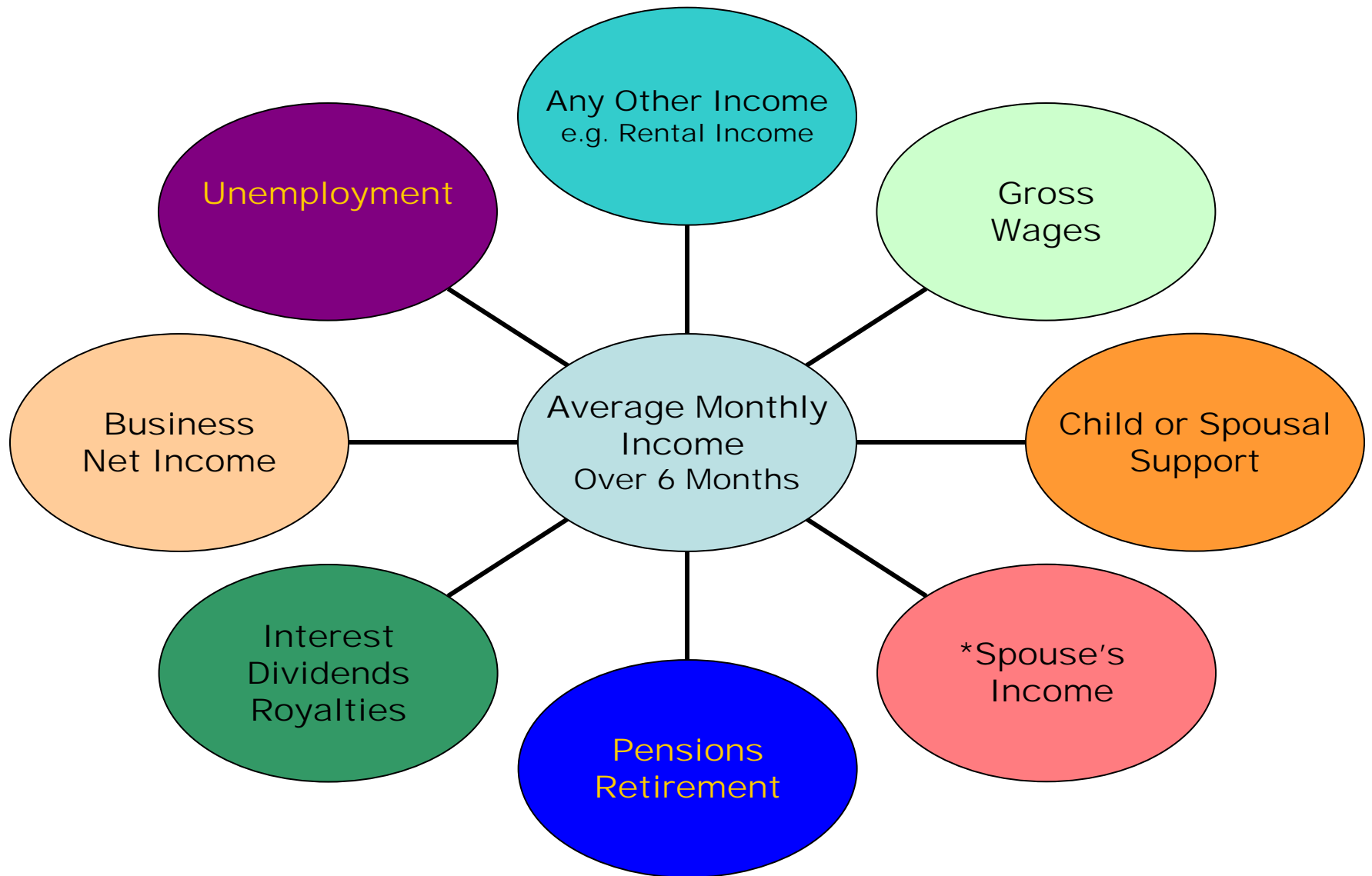


I. Report of Income/ Current Monthly Income



Part II . Calculation of §1325(b) (4) Commitment Period

Part III – Determining Disposable Income

**Married
Not Filing
Jointly**



THE MARITAL ADJUSTMENT

Current Monthly Income

Less: Income NOT regularly contributed to Household Expenses

= Current Monthly Income



Part II AND III – Compare CMI to Median Family Income

1. Annualize Current Monthly Income (**ACMI**) = Multiply CMI x 12
2. Determine Household Size.
3. Enter the State Median Income.



California Median Family Income (2004 Inflation Adjusted Dollars)

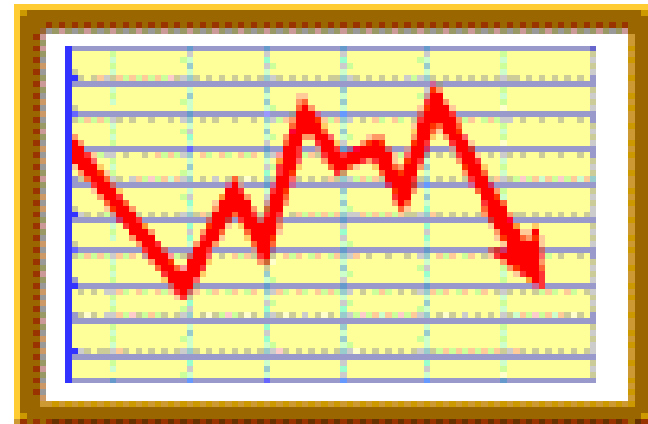
1 Person - \$42,012

2 Person Families - \$53,506

3-Person Families - \$59,633

Part II AND III – Below or Equal to the State Median Income?

Annualized Current Monthly Income \leq to the Median Family Income



Below Median Family Income

If Yes...

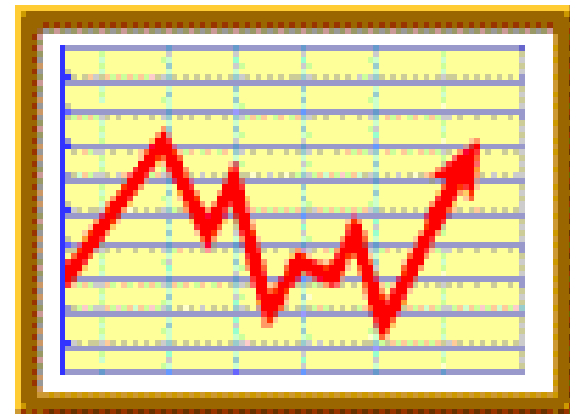
Disposable Income is NOT Determined under §1325(b)(3).

Debtor only completes VII

Applicable Commitment Period is 36 Months

Part II and III- Above the State Median Income?

Annualized Current Monthly Income > than the Median Family Income



Above Median Family Income

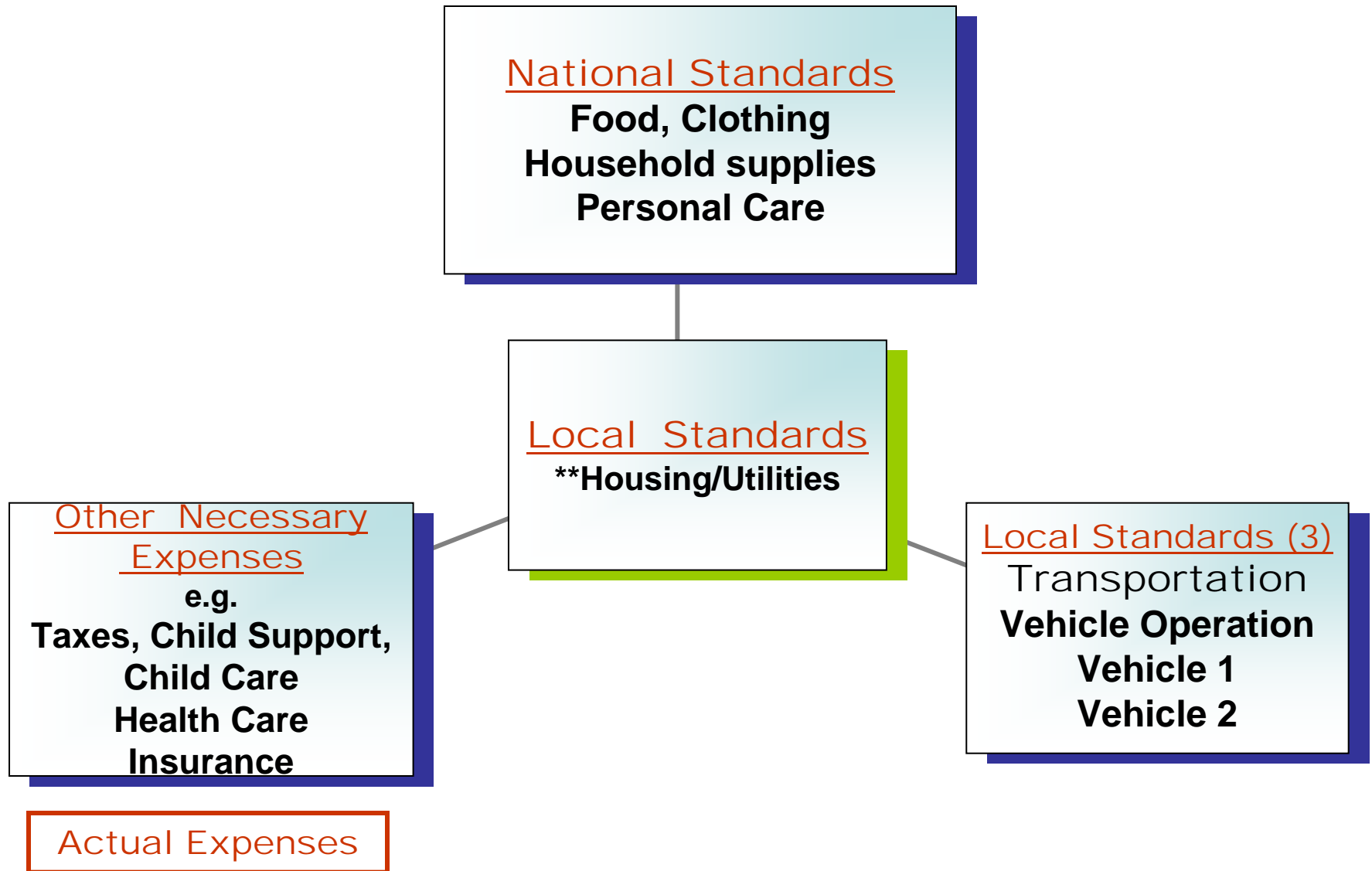
If Yes...

Disposable Income **IS** Determined under §1325(b)(3).

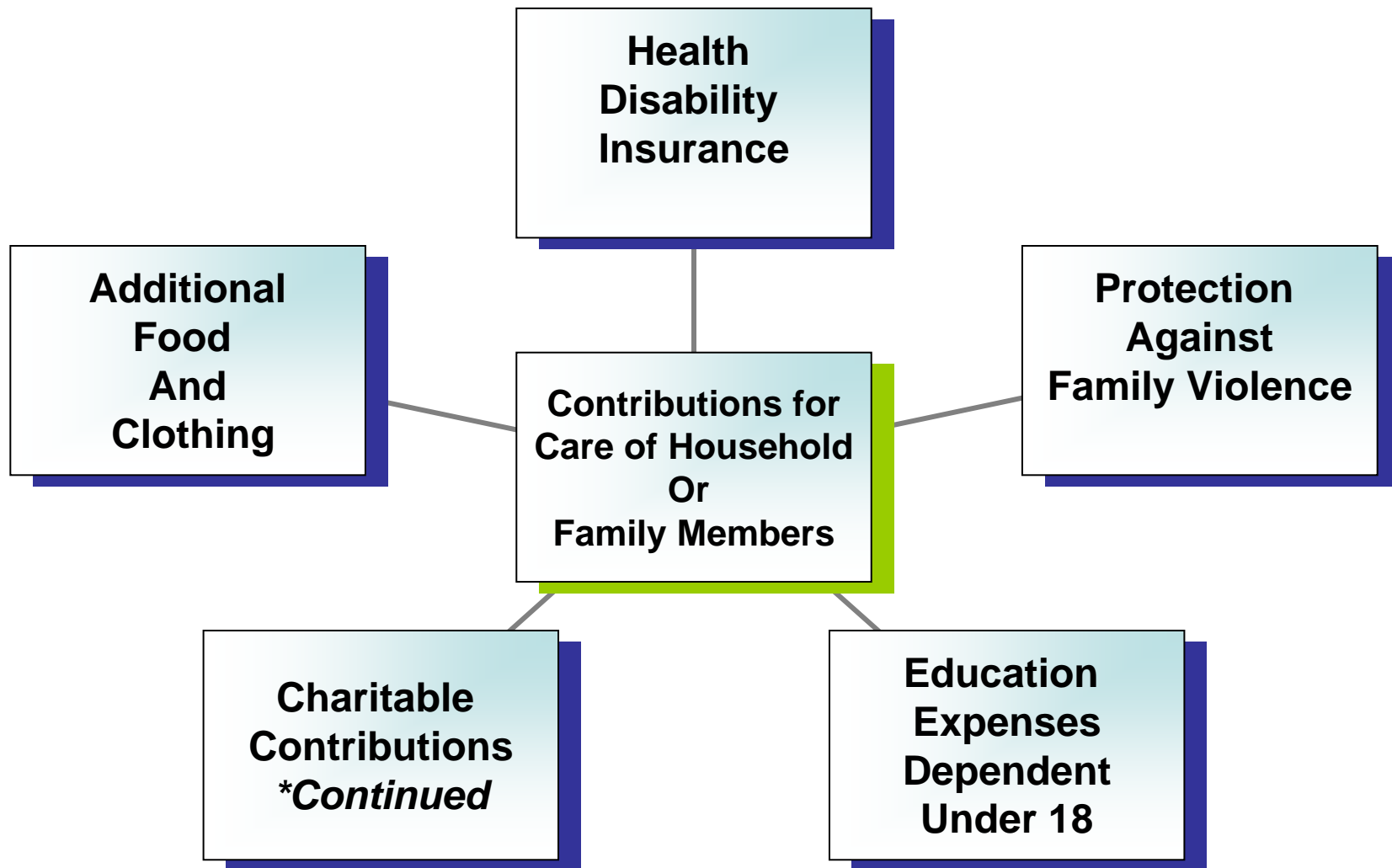
Debtor proceeds with Part III

Applicable Commitment Period is 60 Months

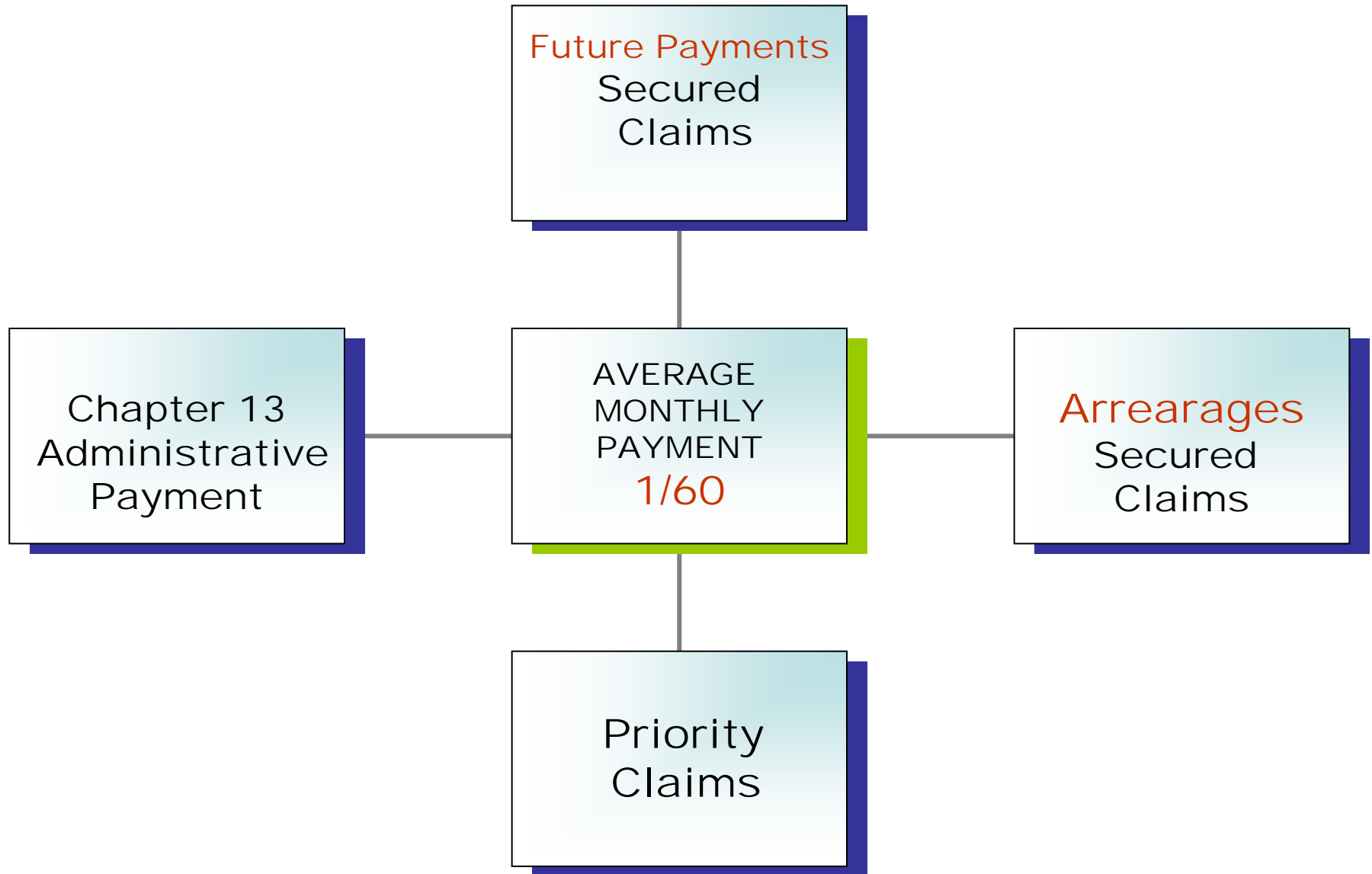
Part IV. Subpart A. IRS Standards - §707(b)(2)



Part IV. Subpart B. Additional Expense Deductions
(Do not include expenses used in Subpart A.)



Part IV. Subpart C. Deductions for Debt Payments



Part V. Monthly Disposable Income

Total Current Monthly Income

Less: Support Income

Less: Qualified Retirement Deductions

Less: Total of Subparts (A), (B), (C)

= Monthly Disposable Income

This is the Minimum Amount to be paid to Unsecured Creditors



**Any
additional
expenses to
deduct?**