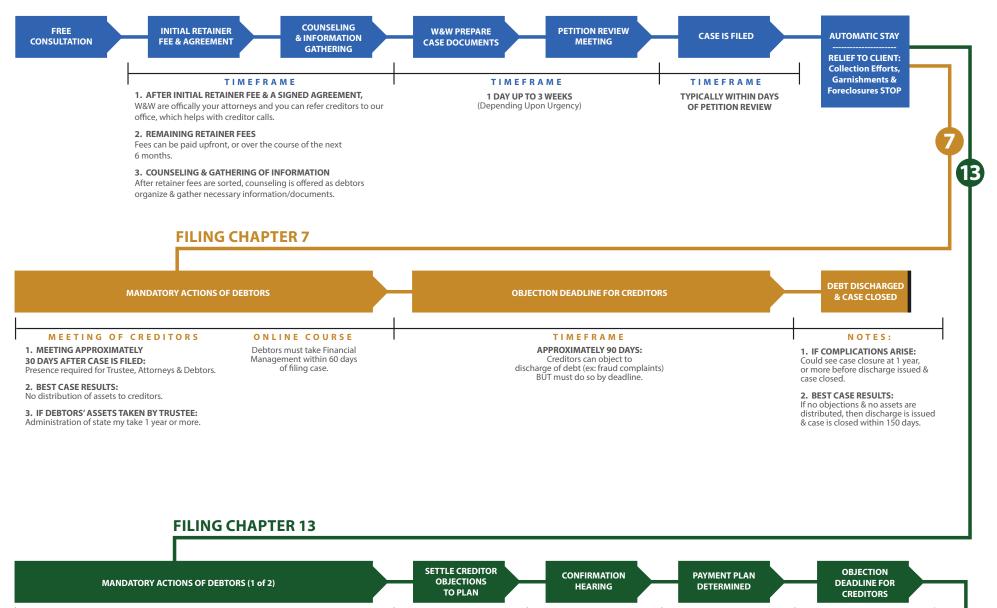
## FILING BANKRUPTCY STEP-BY-STEP FLOWCHART



## MEETING OF CREDITORS & PAYMENT PLAN BEGINS 1. MEETING APPROXIMATELY 45 DAYS AFTER CASE IS FILED: Presence required for Trustee, Attorneys & Debtors

2. PAYMENT PLAN TO CREDITORS STARTS: Debtor's first monthly payment due within 30 days of filing.



2. IF OBJECTIONS: Amendments may be required to resolve objections including

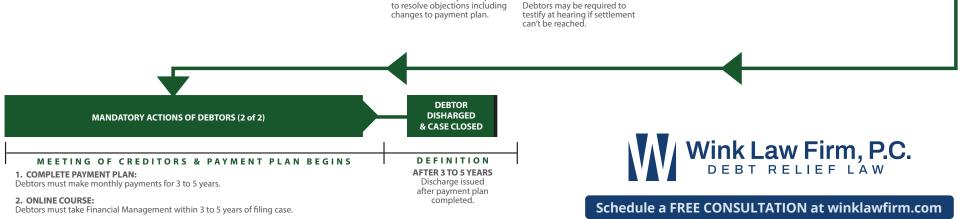
60 DAYS TO 180 DAYS **1. STATUS CONFERENCE:** Initial hearing and follow up hearings may not require debtors' presence.

TIMEFRAME

## 2. EVIDENTIARY HEARING:

DEFINITION When objections resolved, the Court will orders the plan confirmed.

TIMEFRAME **APPROXIMATELY 90 DAYS:** Creditors can object to discharge of debt, (ex: fraud complaints) BUT must do so by deadline.



## 3. CERTIFICATE TO OBTAIN DISCHARGE:

Debtors must sign certificate and file with court when plan payments complete.