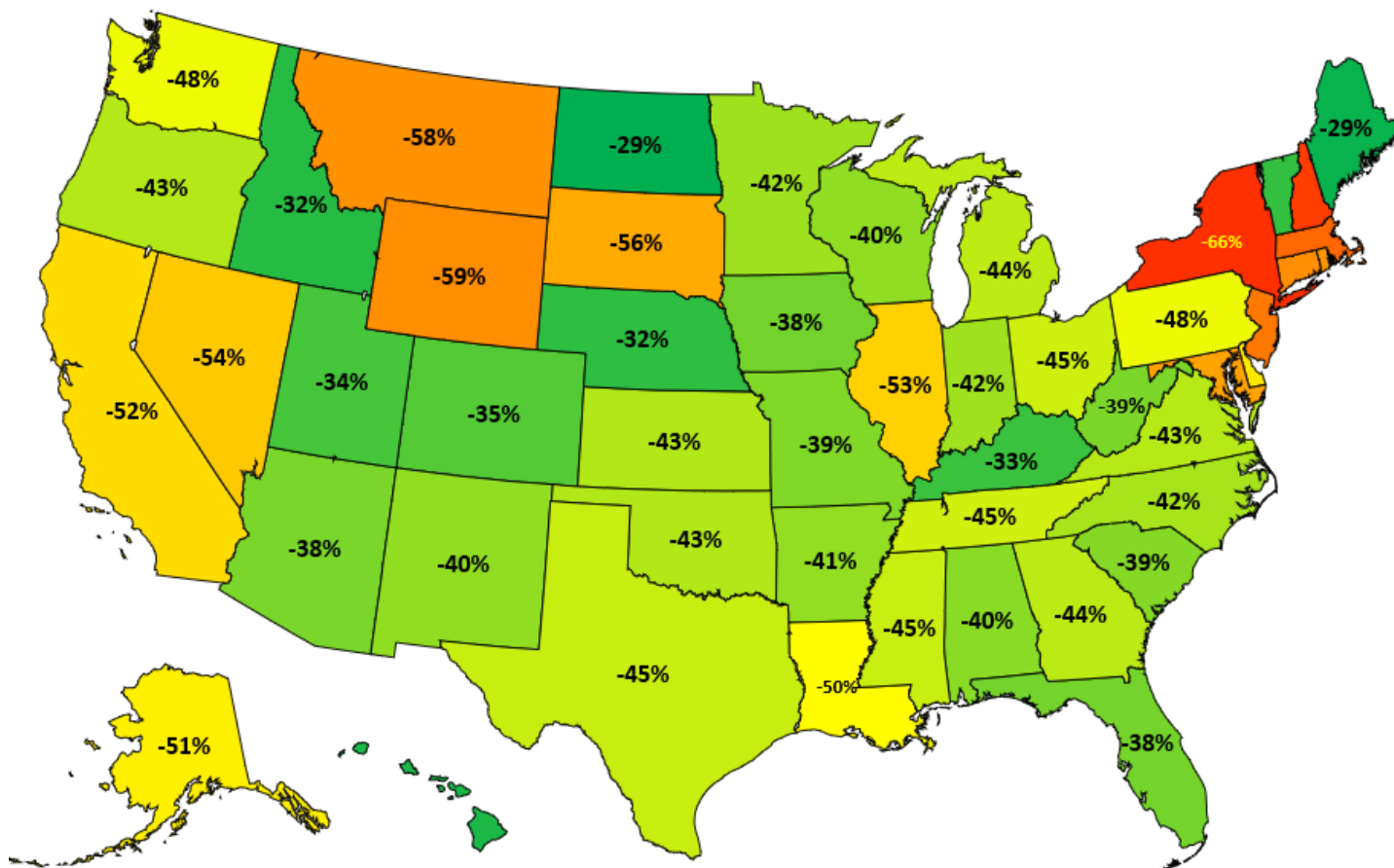


DECLINE IN CHAPTER 13 FILINGS FROM YEAR END 2019 TO 2020.

NATIONAL AVG. OF -46% (284,699 FILINGS IN 2019 vs. 154,838 IN 2020)

AACER Bankruptcy Statistics: Dec. 2019 – Dec. 2020



10 States with Greatest Decline	
Wash D.C.	-70%
New York	-66%
New Hampshire	-65%
Massachusetts	-62%
New Jersey	-60%
Connecticut	-59%
Wyoming	-59%
Montana	-58%
Rhode Island	-58%
Maryland	-57%

Vermont	-33%
New Hampshire	-65%
Massachusetts	-62%
Connecticut	-59%
Rhode Island	-58%
New Jersey	-60%
Maryland	-57%
Delaware	-51%
Wash D.C.	-70%
Puerto Rico	-40%