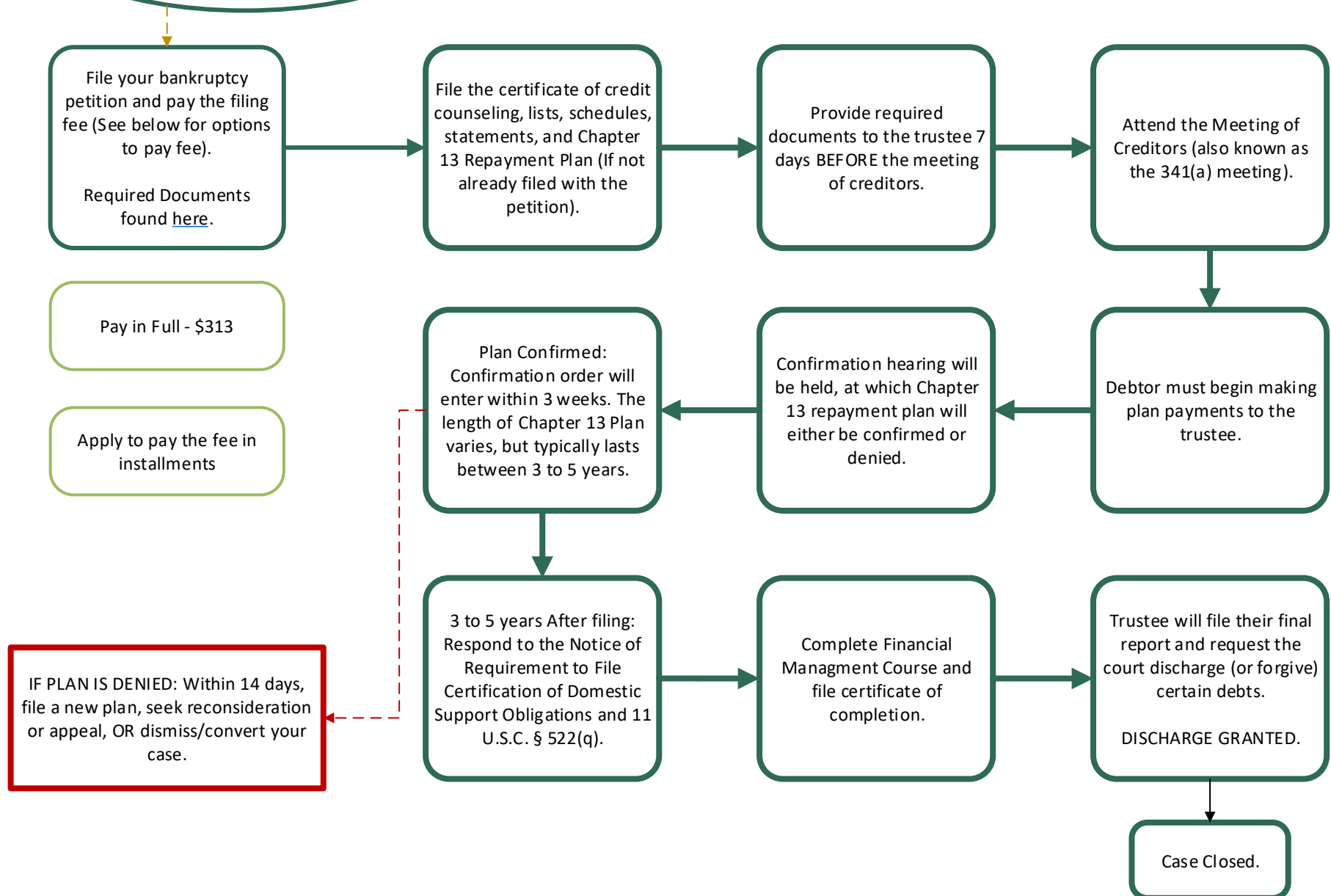


BEFORE FILING:

Complete the credit counseling course and obtain a certificate BEFORE filing for bankruptcy (within 180 days prior to filing).

CHAPTER 13

FLOWCHART



This is a flowchart of a typical chapter 13 case. Individual cases may differ from this flowchart.