

**Notice: 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 when requested by parties in interest. In furtherance of this duty, the Chapter 13 Trustee will make the following information available to parties in interest who request such information:

Your name, address, bankruptcy case number, state, and district in which your case is pending, and the Chapter 13 Trustee assigned to your case.

Your social security number may not be visible to parties in interest, but they will be able to search for your bankruptcy case using your social security number.

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

A history of all payments you make to the Chapter 13 Trustee and disbursements made by the Trustee in your bankruptcy case including the payee, date, and amount of each payment.

You may review, without charge, the information about your Chapter 13 bankruptcy case that is posted on the internet. If you believe the information about your bankruptcy case is inaccurate, you can contact the Trustee's office to report the error.

Your case information is available through the National Data Center website at  
<http://www.ndc.org>.

**The information in this pamphlet does not take the place of any rulings or orders by the Bankruptcy Judge or the United States Bankruptcy Code and Rules.**

**Jack W. Gooding**

Chapter 13 Standing Trustee

*Central, Hot Springs,  
El Dorado and Texarkana Divisions*

Email: [help@ark13.com](mailto:help@ark13.com)  
Trustee's Website [www.ark13.com](http://www.ark13.com)



Ark13.com

Case Information Website [www.ndc.org](http://www.ndc.org)



Ndc.org

**Your Chapter 13 Case**

The following information is provided to assist you with your Chapter 13 bankruptcy case. Please review. For further information, please consult the websites listed above.

**1. Payments - Make your payments.**

The Bankruptcy Court has issued an Order to Pay Trustee requiring you to make your payments. Failure to make payments may result in consequences to your case, including dismissal.

Your first payment is due **30 days after you file your case**. Go to the Trustee's website at [www.ark13.com](http://www.ark13.com) and click on "Make a Payment." We offer multiple electronic options to make your plan payment, or you can mail your payment to:

**Jack W. Gooding, Trustee  
4030 Momentum Place  
Chicago, IL 60689-5340**

**Payroll Deduction.** If you want your employer to deduct and send in your payments, you may do so:

- a. consult with your attorney regarding paying by e-Wage through TFS.
- b. consult with your attorney regarding paying by e-Wage through TFS.

If Mailing your payment, it is recommended that you pay by money order or cashier's check as personal checks have a 10-day hold. **Include your name, address, and case number on your payment.**

You should allow enough time for your payment to reach the Trustee's office for processing by the end of the month. **Payments made after the 22nd of the month are held pending clearance. Disbursement will be delayed.** Keep receipts/ records of your payments. **You are responsible for making your full plan payments even if you are on employer withholding.**

**2. Case Information** - Keep track of information about your case. Your case number is the best way to identify your case. Documents filed with the Bankruptcy Court and Trustee's Office are maintained by case number. The Trustee will send a report to you annually that shows payments that you have made to the Trustee and payments made by the Trustee to your creditors for the past year. The Trustee will also send "Summary Notices of Claims Filed" that lists the claims filed or amended in your case. Please review the reports carefully. If you have questions, contact your attorney or the Trustee's Office. Prior to contacting the Trustee's Office, you may be able to find the answer to your question by checking your case information at [www.ndc.org](http://www.ndc.org). The Trustee's Office **cannot answer legal questions** and you should not rely on information received from the Trustee's Office as legal advice. Questions about changing your plan or dealing with objections and motions are legal questions that your attorney must answer.

**Send correspondence to this address:**

Jack W. Gooding, Ch 13 Trustee  
P.O. Box 8202  
Little Rock, AR 72221

**Do not send payments to the correspondence address or the Trustee's Street address. Always include your name and case number.**

### 3. 341 Meeting of Creditors– REQUIRED HEARING

*You will receive a notice in the mail informing you of a future 341(a) meeting of creditors. This meeting will be conducted by Zoom. To participate in a Zoom video conference, you or your attorney must have a device with a camera and microphone.*

*On the day and time of the meeting, go to <https://Zoom.us/join> (or open the Zoom app) and log into the Zoom meeting using the following ID, Link name, and passcode:*

**Zoom Meeting ID: 587-957-0117**

**Personal Link name: Enter your First and Last Name**

**Passcode: 6260758220**

**4. Requirements During Your Case - Remember your ongoing case obligations.** You are responsible through your attorney for providing the Bankruptcy Court with your current address. **If your address or employment changes, you must inform your attorney.**

**5. Changes During Your Case - Contact your attorney and the Trustee's Office when changes occur.** Check with your attorney before you buy, sell, pay off or trade vehicles or other property, or if you incur an insured loss, if you want to file a lawsuit, or become involved in a legal proceeding. You must have the appropriate Bankruptcy Court approval to buy or sell property or pursue a lawsuit.

**6. Plan Term - Your plan term is an estimate.** The total length of your plan term and plan payment base (total amount required to complete your plan) may vary based on several factors, including the timeliness of your payments, whether payments are missed, interest and insurance, and allowed claim amounts.

### 7. Automobile Insurance

If you owe on your vehicle, you must provide the Trustee with proof of insurance or force placed insurance will be added to your plan. Priority Insurance is the Chapter 13 Insurance Vendor for consumer vehicles. Priority Insurance provides collateral protection only – and does not provide liability coverage which is required under state law.

**Insurance:** To verify or provide automobile insurance, contact:

#### Priority Insurance Agency

P.O. Box 5849

North Little Rock, AR 72119

Phone: (501) 244-2288

(866) 283-0585

Fax: (501) 244-9851

Email: [gayep@priorityins.com](mailto:gayep@priorityins.com)

### 8. Debtor Education & Domestic Support Obligation Certificate

#### **Finishing Your Case - You have obligations to meet in order to receive a discharge at the end of your case.**

These obligations include completion of your plan payments, completion of an approved financial management course, and certification that you do not have a domestic support obligation or, if you do, that any domestic support obligations (DSO) are current. The Clerk's office will mail you a certification form for you to indicate that you have no DSO or are current on your obligation. You must sign and return this certificate to finalize your case. You should consider taking the financial management course early in your case.

The Trustee's Education Network (TEN) has produced the approved course, Finally Financial Freedom! This course is offered free of charge to debtors assigned to the trusteeship of Jack W. Gooding. The website that you will use to begin the course is **[www.13class.com](http://www.13class.com)**. You will receive a Certificate of Completion under the following conditions:

1. **Your Trustee's identifier number is required to register and complete the course.**

**Your trustee's identifier number is:  
T E N 1 3 0 4 7**

2. You must choose "YES" for "Certificate Needed?" and complete the entire course (all lessons and quizzes) if your goal is receipt of a Certificate of Debtor Education. A Certificate of Debtor Education will be emailed to you within 3 business days and filed with the Bankruptcy Court within 15 days.

**Support and Technical Request:** If you need assistance with the 13class website or accessing lessons and quizzes, you will need to contact the 13class.com Help Desk by completing the online technical support form. The Trustee's office cannot assist you with any issues or questions regarding the 13class.com website.