

WHAT YOU SHOULD KNOW ABOUT YOUR CHAPTER 13

Your Chapter 13 Trustee is:

Nancy J. Whaley

**Standing Chapter 13 Trustee 303 Peachtree Center Avenue
Truist Plaza Garden Offices, Suite 120**

Atlanta, Georgia. 30303

Telephone: 678-992-1201

Fax: 678-992-1202

www.njwtrustee.com

Name: _____

Case Number: _____

July 2015

IMPORTANT NOTICES:

Payments:

SEND ALL PAYMENTS TO:

**Nancy J. Whaley
Standing Chapter 13 Trustee
303 Peachtree Center Avenue
Truist Plaza Garden Offices, Suite 120
Atlanta, Georgia. 30303**

PAYABLE TO: **Nancy Whaley, Chapter 13 Trustee**

ALWAYS INCLUDE: **Your Chapter 13 Case Number**

ONLINE PAYMENTS: Please visit our website: www.njwtrustee.com/debtor-resources/e-pay/

Taxes:

TAX RETURNS: You are *required* to provide a copy of your tax return *every year* that you are in your bankruptcy case. If you are not required to file, please see your attorney.

TAX REFUNDS: Your plan may require that your tax refund be paid to the Chapter 13 Trustee as a part of your Chapter 13 plan.

SEND ALL TAX REFUND CHECKS TO THE ADDRESS ABOVE AND LABEL IT AS YOUR TAX REFUND

****FAILURE TO REMIT REQUIRED TAX RETURNS AND REFUNDS MAY RESULT IN THE DISMISSAL OF YOUR CASE****

You need Permission from the Court to:

Sell any real or personal property

Incur any new debt

Refinance any debt

File or Settle a lawsuit or retain an attorney other than your bankruptcy attorney

BE AWARE THAT THE APPROVAL PROCESS CAN TAKE 30-45 DAYS

Remember to contact your attorney, not the Trustee, for legal advice and assistance about your case. You should contact your attorney if:

Your income increases or decreases

You inherit or obtain a lump sum of money

You are planning to or would like to sell any real or personal property

You are involved in a car accident

You are involved in a personal injury, workers compensation, or other lawsuit

Any unanticipated event that affects your ability to make your required Chapter 13 Plan payment.

Continue reading for more detail regarding these and other issues relating to you Chapter 13 Bankruptcy.

GOOD LUCK WITH YOUR CASE!

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THE CHAPTER 13 TRUSTEE MAY NOT GIVE LEGAL ADVICE TO DEBTORS OR CREDITORS.

Although sincerely interested in the success of your case, the Chapter 13 Trustee and her staff may not give you legal advice.

ABOUT CHAPTER 13

Chapter 13 is one method under the Bankruptcy Code to obtain relief from your creditors while, at the same time, providing a fair means to repay as much as you can. It allows you to keep some or all of your property during the time you are repaying your creditors and it permits you to modify some contract payments and interest rates. Your Chapter 13 plan may limit some interest, late charges, and penalties on some debts, as well as allow you to extend payments on those debts. The U.S. Bankruptcy Court must approve your plan before it becomes effective; the Order approving a plan is called a Confirmation Order. Chapter 13 is an attractive alternative to "straight" (Chapter 7) bankruptcy, and has gained widespread acceptance across the country.

WHO CAN FILE CHAPTER 13

Chapter 13 is for individuals with regular income who have voluntarily come under the protection of the court with debts below a certain dollar amount. A Chapter 13 petitioner must be able to remit a monthly payment to the Trustee and still cover ongoing living expenses.

CREDIT COUNSELING

Within the 180 days BEFORE filing your bankruptcy case, you must complete an approved debtor education program and be able to provide certification that the program was successfully completed. This certificate must be filed with the court. If you HAVE NOT completed such a program, discuss this with your attorney at once.

PERSONAL FINANCIAL MANAGEMENT COURSE REQUIREMENT

You are required to attend a financial management course before you will be entitled to receive a discharge of your debts. Please speak with your attorney to learn where and how you may obtain this education. The financial management course is different from and is in addition to the credit counseling that you received before you filed your bankruptcy case. Please visit my website to attend this class free of charge.
www.njwtrustee.com Dave Ramsey Debtor Education

TAX RETURNS

If you are required to file tax returns, you must have filed all returns for the last four (4) years with the appropriate taxing authority. In addition, you are required to provide the Chapter 13 Trustee with a copy of your most recently filed return no later than at your Meeting of Creditors. You are required to submit your tax returns on an annual basis to your trustee and/or creditors.

YOUR CASE NUMBER

When your Chapter 13 petition was filed, the Bankruptcy Court Clerk assigned your case a number. This number is **very** important. **WRITE YOUR CASE NUMBER ON ANYTHING YOU SEND** to the Trustee's Office, the Clerk of the Bankruptcy Court, or any other party, including any payment you make to the Trustee. **PLEASE WRITE YOUR CASE NUMBER IN THE SPACE PROVIDED ON THE OUTSIDE OF THIS BOOKLET.**

CHAPTER 13 COSTS

Each Chapter 13 case has three costs:

Court Costs: The filing fee must be paid to the Bankruptcy Court to begin the case.

Chapter 13 Trustee's Fees: By law, the Chapter 13 Trustee is required to charge a fee on all receipts received. This fee will vary during your case.

Your Attorney's Fees: Your attorney's fees should be set forth in your Chapter 13 plan, schedules and in your attorney fee agreement.

PRO SE DEBTORS

You have the right to represent yourself and handle your own Chapter 13 case. However, if you are *pro se* (without a lawyer) and do not know how to proceed, the Chapter 13 Trustee strongly recommends that you hire an attorney. The Judge and the Chapter 13 Trustee is not your attorney and cannot give you legal advice.

YOUR ATTORNEY

When your attorney agreed to represent you and signed your petition with you, your attorney became obligated to appear and represent you throughout your Chapter 13 case. Your attorney must continue to appear on your behalf as long as your case is active. Of course, you have the right to change attorneys. In addition, your attorney may withdraw from your case, with Bankruptcy Court approval, under certain circumstances. If you ever have any questions concerning your case, your creditors, your rights under the Bankruptcy Code, or your options under Chapter 13, ask your attorney first.

Your attorney should have explained to you how much the legal fees will be and how those fees will be paid. In most cases, your attorney will be paid through your Chapter 13 plan. Be sure that you have specifically discussed whether additional legal services during your plan will cost you more money or whether the initial fee will cover all legal services. All fees charged by your attorney must be reviewed and approved by a Bankruptcy Court Judge, even if you have agreed to pay those fees.

When you need advice or assistance, you should be able to get help from your attorney. Although the Trustee's Office is able to answer many questions, the law prohibits the Trustee, the Trustee's staff, the Bankruptcy Court clerk's office, and the Judge from giving you any legal advice. If you have a problem, a question, or need advice, please call your attorney.

YOUR ADDRESS

The Chapter 13 Trustee and the Bankruptcy Court must have your exact mailing address as long as you are in your case. All notices or papers filed in your case will be sent to you at the address listed in your bankruptcy petition. If you move or change your mailing address, you must inform your attorney, the Trustee, and the Bankruptcy Court, in writing, of your new address. You will be bound by notice of any papers or notices sent to the address on file if you have not given written notice of your new address to both the Trustee and the Bankruptcy Court Clerk's Office.

EMAIL ADDRESS

If you would like your email address to be on file for future correspondence, send your email address to **emailaddress@njwtrustee.com**.

CALLS TO THE TRUSTEE'S OFFICE

Your Chapter 13 Trustee's name, address, and phone number are on the front of this booklet. The Trustee's office hours are 8:30 a.m. to 4:30 p.m., except Saturdays, Sundays, and holidays (including all Federal holidays).

If you have a question that your attorney cannot answer, you may ask the Trustee by writing a letter with your case number and your question. Please remember that the Chapter 13 Trustee does not represent you or your legal interests, and is prohibited from giving you any legal advice.

It may be necessary for the Trustee to refer you back to your attorney if your question involves legal advice. The Trustee's staff is familiar with the policies and guidelines under Chapter 13 and may be able to discuss with you many problems or questions that may arise during your case.

However, the Trustee and the Trustee's staff cannot give any legal advice. Please direct all legal questions to your attorney.

PAYMENTS AND EMPLOYER DEDUCTION ORDERS

Generally, a Court Order sent to your employer requires Chapter 13 payments to be made through deduction from your paycheck and sent directly to the Chapter 13 Trustee. If you change jobs at any time during your case, please notify your attorney immediately so that a new Employer Deduction Order can be presented to your new employer.

It is important that both you and your employer understand that an Employer Deduction Order is not a garnishment. The Bankruptcy Code permits a Bankruptcy Court to issue an Employer Deduction Order as an aid in the efficient administration of Chapter 13 cases. When you voluntarily filed your Chapter 13 case, all of your future income became subject to the Court's exclusive jurisdiction as long as you are in a Chapter 13 case. We find that most employers understand that you are making a serious effort to repay your debts. If your employer has any questions, he or she may call the Chapter 13 Trustee's Office for an explanation.

Only in special cases will the Court allow plan payments to be made by you directly to the Trustee instead of by Employer Deduction Order. A Debtor may be permitted to make direct payments from self-employment, Social Security, Worker's Compensation, Disability, or Retirement Income. If you make a plan payment personally, do so by money order, personal check, or cashier's check. Be sure to include your name, address and your Chapter 13 case number on the check. **DO NOT SEND CASH.** The Chapter 13 Trustee's Office will accept your personal check as long as one has not previously been returned by your bank.

EPAY

You may make your payments on line using our ePay system. Visit www.njwtrustee.com/debtor-resources/e-pay/ for more details.

OBLIGATION TO PAY

Even though the Bankruptcy Court will usually order your employer to deduct plan payments from your paycheck and send them to the Trustee, you have the obligation to ensure that all payments are made. If your employer ever fails to make a plan payment deduction, you must tell your attorney that the deduction was not made and YOU must send the plan payment due to the Trustee by money order, personal check, or cashier's check. You should keep your pay stubs to show that your employer is deducting the payments. If a payment is not received by the Trustee, as required by your Chapter 13 plan, any creditor in your case may ask the Court to dismiss your case. The Trustee will ask the Court to dismiss your case if you fail to make the required payments.

DO NOT ATTEMPT TO PRE-PAY YOUR CHAPTER 13 CASE OR MAKE ANY LUMP SUM PAYMENTS INTO YOUR PLAN. SEE YOUR ATTORNEY FOR LEGAL ADVICE ABOUT THIS MATTER.

DOMESTIC SUPPORT OBLIGATIONS (CHILD SUPPORT AND/OR ALIMONY)

In order for your plan to be confirmed, your plan must propose to pay all domestic support obligations (due at the time of filing and during the life of the plan). Your domestic support obligations must be paid on time and kept current and you must certify that fact at the conclusion of your case in order to receive a discharge of your debts. Any questions you have concerning your domestic support obligations should be addressed by your attorney.

PROBLEMS MAKING YOUR PLAN PAYMENTS

If you are not able to make your regular plan payments because of illness, loss of job, family emergency, or other serious problem, you should inform your attorney immediately. Under some circumstances, you may be able to stop payments for a short time with permission from the Court or you may be eligible to amend your plan to provide for a modification of its terms.

MORTGAGE PAYMENTS

Payments to real estate mortgage creditors that come due after your case is filed must be made directly to those creditors, unless your Chapter 13 plan provides otherwise. Please make certain you keep written copies as proof of these payments. If a serious problem prevents you from making such a payment, you should ask your attorney to contact the creditor to attempt to work out some other method to bring the missed payment current.

REQUEST FOR DISMISSAL BY THE TRUSTEE OR A CREDITOR

If you fail to make a plan payment to the Trustee, and that payment has not been excused, the Trustee will ask the Court to dismiss your case. Any creditor may ask the Court to dismiss your case if you do not make your plan payments to the Trustee or your direct monthly payments on your house or other real estate.

Creditors or the Trustee may request dismissal of your Chapter 13 case if they believe your plan will not work (is not "feasible"), if you fail to attend the Meeting of Creditors, or if you fail to comply with other requirements of the Bankruptcy Code.

REQUEST FOR DISMISSAL BY YOU

You have the right to dismiss your case, unless you have already converted your case from another Chapter of the Bankruptcy Code or the Court orders otherwise. The Bankruptcy Code provides that if you voluntarily dismiss your case after a Motion for Relief from the Automatic Stay has been filed, you will be ineligible to file another bankruptcy case for 180 days after entry of the Order of Dismissal.

Always contact your attorney for advice before voluntarily dismissing your Chapter 13 case. No one can force you to remain in a Chapter 13 case. If you desire to stop your case, contact your attorney.

A request for dismissal of your case must be in writing and filed with the Bankruptcy Court, with a copy sent to the Chapter 13 Trustee.

AUTOMATIC STAY

Upon the filing of your Chapter 13 case, all creditors listed in your plan and schedules may be subject to an automatic stay, which prohibits them from contacting you regarding your debts. While the automatic stay is in effect, you are under no obligation to discuss your debt or your case with a creditor.

However, please be aware that, if you have had one or more bankruptcy case(s) pending within the last year, the automatic stay may expire or may not even exist. Your attorney can advise you on the appropriate course of action if this situation applies to your case.

The dismissal of your case will also end the protection of the automatic stay. Creditors will once again have the right to collect their debts, including but not limited to, charging interest as well as imposing finance charges and late fees, repossessing a car, foreclosing on a house or garnishing your wages. If you fail to make payments, your creditor(s) may file a Motion seeking relief from the automatic stay. You will receive notice of a hearing at which you may

appear and respond to the creditor's Motion. If you do not respond or appear, the Court will likely grant the Motion.

DEALING WITH CREDITORS

You cannot pick and choose a particular creditor and pay that creditor "on the side" or "outside of the plan "or" outside of the Court", because ALL of your debts must be dealt with through the Bankruptcy Court. If you want to pay creditors, you must do so according to your Chapter 13 Plan.

INSURANCE

Secured property that is collateral for a loan (such as a car or house) must be insured. In order for you to keep your secured property while your creditors are being paid through your Chapter 13 plan, you must make certain that the insurance premiums are paid on time. The secured creditor must be listed as lien holder and loss payee on all insurance policies and binders.

The Bankruptcy Court has a separate rule requiring you to keep vehicles insured at all times. If you let insurance lapse on any vehicle (car, truck, van, or motorcycle, etc.), the secured creditor may request, and the Court may enter an Order, allowing repossession, *without notice or a hearing*. Keep your insurance policies handy should any creditor ever request proof of insurance or allege that your insurance has lapsed.

WHAT YOU OWE CREDITORS

The Trustee's Office will mail you a status report once a year. It is very important for you to review this report with your attorney so that your attorney can promptly file objections to any incorrect claims and/or modify your Chapter 13 plan, if necessary. At any other time you wish, the Trustee's Office will send or fax you a statement listing all of the creditors who have filed Proofs of Claim in your case and the balances due each of those creditors at the time of your request. Always include a self-addressed, stamped envelope with your request.

CLAIMS OF CREDITORS

Each creditor you list in your plan and schedules may file a claim for payment, but they must do so within 90 days of the date of the Meeting of Creditors. Claims filed by governmental units must be filed within 180 days after you filed your Chapter 13 petition. However, taxing authorities may have additional time to file Proofs of Claim for taxes. In addition, a creditor may obtain an Order from the Bankruptcy Court allowing the filing of a claim beyond the 90 or 180-day period in certain circumstances. Again, when you receive a status report from your Trustee, you should read and examine this report very carefully with your attorney. If a creditor's name is listed incorrectly or any amount claimed appears to be incorrect, or if you dispute the claim for any other reason, your attorney will be able to advise you as to whether it may be appropriate to file an Objection to Proof of Claim or a modification of your Chapter 13 plan. The Trustee will not fund any claims not provided for in your plan.

CREDITORS NOT LISTED

You must list ALL YOUR CREDITORS on the creditor mailing list and in your schedules of assets and liabilities. You may not receive a discharge of the claim of any creditor not listed. Therefore, carefully review your schedules and the creditor mailing list filed by your attorney to make certain that all of your creditors are listed, the addresses shown are accurate, and all debts are listed. If you become aware of an unlisted creditor (one you owe but forgot to list), you should let your attorney know the details immediately. Time is very important; do not delay in notifying your attorney so that your schedules and/or plan may be amended.

HOW CREDITORS ARE PAID

The money that you pay to the Trustee is used to pay expenses of administration, (including Court costs, Trustee fees, and payments to your attorney) and the claims of your creditors. The Trustee pays all claims according to your Chapter 13 plan.

DISCHARGE OF DEBTS

When you have successfully completed your plan payments, you will receive notice from the Bankruptcy Court about your discharge. In order to receive a discharge at the end of your case, all domestic support obligations must be paid and/or current. You must provide the Court with a certificate verifying that all such payments have been made. In addition, you must have completed a personal instructional financial education course and provide verification of the successful completion of such course. This course requirement is not the same as the credit-counseling course you received prior to the filing of your case. If you have any questions regarding these requirements, please contact your attorney. Also see page 4 of this book. You may not be eligible to receive a discharge in your current Chapter 13 case if you have received a discharge in a previous bankruptcy case. Please discuss your eligibility for a discharge with your attorney.

HARDSHIP DISCHARGE

Under unusual and exceptional circumstances, a hardship discharge may be available. Please consult with your attorney about this type of discharge.

CO-SIGNERS, CO-MAKERS, AND GUARANTORS

The co-debtor stay protects a co-signer, co-maker, or guarantor (co-debtor) from creditor contact on your consumer debts. This protection may apply automatically upon the filing of your case. If your co-debtor has pledged collateral as security for a loan, the creditor must request a hearing before a Bankruptcy Court Judge in order to collect the debt or foreclose against the property. The automatic stay will protect co-debtors only up to the amount of the debt your plan proposes to pay. If your plan will pay such debt in full, the Co-debtor is protected during your plan. If the debt is not paid in full, the creditor may obtain permission from the Court to collect the unpaid portion from your co-debtor.

POST-PETITION DEBTS (POST-FILING DEBTS)

Creditors with claims arising after you filed your Chapter 13 case are called “post-petition creditors.” Post-petition creditors are rare because you are not permitted to borrow money or use credit card while in Chapter 13. You may not borrow from a finance company, bank, or credit union, or receive an advance of your salary. You cannot buy anything over time, like a car or an appliance. You cannot sign, co-sign, or guarantee an installment note or use credit cards. If you need to borrow money for any reason during your Chapter 13 case, you must first obtain written approval from the Court by filing a motion. Your request may be approved if you are paying regularly into your Chapter 13 plan, if there is a good reason to incur the debt, and if your ability to pay your plan payments will not be threatened.

OBTAINING CREDIT WITHOUT PERMISSION

Any credit purchase you make without approval is improper and the Bankruptcy Court may require you to return the purchased goods, may dismiss your case, or both. You will place your plan in serious jeopardy if you obtain credit without prior approval.

SELLING OR TRANSFERRING PROPERTY

You may not sell or transfer any of your property, including land, without prior Court approval. If you sell or transfer your property without permission, the sale or transfer may be set aside. If you want to sell any of your property, trade in a car, or sell your home, be sure to discuss it with your attorney in order to obtain prior Court approval.

CLAIMS FOR MONEY DAMAGES OR LAWSUITS

If you have any type of claim for money damages, personal injury, employment discrimination, workers’ compensation, social security benefits, or any other type of lawsuit, either before or after the filing of your case, you cannot receive money before obtaining the approval of the Bankruptcy Court. Thoroughly discuss any legal matter with your bankruptcy attorney and make sure your non-bankruptcy attorney knows about your Chapter 13 case. Your non-bankruptcy attorney cannot receive any fees for representing you unless approved by the Bankruptcy Court.

THE END OF YOUR PLAN/DEBTOR EDUCATION

After you have successfully completed your plan (when the Trustee has received enough money from you to pay your creditors pursuant to your confirmed plan, you have completed an instructional course concerning personal financial management, and certified that you have timely made all Domestic Support Obligation payments as they have come due (if applicable), you will then receive an Order of Discharge. You should discuss with your attorney the effect of the discharge. After you receive your Order of Discharge, you will generally not owe any debts, other than long-term debts not paid in your plan, (such as mortgage payments) and certain non-dischargeable debts (such as child support, alimony, or student loans). If you are not sure which of your debts will be discharged, you should discuss that with your attorney. After you have received your discharge, you may receive a small

refund check from the Trustee. This refund is paid to you if you have paid more to the Trustee than is required to pay your debts pursuant to your confirmed Chapter 13 plan.

CONTACT BY CREDITORS AFTER COMPLETION OF CASE

Usually, after your creditors' claims are paid under your plan, creditors may send "paid in full" papers to you. Even if they do not, the official records of the Court will show that you received a discharge. If you receive any request for more payments by creditors whose claims were paid under your plan, do not pay without first talking with your attorney.

DO YOU STILL HAVE QUESTIONS?

If any of your questions or concerns that have not been answered by this booklet, please contact your attorney. This booklet is intended to be an overview of the Chapter 13 program in the Northern District of Georgia, and does not deal with all issues that could arise. If you still have questions, you may write the Chapter 13 Trustee's Office, after you have contacted your attorney.

ONE FINAL WORD

Complying with a Chapter 13 plan is not easy. You may have to make a real sacrifice to meet the obligations that you have specified in your plan and still live within your Chapter 13 budget. Thousands of families have successfully completed Chapter 13 plans in the Northern District of Georgia. They have resolved their debt problems without filing “straight” bankruptcy and have paid most, if not all, of their obligations to their creditors. Chapter 13 will work for you only if you work very hard at meeting your obligations under your plan.

Directions to the Office of

Nancy J. Whaley, Standing Chapter 13 Trustee

ADDRESS:

**303 Peachtree Center Avenue NE
SunTrust Plaza Garden Offices
Suite 120
Atlanta, GA 30303
678-992-1201**

OFFICE HOURS:

8:30 AM TO 4:30 PM

I-75/85 SOUTH: Exit the Courtland Street exit. Take a right at the first light onto Baker Street; Take a right at the first garage entrance into the garage; after parking, take elevators to BL (Bridge Level); Take the second set of elevators or escalator to AL (Atrium Level); Our office will be the last office on the left-Suite 120

I-75/85 NORTH: Exit onto Andrew Young International Blvd., exit 248C; Take a left at the 2nd light onto Andrew Young International Blvd.; Take a right at the first light onto Piedmont Ave.; Cross Harris Street and turn left onto Baker Street; Cross Courtland Street and turn right into the first garage entrance; after parking, take elevators to BL (Bridge Level); Take the second set of elevators or escalator to AL (Atrium Level); Our office will be the last office on the left-Suite 120

PARKING COST: \$1.00 PER 15 MINUTES

FROM MARTA: Peach Center MARTA Station

Follow signs from MARTA to Harris Street and Peachtree Center Food Court. Take escalators up to Peachtree Street and travel north 2 blocks; cross Harris St and Baker ST. to 303 Peachtree St.—SunTrust Plaza; Walk through the SunTrust Plaza lobby. Take escalators up to the SunTrust Plaza Food Court. Take the shuttle elevator up to the AL level of the SunTrust Plaza Garden Offices.

FROM RICHARD B. RUSSELL FEDERAL BUILDING:

Take Forsyth St. to Ellis St.; Turn right on Ellis; At the next light turn left onto Peachtree Center Ave; Pass through 3 lights and the SunTrust Plaza Garden Office Building will be immediately on your right; Garage Parking is also on your right. After parking, take elevators to BL (Bridge Level); Take the second set of elevators or escalator to AL (Atrium Level); Our office will be the last office on the left—Suite 120



NATIONAL DATA CENTER
CHAPTER 13 BANKRUPTCY CASE INFORMATION

Easily track your bankruptcy case.

National Data Center is here to assist you and your attorney in gaining access to your Chapter 13 Bankruptcy case information securely through the Internet. Please be advised that National Data Center is not your Trustee's office. We cannot discuss or interpret any of the data that is presented through www.ndc.org. If you have any questions or issues once you have accessed your case, please contact your Chapter 13 attorney to discuss further.

To begin, enter www.ndc.org into your Internet Browser and click the "**Get Started**" button to register for your username and password.

Get Started

Please have your Chapter 13 Bankruptcy documents with you when registering for a Username and Password. The validation process is designed to protect your privacy. You must answer the security questions correctly to successfully access and view your case information.

www.ndc.org

The National Data Center (NDC) takes your privacy seriously. Please read the following to learn more about our privacy policy.

WHAT THIS PRIVACY POLICY COVERS

This policy covers how NDC treats personal information that NDC collects and receives, including information related to your past use of NDC products and services. Personal information is information about you that is personally identifiable like your name, address, email address, or phone number, and that is not otherwise publicly available.

This policy does not apply to the practices of companies that NDC does not own or control or to people that NDC does not employ or manage.

INFORMATION COLLECTION AND USE

General

NDC collects personal information when you register with NDC, when you use NDC products or services or when you visit NDC website pages. When you register, we ask for information such as your name, email address, social security number, as well as your case number. Once you register with NDC and sign in to our services, you are no longer anonymous to us. NDC collects information on our server logs from your browser, including your IP address, NDC cookie information, and the page you request. NDC uses this information for the following general purposes: to fulfill your requests for products and services, improve our services, conduct research, and provide anonymous reporting for internal purposes.

Children

NDC DOES NOT allow children under the age of 18 to access our website for any purposes without parental consent. All information on our site is personal and confidential pertaining to Chapter 13 Bankruptcy cases, and therefore irrelevant to children under the age of 18 years old.

INFORMATION SHARING AND DISCLOSURE

NDC does not rent, sell, or share personal information collected from our website about you with other people or nonaffiliated companies except to provide products or services you've requested, when we have your permission, or under the following circumstances: We respond to subpoenas, court orders, or legal process, or to establish or exercise our legal rights or defend against legal claims; We believe it is necessary to share information in order to investigate, prevent, or take action regarding illegal activities, suspected fraud, situations involving potential threats to the physical safety of any person, violations of NDC's terms of use, or as otherwise required by law; We transfer information about you if NDC is acquired by or merged with another company. In this event, NDC will notify you before information about you are transferred and becomes subject to a different privacy policy.

COOKIES

NDC may set and access NDC cookies on your computer for login and authentication purposes. In the case that we use cookies for secured login you MUST have cookies enabled on your browser so as to allow authentication.

CONFIDENTIALITY AND SECURITY

We limit access to personal information about you to employees who we believe reasonably need to come into contact with that information to provide products or services to you or in order to do their jobs. We have physical, electronic, and procedural safeguards that comply with industry best practices and current information security standards to protect personal information about you. Your NDC Account Information is password-protected. In certain areas NDC uses industry-standard SSL-encryption and other secure methods to protect data and data transmissions.

CHANGES TO THIS PRIVACY POLICY

NDC may update this policy at any time. We will notify you about significant changes in the way we treat personal information by sending a notice to the primary email address specified in your NDC account or by placing a prominent notice on our site.