

CHAPTER 13

Joint Announcement regarding the Central Email Reader

Effective January 18, 2011

The Offices of Krispen S. Carroll, David Wm. Ruskin and Tammy L. Terry are pleased to provide coordinated procedures for the use of the central email reader program. It is our goal to keep the procedures for our offices as similar as possible. This document will outline the general procedures and highlight any areas of differences between our offices.

What is the Central Email Reader?

The latest upgrades in our Chapter 13 software permits us to provide the Bar with more services. One of the new features is a *central email address* for Income Verification Documents. The benefits to you are:

1. One central email address for submission of documents per trustee.
2. You will receive document receipt verification emails.
3. Your documents will be delivered to the correct Trustee staff member based on staff assignment that day.
4. There will be no interruptions in the delivery of documents due to Trustee Staff vacations or other absences.

The only email addresses that should be used for Income Verification Documents are:

- kscfinancials@det13ksc.com for Krispen S. Carroll's office.
- dwrfinancials@det13.com for David Wm. Ruskin's office.
- tltfinancials@det13.net for Tammy L. Terry's office.

Note that the old kscdocs@det13ksc.com and tltdocs341@det13.net addresses will be shut down as of January 18, 2011.

Please begin using these addresses immediately. We ask that you no longer send income verification documents (and other sensitive documents) directly to our staff. Documents sent directly to staff addresses on after January 18, 2011 will not be reviewed or processed.

User Responsibility:

The central email reader will receive exactly what you send. This means you need to take a few moments to ensure that the document you are attaching to the email is the document you intend to send. We often see documents for the wrong case, the same document sent several times, and documents for cases belonging to other Trustees. Documents missing for 341 Meetings will be noted on the status sheet that is emailed to you before the Meeting. Please check the status sheet and send any missing documents.

What documents should be sent to the Central Email Reader?

Income Verification Documents are defined as follows:

- Any document used to substantiate Schedule I, including but not limited to,
 - The last two years tax returns (including schedules)
 - Current pay stubs
 - Year-to-date Profit & Loss Statements (for self employed debtors)
 - Proof of any other source of income listed on Schedule I
- Other documents that may contain sensitive or private information about the debtor such as,
 - IRS Form 2848
 - Any documents in support of Schedule J
 - Bank statements
 - Vehicle financing statements
 - Post-confirmation Federal Tax Returns
- Documents must be sent in PDF format **ONLY**.
 - Non-PDF files received via the Email Reader will be deleted.
 - Notifications will be sent out to resubmit the document in PDF format.
- Documents must be neatly arranged per LBR 2003-2.

When should documents be sent?

- In advance of the 341 Meeting of Creditors
- To support amendments to Schedules I & J
- To support Amended Plans
- To support Plan Modifications (Pre and Post Confirmation)

What not to send

Documents that do not conform to those listed above will be deleted from our system without notice including:

- Word documents
- Stipulations and Orders
- Requests for ACH withdrawal
- Court filed documents

Guidelines for Using the Central Email Reader

The email reader program is very sensitive and requires exact formatting of the email and attachments. Please read the following very carefully to ensure that your documents are received by our office.

- Please wait one week from filing a case before emailing documents.
 - It can take the Court a few days to assign a Trustee to the case and set it up on our computers.
- Send an email to
 - For cases administered by Krispen S. Carroll:
 - kscfinancials@det13ksc.com
 - For cases administered by David Wm. Ruskin:
 - dwrfinancials@det13.com
 - For cases administered by Tammy L. Terry:
 - tltfinancials@det13.net
- The subject line of the email **MUST START** with the case number.
 - Case numbers can be formatted with or without a dash. Judge Codes are not needed.
 - Sample case number formats:
 - 09-41234
 - 0941234
 - Any email that does not start with a proper case number will be rejected.
 - Words can be included after the case number but have no affect on the document and will not be read.
 - Avoid the use of these characters in the subject line:
 - !@#\$\$%^&*():"'"/\
 - The system will not reject emails with these characters in the subject line but using them could cause considerable delays in processing the documents.
 - Comments can be put in the body of the email and we will take note of it.
 - Please use Rich Text or HTML format for your email if adding comments.
- Example Subject Lines:
 - 55-10000 Tax Return
 - Accept because the subject starts with a case number.
 - Tax Return 55-10000
 - Rejected because the subject does not start with a case number.
 - Re: 5510000
 - Rejected because the subject does not start with a case number.
 - Fw: 55-10000
 - Rejected because the subject does not start with a case number.
- An attachment must be included with the email.
 - Any email sent to the central email reader without an attachment will be rejected.
 - Attachments must be in PDF format **ONLY**.
 - Attachments may not exceed 10MB in size.
- Only **ONE** attachment per email.
 - **Do not bundle all documents for a case into one attachment.**
 - It helps to keep attachments below 10MB per email.
 - It ensures that our email reader program correctly receives each attachment.
 - It makes paperless review of documents at court and 341 faster.
 - Examples:
 - Tax returns for 2008 and 2009 should be broken up into two separate documents and emailed individually.

- Pay stubs for a debtor may be combined into one document and emailed together but pay stubs for two debtors should be separated and emailed individually.
- Do not include non-alpha numeric characters in the name of the document.
 - Avoid the use of these characters in the name of a document:
 - !@#\$%^&*()';"/\
 - The system will not reject emails with these characters in the subject line but using them could cause considerable delays in processing the documents.
 - Example:
 - Do not name a document W2's, name it W2s or W2.
- Do not send an additional email (or a CC) directly to staff or to alternate addresses.
 - This will actually slow down the processing of the case. Documents sent directly to staff (or other addresses) will not be read.
- Documents filed with the Court do not need to be sent to the central email reader.

Example of how the system works:

- Employee A is on vacation this week. If you send a document directly to Employee A via email then she will not see it until next week. However if you send it to the central email reader our software will review the internal distribution list to see who is covering that case for Employee A. If Employee Z is covering that case the system will route the document directly to the inbox of Employee Z at the instant it is received. It will be handled by Employee Z during his regular work that day instead of waiting for Employee A to return next week.

Automatic Responses from the Central Email Reader:

Email sent to the central email reader generates an automatic response upon receipt. We suggest that you keep a copy of the response to confirm receipt.

- Response emails are sent from
 - AutomatedEmail@det13ksc.com for Krispen S. Carroll
 - AutomatedEmail@det13.com for David Wm. Ruskin
 - AutomatedEmail@det13.net for Tammy L. Terry
- Please check your spam filters to ensure that this address is approved for sending to your address.
- **Email that is received and read by the central email reader will generate the following response:**

The debtor financial records you sent have been received. We will let you know if there was a problem processing the document.

*** This email was generated by the Chapter 13 Trustee Office of Krispen Carroll. This email is created by an automated process. Please do not reply to this address. ***

- **If the email does not have the correct subject line format it will automatically respond with this:**

This is notification that the email sent regarding the subject: [Case 10-41234] had the following problems and was not processed:

Case 10-41234 - Is not a valid Subject Line, Please enter the 7 digit case number only.

*** This email was generated by the Chapter 13 Trustee Office of David Ruskin. This email is created by an automated process. Please do not reply to this address. ***

- **If the case is not on the system it will respond with the following email:**

This is notification that the email sent regarding the subject: [10-41234] had the following problems and was not processed:

Case Number: 1041234 is not a valid case or hasn't been added to our system yet.

*** This email was generated by the Chapter 13 Trustee Office of Tammy L. Terry. This email is created by an automated process. Please do not reply to this address. ***

- **If the email does not have an attachment the following reply will be sent:**

This is notification that the email sent regarding the subject: [10-41234] had the following problems and was not processed:

No Valid Attachment was sent with the email.

*** This email was generated by the Chapter 13 Trustee Office of Krispen Carroll. This email is created by an automated process. Please do not reply to this address. ***

Technical Support

- Contact the system administrator for each Trustee if a response is not received within 30 minutes during regular business hours. Please check your spam filter before contacting the office.
 - Travis@det13ksc.com for Krispen S. Carroll's office
 - Rich@det13.com for David Wm. Ruskin's office
 - Brooksc@det13.net for Tammy L. Terry's office
- Note that our offices generally perform system maintenance tasks between the hours of 6:00 PM and 8:00 AM, or on weekends. The central email reader may be unavailable when maintenance is being performed. Emails sent during system maintenance will be held in a queue and will be delivered when the maintenance period is over and the email reader is turned back on. Please wait for a confirmation email after regular business resume before contacting a system administrator.