

SPECIAL DIRECTIVE TO DEBTOR(S) AND THEIR ATTORNEY

A. The Trustee in your Chapter 13 bankruptcy case is KATHLEEN A. McDONALD. Address: 302 E. CARSON AVENUE, SUITE 200, LAS VEGAS, NEVADA 89101.

B. This is an important directive from the Trustee requiring Debtor(s) attention. It must be read carefully, understood, and complied with. If Debtor(s) do not understand their obligations as explained below, Debtor(s) should discuss the matter with their attorney.

1. Your first Plan payment shall be made on or before _____ (Note to Debtor(s) & Debtors' attorney: Specify a date NO LATER than the 45th day from the date of filing of the petition. 11 U.S.C. § 1326(a)(1)).

2. All subsequent monthly Plan payments shall be made on or before the _____ day of each subsequent month (Note to Debtor(s) & Debtors' attorney: Specify the SAME DAY of the month on which the first Plan payment is due), for as long as this Plan is in effect.

3. Payment must be made in the form of acashier's check or money order only. No personal checks or cash will be accepted

4. Each payment must be made payable to Kathleen A. McDonald, Trustee, and must be sent or delivered to 302 E. Carson Avenue, Suite 200, Las Vegas, Nevada 89101.

5. Debtor(s) first and last name(s), EXACTLY AS THEY APPEAR ON THE BANKRUPTCY PETITION, must be clearly printed on all payments.

6. Debtor(s) bankruptcy number _____ (fill in blank if case number has been assigned) must be clearly printed on all payments next to Debtor(s) name(s).

7. Reminders will not be sent. If Debtor(s) fail(s) to comply with this Directive, the Trustee may ask the Court to dismiss the case.

8. At the first meeting of creditors, Debtor(s) or their counsel, shall be prepared to provide the Trustee with the following: a) Debtor(s) three (3) most recent paycheck stubs evidencing gross wages and withholding, and b) Debtor(s) two most recent, filed tax return. At the first meeting of creditors, or at any time subsequent to the first meeting of creditors during the first 36 months of the Plan, Debtor(s) shall be prepared, upon request from the Trustee, to provide a current budget and annual tax returns and/or requests for extensions to file tax returns.

9. Tax refunds to which the Debtor(s) is/are entitled or to which the Debtor(s) become entitled during the first 36 months of the Plan shall be deemed to be "disposable income" unless otherwise ordered by the Court. If the disposable income increases, Debtor(s) should be prepared to increase the amount of their monthly Plan payments, if so stipulated between the Debtor(s) and the Trustee, or if ordered by the Court.

DEBTOR

DATE

JOINT DEBTOR

DATE