

JAN M. SENSENICH
CHAPTER 13 STANDING TRUSTEE
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LOAN APPROVAL REQUEST

(To be used only for Trustee's Approval of Automobile Loans of not more than \$15,000.00 or Loans for extraordinary expenditures to support the health and general welfare of debtors of not more than \$5,000.00) See VT. LBR 4001-5

DATE: _____

DEBTOR'S NAME: _____

CASE NO: _____

Before the trustee can approve a request to enter into a new loan or refinancing, the debtors must notify their attorney of their intentions and determine, with their attorney's advice, if the new loan will adversely impact their plan or whether the loan will require court approval or modification of their plan. The trustee will not consider any loan approval requests for debtors represented by counsel unless their attorney approves this request by signing below. In addition, the trustee will need the following information:

NAME OF LENDER: _____

PROPOSED LOAN AMOUNT: _____ **PROPOSED MONTHLY PAYMENT:** _____

PROPOSED INTEREST RATE: _____

ITEM BEING ☐ **PURCHASED,** ☐ **LEASED,** ☐ **REFINANCED**
(BE SPECIFIC): _____

REASON FOR LOAN: _____

IF THIS IS A REFINANCE OF A CURRENT LOAN, WHAT IS YOUR PRESENT RATE OF INTEREST AND MONTHLY PAYMENT AMOUNT? _____

HAS THERE BEEN ANY CHANGES IN YOUR INCOME OR EMPLOYMENT SINCE YOU FILED YOUR BANKRUPTCY PETITION? _____

IF YES, PLEASE EXPLAIN NATURE AND AMOUNT OF CHANGE: (use back if necessary)

Phone number where you can be reached: _____

Date: _____

Debtor Signature
ATTORNEY APPROVAL

I, _____, debtor's attorney, have reviewed the above request and discussed it the debtor, and believe it is both necessary for the debtor to incur the above debt and consistent with the debtor's budget and will not adversely affect the debtors ability to make payments under the debtor's plan.

Dated: _____

Debtor's Attorney

TRUSTEE APPROVAL / NON APPROVAL

I, Jan M, Sensenich, Chapter 13 Trustee, after having reviewed the above information, represent that I do / do not approve of the loan requested by the debtor. Approval of the loan by the trustee does not substitute for court approval if such is necessary.

Dated: _____

Jan M. Sensenich, Chapter 13 Trustee