

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF KENTUCKY

APPLICATION FOR ADDITIONAL DEBT
(Type forms and complete fully for approval)

1. Fill out, sign and date the application.
2. File an amended schedule I and J with the U. S. Bankruptcy Court and provide a copy to the Trustee's office with your completed application.
3. Have your attorney approve and sign the application also.
4. Have the lending institution complete their part of the application.
5. The Chapter 13 Trustee's office reviews the application and then, if approved, forwards it to Bankruptcy Court for approval. It takes approximately 2-3 weeks to process the application. (The Trustee's office has no control over the length of time required for Court to review the application).
6. Call your Attorney if you have any questions or need help in filling out this application.
7. The Trustee's office will not give specific information about your Chapter 13 case to any lending institution. We will mail a print out of your case to you if requested. You may share this information with any potential creditor.
8. We only send one payoff letter to your Attorney, if you intend pay off your case. This amount will be mailed to you only after we have audited your case.

*** Only COMPLETED APPLICATIONS will receive an audit ***
9. You must provide a written estimate if your application to incur debt is for home or vehicle repairs.

Return the completed application to:

Chapter 13 Trustee
P. O. Box 2204
Lexington, Kentucky 40588

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF KENTUCKY

RE:

CASE NO.

DEBTOR(S)

APPLICATION TO INCUR ADDITIONAL DEBT

The Debtor hereby applies to the Court for approval of additional debt to be repaid by way of direct installment payments.

The additional debt is as follows:

PURCHASE PRICE: _____

(If this debt does not involve a purchase, skip down to "TOTAL AMOUNT OF DEBT").

DOWN PAYMENT: _____

TRADE-IN: _____ (if applicable)

TOTAL AMOUNT OF DEBT: _____

MONTHLY INSTALLMENT: _____

PURPOSE OF DEBT: _____

NAME OF CREDITOR: _____

SECURITY: (Describe) _____

The debt is for property or services necessary for the Debtor(s) performance under the plan.

The Debtor(s) will be able to make the payments on the new debt as well as maintain payments under the plan. Attached is a current income and expense budget form. The Trustee has reviewed the budget and believes it is a fair account of the Debtor(s) current financial situation.

Previous application to incur additional debt? _____

Dated: _____

Debtor

Debtor

Attorney for Debtor(s)

Chapter 13 Trustee

CREDITOR'S COMMITMENT

It is hereby acknowledged that _____
(Name of Borrower)

has applied to _____ for credit as follows:
(Lender)

PURCHASE PRICE: _____

(If the new debt does not involve a purchase, skip down to "TOTAL NEW DEBT").

DOWN PAYMENT: _____

TRADE-IN: _____
(If Applicable)

TOTAL NEW DEBT: _____

MONTHLY INSTALLMENT: _____

SECURITY:(DESCRIBE) _____

INTEREST RATE ON LOAN: _____

It is understood that the applicant is in an active Chapter 13 case in the Bankruptcy Court for the Eastern District of Kentucky.

Approval of the credit extension is hereby granted subject only to the approval of said Bankruptcy Court which the Borrower undertakes full responsibility to obtain.

DATE: _____

BY: _____
(LENDER'S SIGNATURE AND TITLE)

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF KENTUCKY**

IN RE:

DEBTORS

CASE NO:

ORDER APPROVING ADDITIONAL DEBT

The debtor(s) have applied to the Court for approval of debt (after filing Chapter 13). The Trustee has no objection to such additional debt and feels that the additional debt should not interfere with the performance of the plan.

IT IS HEREBY ORDERED that the Court approves the application of the above Debtor(s) to incur additional debt in an amount not to exceed _____ for the purpose of _____.

The parties agree and it is so Ordered that such additional debt shall not be affected by any Chapter 13 discharge entered in this case. The Chapter 13 Trustee shall not be responsible for administering this additional debt.

This the _____ day of _____, 20 ____.

BANKRUPTCY JUDGE

Approve Entry:

Attorney for the Debtor

Chapter 13 Trustee