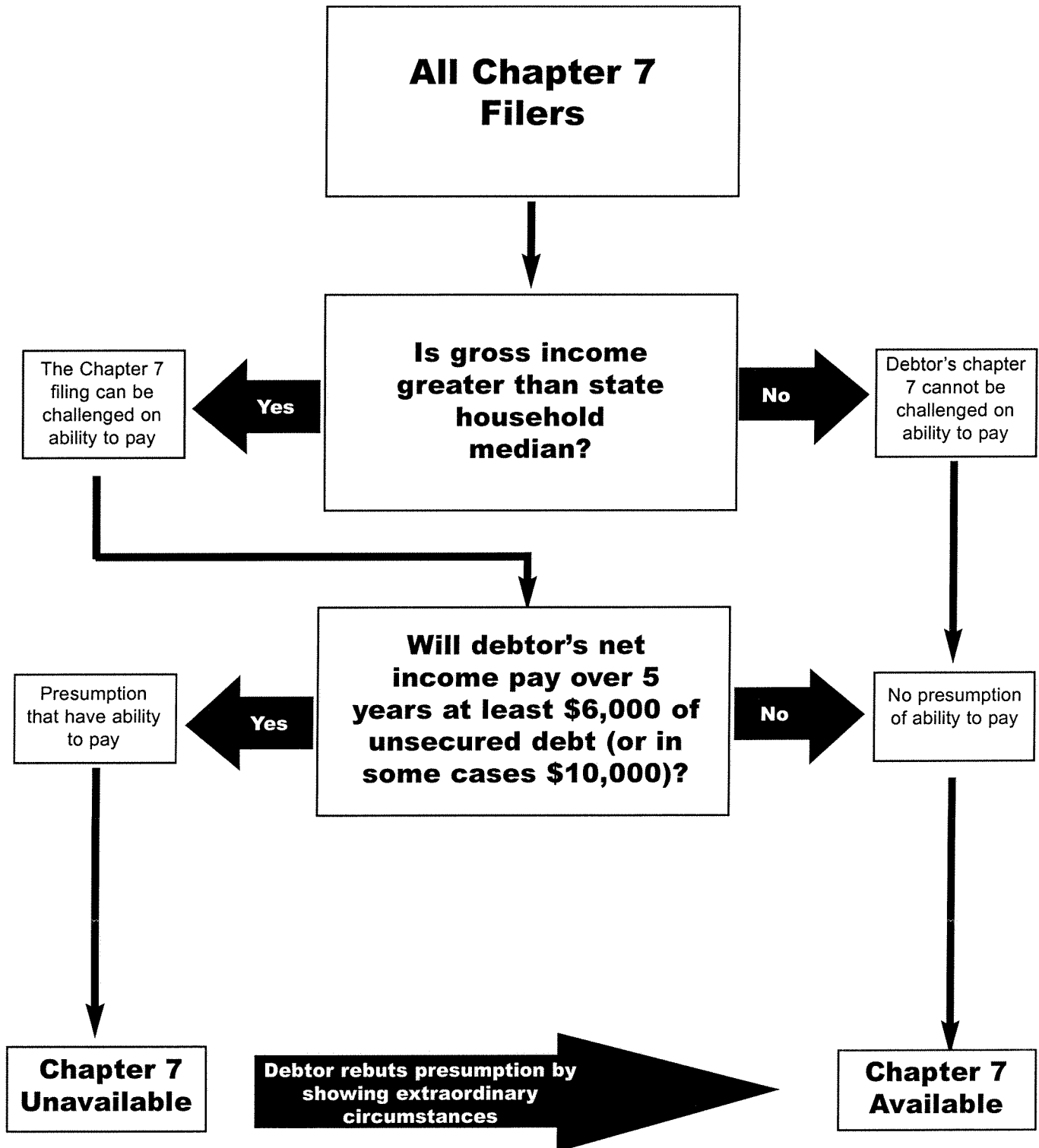
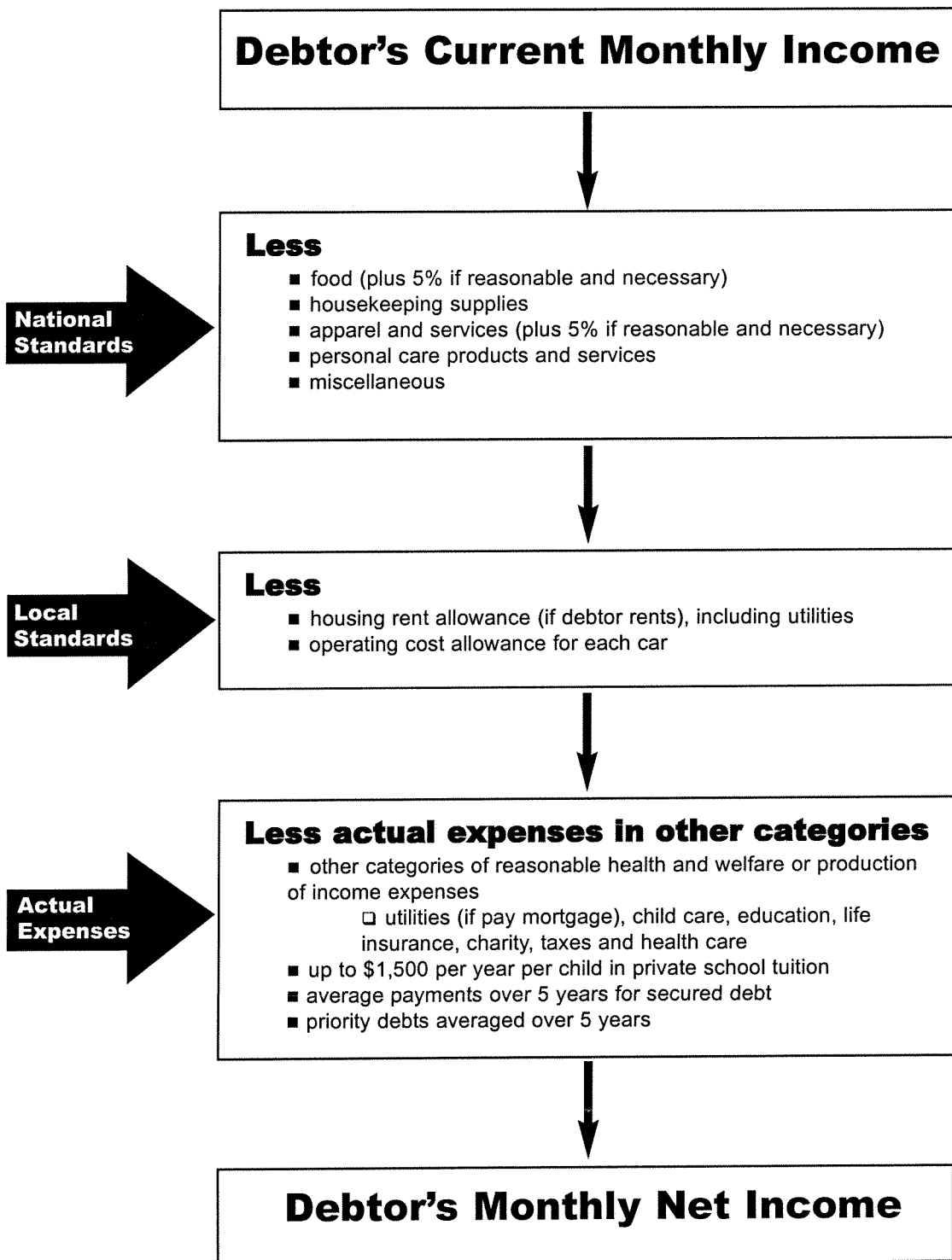


Determining Ability to Pay Under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (S. 256)



Determining Monthly Net Income Under S. 256



Ability to Pay Procedures

