**LOAN APPLICATION GUIDELINES**

• If you are represented by counsel, please discuss with your attorney how this will affect your Chapter 13 Bankruptcy case, complete draft Schedules I/J and provide current proof of income before sending the application to our office.

• You will need to be complying with the terms of your Confirmed Chapter 13 Plan or any other court orders which includes plan payments must be consistently current for the trustee to review the loan inquiry. Please review with your attorney on if a modification is needed. A court order may be required to obtain approval.

• If you have not selected a vehicle, homestead or other items or do not have a pre-approved loan, please do so prior to submitting the attached loan application. We MUST have the estimated loan information from the lender in order to review the loan Inquiry.

• Unless the purchase of the vehicle is needed for special circumstances (business needs, medical reasons, etc.), the trustee may only review loans for automobiles up to $25,000, payments no more than $400 and interest rate no more than 20%. If you intend to purchase a vehicle over this price range please contact your attorney to file a motion to seek approval from the Bankruptcy Court. We STRONGLY discourage purchases of any luxury vehicles such as Mercedes-Benz, BMW, Infinity, etc. due to the cost of maintenance of these vehicles.

• Allow approximately 7 business days for the loan application to be reviewed. An incomplete loan application and/or missing documents may result in denial.

**CAR DEALERSHIPS**

This is a list of dealerships that have expressed a willingness to do business with people while in Chapter 13 Bankruptcy. The Office of Kathleen McCallister has no affiliation or association with the dealerships listed. This is not a list of recommendations; you are free to purchase a vehicle and obtain financing wherever you desire. Do not feel obligated to use the dealerships listed. The Office of Kathleen McCallister and her staff are not liable for any dealings or transactions that take place between the debtor(s) and the dealerships listed.

KENDALL AUTO GROUP – PAULA – 208-249-3557

LARRY MILLER HONDA OF BOISE – 208-947-6000

RICHARD PAUL – 208-947-6044 - richard.paul@lhmauto.com

LHM USED CAR BOISE – 208-947-6100

 LONNIE HILL –Lonnie.hill@lhmauto.com

LARRY MILLER CHRYSLER – 208-947-6500

POCATELLO NISSAN KIA – 208-232-1062

LITHIA CHRYSLER JEEP – POCATELLO – 208-232-3322

**Kathleen A. McCallister,** Chapter 13 Trustee

**Application to Obtain Loan or Credit**

Telephone: (208) 922-5100 Facsimile: (208) 922-5599

\*\* The purpose of this application is to inform the trustee of where the debtor(s) stand in their Chapter 13 bankruptcy and to request the trustee’s permission to obtain approval of a new loan. This form is **not** a legal and binding contract. It is a tool for the trustee to see if the debtor(s) qualify for approval of a loan. The trustee will either approve or deny the request. \*\*

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Debtor(s) Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Case #: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Debtor(s) Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Home Tel: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

City: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ State: \_\_\_\_\_\_\_\_\_\_ Work Tel: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Zip: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Before we can respond to your request, you must complete the following application, with attached budget (**Contact your attorney to complete amended Schedules I/J**), current pay stubs/proof of income, Buyers Order or Good Faith Estimate and/or application from lender. Be sure to answer completely.

**If you are represented by an attorney, please send the completed application and supporting docs to their office.**

1. What is the purpose of the loan? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Types of Loans (please describe):
	1. Automobile: Year/Make/Model\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
	2. Mortgage/Homestead: Address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
	3. Other: Student Loan or other loan \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. Have you made any prior request for loan approval while in Chapter 13? \_\_\_\_\_\_\_\_\_\_\_\_\_

If Yes, enter the following information:

Date of request? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Amount requested? $\_\_\_\_\_\_\_\_\_\_\_\_\_ Granted or denied? \_\_\_\_\_\_\_\_\_\_\_\_\_ Payment status (current or delinquent)? \_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Lender/Dealership Name/Contact Person: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Tel: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Fax/Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Financing Agent: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. How much do you wish to borrow? $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Interest rate/APR: \_\_\_\_\_\_\_% Monthly payment amount: $\_\_\_\_\_\_\_\_\_\_\_\_ Loan Term: \_\_\_\_\_\_\_\_\_\_ months
3. Amount of down payment on this transaction? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Source? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
4. Cash to Borrower(s)? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ If so, amount: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Debtor Signature Joint Debtor Signature (if any) Date**

**Based on Debtor(s) Application, the Trustee hereby:**

**⁭ Approves application (expires in 45 days) Denies application**

Trustee Notes: If approved, a copy of signed contract or HUD Statement will need to be provided to the Trustee within 14 days of signing or closing. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Kathleen McCallister, Chapter 13 Trustee Date**