EDWARD J. MANEY

Chapter 13 Bankruptcy Trustee
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TO WHOM IT MAY CONCERN:

Before the Trustee will grant permission for the purchase or sale of a vehicle, the following items must be provided in a packet form:

1.	Plan payments must be completely current.	The total	amount	due as	of
	is \$				

- 2. Amended Budget (Schedules I and J) showing current income and expenses (including the proposed new car payment and/or any changes in expenses that arise from this change). You may wish to contact your attorney for assistance with these documents.
- 3. The Trustee requires copies of Debtor's two most recent consecutive paycheck stubs for verification of income and deductions.
- 4. Proposed Purchase Contract which includes the following:
 - a. Total purchase price of the vehicle.
 - b. Interest Rate.
 - c. Down payment or trade-in allowance.
 - d. Monthly payment amount.
- 5. Information regarding the source of the funds used for the down payment. If you are trading in a vehicle that is being paid through the Plan, you must contact your attorney to assist you in negotiating the release of lien, and subsequent necessity for a Modified Plan.
- 6. A written request that the Trustee approve the proposed purchase. In this cover letter, please include the Car Companies name, mailing address, phone & fax numbers, and the name of your contact person, so that we may properly address the letter.

If these items are provided in a complete, clear and legible form, the Trustee normally takes 7 to 10 working days to reach his decision. If the Trustee does not approve the transaction, you will need to go forward and seek formal Court approval.

Please note the requirements listed above are only applicable if the Debtor(s) Plan has been confirmed. If the Plan is not yet confirmed, permission must be sought from the Bankruptcy Court, as well as the Trustee via a Motion to Purchase (Sell) Personal Property.

EDWARD J. MANEY, TRUSTER