

D. SIMS CRAWFORD
CHAPTER 13 STANDING TRUSTEE

NORTHERN DISTRICT OF ALABAMA
SOUTHERN DIVISION
(205) 323-4631
FACSIMILE: (205) 252-0239
EMAIL: info@ch13bham.com

PAYMENT ADDRESS
P.O. BOX 23148
TAMPA, FL 33623-3148

CORRESPONDENCE ADDRESS
P.O. BOX 10848
BIRMINGHAM, AL 35202-0848

CHARLES E. KING
ASSISTANT TRUSTEE

MARY FRANCES FALLAW
STAFF ATTORNEY

TRUSTEE'S UPDATED BANKING PROCEDURE

Effective October 1, 2009

I. Lockbox

The Trustee changed his banking procedure recently and all plan payments should be mailed to the Trustee's lockbox in Tampa, Florida¹. The new payment address is:

D. Sims Crawford
Chapter 13 Standing Trustee
P.O. Box 23148
Tampa, FL 33623-3148

The lockbox procedure further improves the Trustee's security, and is similar to the banking processes employed by most Chapter 13 Trustees nationwide. Based on our experience, it takes a minimum of 3 business days from the time of mailing via regular U.S. Mail until the payment is posted in the Trustee's records (and on the Debtor's interim statement). This time frame is applicable when there are no postal delays and the Debtor's payment is properly labeled for identification. For faster mailing of payments to the lockbox, Priority U.S. Mail and Express U.S. Mail services are available to Chapter 13 Debtors and their Attorneys.

¹ The Trustee's correspondence address has not changed, and will remain P.O. Box 10848, Birmingham, AL 35202-0848.

Based on typical information obtained from many other Chapter 13 Trustees who employ a lockbox procedure, we recommend allowing 7 days from the time of mailing via regular U.S. Mail until the posting of payments in the normal course of business.

All payments made to the lockbox should clearly identify the Debtor's full name and corresponding case number so that the payments may be applied properly. The Trustee's previous payment-hold policies apply to all payments received in the lockbox. For more information regarding these policies, please visit the Current News page of the Trustee's website, www.ch13bham.com.

II. Emergency Payments

The Trustee realizes and appreciates that emergency situations may arise where a Debtor is required to make a plan payment pursuant to an Order of the Court or within a specified period of time. For those emergency situations, a Chapter 13 Debtor or the Attorney will be allowed to make a payment, including cash payments, directly to the Trustee's bank at the following location ("Over-the-Counter Payment"):

ServisFirst Bank
Downtown Branch
324 Richard Arrington Jr. Blvd. North
Birmingham, AL 35203
Hours of Operation: Monday-Friday, 9:00 a.m. to 5:00 p.m.
Telephone: (205) 949-2200

III. Requirements for Emergency Payments

The Downtown Branch is the only location of ServisFirst Bank authorized to accept Over-the-Counter Payments from a Chapter 13 Debtor or Attorney, and all payments must be made during regular business hours. Before the bank will accept such a payment, the Chapter 13 Debtor or the Attorney must provide the bank teller with a special Trustee deposit slip (copy attached) including the following information:

A. The *Chapter 13 Debtor* or the *Attorney* **must** complete and give the bank teller a special Trustee deposit slip including the **Debtor's full name**, corresponding **case number**, and the **amount of**

each payment. Copies of the special Trustee deposit slip are available at the Downtown Branch of ServisFirst Bank.

No payment will be accepted by the Bank from any Chapter 13 Debtor or Attorney who is unable to provide the Chapter 13 **Debtor's full name** and the corresponding **case number** for each payment. Debtors or Attorneys who do not have this information will be instructed to obtain the required information before the payment will be accepted. If an Attorney is making payments for multiple Chapter 13 cases, a separate deposit slip is required for each case.

Upon making the payment, ServisFirst Bank will provide a receipt evidencing the payment. It is imperative that this receipt be retained by the Debtor or his/her attorney.

IV. Posting of Payments

The Trustee will strive to post Over-the-Counter Payments in his records (and on the Debtor's interim statement) as quickly as possible, usually on the next business day following the receipt of payment at ServisFirst Bank.

However, there may be unforeseen circumstances or exceptions to the 1 business-day posting policy. For these reasons, the Trustee recommends that Chapter 13 Debtors and Attorneys allow 3 business days for the proper posting of Over-the-Counter Payments in the Trustee's records (and on the Debtor's interim statement). Although Attorney trust account checks and cash will be available for distribution upon posting, the Trustee's previous payment-hold policies will apply to all other Over-the-Counter Payments received at the Downtown Branch of ServisFirst Bank.

V. Other Information

Walk-in payments are no longer accepted at the Trustee's business office location. To make a plan payment, all Debtors and their Attorneys will be referred to the Downtown Branch of ServisFirst Bank or the Trustee's lockbox in Tampa, FL.

In addition, the Downtown Branch of ServisFirst Bank is the only location where cash payments will be accepted. Cash payments will not be accepted or credited at the Tampa, FL lockbox. Any cash

payment received in the Trustee's Tampa, FL lockbox will be held in escrow until a return check is issued to the sender.

If you have any questions about the Trustee's updated banking procedure, please contact the Trustee's office.