



U.S. Bankruptcy Court, District of Minnesota

**Rule 3021-1. Chapter 13 – Adequate Protection Payments Paid Through Trustee**

In a chapter 13 case, adequate protection payments must be paid through the trustee, unless the plan provides as a nonstandard provision that such payments must be paid by the debtor directly to the creditor.

[Effective January 9, 2006. Amended effective December 1, 2015; September 3, 2025.]

**2025 Advisory Committee Notes**

The amendments to Local Rule 3021-1 are stylistic only; no substantive changes were intended. Under 11 U.S.C. § 1326(a)(1)(C), the debtor generally pays adequate protection payments to the creditor directly. However, 11 U.S.C. § 1326(a)(1) allows the court to order otherwise. Through Local Rule 3021-1, the court is ordering otherwise and requiring that adequate protection payments generally go through the trustee. *See also* Local Rule 9029-1(a) (“These Local Rules constitute an order of the court . . .”). Local Form 3015-1 requires the same.