

Chapter 13 Debtor seeks to incur debt

Seeks more than \$1000?

No

No permission needed from Trustee. No court order needed

Yes

Will loan be secured by real property?

Yes

Debtor files a Motion to Incur Debt with the Court

14-day virtual notice issued to Trustee

Any objections filed?

No

No

Debtor seeks permission directly from Trustee (does not file anything with the Court)

Trustee gives approval?

Yes

Debtor can incur the debt without a Court order

No

Debtor files a Motion to Incur Debt with the Court

Is Trustee's Disapproval attached to the Motion?

No

Yes

Court sets Motion for hearing (block scheduling is not used)

Court prepares and enters order denying

No

Motion is granted?

Yes

Court enters order uploaded by debtor

No further action required

No

Does the debtor want an order anyway ("comfort order")?

Yes

Debtor files a Motion to Incur Debt with the Court, attaching a copy of the Trustee's approval (just mentioning in the Motion that the Trustee approved is not sufficient)

# Chapter 13 Motion to Incur Debt

