

OUTSIDE LOAN APPLICATION INFORMATION

The following Application for an Outside Loan must be completed, in full, before being returned to the Chapter 13 Trustee's Office for consideration. You will generally receive a response on your application within five (5) business days after the completed application is received by the Trustee's office. Incomplete applications will not be processed until all information has been received. The Trustee does not give verbal or any type of "pre-approval". Only after an application is complete will it be presented to the Trustee for consideration. Please do not make repeated calls to the Trustee's Office to inquire about the status of your loan application. We handle requests for outside loans as quickly as possible, but because they are reviewed personally by the Trustee you should not expect a response before the five (5) business days have elapsed.

If you are represented by an attorney, it is always best to consult with him/her before applying for an outside loan. The Trustee considers many factors when reviewing applications, including payment history, length of plan and dividend that is being paid to the unsecured creditors, and the specifics of the loan in question. Often times you will be referred to your attorney, after an application is reviewed, to correct or modify your Chapter 13 plan before approval can be given. If your attorney is aware that you are applying for an application loan, he/she can review your case and possible delays can be avoided.

PLEASE SELECT THE APPROPRIATE SET OF REQUIREMENTS AND SUBMIT ALL NECESSARY INFORMATION WITH YOUR LOAN APPLICATION:

TO PURCHASE A HOUSE:

1. The Trustee cannot, and will not, approve the purchase of real property. You must contact your attorney for the filing of a motion or other pleading.

TO REFINANCE A MORTGAGE:

1. The Trustee cannot, and will not, approve a refinance or loan modification. You must contact your attorney for the filing of a motion or other pleading.

REQUIREMENTS TO PURCHASE A CAR:

1. Copy of Bill of Sale/Buyers Order.
2. Application Form for Loan Approval.
3. An Itemized Monthly Budget.
4. Proof of Income (Weekly, Bi-Weekly, Monthly).
5. If your Chapter 13 plan includes the payment of any vehicles, your application should

indicate if you intend to trade-in this vehicles as part of your purchase.

6. Year model of automobile must be at least two (2) years old.

MISCELLANEOUS LOANS:

1. A written statement of the type of loan needed, the source of the funds, and the terms of repayment.

2. An itemized monthly budget.

3. Application form for loan approval.

4. Proof of income (Weekly, Bi-Weekly, Monthly).

5. Copy of note or loan documents.

**CHAPTER 13
APPLICATION FOR OUTSIDE LOAN**

To be completed by debtor:		
Case number:	Date:	
Name:	SSAN:	
Address:		
City:	State:	Zip Code:
Reason For Loan:		

To be completed by lender:		
Name of Lender:		
Loan Officer Information		
	Name:	
	Office Phone Number:	
Address:		
	City:	State:
		Zip Code:
Total Loan Amount:		
Exact Amount of Monthly Payment:		
Interest Rate for Loan:		
Security for Loan:		

If this is an automobile purchase, what do you intend to do with any vehicle(s) being funded in your Chapter 13 case?

Monthly Budget Information

Monthly Income Sources

	Employer:	Amount:
	Employer:	Amount:
Total Amount		

Monthly Expenses

Present Rent or Mortgage:	\$	
Electricity	\$	
Gas	\$	
Telephone	\$	
Food	\$	
Car Insurance	\$	
Child Care	\$	
Transportation	\$	
Medical/Dental Costs	\$	
Chapter 13 Payment	\$	
Other Costs	\$	

Note: Please attach proof of the above expenses. Please keep a copy of your completed loan application for your records. Copies are not provided to any party after being submitted to the Trustee's office.