

***You Can Make Your Plan Payments
Through ACH (Automated Clearing House)***

You are currently required to make your plan payments each month by submitting a cashier's check or a money order to the Trustee.

Our office has established a method for electronically collecting the payments due under your Chapter 13 plan. This uses the Automated Clearing House (ACH) system to process payments directly from your bank account. Our office is able to originate an electronic transaction that will transfer the funds from your bank to our bank. This system is used by businesses to transfer payments among participating banks. Many Chapter 13 debtors are presently making their payments through this method.

If you would like to sign up for this service, please fill out the reverse side of this form, attach a voided check and return the form and voided check to our office.

After receiving your enrollment form, we will inform you in writing of the start date of the automated payments. It may take over 60 days before the first ACH deduction occurs. You are responsible for sending payments by cashier's check or money order to the lock box (box 92997, Los Angeles, CA 90009) until the start date of the automatic transfer.

You are responsible for having sufficient funds in your account to cover the automated payments when they are due. Please be advised that the ACH deduction will be stopped immediately **without notice** if your bank refuses to honor the ACH withdrawal, or if there are insufficient funds in your bank account to cover the plan payment, and you will not be allowed to sign-up for the service again.

If your bank account number changes, or if you change banks or bank account, you must notify the Trustee in writing not later than the 13th day of the month that the change affects the ACH withdrawal, and you must submit a new request for ACH. Also, if your plan payment amount changes for any reason (e.g., court-ordered suspension, increase or decrease in the plan payment amount, step-payments in your plan, etc.), you must notify the Trustee in writing not later than the 13th day of the month in which the change in the payment amount takes place. If you don't, the wrong amount may be taken from your account. And remember: if the bank fails to honor the ACH withdrawal for any reason, the ACH will be cancelled and you will not be able to sign up again.

All deductions from your account will take place on or about the 20th day of each month. Funds deducted one month will not be disburse in that month, and will be held by the Trustee for a sufficient time to insure that the transfer is valid.

Please note that you must be fully current with your plan payments in order to sign up for ACH withdrawal.

Send your signed authorization to:

Rod Danielson
Chapter 13 Trustee
4361 Latham Street, Suite 270
Riverside, CA 92501

ACH AUTHORIZATION

I, _____, case: _____,
(Print your name legibly) (Write your case number)

authorize ROD DANIELSON, CHAPTER 13 TRUSTEE, to deduct from my bank account (identified below) the funds necessary to pay my monthly plan payments. The Trustee will send me a letter telling me when the deduction will start. I understand that I am responsible for making my monthly payment to the Chapter 13 Trustee under the terms of the plan and that it is my responsibility to make sure that funds sufficient to cover the plan payment will be available before the 20th of each month, which is the date the funds will be withdrawn from my account.

I am requesting that the funds be withdrawn monthly from my account with the following institution,

(Name of your bank or savings & loan association)

I understand that the transaction will occur on or about the 20th of each month. I acknowledge that through ACH, funds deducted one month will not be disbursed in that month, and will be held by the Trustee for a sufficient time to ensure that the transfer is valid. Disbursement of the funds in my case may be delayed for up to 60 days.

As further proof of my voluntary enrollment in this program, I have attached to the bottom of this form a check from the account for deduction of my plan payments. I have written the word "void" on the signature line of the attached check.

I understand that ROD DANIELSON, CHAPTER 13 TRUSTEE will only be accountable for funds actually transferred from my bank account to the Trustee's bank account.

I understand that my enrollment in this program will be immediately cancelled **without notice** if my bank fails to honor the ACH withdrawal or if there are insufficient funds in my account on the 20th of each month to pay the Chapter 13 Trustee, and I will not be eligible to sign-up again if this happens. I further understand that if my enrollment in this program is cancelled, it is my responsibility to continue to make my plan payment to the Chapter 13 Trustee's lockbox in the form of certified check or money order.

If my plan payment amount changes for any reason (court-ordered suspension, increase or court order), I will notify the Trustee in writing not later than the 13th day of the month in which the change in payment amount is to take place. I authorize the Trustee to increase (or reduce) the amount deducted from my account each month, in accordance with the requirements of my plan or order of the court.

Finally, I understand that to cancel the ACH withdrawal, I must submit a written, signed request that must be received by the Trustee not later than the 13th day of the month.

Date: _____

Debtor signature: _____

Co-debtor signature: _____

(If this is a joint filing, or a joint account, both must sign)

ATTACH VOIDED CHECK HERE