

Office of the Chapter 13 Trustee
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To Whom It May Concern:

Pursuant to South Carolina Local Bankruptcy Rule 3015-8, which became effective on December 1, 2021 and is stated below, a debtor in a confirmed chapter 13 bankruptcy case does **not** need approval from the Bankruptcy Court or the Chapter 13 Trustee to incur debt.

LOCAL RULE 3015-8: CHAPTER 13 POST CONFIRMATION TRANSACTIONS

In addition to any other authority granted to the debtor(s), and notwithstanding any plan provision or order confirming a plan, the debtor(s) may, without court or trustee approval:

1. acquire assets;
2. obtain credit;
3. use cash collateral or insurance proceeds derived from a casualty to property of the debtor or the estate, paying any lienholder to the extent of any lien; and
4. settle or compromise matters not pending before the bankruptcy court in which the debtor(s) is a litigant or beneficiary.

If not otherwise reportable under any other Bankruptcy Code section or Rule, the debtor(s) shall file a report within 10 days of any of the above events, in substantial conformance with the [local form](#), when the event(s) alters by a net value of \$25,000 or greater either the net value of the total property or the total debt of the debtor(s) or the estate, or when the event(s) impacts a claim paid by the trustee under a confirmed plan.

Notes:

(2019) This rule is new.

(2021) The rule was substantially revised.



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