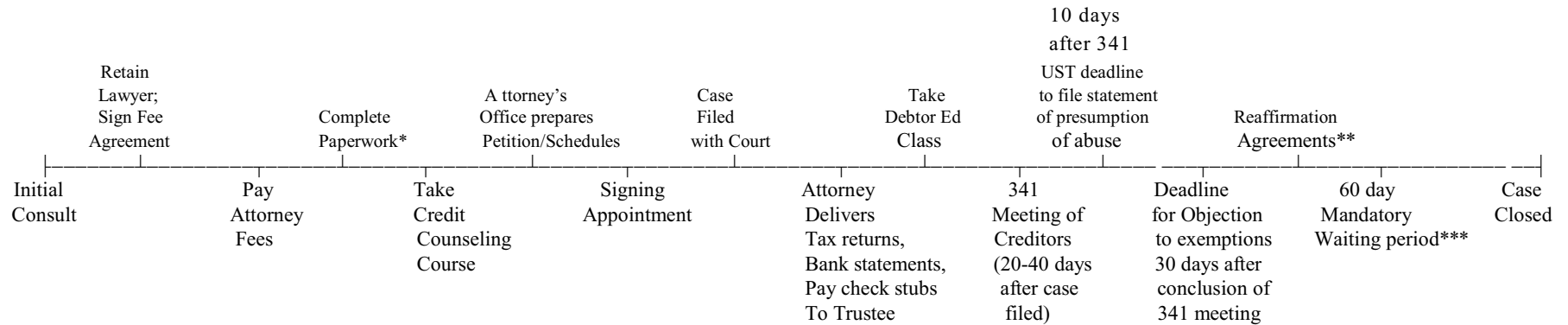


TIMELINE for a TYPICAL CHAPTER 7



- * Paperwork includes 6 months of paystubs or payment advices, last three (3) years of tax returns, last 6 months of bank statements, completion of questionnaire, and any other documents requested by your attorney. If you are receiving Social Security, VA, or any other type of retirement payments, you will need to furnish the statement(s) showing how much you are receiving or will be receiving per month.
- ** Reaffirmation Agreements are usually signed for vehicles and must be filed with the court before the Discharge Order is entered.
- *** The 60 day waiting period is the time period in which an objection to the discharge of a particular debt or of all debts must be filed. The time period to object may be extended if a motion is filed requesting an extension of time and the court grants the motion.

If your case is an asset case, you may receive your discharge in the time frame outlined, however, your case will not close for some time. Asset cases can take several years before they close.