

How to make your plan payments to the trustee

The following information is provided to assist you in complying with the requirement to make plan payments to the trustee. If there is any conflict between the information provided here and direct advice from your attorney, please make sure to follow the advice of your attorney.

1. Acceptable form of payment:

The chapter 13 trustee does not accept payments by cash or personal check. As provided for in LBR 3015-1(k)(3), plan payments must be made by **cashier's check or money order**. LBR 3015-1(k)(3) allows the trustee to approve other means to make payments. This office accepts payments through ePay (described on the prior page) from the filing of the petition on, and payments through ACH for confirmed plans. Automated payments from your bank through bill pay are NOT approved as a means to make plan payments. The office does not have the ability to accept payments by debit cards.

2. Who to make out the check to:

Please make your cashier's check or money order payable to **Amrane Cohen, chapter 13 trustee**.

3. Additional required information on your payment.

Please make sure to write **your name and case number** on the face of your cashier's check or money order.

4. Address where your payments should be sent:

**For Santa Ana (Orange County) Cases: Amrane Cohen, Chapter 13 Trustee
P.O. Box 1252
Memphis, TN 38101-1252**

**For Riverside (Inland Empire) Cases: Amrane Cohen, Chapter 13 Trustee
P.O. Box 562
Memphis, TN 38101-0562**

Payments that are not made by cashier's check or money order may be returned to the sender. This will mean your case will be considered delinquent and may be dismissed.

Cashiers' checks or money orders that do not have the debtor name and case number on their face may be returned to the sender. This will cause the case to be considered delinquent.

Payment by automatic transfer (ACH)

You may authorize the chapter 13 trustee to withdraw the plan payment from your checking account. **Failure to have sufficient funds in your account after authorizing the automatic transfer, ACH, will result in NSF charges to you by your bank.**

If you select this method to make your plan payment, you must make your payment by cashier's check or money order until your case is confirmed. After your case is confirmed, you will receive a letter from the trustee informing you that your automatic withdrawal is in place, until you receive that letter please continue to make your payment by cashier's check, money order, or ePay. **IF YOU HAVE ANY QUESTION ABOUT WHETHER YOUR PAYMENT IS GOING TO BE WITHDRAWN AUTOMATICALLY, JUST CALL THE OFFICE, WE WILL BE HAPPY TO ANSWER YOUR QUESTIONS.**

If you want to make your plan payments by automatic transfer, please fill out and return the attached authorization. **YOU ARE NOT REQUIRED TO SELECT THIS METHOD FOR MAKING YOUR PAYMENTS. IF YOU SELECT THIS METHOD TO MAKE YOUR PAYMENT, YOU CAN SELECT ONE OF THREE DUE DATES. THEY ARE THE 20th, THE 25TH, OR THE END OF EACH MONTH.**

ePay

The Office of Amrane Cohen, Chapter 13 Trustee now accepts payments tendered through the ePay website.

There is a charge for using this service. This charge is assessed and collected by the company providing the ePay service not the office of Amrane Cohen, Chapter 13 Trustee. As of this writing the charge is \$2.00 for any payment amount. Please check the current charge on the website as the amount charged may change from time to time.

To use ePay you need to register and you must have an e-mail address. You can access the registration site and the payment site through the office web site at www.ch13ac.com.

The terms and conditions for this service are available on the ePay web site.

Once you have established an account, you can make payment through the ePay site. You will immediately receive an e-mail confirming that you have authorized a payment to be made from your checking account. The payment is processed that night and reported to the Office of Amrane Cohen, Chapter 13 Trustee the next day. If there is any problem with the authorized payment, you will receive an e-mail informing you of the rejection of the payment.