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Mark E. Henze

PAYMENT INFORMATION FOR SALLY ZEMAN CHAPTER 13 TRUSTEE

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

**Sally Zeman
Chapter 13 Trustee
P.O. Box 1169
Denver, CO 80201**

Be sure to put your case number on the check. That is your "account number." Sally will allow you to physically go by the office to make a payment, if helpful. However, her office will not take cash. Be sure to bring a personal check, money order or cashier's check. Her office information is:

**1888 Sherman Street, 7th Floor
Denver, CO 80203
Telephone: 303-830-1971**

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 online payments directly to this Trustee at (<http://www.tfsbillpay.com>) (See pg 2 & 3). Finally, you can also arrange to have your payment to the Trustee 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!