

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA

In Re:

Case No.: BK-N

GWZ

Chapter 13

Debtor(s).

**APPLICATION FOR TRUSTEE'S APPROVAL
OF POST PETITION CONSUMER CREDIT**

I, (We) _____, the Debtor(s) in the above captioned case, pursuant to 11 USC § 1305, and the terms of my (our) Chapter 13 Plan, hereby request that the Standing 13 Chapter 13 Trustee approve my (our) proposal to incur postpetition consumer debt under the terms and conditions summarized below.

1. Lender's Name: _____

2. Lender's Address: _____

3. Lender's Telephone No.: _____

4. This will be a ([] NEW / [] REFINANCING) loan. (If refinancing, please state the existing loan pay-off balance \$ _____, existing monthly payment \$ _____, and current annual interest rate _____ %).

5. Amount to be financed: \$ _____. New loan term: _____ Yrs. Proposed.
New monthly payment: \$ _____. New interest rate: _____ %.

6. This loan is reasonable and necessary for the following reasons:

7. The proceeds of this loan will be distributed in the following manner and for the following puposes:

(a.)	\$ _____
(b.)	\$ _____
(c.)	\$ _____
	Total: \$ _____

8. This loan will be [] UNSECURED / [] SECURED.

9. The property described below will serve as collateral for this loan:

10. Based on the attached documentation, my (our) current monthly **INCOME** is as follows:

Net salary or income (salary less authorized payroll deductions)	\$
Net spouse income	\$
Other income – ()	\$
Total:	\$

11. My (Our) montly **EXPENSES** including the new loan payment are as follows:

Rent of home mortgage including insurance and real estate taxes	\$
Utilities: Electricity	\$
Water & sewer	\$
Telephone	\$
Other: ()	\$
Home maintenance (repairs and upkeep)	\$
Food (Total family members [])	\$
Clothing	\$
Laundry & dry cleaning	\$
Medical and dental expenses	\$
Transportation (not including car loan payments)	\$
Recreation, clubs, and entertainment, newspaper, magazines, etc.	\$
Charitable contributions	\$
Insurance (not deducted from wages or included in home payments)	
Homeowner's or renter's insurance	\$
Life insurance	\$
Health insurance	\$
Auto insurance	\$
Other insurance	\$
Taxes	\$
Installment payments (not including payments to be made by Trustee)	
Auto 1	\$
Auto 2	\$
Other: ()	\$
Alimony, maintenance, and support paid to others	\$
Payments for support of additional dependants not living with you	\$
Business expenses	\$
OTHER (attach Schedule of Other Expenses)	\$
TOTAL EXPENSES:	\$
PROJECTED DISPOSABLE INCOME:	\$
(total income less total expenses)	
Payments to Chapter 13 Trustee under Chapter 13 Plan:	\$

12. It is intended that the loan be paid:

_____ By the Debtor(s) directly; or

_____ By the Chapter 13 Trustee pursuant to the terms of a confirmed Chapter 13 Plan.

It is understood that if the claim is to be paid by the Trustee, the lender must file a postpetition proof of claim pursuant to 11 U.S.C. § 1305 and the Chapter 13 Plan in this case may need to be amended to provide for payment of the claim.

DECLARATION UNDER PENALTY OF PERJURY

The undersigned declare under penalty of perjury that all the information contained in this Application is true to the best of my (our) knowledge and belief.

Dated this _____ day of _____, 20____.

Debtor

Joint Debtor

I CERTIFY that I have advised the Debtor(s) of all legal implications related to the proposal to incur post petition consumer debt.

Attorney for Debtor(s)

TRUSTEE DETERMINATION

After evaluating the information herein provided the Office of the Chapter 13 Trustee determined that:

The post petition consumer credit obligation is **authorized**.

The post petition consumer credit obligation is **NOT authorized**.

Dated this _____ day of _____, 20____.

William A. Van Meter, Esq.
CHAPTER 13 TRUSTEE
P.O. Box 6630
Reno, NV 89513