however, the Bankruptcy Code does not permit them to give legal advice.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF COLORADO

In re:

NAME1 _____

NAME2 _____

Debtor(s).

Case No. **13-21035 MER**

Chapter 13

CHANGE OF ADDRESS

The Debtor(s) referenced above have changed their/his/her primary place of residence:

From: 3032 West 111th Place
Westminster, CO 80031

To : (New Address) _____

(New Telephone Nos) Home: (____) _____
Cell1: (____) _____
Cell2: (____) _____
Other: _____ (____) _____

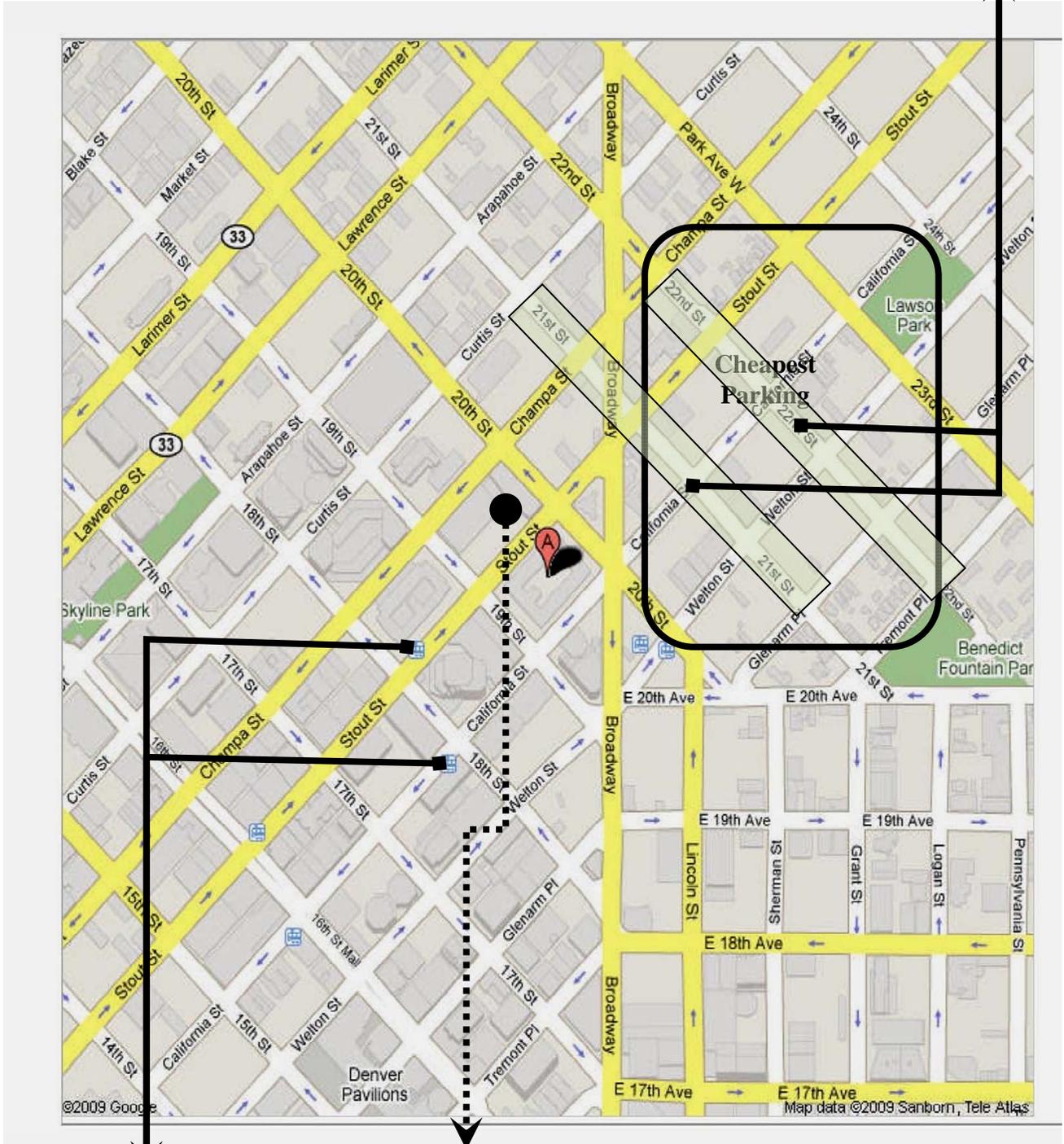
1. This change is for ___ both of us ___ just (Name: _____)
2. These changes are effective as of _____

Mail to: Henze & Associates, P.C.
12510 E. Illiff Avenue, Suite 110
Aurora, CO 800143

MEETING OF CREDITORS ROOMS

1961 Stout Street, Rm. 16-200
Denver, CO 80294

2 Hour on
street parking



**RTD Light
Rail Stations**

**1961 Stout Street
Rogers Federal Office Bldg
16th Floor
Front Entrance Only**