

Bankruptcy News

Bankruptcy Court is Opening Soon

I have received word that the United States Bankruptcy Court for the Middle District of Tennessee is tentatively reopening on September 7, 2021, for Motion dockets. As you may be aware, during the pandemic, our Judges have held all contested hearings telephonically. The details have not been disclosed, but, it is my understanding, that the Court will reopen in phases. This may mean that I, along with other lawyers, will need to attend in person while, you, as the Debtor, may be able to continue using the AT&T telephonic conference line. As soon as I hear something definitive, I will certainly reach out and advise accordingly.

Do remember that if you have a hearing scheduled, you do need to attend telephonically unless we advise otherwise.

Chapter 13 Trustee's Office

The Chapter 13 Trustee will resume his financial management classes on September 7, 2021 and his office will reopen to the public. To schedule your attendance to his class, check www.ch13nsh.com for class availability. You will schedule your class through his website. His office will also reopen on that date. If you need to hand deliver a payment to his office, you will be able to do so.



Contents

Bankruptcy Court reopening	1
Chapter 13 Trustee's Office	1
Important Reminders	2
National Data Center	2
TFS Billpay	2
Our staff	3





Important Reminders

- Make sure that we always have your current contact information.
- Before you hire a real estate agent, contact my office. We will need to move the Court for the approval of the hiring of that professional.
- If you inherit any property or are a beneficiary of life insurance policy, we must amend your petition to disclose this post-petition asset.
- If you cannot make your plan payment due to a lack of income or an extraordinary expense, contact us immediately as we are unable to seek retroactive relief.

Mary Beth Ausbrooks has been a lawyer since 1996 and has been the sole owner of Rothschild & Ausbrooks, PLLC since 2015. She has dedicated her legal career to assisting individuals find financial freedom.

National Data Center

I encourage you to register with the National Data Center by visiting www.ndc.org. This website gives you access to all of the financials in your case. You can monitor the following:

- who filed claims in your case;
- whether the Trustee is receiving your plan payments;
- what the current balances are on the filed claims; and
- how the Trustee is disbursing your funds.

The NDC will also send you periodic alerts. You will need your case number, that your Trustee is Henry Hildebrand, and that you filed in the Middle District of Tennessee.

TFS Billpay

TFS Billpay is a way to make your plan payments when you do not have a paycheck from which your plan payments can be deducted. It alleviates the need for you to obtain certified funds and the hassle of mailing the payment to the Trustee. Visit www.tfsbillpay.com to set up an account. TFS will automatically deduct your plan payment from your bank account on a weekly, biweekly, semi-monthly or monthly basis. You can also make a one-time payment. Normal TFS processing times are five (5) business days. You can also make a payment through TFS Moneygram which has a quicker processing time. If you have questions, you can visit their website or call them at 888-PAY-CH13 (888-729-2413).

Some Chapter 13 debtors are required to pay via TFS. If you are required to pay through TFS, you must use this pay system. Failure to do so can result in dismissal of your case for failure to abide by the Court's Orders. You would need to seek court approval to change your payment method.

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Our Staff:

Our staff consists of attorney Mary Beth Ausbrooks, paralegals Chris Keimer and Kimberly Sisco and assistant, Judy Dobbins.

Between all of us, we have a combined total of 87 years working in the bankruptcy field.

We are all committed to assisting our clients in navigating through the Chapter 13 process in order to reach the ultimate goal of obtaining a discharge of our clients' debts.

Larry Hoover and Marty Duke are lawyers who share space in this office. They practice criminal and all general civil matters.