

Elizabeth Clark, Chapter 13 Trustee

3350 Grand Ridge Dr. NE, Suite 200
Grand Rapids, MI 49525

Date: December 2, 2025

TEST CASE
CO DBTR TEST
12345 RIGHT HERE PLACE
ANYWHERE, MI 49876

Re: Tax Return & Refunds Requirements
Case #99-99999

Dear Chapter 13 Debtor:

This letter is sent as a reminder that our office requires copies (not originals) of your filed tax returns. Pursuant to your Chapter 13 plan, you agreed to pay into your plan all disposable income for not less than 36 to 60 months, whichever is applicable, from the date the first plan payment was due. This would include income tax refunds received during this period that are required to be paid into your plan. If your plan allows you to keep a portion of your refund you still must provide our office with copies of your returns and send me any amount over and above the portion you are allowed to retain. **If you do not file tax returns, please send a written statement as to why you did not file a tax return.**

As a Chapter 13 debtor, you are required to send complete copies of your 2025 Federal, State, and Local filed tax returns, all schedules, and all W2s and 1099s, if applicable. If you have not provided copies of prior year tax returns, please send copies of TAX RETURNS to:

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For your protection, please cross out the first five digits of your Social Security number and cross out all dependent names and social security numbers from the tax returns, schedules and W2s, and 1099s.

SEND ALL TAX REFUNDS TO:
Elizabeth Clark, Chapter 13 Trust Account
2482 Momentum Place
Chicago, IL 60689-5324.

Be sure to put your name and Case Number on all checks or money orders sent and note on the check or money order that it is a payment for a tax refund (Example - "IRS 2025 refund"). You can also endorse the actual government refund check with the statement "Pay to the Order of Elizabeth Clark Trustee" and **include your case number on the front of the government check.**

Failure to comply with the requirements of your plan could result in dismissal of your case or delay the closing of your case and receipt of your discharge.

You must provide a copy of your 2025 tax returns by April 15, 2026 and the 2025 refund as soon as it is received. If you have questions, please contact your attorney.

Thank You.

Elizabeth Clark, Trustee

cc: DEBTOR ATTORNEY