

**TRUSTEE GUIDELINES FOR THE OFFICE OF
KATHLEEN A. LEAVITT
CHAPTER 13 STANDING TRUSTEE**

I. Introduction

Pursuant to Local Rule 3015(b), “each chapter 13 standing trustee may issues guidelines for the administration of chapter 13 plans.” As such, Kathleen A. Leavitt is issuing the following Trustee Guidelines for the cases in which she is appointed as the Standing Trustee. The Trustee may amend these guidelines at any time. The Trustee’s current guidelines can be found at www.las13.com.

II. Contact Information and Office Hours

- Correspondence Address: Kathleen A. Leavitt, 711 S. 4th Street, Suite 101, Las Vegas, NV 89101
- Payment Address: Kathleen A. Leavitt, P.O. Box 1453, Memphis, TN 38101-1453
- Office Hours: 9:00 A.M. to 12:00 P.M. and 1:00 P.M. to 4:00 P.M. Monday to Friday, Closed Federal Holidays
- Phone Number: (702) 853-0700
- Fax Number: (702) 853-0713
- General Correspondence E-mail: kal13mail@las13.com
- Website: www.las13.com

III. Additional E-mail Contact Information

- Orders for Signature: ost@las13.com
- Order Shortening Time Requests: ost@las13.com
- Confirmation Review Appointments: chreview@las13.com
- §341 Meeting of Creditor Inquiries: 341@las13.com
- Conduit Documents: conduit@las13.com
- ePay Communication: epayquestions@las13.com
- TFS Bill Pay Communication: support@tfsbillpay.zendesk.com

IV. Form Plan

Pursuant to Administrative Order 2017-04, the Local Form Chapter 13 Plan, NVB 113, must be used without alteration for all plans filed in Chapter 13 cases. The form plan can be found on the Trustee’s website at las13.com under the tab labeled “Practice Procedures – Guidelines and Forms” or at the following link: [Chapter 13 Plan Form](#). (You must use Adobe Reader to view this form.) The Trustee will object to confirmation of any plan that is not on Official Form NVB 113.

V. Document Process and Requirements

Debtors are required to provide several documents to the Trustee during the bankruptcy

process. The Trustee has issued the following procedures for turnover of those documents.

- A. Submission – Debtors’ attorneys must submit documents via 13documents.com where documents are electronically transmitted to the Trustee. To arrange access to 13documents.com log-in, visit the 13documents.com web site at 13documents.com. Attorneys who are not regular filers may, at the Trustee’s discretion, mail, e-mail or hand deliver documents to the Trustee’s office at the correspondence address listed above. Debtors who are not represented by an attorney may mail, e-mail or hand deliver documents to the Trustee’s office at the correspondence address listed above.
- B. Timing – Trustee must receive documents no later than seven days prior to the § 341 Meeting of Creditors or confirmation hearing for such documents to be considered. Documents received after that time may not be considered, and the hearing may be continued to give the Trustee sufficient time to review the requested documentation.
- C. Required Documents – A list of the documents required by the Trustee in each case is attached to these guidelines as Exhibit “A”.
- D. The Trustee may request additional documents in her investigation into the Debtor’s assets and/or financial affairs.
- E. In addition to the documents listed in Exhibit “A”, Debtor(s) must provide to the Trustee’s office a copy of his/her tax returns each year as the returns are filed with the IRS. Returns must be filed with the IRS and provided to the Trustee by the April 15th tax deadline each year. Failure to do so may result in the Trustee’s office filing a motion to dismiss. If, Debtor files taxes after the April 15th deadline due to circumstances beyond his/her control, Debtor must provide to the Trustee: a written explanation of the reason for the delay in filing, the expected date the return will be filed, and a copy of the application for extension of time to file that was submitted to the IRS.

VI. 341 Meeting of Creditors

- A. The § 341 Meeting of Creditors is set by the bankruptcy court and conducted by the Trustee’s office as appointed by the United States Trustee. The Debtor(s) must appear at each 341 meeting unless the Trustee has previously waived the Debtor’s appearance. A Debtor’s appearance will not be waived if the Debtor fails to timely submit documents to the Trustee’s office, fails to commence plan payments, or fails to file the required Schedules, Statement of Financial Affairs, Form 122C or Plan.
- B. All documents must be provided to the Trustee’s office at least seven (7) days prior to the 341 meeting. Any documents received less than seven (7) days prior to the 341 meeting will not be reviewed and may cause the 341 meeting of creditors to be continued in order to give the Trustee’s office adequate time to review the documentation.
- C. At each 341 Meeting Debtor(s) must bring the following:
 - Government issued photo identification; and

- Proof of Social Security Number using an original Social Security Card, a medical insurance card, a pay stub, a W-2 form, an IRS form 1099, or a Social Security Administration (SSA) Statement showing the social security number.

Failure to bring the above items may result in the 341 meeting being continued.

- D. All 341 meetings will be conducted in English, unless an interpreter is requested seven days prior to the 341 meeting. The interpreter will be provided free of charge. The Interpreter Request Form is available at www.las13.com. Failure to notify the Trustee may result in a delay of the 341 Meeting of Creditors.

VII. Confirmation Hearing

- A. Trustee's Opposition - After the 341 Meeting of Creditors is concluded, the Trustee may file an opposition to confirmation. The Opposition will detail any additional documentation requested by the Trustee, any amendments required in the case, and any objections to the confirmation of the Chapter 13 Plan.
- B. Documents and Amendments – All documents must be provided to the Trustee's office no later than seven (7) days prior to the confirmation hearing date. All amendments must be filed no later than seven (7) days prior to the confirmation hearing date. Any documents and/or amendments provided or filed after the above deadline will not be reviewed for the pending confirmation hearing and the Trustee may recommend that the confirmation hearing be continued in order to give the Trustee and her staff adequate time to review the documents and/or amendments.
- C. Additional Documentation – The Trustee may request updated documents, e.g. paystubs, profit and loss statements, at any time prior to the confirmation of the case.
- D. Pending Motions – The Trustee will not recommend confirmation until an Order is entered on the docket for all motions to value, motions to avoid liens, and objections to claims filed in a case.
- E. Loan modifications – The Trustee will not recommend confirmation until any pending loan modifications have been finalized by an Order Approving Final Loan Modification.
- F. Appointments – The Trustee requires that all cases be reviewed with her office prior to the confirmation hearing. Generally, appointments are available between 9 a.m. and 4 p.m. beginning one week prior to the confirmation hearing. To schedule an appointment, please call (702) 853-0700 or e-mail to chreview@las13.com. Appointments will be provided on a first-come, first-served basis.
- G. Updated Pay Verification – The Trustee requires three months of updated pay verification, e.g. paystubs, profit and loss, etc., on all cases in which confirmation is continued for more than four months from the date the initial confirmation hearing is scheduled. Additionally, three months updated pay verification must be provided to the Trustee every six (6) months thereafter until the case is confirmed.

VIII. Modified Plan Confirmation

All proposed Modified Plans must be accompanied by the following:

1. A budget, filed with the court, showing current employment, income and expenses. If the debtor's position is that their income and expenses remain the same, then an affidavit or declaration signed under penalty of perjury stating such must be filed with the court.
2. 3 months current paystubs, and verification of any increased or additional expenses, provided directly to the Trustee.

Modified plans will not be reviewed by the Trustee's Office until the current budget has been filed, and the aforementioned documents have been provided.

IX. Requests for Orders Shortening Time (OST)

Pursuant to Local Rule 9006, the moving party must contact opposing counsel and other interested parties prior to setting motions on OST. All inquiries to the Trustee regarding Orders Shortening Time should be sent to ost@las13.com.

X. Plan Payments

The Trustee accepts monthly payments, tax refunds, and all other funds required to be turned over to the trustee, in the following payment forms:

1. ePay – For ePay information visit www.las13.com.
2. TFS Bill Pay – For TFS Bill pay information visit www.las13.com.
3. MoneyGram ePay Service for Chapter 13 Bankruptcy Payments provided by TFS – For information call: (888) 739-2749.
4. Cashier's Check or Money Order – Debtor's name and case number must be included on the cashier's check and mailed it to: Kathleen A. Leavitt, P.O. Box 1453, Memphis, TN 38101-1453. Tax refunds must identify the tax year.

THE TRUSTEE DOES NOT ACCEPT CASH OR PERSONAL CHECKS

XI. Case Information

The National Data Center maintains a website which allows debtors and other parties in interest to view case and claims data for Chapter 13 cases. Information, including complete instructions for registration for an account to access a case, can be found at www.ndc.org. In addition, information about the case and claims data is available by contacting the Trustee's office directly.

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Office of Kathleen A. Leavitt, Chapter 13 Trustee

REQUIRED DOCUMENT LIST FOR CHAPTER 13 CASES

Use this cover sheet with *every* delivery of document

Debtor(s) Name: _____
Case Number: _____

Date Submitted: _____
341 Meeting Date: _____

****ALL documents must be received by the Trustee's office at least 7 days prior to the 341 meeting. ****

COPIES OF:

- _____ Bank statements covering the date of filing and the preceding 6 months;
- _____ Pay stubs for the 6 months preceding the month of filing;
- _____ Redacted Tax Returns or Tax Affidavits filed with the IRS for the four years prior to filing (**redact all social security numbers except for the last 4 digits**);
- _____ Completed Chapter 13 Trustee Bankruptcy Questionnaire & Document Request (form available at www.las13.com);

ADDITIONAL DOCUMENTATION, IF APPLICABLE:

- _____ Verification of all sources of income;
- _____ Documentation regarding Life Insurance;
- _____ Valuation of any Real Property, wherever located;
- _____ Sworn Affidavit of Support/Contribution from contributing source;
- _____ Valuation of vehicles;
- _____ Lease/Rental agreement for all rental properties to be retained;
- _____ Documentation relating to support of third party;
- _____ Documentation as to pending or potential legal action/litigation brought by the debtor;
- _____ Documents relating to repayment of any retirement account loans;

In Conduit Cases or cases where arrears are owed on secured debts:

- _____ Authorization to Release Information, Conduit Creditor Information Worksheet, and a copy of the most current statement the debtor received from the Conduit Creditor (forms available at www.las13.com);

In cases where there is a divorce, child support and/or alimony order:

- _____ Divorce Decree and any Property Settlement Agreements and Orders;
- _____ Court Order for child support, alimony, or other domestic support obligation;
- _____ Name and address of Domestic Support Obligation recipient.

BUSINESS DOCUMENTATION, IF APPLICABLE:

- _____ Detailed list of assets, inventory, supplies, equipment, and accounts receivable with values as of the date of filing;
- _____ Business tax returns filed with the IRS for the four years prior to filing;
- _____ Monthly profit & loss statements for the 6 months prior to the date of filing;
- _____ Business bank statements covering the date of filing and the preceding 6 months;
- _____ Balance sheet showing the assets & liabilities of Corporation/LLC/Partnerships;
- _____ Any UCC filing documents.

Please refer to the Trustee's Guidelines available at www.las13.com for further information regarding the required documents and procedures.

NOTES: