

IMPORTANT INFORMATION REGARDING YOUR 2022 TAX RETURNS & REFUNDS

Based upon your prior tax returns and information you provided at your meeting, I am expecting that you (and/or your spouse if you are married) will receive sufficient 2022 income tax refunds for me to administer for the benefit of your creditors. **It is therefore extremely important that you timely comply with the following instructions even after you receive your discharge.**

You are required to provide me copies of your and your spouse's (if you are married) 2022 income tax returns, both Federal and State. Please provide those copies to me as soon as the returns are prepared and filed; **don't wait to receive the refund checks before sending me copies of the tax returns.**

When you receive the refund checks, **send those to me without delay.** I will ask the IRS to send me the federal refund check directly. If you receive the federal refund check instead, you must send that to me without delay. And send the state refund check as soon as you receive it. **Do not sign the backs of the refund checks.** NOTE: Because Arizona is a community property state, both your and your spouse's (if you are married) refunds must be turned over to me **even if your spouse did not file bankruptcy.**

Mail or deliver tax returns and refund checks to me at the following address:

Stanley J. Kartchner, Trustee
7090 N Oracle Rd #178-204
Tucson, AZ 85704

Please note that I do not accept faxes.

If you filed your bankruptcy case in 2022, you will likely be entitled to receive back a portion of the refunds as prorated to your bankruptcy filing date. A calculator to estimate your portion of the refunds can be found at aztrustee.com under tools. **However, I will not be able to return your portion of the refunds until I have received copies of all 2022 tax returns and all refund checks.**

Do not use direct deposit for the refunds; ask for a paper check instead. Also, do not use rapid refund, refund advance loan, refund assignment or any other option that involves fees or costs that reduce the amounts of your refunds. Any such fees or costs will be deducted from your portion of the refunds mentioned in the previous paragraph. **A list of frequently asked questions and answers regarding tax refunds can be found at aztrustee.com under documents.**