

Local Rules of the United States Bankruptcy Court
Northern District of Alabama

RULE 4072-1 CREDITOR CONTACT WITH CHAPTER 13 DEBTOR

(a) Information to Creditor. A secured creditor in a chapter 13 case, without leave of court, may take the following actions:

- (1) Make reasonable inquiry to the debtor as to the physical condition of the collateral, the location of the collateral, or insurance coverage on the collateral for the debt; and
- (2) Make reasonable contact with the debtor as to payments that a proposed or a confirmed plan provides are to be paid directly to the creditor by the debtor, including the issuance of monthly bills, statements for post-petition payments, and a written notice of a post-petition delinquency (but a copy shall be mailed to any attorney of record for the debtor).

(b) Information to Debtor. Upon reasonable request, a secured creditor must provide written account information to the debtor, including the interest paid.

(Eff. 7/1/2010)