

OFFICE OF THE CHAPTER 13 TRUSTEE – DETROIT  
KRISPEN S. CARROLL

719 Griswold Street • Suite 1100 • Detroit, Michigan 48226-3314  
Phone: (313) 962-5035 • Facsimile: (313) 965-1940

Nancy A. Kapitan  
Operations Manager  
Nancy L. Armstrong  
Audit Manager  
Travis Hall  
Manager of Information Services

Margaret Conti Schmidt  
Attorney Administrator  
Maria Gotsis  
Attorney Administrator

**AUTHORIZATION AGREEMENT FOR PREAUTHORIZED PAYMENTS (ACH)**

I (we) hereby authorize **Krispen S. Carroll, Chapter 13 Trustee**, hereinafter called **TRUSTEE**, to initiate credit and/or debit entries to my (our) account indicated at the depository named below, hereinafter called **BANK**. If necessary, credit entries may be made to initiate an adjustment entry for any entry made in error. By my signature below, I state that I have read and will abide by the Rules of Participation of the Automatic Bank Draft Program and agree to obtain the permission of the United States Bankruptcy Court for the Eastern District of Michigan prior to asserting any challenge I may have to a credit or debit entry made by the Trustee pursuant to this agreement.

This authorization will remain in effect until TRUSTEE has received **written** notification from me (us) of its termination in such time and in such a manner as to afford TRUSTEE and BANK a reasonable opportunity to act on it.

Name:	Bank Name:
Case #:	Bank Phone:
Address:	Transit/ABA #:
City:	Account #:
State:	Type of Account: <input type="checkbox"/> Checking <input type="checkbox"/> Savings
Zip Code:	Draft Date: <input type="checkbox"/> 5 <sup>th</sup> <input type="checkbox"/> 17 <sup>th</sup> <input type="checkbox"/> 28 <sup>th</sup> of the month
Phone # (Home/Cell):	
Email Address:	
Amount Per Month: \$ (or amount as amended per order of Bankruptcy Court)	
Signature:	Date:
Signature:	Date:

Please Email to: [ach.carroll@det13ksc.com](mailto:ach.carroll@det13ksc.com)

Or Mail to: **Krispen S. Carroll, Chapter 13 Trustee**  
719 Griswold, Suite 1100  
Detroit, MI 48226  
ATTN: Finance/ACH

**OFFICE OF THE CHAPTER 13 TRUSTEE  
KRISPEN S. CARROLL**

**PARTICIPATION RULES OF THE AUTOMATIC BANK DRAFT PROGRAM**

- This program is intended for debtors with fixed incomes such as social security, disability or whose plans propose monthly payments.
- Requests to participate should be initiated by the bank account owner completing and returning to the Trustee the “Authorization Agreement for Preauthorized Payments (ACH)”
- You may choose the 5<sup>th</sup>, 17<sup>th</sup> or 28<sup>th</sup> day of the month for your payment to be debited, regardless of your actual payment due date. Should the 5<sup>th</sup>, 17<sup>th</sup> or 28<sup>th</sup> day of the month fall on a bank holiday or on a weekend, the account will be debited on the first business day thereafter.
- The Trustee reserves the right to deny this privilege to any debtor.
- The debtor may be removed from the program if the Trustee is notified of any insufficient funds debit.
- In order to enter the program, the debtor must also authorize the Trustee to initiate credits to the bank account, which will be used solely to adjust any entry made in error to the debtor’s bank account.
- The debtor has the right to terminate the automatic bank draft at any time upon written request made in such time and manner as to afford the trustee reasonable opportunity to terminate the draft. There is a termination form attached to this letter. Please keep the termination form for future use. You will be notified in writing by the Trustee that this service has been terminated. You must make all future plan payments by check or money order.
- The completed “Authorization Agreement for Preauthorized Payments (ACH)” must be returned to Email address [ach.carroll@det13ksc.com](mailto:ach.carroll@det13ksc.com) or Krispen S. Carroll, Chapter 13 Trustee, 719 Griswold, Suite 1100, Detroit, MI 48226, ATTN: Finance/ACH.
- Upon receipt of a completed “Authorization Agreement for Preauthorized Payments (ACH)” the Trustee will determine whether the debtor qualifies for the program.
- The debtor will be notified in writing by the Trustee as to when the automatic draft program will commence. Any payments due prior to the commencement of this service must still be made by check or money order.
- The trustee reserves the right to amend these rules at any time without notice to those who are currently participating.

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**AUTHORIZATION FOR TERMINATION OF PREAUTHORIZED PAYMENTS (ACH)**

I (we) hereby authorize Krispen S. Carroll, Chapter 13 Trustee, to terminate debit entries from my (our) checking account indicated below, and the bank indicated below.

<b>Name:</b>	<b>Case #:</b>
<b>Address:</b>	<b>City:</b>
<b>State:</b>	<b>Zip Code:</b>
<b>Phone # (Home):</b>	<b>Email Address:</b>
<b>Bank Name:</b>	<b>Address:</b>
<b>City:</b>	<b>State:</b>
<b>Zip Code:</b>	<b>Phone #:</b>
<b>Transit/ABA #:</b>	<b>Account #:</b>
<b>Signature:</b>	<b>Date: ____/____/20____</b>

Please Email to: [ach.carroll@det13ksc.com](mailto:ach.carroll@det13ksc.com)

**Or mail to: Krispen S. Carroll, Chapter 13 Trustee  
719 Griswold, Suite 1100  
Detroit, MI 48226  
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<b>Address:</b>	<b>City:</b>
<b>State:</b>	<b>Zip Code:</b>
<b>Phone # (Home):</b>	<b>Email Address:</b>
<b>Bank Name:</b>	<b>Address:</b>
<b>City:</b>	<b>State:</b>
<b>Zip Code:</b>	<b>Phone #:</b>
<b>Transit/ABA #:</b>	<b>Account #:</b>
<b>Signature:</b>	<b>Date:</b>

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