

# Mark Van Epps

## Owosso Address

318 N Water St, Owosso MI 48867

## Port Huron Address

409/411 Fort St., Ste. C, Port Huron MI 48060

## Toll Free Telephone - Main Office

(800) 259-0508

## Facsimile

(989) 723-6779

## email

[mvanepps@vanepplaw.com](mailto:mvanepps@vanepplaw.com)

## web

[www.vanepplaw.com](http://www.vanepplaw.com)

**WE ARE A DEBT RELIEF AGENCY. WE HELP PEOPLE FILE FOR RELIEF UNDER THE BANKRUPTCY CODE.**

**Note:** The word “we” means Mark Van Epps & Matthew Van Epps and not any other attorney

# Van Epps & Van Epps



## List of Counseling Agencies Approved in Michigan – both phases phase 1 = budget; phase 2 = financial management

### Telephone (Phase 1 & 2) (\$20 each)

Allen Credit & Debt (888) 415-8173  
CredAbility (800) 251-2227

### Internet (Phase 1)

[debtorcc.org](http://debtorcc.org) (\$10)  
[abacuscc.org](http://abacuscc.org) (\$25)

### Internet (Phase 2)

[beadvise.com](http://beadvise.com) (\$11)  
[BKEducation.com](http://BKEducation.com) (\$9-\$12.50)  
[abacuscc.org](http://abacuscc.org) (\$35)



### In Person (Phase 1 & 2) (up to \$100)

Greenpath Solutions (800) 550-1961

- **Flint** 2222 S Linden Rd, Ste 1, Flint MI (810) 230-1077
- **Lansing** 612 S Creyts Rd, Ste C, Lansing MI (517) 321-5836
- **Port Huron** 3051 Commerce Dr, Ste 3, Ft Gratiot MI (810) 385-8562
- **Brighton** 211 N First St, Ste 300, Brighton MI (810) 227-0200

for a complete list go to <http://www.usdoj.gov/ust/>

# Other Numbers

## Redemption Companies

### 722 Redemption Funding

..... (888) 721-2800

### Fresh Start Loan Corp.

..... (877) 265-8844

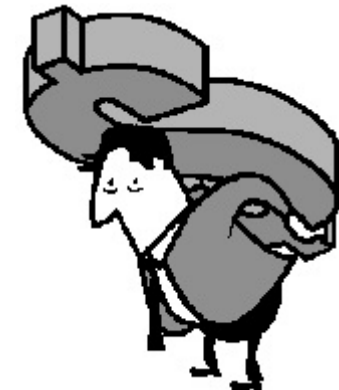
### Redemption Funding, Inc.

..... (423) 337-7572

## Tax Transcripts

### Internal Revenue Service

..... (800) 829-1040



## Refinancing Options

[makinghomeaffordable.gov](http://makinghomeaffordable.gov) or  
<http://www.michigan.gov/mshda/0,1607,7-141--235359--,00.html> (Hardest hit program)

## List of Things to Gather

- **taxes:** 3years income tax forms or transcript and returns filed during the time your case is pending
- **deeds and mortgages:** with RECORDED stamp (get at register register of deeds for your county). Mortgage get first page, page with amount on it, page with description and signature page. Deed get deed which put it in your name(s) and, if foreclosed in last six months (year if more than 3 acres) by Sheriff's Deed, then get that too.



- **SEV:** recent appraisal or State Equalized Value (from property tax bills) for real estate
- **payoff:** Statement from each mortgage company showing the balance due on the mortgage
- **debts:** ALL bills and statements and credit report, if possible
- **paystubs:** Last 6 months pay stubs
- **retirement:** pension, IRA, 401k, etc values
- **divorce judgments** (in last 6 years)
- **residential leases**
- **vehicle and other titles**
- **life insurance** - cash value
- **bank statements:** (6 months)
- **attorney fee**

- In a chapter 13 you can keep an eye on your case online at <http://www.13network.com/>
- the logon is your case number without the dash (as in 1333123) and the password is the last 4 digits of your SSN except for trustee Tammy Terry (use vanepps and vanepps1)

### Payment Addresses

**You must pay on your own if it is not withheld from your paycheck**

**Krispen Carrol** PO 2018, Memphis TN 38101-2018

**Carl Bekofske** PO 2175, Memphis TN 38101-2175

**Tammy Terry** PO 2039 Memphis TN 38101

**David Ruskin** 1593 Reliable Parkway, Chicago IL 60686-0015

**Tom McDonald** PO 613286 Memphis TN 38101-3286

**Barbara Foley** PO 1818, Memphis TN 38101-1818



## Things to remember

1. The automatic stay prohibits your mortgage company or other creditors from sending your statements.
2. **Start your chapter 13 payments immediately** unless directed otherwise. **Keep copies of all payments made to prove that you made them.**
3. Your counseling after you file must be done before discharge. If you wait too long you will have to pay a hefty reinstatement fee.
4. Get free credit reports at [www.annualcreditreport.com](http://www.annualcreditreport.com) - get all three if you want

**How to value your assets:**  
[www.ebay.com](http://www.ebay.com) to find a value of an item similar to yours sold in the last few months



For vehicles Kelly Blue Book ([www.kbb.com](http://www.kbb.com)) and find the dealer value (the value you have to pay to replace your car, not the value you would get if you traded it in or sold it yourself) **then subtract the money needed to improve the car to dealer value.**

