



**\*Note:** One may file a R/A with or without a motion for approval. If a R/A is filed with a motion, the Court will issue an order approving the R/A once the movant has completed all statutory requirements, which may include the debtor having to appear at a hearing (as indicated in this chart).

**\*\*Note:** In this instance, no reaffirmation is required. However, if one files a R/A on a debt secured by real property, it will be treated as set forth in this chart.