

Kara L. West, Chapter 13 Trustee

Online Payment Center

Terms and Conditions

Payment Authorization

If you have elected on the prior page to make a single payment from your checking/savings account identified on the prior page, then you authorize us to initiate a single debit entry to that account in the amount and on the date specified on the prior page.

You acknowledge that the origination of debit entries to your checking/savings account must comply with the provisions of U.S. law. You authorize any financial institution through which any such debit entries are processed to use any data you provide to process these debit entries, and consent to that data being sent outside of the United States in connection with such processing and any related activities.

If any debit entry to your checking/savings account is returned unpaid for any reason, then you agree to pay us a fee of \$5.00 and authorize us to initiate a separate debit entry in that amount to your checking/savings account.

If any debit entry to your checking/savings account is returned as insufficient or for stop payment, then you understand your access to this system may be revoked and you may no longer be eligible to initiate payments using this system.

Consent For Electronic Signatures and Records

Introduction. In order to receive delivery of invoices and make payments through this website, you must consent to the use of electronic signatures and electronic records for those invoices and payments and for all agreements, disclosures, notices and other communications relating to those invoices and payments (all of which are referred to in this consent as the "Records"). Once you have given your consent, we may deliver or make any of the Records available to you by (a) posting them to the relevant page of your account on this website or (b) sending them to your e-mail address as then reflected in our records. Records posted to your account will be electronically accessible for at least 24 months unless your consent is withdrawn as specified in the "Withdrawing Your Consent" section below; or your access to the system is revoked due to insufficient funds or a stop payment. If your consent is withdrawn or your access to the system is revoked, you may obtain information regarding records posted to your account by emailing us at payments13@ch13-trustee.com. You may review, print or download those Records by logging into your account and accessing the relevant page. The following material is intended to provide you with important information you should consider before giving your consent.

Option for Paper or Non-Electronic Records. You may obtain a paper copy of any Document by mailing a written request identifying the specific Document(s) to us at payments13@ch13-trustee.com. There is no charge for paper copies requested by mail.

Scope of Your Consent. Your consent to the use of electronic signatures and electronic records applies to all invoices delivered and payments made through this website and all Records relating to those invoices and payments.

Hardware and Software Requirements. To access and retain electronic records of the Records, you must use computer hardware and software that meets the following requirements:

- A PC or MAC compatible computer or other device capable of accessing the Internet
- An Internet Browser software program that supports Secure Sockets Layer V3 or TLS 1.0 such as Microsoft® Internet Explorer or Mozilla Firefox®
- A PDF file reader like Adobe® Acrobat Reader, Xpdf® and Foxit®.

To print or download electronic records of the Records, you must have a printer attached to your computer or sufficient space on a long-term storage device, such as your computer's hard disk drive, a flash drive or other removable media.

Withdrawing Your Consent. You are free to withdraw your consent to the use of electronic signatures and electronic records at any time and without paying us any fees. To withdraw your consent, you must mail a written notice of that withdrawal to us at payments13@ch13-trustee.com. A withdrawal of your consent does not become effective until we have received and had a reasonable period of time to implement it. Once a withdrawal of your consent becomes effective, you will no longer be able to electronically access the Records or otherwise use this website. However, a withdrawal of your consent does not affect the legal effectiveness, validity or enforceability of any transactions, electronic signatures or electronic records of any Record entered into, provided or made available before that withdrawal becomes effective.

Updating Your Contact Information. You should keep us informed of any change in your e-mail or physical mailing address. You may do so by mailing a written notice of the change to us at payments13@ch13-trustee.com. Any update to your contact information sent to this e-mail address, will effect only your on-line payment information.

Any address change or contact information related to your bankruptcy case and/or for the purpose of receiving communication from the U. S. Bankruptcy Court, your bankruptcy attorney or your Chapter 13 Bankruptcy Trustee, must be filed with the U. S. Bankruptcy Court on the appropriate Address Change Form. It is recommended that you contact your bankruptcy attorney.

Agreement to Payment Authorization and Consent for Electronic Signatures and Records

Please print and retain a copy for your records.

By clicking this checkbox and then selecting "Continue Payment" below, you acknowledge, certify and agree as follows:
(click box to continue)

- You have read, understand and agree to the Payment Authorization and the Consent for Electronic Signatures and Records.
- You can access the Records in the electronic form described in the Consent for Electronic Signatures and Records.
- You affirmatively consent to the use of electronic signatures and electronic records for all invoices delivered and payments made through this website and all Records relating to those invoices and payments.

Sample Payment Screen Messages

The payment screen message is displayed at the top of the main payment screen page of the site. This document contains samples for this message.

chapter 13 Trustee JOHN F. SMITH, TRUSTEE
Online Payment Center

Home Settings Logoff

Main Menu
Payments
Settings

Welcome Jane Doe
You last visited us on 26 Feb 2012 at 11:20 PM

Make A Payment Scheduled Payments Payment History

Thank you for visiting our website. It may take 1 - 3 business days for the case information below to reflect recent payments. For complete payment details, please visit the Trustee or the NDC website (links to those websites can be found on the login screen). If you have any questions or concerns regarding your bankruptcy case, please contact your attorney. THE DUE DATE, PLAN PAYMENT AMT AND DELINQUENT AMT, AS REFLECTED ON THE ONLINE PAYMENT SYSTEM, ARE FOR STRICTLY INFORMATIONAL PURPOSES ONLY, AND MAY NOT BE REFLECTIVE OF THE MOST RECENT BANKRUPTCY COURT ORDERS THAT MAY HAVE BEEN ENTERED IN YOUR CASE. IN THE EVENT THERE IS A CONFLICT BETWEEN THE ONLINE PAYMENT SYSTEM AND ANY PRIOR BANKRUPTCY COURT ORDERS, THEN THE COURT'S ORDERS SHALL BE CONTROLLING. ANY FAILURE TO COMPLY WITH ALL BANKRUPTCY COURT ORDERS MAY RESULT IN THE DISMISSAL OF YOUR CHAPTER 13 CASE THE "AMOUNT DUE AS OF TODAY" DOES NOT INCLUDE ANY PLAN PAYMENTS THAT COME DUE AFTER TODAY. YOU ARE RESPONSIBLE TO CONTINUE MAKING ALL TIMELY PAYMENTS UNDER YOUR PLAN UNTIL YOU CASE IS COMPLETED.

Online Payment ID: 10276956585

Case Status	Due Date	Plan Payment Amount	Delinquency Amount	Plan Payment Due Today
Bankrupt	26 Feb 2012	\$ 1,000.00	\$ 400.00	\$ 1,000.00

Single Payment Recurring Payment

Payment Date: 26 Feb 2012

Plan Payment Due Today: 1000.00

Different Plan Payment Amount

Additional Payment: [input] [dropdown]

Bank Processing Fee: 2.00

Amount to Pay: 1002.00

Checking/Savings

Previously Used: [dropdown]

New Routing Number: [input] Account Type: [dropdown]

Account Number: [input] Confirm Account Number: [input]

Submit Payment

Sample 1:

Thank you for visiting our website. For complete payment details, please visit the Trustee or the NDC website (links to those websites can be found on the login screen). THE DUE DATE, PLAN PAYMENT AMT AND DELINQUENT AMT, AS REFLECTED ON THE EPAY SYSTEM, ARE FOR STRICTLY INFORMATIONAL PURPOSES ONLY, AND MAY NOT BE REFLECTIVE OF THE MOST RECENT BANKRUPTCY COURT ORDERS THAT MAY HAVE BEEN ENTERED IN YOUR CASE. IN THE EVENT THERE IS A CONFLICT BETWEEN THE EPAY SYSTEM AND ANY PRIOR BANKRUPTCY COURT ORDERS, THEN THE COURT'S ORDERS SHALL BE CONTROLLING. ANY FAILURE TO COMPLY WITH ALL BANKRUPTCY COURT ORDERS MAY RESULT IN THE DISMISSAL OF YOUR CHAPTER 13 CASE.

Sample 2:

Thank you for visiting the Online ePay Payment Center. The site will only reflect payments initiated through the Online ePay Payment Center. For complete payment details on your case, please visit the National Data Center (NDC) website. A link to the website can be found at the bottom of the logon page.

Sample 3:

Thank you for visiting our website. For complete payment details, please visit the Trustee13 website. A link to the website can be found on the login screen. THE CHAPTER 13 PAYMENT DUE DATE AND AMOUNTS DUE THE TRUSTEE UNDER THE CHAPTER 13 PLAN, AS REFLECTED ON THE EPAY SYSTEM, ARE STRICTLY FOR INFORMATIONAL PURPOSES ONLY, AND MAY NOT BE REFLECTIVE OF THE MOST RECENT BANKRUPTCY COURT ORDERS THAT MAY HAVE BEEN ENTERED IN YOUR CASE, TO DATE. IN THE EVENT THERE IS A CONFLICT BETWEEN THE EPAY SYSTEM AND ANY PRIOR BANKRUPTCY COURT ORDERS, THEN THE COURT'S ORDERS SHALL BE CONTROLLING. ANY FAILURE TO COMPLY WITH ALL BANKRUPTCY COURT ORDERS MAY RESULT IN THE DISMISSAL OF YOUR CHAPTER 13 CASE.

Sample 4:

Thank you for visiting our website. For your complete payment details, please click on the link to the National Data Center located at the bottom of the home page. If you have any questions or concerns regarding your bankruptcy case, please contact your attorney. THE DUE DATE, PLAN PAYMENT AMT AND DELINQUENT AMT, AS REFLECTED ON THE ONLINE PAYMENT SYSTEM, ARE FOR STRICTLY INFORMATIONAL PURPOSES ONLY, AND MAY NOT BE REFLECTIVE OF THE MOST RECENT BANKRUPTCY COURT ORDERS THAT MAY HAVE BEEN ENTERED IN YOUR CASE. IN THE EVENT THERE IS A CONFLICT BETWEEN THE ONLINE PAYMENT SYSTEM AND ANY PRIOR BANKRUPTCY COURT ORDERS, THEN THE COURT'S ORDERS SHALL BE CONTROLLING. ANY FAILURE TO COMPLY WITH ALL BANKRUPTCY COURT ORDERS MAY RESULT IN THE DISMISSAL OF YOUR CHAPTER 13 CASE THE "AMOUNT DUE AS OF TODAY" DOES NOT INCLUDE ANY PLAN PAYMENTS THAT COME DUE AFTER TODAY. YOU ARE RESPONSIBLE TO CONTINUE MAKING ALL TIMELY PAYMENTS UNDER YOUR PLAN UNTIL YOU CASE IS COMPLETED.