



# HENZE & ASSOCIATES, P.C.

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Mark E. Henze

## PAYMENT INFORMATION FOR DOUG KIEL CHAPTER 13 TRUSTEE

If your Chapter 13 Trustee is Doug Kiel, you should make your payments to the following address:

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

Be sure to put your case number on the check. That is your "account number." Note that these payments go to a separate company in Memphis, Tennessee that handles his accounting, so one you mail your payment, you'll need to wait 3 to 4 days before the payment will show up on his records.

Note that this Trustee does not see Debtors at his office. If you ever need to get a hold of him at his office, you can call him at:

**Telephone: 720-398-4444**

Make payments either by mail (personal check, money order or cashier's check) or use your bank's "BILL PAY." We recommend using Bill Pay because it is the most secure and allows you to schedule and move around the payment date as necessary. The Trustees do not add a "late fee" if your payment is not on time, HOWEVER, they will not hesitate to file a Motion to Dismiss your case if you get more than a couple months behind. Use the attached Plan Payment Ledger to keep track of your payments.

If you desire, you can also register and make payments directly on the Trustee's website (<http://www.13network.com/trustees/den/denhome.asp>) and click on "ePay".

Finally, you can also arrange to have your payment to the Trustee directly deducted by your payroll department at work. There is a special form we need to have you sign and send to the Trustee to start this up. Generally, we do not recommend this ... especially if you do not want your employer to be fully aware of your bankruptcy filing. First, most employers don't appreciate making and sending yet another check each payday. Second, if you have a plan that has payments that change along the way, it is sometimes difficult to get the change made at the appropriate time.

**REMEMBER: IF YOUR PLAN PAYMENTS CHANGE DURING THE COURSE OF YOUR PLAN, IT IS YOUR RESPONSIBILITY TO REMEMBER TO INCREASE YOUR PLAN PAYMENTS AT THE APPROPRIATE TIME! THE TRUSTEE WILL NOT NOTIFY YOU WHEN THESE CHANGES COME DUE!**