| Chapter of New<br>Case to be Filed | If Your Previous Case was a Chapter 7 and Discharged |   | If Your Previous Case<br>was a Chapter 13 and<br>Discharged | If Debtor Refiles Sooner<br>Than Allowed          |
|------------------------------------|--|---|---|---|
| 13                                 | Debtor must wait 4 years between filing dates        | Debtor must wait 4 years between filing dates | Debtor must wait 2 years between filing dates               | Court Will Issue a Notice of<br>Ineligibility     |
| 7                                  | Debtor must wait 8 years between filing dates        |   |   | Court Will Issue OTSC why case should not dismiss |
| 7                                  |  | Debtor must wait 8 years between filing dates |   | No Action   |
| 7                                  |  |   | Debtor must wait 6 years<br>between filing dates<br>unless* | Matter will be referred toChambers                |

\*Previous Ch. 13 case paid at least 70% of unsecured debt or debtor waived discharge, then no waiting period.