



Chapter 13 Payment Instructions

- Your first Chapter 13 plan payment is due 30 days after your filing and then every 30 days thereafter after.
- If you are employed, the Court requires that your employer withhold funds from your pay and send those funds to the Trustee.
- Since your plan payments must be made in full every 30 days, if only a partial payment has been deducted from your paycheck, you must make up the difference by mailing a payment for the balance due directly to the Trustee. Mail your monthly plan payments until you see that the deduction is coming out of your paycheck.
- If you are self-employed, unemployed or have income only from Social Security or a pension, you must make your payments directly to your Trustee at least monthly.
- The Trustees both have electronic payment programs. You can make your online plan payment at www.tfsbillpay.com

If your Chapter 13 Trustee is Edward A. Bailey, mail your payment to:

Edward A. Bailey, Chapter 13 Trustee
PO Box 342
Memphis, TN 38101-0342

If your Chapter 13 Trustee is Faye D. English, mail your payment to:

Faye D. English, Chapter 13 Trustee
PO Box 1718
Memphis, TN 38101-1718

- If you mail your payment, you can send money orders, cashier's checks or personal checks, but if you send a personal check, you must allow an extra 14 days for the payment to post.
- Make the payment out to your Trustee, either Edward A. Bailey or Faye D. English.
- Include your case number on the memo line.

DO NOT miss a payment

Payments must be current for your plan to confirm

Your monthly payment is \$ _____

Your first payment is due on _____