IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:) Administration of Chapter 13 Cases) General Order No.: 91-4

AND NOW, this <u>AND</u> day of <u>AND</u>, 1991, it appearing to the Court that the use of consumer credit reports will enhance the Trustee's ability to perform his duty to investigate the financial affairs of debtors in Chapter 13 cases, it is hereby Ordered and Decreed as follows:

1. The Chapter 13 Trustee is authorized to obtain consumer credit reports from any and all consumer reporting agencies which the Trustee may select for such purpose, in any and all Chapter 13 cases selected by the Chapter 13 Trustee for further investigation.

2. The Trustee is authorized to utilize the information contained in such consumer credit reports for comparison with the disclosures in the bankruptcy schedules, as a source of questions during meetings of creditors, and for all other proper purposes during hearings in bankruptcy proceedings, subject to the customary proscriptions of the Federal Rules of Evidence.

3. This Order shall constitute authorization to consumer credit reporting agencies pursuant to 15 U.S.C. Section 1681(b)(1) to issue such consumer credit reports in all Chapter 13 cases selected in his discretion by the Chapter 13 Trustee.

Nothing herein shall transform the Office of the Chapter
Trustee into a consumer credit reporting agency. All rights of

debtors to obtain consumer reports directly from reporting agencies are preserved. Comments and corrections, if any, are to be made directly by debtors to those credit reporting agencies from which the Trustee obtains the reports.

5. This Order shall terminate six months from the date of issuance, at which time the Chapter 13 Trustee shall report to the Court on the utility of a continuance of this Order.

BY THE COURT

JØSEPH L. COSETTI CHIEF BANKRUPTCY JUDGE