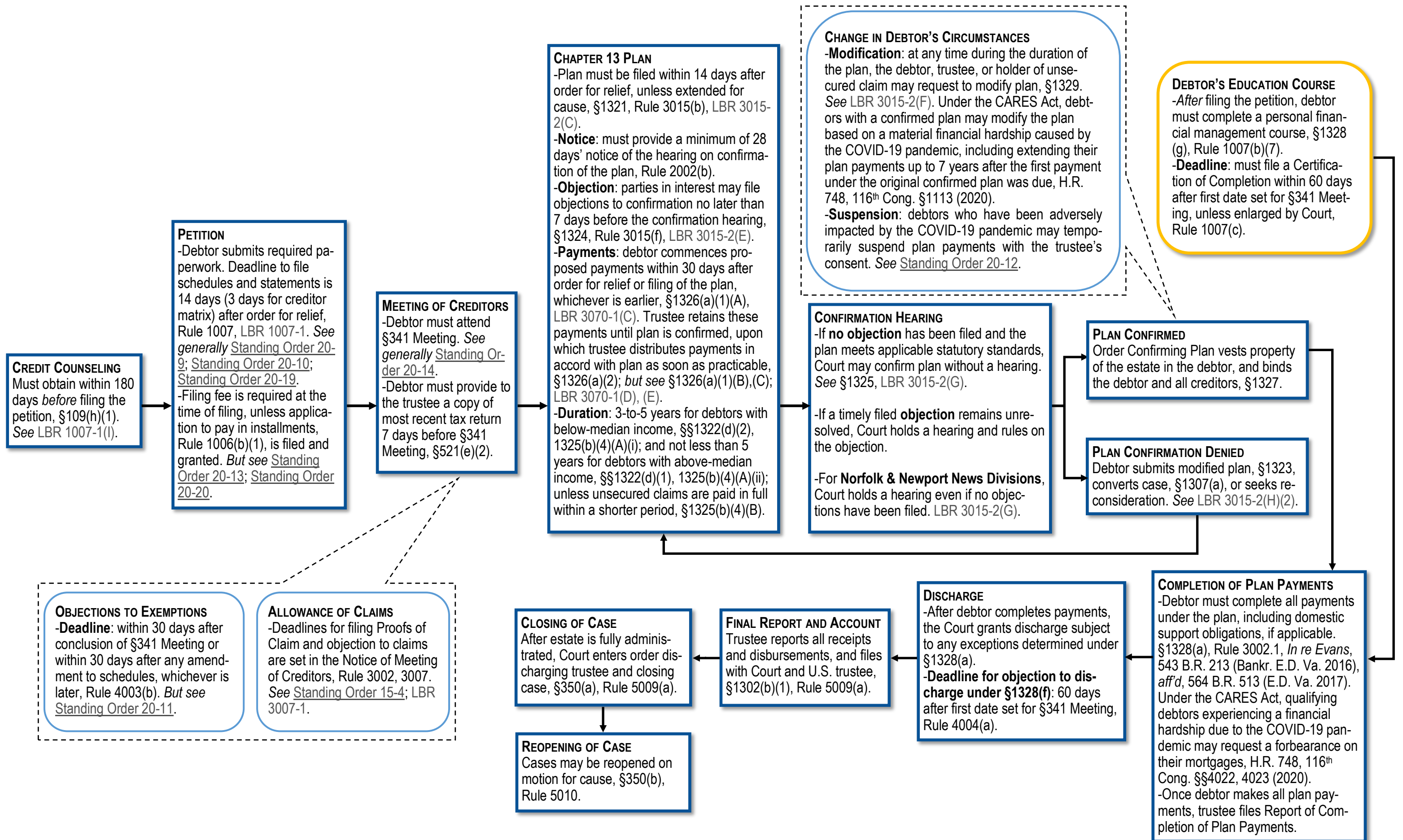


General Overview of Chapter 13 Bankruptcy Process*



◆ § = Section of U.S. Code Title 11
◆ LBR = Local Bankruptcy Rule
◆ Rule = Federal Rule of Bankruptcy Procedure

*Please be aware that the flowchart is for general information only, does not constitute providing legal advice, and should not be applied to any specific case.