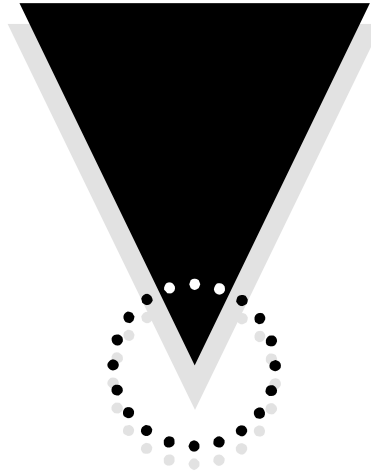


CHAPTER 13 MEMO



To: Chapter 13 Attorneys

From: Tammy Terry, Krispen Carroll & David Ruskin
Detroit Chapter 13 Trustees

Subject: Documents in Advance of 341 Hearings

Date: October 3, 2003

In an effort to reduce congestion at Confirmation Hearings all Detroit Chapter 13 Trustees, effective as to cases filed on or after January 1, 2004, request Chapter 13 debtors to comply with the following pursuant 11 USC § 521(3):

- Please forward to the respective Trustee—
 1. A copy of the most recent Federal tax returns for the two years preceding the filing of the Chapter 13 Petition. Please include all attachments, but do not include State tax returns.
 2. One pay stub not more than one month old at the time of submission.
- Documents should be sent to the Trustee at the same time the Chapter 13 Plan is filed.