WHAT YOU SHOULD KNOW ABOUT YOUR CHAPTER 13 CASE

Brief Answers to most questions that come up while under a Chapter 13 Plan. Read this Pamphlet completely to understand your obligations and responsibilities and then refer to it as needed when you have a question.

PUT YOUR CASE NUMBER ON ANYTHING YOU SEND TO THE TRUSTEE.

Office of the Chapter 13 Trustee
P.O. Box 340019
Nashville, Tennessee 37203-0019
(615) 244-1101
Toll Free 1-800-231-5928
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Your Attorney is:

Important Information for Chapter 13 Participants

Keep this book for reference throughout your plan.

INTRODUCTION. Chapter 13 is one way under the Bankruptcy Code to obtain relief from your creditors while at the same time providing a fair means to pay them back as much as you can. It allows you to keep some or all of your property during the time you are paying creditors back and it permits you to restructure some of your contracts with your creditors. Your plan can stop late charges and penalties and extend payments on some of your debts. Chapter 13 has gained widespread acceptance across the country as an attractive alternative to a straight bankruptcy.

Communication with your attorney during your Chapter 13 case is extremely important. If you are struggling to make your plan payments or expect to miss or fail to make your payment on time, contact your attorney immediately. If you wait until you have fallen behind, you may lose opportunities to save your case.

YOUR CASE NUMBER. At the time your Chapter 13 petition was filed, the Bankruptcy Clerk assigned the case a number. This number is very important. You will need it whenever you write to the Trustee's office or when you make a payment to the Trustee. Your case number has been printed on the cover of this booklet. **ALWAYS PUT YOUR CASE NUMBER ON ANY PAYMENTS OR LETTERS TO THE TRUSTEE'S OFFICE OR THE COURT.**

CHAPTER 13 COSTS. The Chapter 13 program is not paid by taxpayer funds. The costs of Chapter 13 are paid by those who participate in it. Costs to you will generally include the filing fees, your attorney's fee, and the Trustee's fee. The filing fees are fixed by law. If you have not already paid them, they will be paid first by the Trustee from your plan payments. The fee for your attorney must be approved by the Court and the order confirming your plan states how your attorney is to be paid. The Bankruptcy Code states that the Chapter 13 Trustee is to charge a fee to be paid from all Chapter 13 cases and sets the maximum charge to be 10 percent of the amounts paid into the case. The percentage fee may vary during the life of your case. In this district the percentage is substantially less than 10 percent and can never exceed 10 percent.

YOUR ATTORNEY. When your attorney agreed to represent you and signed your petition with you, your attorney became obligated to appear and represent your interests throughout your Chapter 13. Your attorney must continue to appear on your behalf as long as your case is active or until the judge permits your attorney to withdraw from your case. Your attorney can only help you and represent you if you keep in contact with your attorney's office. If you ever have any questions concerning your case, your creditors, your rights under the Bankruptcy Code, or your options under Chapter 13, make it a rule to ask your attorney first. Your attorney's information is on the front of your red book.

Your attorney should have given you a written contract that clearly explained to you how much the lawyer's fee would be and how it will be paid. Be sure that you have discussed fully whether additional legal services during your plan will cost you more money or whether the initial fee will cover all legal services. Your attorney's fee may be increased to cover additional postage costs incurred by your lawyer. Your attorney's fee may also increase if you are involved in a bankruptcy lawsuit called an "adversary proceeding" or for other services that are not customary or routine. You will be notified if your attorney seeks additional fees for representing you in the bankruptcy case, an "adversary proceeding", or for performing non-routine services. In most cases, your attorney will be paid the allowed fee through the Chapter 13 plan. All fees charged by your attorney must be reviewed and approved by the Bankruptcy Judge, even if you agree to pay more.

If you decide that you must change attorneys during your Chapter 13, be sure that you let the Court and the Trustee know who your new attorney is.

When you need advice or assistance, you should be able to get help from the people in your attorney's office. The Trustee offers an educational program that can help you understand the Chapter 13 process. Attending this program can answer many questions. Please visit the Trustee's website at ***www.ch13nsh.com*** to make arrangements to attend this program. Although the Trustee's office is able to answer many questions, the law prohibits the Trustee or the Trustee's staff from giving you any legal advice. If you have a problem, a question, or need advice, please call your lawyer's office first.

YOUR ADDRESS. We need to know your exact mailing address for as long as you are under Chapter 13. We have the address which you put on your petition, and we will send all notices to that address until you or your attorney tell us to send them somewhere else. Each time you move or change your mailing address, you **must** inform your attorney, the Court, and the Trustee, **in writing**, of your new address.

CALLS TO THE TRUSTEE'S OFFICE. The Chapter 13 Trustee's phone number is (615) 244-1101. The Trustee's web site is ***www.ch13nsh.com***. The office is open five days a week from 8:00 a.m. to 3:00 p.m. If you have questions which your attorney cannot answer, you may wish to make an appointment with a representative of the Trustee. Make such an appointment by calling the Trustee's office during office hours. You do not need to talk personally with the Trustee; the Trustee's staff is familiar with the policies and guidelines under Chapter 13 and is well qualified to discuss with you any problems or questions that may arise. The Trustee and the Trustee's staff cannot give any legal advice and encourage you to direct all legal questions to your attorney. Attending the Trustee's Financial Management Workshop early in your case can help answer many of your questions.

PAYMENTS. Most Chapter 13 payments are made through a payroll deduction by your employer. Only in unusual circumstances will the Court allow plan payments to be made by you directly to the Trustee instead of by payroll deduction order.

Your plan may provide for payments using an approved vendor, TFS, to make automatic withdrawals from your bank account to pay the Trustee. You can learn more at:

www.tfsbillpay.com

Should you make a plan payment personally, do so by money order, postal order, or cashier's check. Be sure to include your name, address, and your Chapter 13 case number on the check. **DO NOT SEND PERSONAL CHECKS OR CASH.**

In an emergency, you may need to make a payment to the Trustee and cannot wait for the extra time for a TFS payment. The Trustee will accept TFS MoneyGram payments but these payments can be costly. Talk to your lawyer if you need to make an emergency payment.

PAYROLL DEDUCTION ORDERS. In most cases the Judge issued an order to your employer telling your employer to deduct your plan payment from your paycheck and send it to the Chapter 13 Trustee. It is important that both you and your employer understand that such an order is not a garnishment. The Court is simply carrying out its duty to administer the plan you voluntarily filed and in which you gave the Court exclusive jurisdiction over your future pay while you are in a Chapter 13 plan. We find that most employers understand that you are making a serious effort to repay your debts instead of avoiding them and think more highly of an employee who seeks to pay his debts. If your employer has any questions, he or she may call our office for an explanation.

YOUR OBLIGATION TO PAY. Even though the Court will usually order your employer to deduct plan payments and send them to the Trustee, remember it is **your** responsibility to make sure payments are made. If your employer fails to make a full plan payment deduction, you must send the required plan payment to the Trustee by money order, postal order, cashier's check, or through ***www.tfsbillpay.com***. You should keep your pay stubs to demonstrate that the deductions are taking place. If a payment is not received by the Trustee as required by your plan, any creditor in your case or the Trustee may ask the Court to dismiss the case.

Please be aware that your plan payment may adjust while you are in Chapter 13. You will receive notice of any adjustment. If you pay by payroll deduction, you will need to check your pay advice to make sure the correct amount is taken out of your check. You are responsible for making up any shortage. If your payment adjusts, and you pay by TFS, you will have to go into your TFS account and adjust your payment. Your attorney can help you with this. TFS does not automatically adjust your plan payment. It is your responsibility to adjust the payment.

DISMISSAL. If you fail to make the payments to the Trustee as required by your plan, the Trustee will ask the Court to dismiss your case or convert it to Chapter 7. It is very important to contact your attorney if you ever expect to miss a payment – even if you expect to be able to make it up later. There can be serious consequences if your case is dismissed and you may be prevented from seeking bankruptcy relief after a dismissal. It is

important to talk to your attorney if you know of any reason why the Trustee would not receive a payment. Remember, the Trustee's office has no authority to let you miss a payment or allow you to pay less than your plan requires. The Trustee must enforce your plan as it was approved by the judge. If you need to change your plan, or request a brief suspension of payments, your attorney must present the proposed change to the judge. Suspensions are not automatically allowed, and to obtain a suspension of payments you should also have a plan on how you will make up any missed payments.

ALERTS. The Trustee may send you a letter called an "Alert". This Alert is sent to warn you that there are problems with your case. If you receive an "Alert", you should contact your attorney immediately.

CONTACTS BY CREDITORS. Generally, all creditors that you listed on your Chapter 13 petition are subject to the automatic stay which prohibits them from bothering you in any way. If you get notices in the mail from your creditors, send them to your attorney. Many people receive a few notices at the start of a case which should not cause concern. If you get a personal, direct contact from a creditor, such as a telephone call, a personal letter, a summons, or a personal visit, you should immediately inform them that you have filed a Chapter 13 and give them your case number and your attorney's name and address. You should not discuss the debt with them or agree to pay them except as approved in your plan. Be sure you tell your lawyer the name of the person who contacted you. Your lawyer will want to follow up on

such a call and the name of the person contacting you is very important.

DEALING WITH CREDITORS. You should **not** deal with a creditor, just as a creditor should not deal with you. You cannot pick and choose some particular creditor and pay it "outside the plan" or not list it in your bankruptcy schedules. **All** of your debts must be dealt with through your plan, even debts to your family. If you want to pay creditors, you must do so through your Chapter 13 plan. Please make certain that you have listed all of your debts in your bankruptcy petition.

INSURANCE. In order for you to retain your property, you must make certain that all of your property is insured at all times. This is especially true of motor vehicles. If you ever let insurance lapse on your car, truck, van, or motorcycle, a creditor with a lien on it can quickly repossess the vehicle. Keep your insurance policies handy should any creditor ever believe that your insurance has lapsed.

BALANCE DUE TO CREDITORS. At various times, you may be interested in knowing how much you owe and how much you have left to pay on your Chapter 13 plan. If you want to find out how much each creditor has been paid and how much is owing, you can review the details of your case at ***www.ndc.org***. Once a year the Trustee's office will send you a letter listing all of your debts and the balance due. The fastest and most convenient way to review your case is by logging onto the website at ***www.ndc.org***. Any balances you are given,

either in a written "Debtor Balance Letter" or on the National Data Center website, will use an **estimate** of payoff balances at that time. It will not include any future interest or future mortgage payments that the trustee is required to pay. It is, therefore, only an approximate figure. The Letter and the National Data Center website give you an idea of how your plan is going. Please review them carefully. If you need more detailed information, you should contact your attorney. If you are seeking to pay your case off early, please consult with your lawyer.

BASE PLANS. Unless your plan proposes to pay all claims in full, your plan will include an amount known as a "base." If your plan has a "base," it is listed on your confirmation order. This "base" amount is the estimated total amount of money that you will pay into your Chapter 13 plan - the sum of all your payments to the Trustee. Your confirmation order may also include a minimum "dividend" to your unsecured creditors (20%, 70% etc.) as well as a "base." Your plan may also include an "unsecured pool." This is the total sum which must be paid to your unsecured creditors. Your plan will not be completed until your plan pays the full base amount to the trustee, pays the guaranteed dividend **and** you pay any "unsecured pool" to the unsecured creditors. In no event will you have to pay more to the Trustee than is necessary to pay all your debts in full. If changes are made to your plan after your plan has been confirmed or you miss any payments, and your plan has a "base" or an "unsecured pool," be sure to ask your attorney about how these can affect your "base" and your "unsecured pool."

CLAIMS OF CREDITORS. While every creditor which you list on your Chapter 13 petition is given the opportunity to file a claim for payment, creditors are allowed only 70 days from the date you filed your petition to file a claim (governmental creditors are allowed 180 days after a case is filed to file claims). After you have been under the plan for about seven months, we will send you a complete list of every creditor who has filed a claim in your case and the amount which they claim you owe them. You should read and examine this list, called a "Notice of Intent to Pay," very carefully. You can also examine the list of creditors by logging in to the NDC's website at ***www.ndc.org***. Only creditors filing claims will receive payments under your plan. If a creditor is listed incorrectly or any amount claimed does not appear correct, you should contact your lawyer at once. Unless your lawyer objects to a claim, we will base payments on the amount the creditor claims, not the amount listed on your petition. If a creditor files a proof of claim on time, we will make payments towards the claim even if you didn't list the creditor on your petition, so check the website often.

ADVERSARY PROCEEDINGS. During your Chapter 13 case you may become involved in a bankruptcy lawsuit called an "adversary proceeding." For example, if one of your creditors asserts that you should not be able to discharge your debt to them, they will file an adversary proceeding. If you receive notice of one of these, contact your attorney at once.

LATE CLAIMS. Non-governmental creditors have

70 days after you file your case to file their proofs of claim for payment (governmental creditors are allowed 180 days after your case was filed to file claims). Generally, they are not entitled to payment if they file after that date. If we receive a claim after that time, the Trustee may object and the Court may disallow the claim. Generally, any claim which is not filed will not be paid. If you complete your plan, any claim **that was correctly listed on your petition and provided for in your plan, but for which no claim was filed,** will be discharged except alimony, child support, certain long term debts, criminal restitution obligations, debts incurred while operating a motor vehicle under the influence of alcohol or drugs, debts incurred by fraud or by embezzlement, debts resulting from willful and malicious injury to another person, some student loan obligations, and some tax obligations. Even if their claims are discharged, secured creditors may still have rights against collateral.

DEBTOR FILED CLAIMS. You have the right to file a claim for a creditor that does not file a claim before its 70 day deadline. You have only 30 days after the creditors' deadline to do so. You should plan now to meet with your attorney (or your attorney's paralegal) shortly after that 70 day period has passed to review filed and unfiled claims.

CREDITORS NOT LISTED. Creditors not listed by you when you filed can cause quite a few problems. If you discover that you have failed to list a creditor, tell your lawyer immediately. Time is very important here,

so do not delay. Post-petition creditors are rare because you cannot borrow money or run up a bill while under Chapter 13, but, in some cases, medical expenses may arise. Post-petition debts should be brought to the attention of your lawyer so that a review of your plan can be made. Often post-petition medical expenses can be paid as part of your plan.

HOW CREDITORS ARE PAID. The money which you pay to the Trustee is used to pay expenses of administration, including payments to your attorney, the Trustee, and to your creditors. So that you will have some idea as to how the creditors are paid, you should know that there are four basic types of claims: administrative, priority, secured, and unsecured. All claims are paid **only** in accordance with **your** approved plan. How much and when each type of creditor is paid depends on your plan. The Trustee generally will not pay anything to unsecured creditors until the priority claims and the secured claims are current under your plan. Due to this, it could be some time before the first payment is made on the unsecured claims.

THE DIVIDEND TO CREDITORS. When your plan was proposed, you and your lawyer calculated what minimum payment would be paid to your unsecured creditors and this "dividend" was included on the order which confirmed your Chapter 13 plan. Because your plan may also include a "base," or an "unsecured pool," you could wind up paying your creditors more than the minimum dividend which you promised in your plan. If your Chapter 13 does not pay at least a 70% dividend, you will not be able to obtain a discharge under Chapter 7 (straight

bankruptcy) for six years after filing your Chapter 13 case. Although you may feel that this is not important, giving up the right to full bankruptcy relief is significant and could work to your disadvantage if, in the future, you were faced with a catastrophic financial problem.

If your financial situation improves while you are in your plan, you can increase the dividend to your creditors and thus improve the effect of your discharge. If you want to do this, meet with your attorney to review whether a better discharge is possible.

FINANCIAL WORKSHOP. In order for you to complete your plan and get a discharge, you are required to attend an instructional course in personal financial management. While you may attend any course that has been approved by the United States Department of Justice, the Trustee's office provides a free course that will satisfy this requirement. Early attendance will help you make your Chapter 13 plan work. You will receive information on setting and achieving financial goals by developing a family spending plan. The Trustee may **require** you to attend a workshop before you borrow money, purchase an automobile, or refinance your home while you are in your plan or if you wish to modify your plan payments. You **MUST** make a reservation to attend a workshop. For times, locations, and to make reservations, log onto the Trustee's website at *www.ch13nsh.com.*

If you are self employed or have tax problems, you may be required to attend a **tax workshop** that can help you understand your responsibilities in connection with

your taxes. You must also make a reservation to attend this workshop by calling the Trustee's office.

DECLARATIONS AND DISCLOSURES.

There is no fee or costs for this course and this course is offered without regard to your ability to pay. The Office of the Chapter 13 Trustee does not pay or receive fees or other consideration for the referral of anyone to attend this instructional course.

Upon request by debtor, the Trustee may provide an interpreter or an interpreter for the hearing impaired. Your attorney should make arrangements with the Trustee.

The United States Trustee is approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of the Trustee's services.

The Trustee does not pay or receive a fee for any referral.

Upon completion of the financial workshop, the Trustee will file a certificate with Bankruptcy Court and is obligated to provide a certificate to the debtor promptly upon completion of an instructional course.

The Trustee may provide information on your participation and attendance at the instructional course to the United States Trustee for statistical and oversight purposes. The Trustee **will not** provide personal identifying information to any party. The Trustee might disclose debtor information to the United States Trustee in connection the United States Trustee's oversight of the Trustee, or during the investigation of complaints,

during on-site visits, or during quality of service reviews.

The United States Trustee has reviewed only the Trustee's instructional course and has neither reviewed nor approved any other services that the Trustee provides to the debtors.

A certificate will only be filed upon completion of the financial workshop.

The qualifications of the teachers are as follows:

Joey Vernon is the Team Leader of the Trustee's Audit and Education Team. She has more than 35 years of experience with the Chapter 13 Trustee's Office. She assists attorneys, creditors and debtors in the details of Chapter 13 as part of her responsibilities. Ms. Vernon has worked with debtors and their attorneys for three decades and is now regularly leading the TEN Money Management Workshop for the Chapter 13 Trustee. She has received training from the National Association of Chapter 13 Trustees and is an accredited instructor by the National Financial Educators Council. Ms. Vernon has intensive training in how to help debtors navigate the difficult path of Chapter 13. Although she cannot provide legal advice, she is available to help you deal with difficult financial circumstances and can assist you and your lawyer to succeed in Chapter 13.

Darcie Tidwell (Auditor) has over 10 years experience with the Chapter 13 Trustee for the Middle District of Tennessee. She counsels attorneys, creditors and debtors in the details of Chapter 13 as part of her responsibilities and job description. Ms. Tidwell has completed the Financial Management Workshop offered by the Chapter 13 Trustee's Office. Ms. Tidwell graduated from Maryville College in 2011 with a B.A. in Sign Language Interpreting and American Sign Language and Deaf Studies. She graduated from the University of North Florida in Jacksonville, FL with a Bachelor of Fine Arts with Concentration in Graphic Design.

PERSONAL COUNSELING. The Trustee's office wants your plan to succeed. If you would like to meet with an experienced counselor from the Trustee's office to go over your plan, your budget, or your financial future, please call the Trustee and make an appointment.

COSIGNERS AND COMAKERS. A cosigner, comaker, or guarantor on any of your consumer debts is generally protected from contact by the creditor by the "co-debtor stay." This automatic protection applies in Chapter 13 cases. If the cosigner, comaker, or guarantor has given collateral for the loan, the creditor must request a hearing before the judge in order to proceed against the property. The co-debtor stay will only protect cosigners, comakers, or guarantors for the amount of debt your plan proposes to pay. If your plan is not scheduled to pay all of the cosigned debt in full, a creditor may obtain permission to collect from the cosigner, comaker, or guarantor that portion of the debt that your plan is not going to pay. If there is a cosigner on any of your debts discuss the impact with your attorney.

CREDIT CARDS AND POST PETITION DEBT.
When your plan is confirmed, the Judge will prohibit you from incurring **any** debt for as long as you are under Chapter 13. This prohibits you from borrowing any money, even a student loan. You are prohibited from signing a "rent to own" contract, using a check cashing service, or borrowing from a "title pawn" or payday loan company. You cannot make purchases over time, like a car or furniture, and you cannot run up a bill to anyone. You cannot sign, co-sign, or guarantee an in-

stallment note, and you cannot use a credit card. The only exception to this is for medical emergencies. The Court will permit you to incur a bill to a doctor, a pharmacist, a dentist, a hospital, or clinic during your plan. If, for some reason you feel that it is important for you to be able to buy something in installments, or borrow money, your attorney must obtain the judge's permission. If you are paying regularly into your Chapter 13 plan, you have attended the Trustee's financial management course, there is a good reason to incur the debt, and your ability to pay your plan payment is not threatened, the judge will generally grant you permission.

OBTAINING CREDIT WITHOUT PERMISSION. Obtaining credit without permission of the Court is not only a violation of the Court's order, it is subject to reversal by the Court. Any credit purchase you make without approval of the Court could cause you to lose any payment you had made and lose whatever you are trying to purchase. Your case may be dismissed and your ability to obtain any relief severely limited.

SELLING OR REFINANCING PROPERTY. You cannot dispose of any of your property, including land, and you cannot refinance any mortgage without Court approval. If you dispose of your property without permission, the transaction may be set aside. If you want to sell your property, trade in a car or sell your home, be sure to discuss it with your attorney.

WHEN YOU'RE THROUGH. After you have successfully completed your plan, that is, when the Trustee has received enough money from you to pay your creditors

what you promised to pay them, you and your employer will receive a notice from the Trustee that your payments can stop. **DO NOT STOP MAKING PAYMENTS TO THE TRUSTEE UNTIL YOU RECEIVE THIS NOTICE.**

Please note that if your plan provides for long term mortgage payments, the Trustee will obtain an order near the end of the case stating that the mortgage is current. This order is **not** the notice of completion of payments. Keep making payments to the Trustee until you receive the notice of completion.

Even though you may be finished paying after you receive the notice of completion, you will not receive a discharge unless you have **attended an approved course on personal financial management** and you have **filed a certification that you have paid all support payments** that may have come due during your case. You will also be required to file a motion with the court that makes clear you have not committed fraud while in your bankruptcy.

When your plan is completed and you receive a written notice of completion, you may receive a refund check from the Trustee which is the amount of your last few payments not needed to pay your creditors. You should not expect to receive this refund until the month after you have received the notice of plan completion.

If the Trustee was making your ongoing support or mortgage payments, you must begin making your payments as soon as you receive the notice of completion. **DO NOT WAIT** for a payment book or reminder from the creditor to start these payments. If you have a question, please ask your attorney.

REQUEST FOR DISMISSAL BY YOU. Unless you converted your case from Chapter 7, Federal Bankruptcy law allows you to request that your Chapter 13 case be dismissed. No one can force you to remain under a Chapter 13 plan if you do not wish to remain. If you desire to stop your case, contact your attorney. However, you should understand that a dismissal will reactivate all unpaid or disputed debts, all interest, finance charges, all late charges not allowed by the Bankruptcy Court, and all debts of creditors who did not file their claims. In addition you will be forced to deal with those creditors on their terms, not yours or the Court's. Your ability to get relief in another bankruptcy case may be severely limited. The request for dismissal of your plan must be in writing and sent to the Bankruptcy Court.

When your case is dismissed, any funds held by the trustee will be returned to you but **only** after giving creditors and your attorney the opportunity to request these funds be sent to them. This takes at least a month.

CREDIT RATING. Your credit rating during and after completion of Chapter 13 will be, as it has been, the opinion of any credit grantor who looks at your credit history. Your credit history is made available to a creditor and it is up to that creditor, using its own standards, as to whether to grant credit to you. Suits, collections, attachments, straight bankruptcies, and Chapter 13 are indications, in one degree or another, of credit problems. After many years and thousands of paid-in-full Chapter 13 cases in this area, we find a good many knowledgeable creditors looking with respect upon those who have paid debts under a Chapter 13 plan.

Any credit record that has been blemished by a payment problem must be gradually rebuilt. Remember, though, that paying your Chapter 13 is a good place to start.

CONTACT BY CREDITOR AFTER COMPLETION OF CHAPTER 13. When a creditor has had its claim paid by Chapter 13, whether partially or in full, it should, and usually does, send the paid-in-full papers to you. Even if the creditor fails to do this, it is not too significant since the official records of the Court show that you completed payments under the plan and you received a discharge that would overrule any claim that might be made for additional money. Should you receive any request for additional money after your plan is completed, do not pay without first talking to your lawyer.

TAX RETURNS. To be certain that you receive any refund in a timely manner, you should file your tax return as **early** as you possibly can. You are required to file all tax returns timely (not late) while you are in Chapter 13. If your tax refunds have been dedicated to your Chapter 13 plan, it is your responsibility to endorse the refund check and send it to the Trustee's office. You may be required to send a copy of your tax returns to the Trustee. You should retain a copy of all of your tax returns during your Chapter 13 case so that you can provide a copy to the Trustee, if necessary. Your attorney will advise you if you must do so.

NOTICE THAT INFORMATION RELATING TO YOUR CHAPTER 13 BANKRUPTCY CASE WILL BE MADE AVAILABLE ON THE INTERNET TO YOUR CREDITORS AND OTHER PARTIES IN INTEREST.

Pursuant to 11 U.S.C. §1302(b)(1) and §704(7), your Chapter 13 Trustee has a duty, unless otherwise ordered by the Bankruptcy Court, to furnish information concerning the administration of your bankruptcy case as is requested by your creditors. Consistent with this duty, the Chapter 13 Trustee will make the following information available to your creditors on a website:

1) Your name, address, bankruptcy case number, state and district in which your case is pending, and the Trustee assigned to your case. Neither your employer's name nor your social security number will be displayed on the site; however, parties in interest will be able to search for your bankruptcy case using your social security number.

2) Information regarding claims filed against your bankruptcy case including the identity of the claimant, the type of claim (i.e., priority taxes, secured, unsecured, etc.), and the amount of the claim.

3) A history of all payments you make to the Trustee including the date and amount of each payment.

4) A history of all payments made by the Trustee to creditors in your bankruptcy case including the amount of the check, the person to whom the check was sent and the date the check was issued.

You may review, without charge, your Chapter 13 case information that is posted on the Internet. If you believe the information about your bankruptcy case is inaccurate, you can contact the website host to report the error, and you should receive a written response from the website host within thirty (30) days following receipt of such report.

The internet address where your information is posted is:

www.ndc.org

For technical support ***only***, you may contact:

Systems Manager
P.O. Box 340019
Nashville, TN 37203-0019
(615) 244-1101 ext. 225
system@ch13nsh.com

Please use this contact information ***only*** for technical support. For instructions to access your data, please go to *www.ndc.org*.

YOU MAY ACCESS INFORMATION ON THE WEB ABOUT YOUR CASE BY FOLLOWING THESE SIMPLE STEPS:

1. www.ndc.org
2. Click "Get Started" button
3. Fill out the information as instructed on the website. You will receive your own password.
4. Read instructions and log in to your case, using the login and password that you created
5. Keep your login and password handy and you can use it at any time

ONE FINAL WORD. Complying with a Chapter 13 plan is not easy. You may have to make a real sacrifice to meet the obligations which you have made and still live within your Chapter 13 budget. Thousands of families have successfully completed their Chapter 13 plans and know that 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 only work for you if you work very hard at meeting your obligations under your plan. Always contact your attorney if you have any issues.

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