



CHAPTER 13 TAX RETURN INFORMATION

When you receive a letter from William Lawrence, the Chapter 13 Bankruptcy Trustee, make sure you understand what the letter requires so your Chapter 13 case does not get dismissed.

Please read this ENTIRE document before contacting us. This document will answer a lot of questions about the process.

THERE ARE 3 PARTS OF THE LETTER IN WHICH YOU MUST COMPLETE:

1. **You must provide copies of your federal and state returns to the trustee's office by May 15th.** When you are filing your taxes this year, please ask for either an extra copy of your federal and state return OR ask for them in electronic version so you are able to email them to the trustee.

If you are not required to file tax returns you must still comply with number 2 (below). Please include a note with your income and expense sheet that you are NOT required to file tax returns.

The trustee's office requires that YOU send in copies directly to the Trustee. You can email them at TaxDoc@louchapter13.com. In the subject line, provide your case number but please remove the dashes. If your case number is 19-20157, put **1920157** in the Subject Line. If you are not able to email them, please make sure you mail them, with your case number to:

William Lawrence
310 Republic Plaza
200 South 7th Street
Louisville, KY 40202

2. **You must complete an updated income and expense list.** This list is on the back page of the letter you received from the trustee's office. Send it with your federal and state tax return or send it separately. You can email it or mail it in the same method as mentioned above.

Please do not be overly concerned if your income has increased or if your expenses have changed. If the Trustee has questions about any changes, they will certainly either reach out to our office with questions. Nonetheless, we will look at the issue and we will respond to the Trustee, if necessary.

3. **If you receive a refund beyond Earned Income Credit (EIC), you will have to send a check or money order to the trustee's office for the refund amount.**



FARMER & WRIGHT, PLLC
ATTORNEYS

You **CAN** keep the Earned Income Credit (EIC) portion of your refund.

You **CAN** keep the amount paid to prepare your tax return, but you **MUST** enclose the receipt showing how much you paid with your packet of information to the Trustee.

You **CAN** net out the amount if you owe one but get a refund from the other. “For example, if your Federal Refund is \$1,000, but you owe the state \$200, you would just need to provide \$800 to the Chapter 13 Trustee.

The refund amount needs to be provided to the trustee's office before the deadline listed in the letter.

This refund does not substitute for your monthly payments

If you have moved in the last year, please **email** us your updated address to VIP@farmerwright.com so we can update with the trustee's office.

If you have any other questions, please email VIP@farmerwright.com. This is the preferred method as we typically respond within 3 business hours.

Thank you!