

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:**
<https://www.njwtrustee.com/debtor-resources/pay-online/>

Taxes:

- **TAX RETURNS:** You are *required* to provide a copy of your tax return to the Chapter 13 Trustee *every year* that you are in your bankruptcy case. Please talk to you attorney about how to provide your return or what to do if you are not required to file taxes.
- **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. YOU MAY ALSO PAY ONLINE AT:**
<https://www.njwtrustee.com/debtor-resources/pay-online/>

****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 for any legal matter

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 your Chapter 13 Bankruptcy.

GOOD LUCK WITH YOUR CASE!

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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 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.

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.

CHAPTER 13 COSTS Each Chapter 13 case has three costs:

1. **Court Costs:** The filing fee must be paid to the Bankruptcy Court to begin the case.
2. **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.
3. **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 are 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.

PAYMENTS AND EMPLOYER DEDUCTION ORDERS Generally, a Court Order is sent to your employer from your attorney requiring Chapter 13 payments are 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.

Please see our How May We Help You page on how to mail or make your plan payments online.

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.

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 suspend 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.

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. If you are ordered to pay child support or alimony during your bankruptcy case, see your attorney.

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.

CLAIMS OF CREDITORS Each creditor you list in your plan and schedules may file a claim for payment, but they must do so within 70 days of the date your case was filed or converted to Chapter 13 or 180 days for governmental claims. 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 70 or 180-day period in certain circumstances. 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.

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 all such payments have been made.
- You must have completed a personal instructional education course, 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 6 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. If you surrender the collateral in your plan, the co-debtor is no longer protected.

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 cards 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. You will place your case in serious jeopardy if you obtain credit without prior approval.

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 case 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 may receive an Order of Discharge from the Bankruptcy Court. You should discuss with your attorney the effect of the discharge. Your case will be audited for closing approximately 4 - 6 weeks from the last payment received that is needed to pay all parties to complete your plan. 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. The Trustee may not be able to send any refund check if we do not have your current mailing address.

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 Chapter 7 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.

The Automated & Online Solution for Chapter 13 Bankruptcy Payments



The challenge to surviving your bankruptcy is making payments on time and keeping accurate records. TFS provides an easy-to-use online payment option for your monthly bankruptcy payments. It's cheaper and hassle-free.

The other options for making your bankruptcy payments would require you to obtain money orders or certified checks **EVERY** month. Why wait in line at the bank and pay exorbitant bank fees? Make your payments automatically and from the privacy of your own home.

Bankruptcy Payment Options Compared

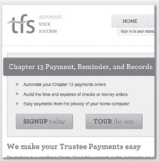
| | Cost | Convenient | Automated Payments | Private | Reminders and Notifications | Accurate Recordkeeping |
|-----------------|--------|------------|--------------------|---------|-----------------------------|------------------------|
| TFS Bill Pay | \$ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Certified Check | \$\$ | ✗ | ✗ | ✗ | ✗ | ✗ |
| Money Order | \$\$\$ | ✗ | ✗ | ✗ | ✗ | ✗ |

With automated payments, reminders, and the ability to make bankruptcy payments from the comfort and security of your home, TFS Bill Pay is the obvious choice. Visit us today at www.TFSBillPay.com, or call 888-PAY-CH13 (888-729-2413).

SIGN UP FOR TFS IN JUST A FEW SIMPLE STEPS

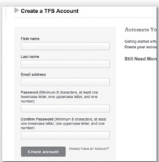
1. LOG ON

Visit tfsbillpay.com and click the orange button labeled "SIGN UP today."



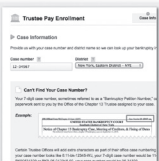
2. CREATE AN ACCOUNT

Enter your name and email address to start setting up your account on TFS. You will receive a verification email that will let you log in.



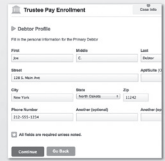
3. CASE INFORMATION

Once you log in, click "Enroll in Trustee Pay" and enter your case number. You can find this information on the official paperwork sent to you by your trustee.



4. PROFILE

Confirm your personal info. This data is pulled directly from court records, so it should be accurate.



5. ACCOUNT INFO

Enter your account info, payment amount, and payment schedule. Payments take 5 business days to process and arrive at your trustee's office. Business days don't include weekends and bank holidays, so please plan accordingly.



6. VERIFICATION

Review your account information, select the check boxes, provide the "digital signature" at the bottom of the page, and click "Enroll in Trustee Pay."



Take our Video Tour
Visit www.tfsbillpay.com/about



Have more questions?
Call TFS today at (888) PAY-CH13

Track your Bankruptcy Case

National Data Center is here to assist you in gaining secure access to your Bankruptcy case information.

Please have your Court or Trustee Bankruptcy documents with you when registering. The validation process is designed to protect your privacy. You must answer the security questions correctly to successfully access and view your case information.

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

Get Started. It's Free!

Debtor Support

Monday - Friday
Phone

9:00 am to 5:00 pm PST
1.866.938.3639

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 of 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.

How May We Help You?

Your Chapter 13 Trustee is Nancy J. Whaley. While we are sincerely interested in the success of your case, the Chapter 13 Trustee and her staff may not provide legal advice. For most questions regarding your case, your attorney will be your best point of contact. We also encourage you to create an account with the National Data Center so you may monitor your case online. Traveling to our office in downtown Atlanta is not necessary, as we can assist you on the phone, our website and email.

Our Website

Please visit www.njwtrustee.com for information about

- Setting up Electronic Payment to the Chapter 13 Trustee
- Setting up an account with National Data Center to track the progress of your case
- Debtor Education opportunities

You can reach the Trustee's Staff by telephone during our office hours **Monday through Friday from 9:30 am to 3:00 pm** and we are closed for lunch from noon to 1:00 pm. We are closed for all Federal Holidays.

Telephone Number: (678) 992-1201

By Fax: 678-992-1202

By Mail:

303 Peachtree Center Avenue NE
Truist Plaza Garden Offices
Suite 120
Atlanta, GA 30303

** Before you mail anything to our office remember to **INCLUDE YOUR CASE NUMBER**. When your Chapter 13 petition was filed, the Bankruptcy Court Clerk assigned your case a number. This number is very important. **

MAKING PAYMENTS TO THE CHAPTER 13 TRUSTEE: You can mail checks or money orders to the Chapter 13 Trustee at the above address. **OUR OFFICE DOES NOT ACCEPT CASH.** We have two **Online Payment options** that you can take advantage of **TFS and Epay**. Please visit our www.njwtrutee.com **under Debtor Resources** for frequently asked questions and links to set up your account. Each program offers different features and/or options so please consult with your attorney as to which program may be best for your case and situation.

STATUS REPORTS: The Trustee Office will mail or email you a status report once a year. This status report will include a list of creditors who have filed Proofs of Claim in your case and the balances due to each of those creditors. 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. If you would like to request an additional status report please make your request by email at info@njwtrutee.com.

YOUR EMAIL ADDRESS: If you would like to receive email communication from the Chapter 13 Trustee, please provide your email address to us at info@njwtrutee.com

There is a drop box for payments outside of our physical location but our office is not currently open to the public. Please check our website for updates on the status of our office and office hours.