PROCEDURE FOR INCURRING DEBT
(Purchasing a homestead, refinancing a homestead, or purchasing a vehicle).

Complete the following steps to obtain Chapter 13 Trustee review of your request:

1. Read this entire form

2. Understand the following conditions:
   (a) No luxury cars
   (b) In general no car loan with payments over $500.00 per month
   (c) A home loan might not be approved if monthly payment for principal, interest, taxes and insurance exceeds 100% of payments originally budgeted for housing.

3. Find a lender that is willing to give you a loan, pending Trustee review and approval:

4. Obtain the terms of the proposed loan from the credit grantor, you need to know:
   (a) Name of the credit grantor
   (b) Amount of the loan
   (c) Interest rate
   (d) Monthly payment amount to credit grantor
   (e) Number of monthly payments required to repay the loan

5. Fill in the Loan Information form Exhibit 1:

6. Fill in the Current Budget form Exhibit 2 (if applicable):

7. Send the Loan Information and the Current Budget forms to:

   Office of the Chapter 13 Trustee
   Attn: Case Auditing
   PO Box 25001
   Bradenton, FL 34206-5001

   Fax: (941) 345-1248
Our review process may take approximately 20 working days from the time we receive your **COMPLETED** forms. We will:

1. Determine if the additional debt is reasonable, necessary, and will not interfere with current plan.

2. Determine that all Trustee guidelines have been met.

3. Review the terms of the loan.

4. Send you a written response to your request.

Complete Exhibit 1.

If the payment on the loan you are seeking is for a home complete Exhibit 1 and Exhibit 2.