

KEEP THESE INSTRUCTIONS INCOME TAX RETURNS AND REFUNDS

WHEN DO I SEND THE RETURNS? Immediately upon completion of your returns.

WHAT DO I SEND? Copies of all (Federal, State and City if applicable) and all W-2 STATEMENTS.

WHERE DO I SEND THE RETURNS? To Barbara P. Foley, Chapter 13 Trustee at 229 E. Michigan Ave, Suite 440, Kalamazoo, MI, 49007. Or FAX the documents to 269-343-5915 and send a copy to your attorney.

*****Redact all Social Security Numbers and dependents' names before sending. Trustee will not accept returns with these personal identifiers.*****

WHERE DO I SEND THE REFUND MONEY? Send your refund money to the Trustee unless instructed otherwise by your attorney.

HOW DO I SEND THE MONEY TO THE TRUSTEE?

1. Deposit the refund money in your own bank account.
2. Send a cashier's check or money order payable to Barbara Foley, Chapter 13 Trustee at P.O. Box 1818, Memphis, TN 38101-1818
3. **NOTE ON THE CHECK THIS MONEY IS INCOME TAX REFUNDS.**
4. Or submit payment by e-Pay--see www.chpt13.com for details.

HOW MUCH DO I SEND TO THE TRUSTEE? Send the **NET** income tax refunds (total refunds, minus amount you owe to a taxing authority and minus cost of refund preparation but **NOT** the "rapid" refund costs).

WHAT IF I FILED AN EXTENSION? Send a copy to the Trustee and your attorney.

WHAT IF I RECEIVED A NOTICE REGARDING INTERCEPT, DELAY OR ERROR? Send a copy to the Trustee and your attorney.

WHAT IF MY SPOUSE DID NOT FILE CHAPTER 13 WITH ME? Send the Trustee copy of **ALL** (your's and spouse's) W-2's and 1099's with your returns. We will calculate your portion and give you payment instructions **and** our calculations.

DO NOT SPEND YOUR REFUND MONEY WITHOUT THE PERMISSION OF THE COURT OR TRUSTEE. FAILURE TO TURN OVER INCOME TAX RETURNS AND REFUNDS COULD LEAD TO DISMISSAL OF YOUR CHAPTER 13 CASE.