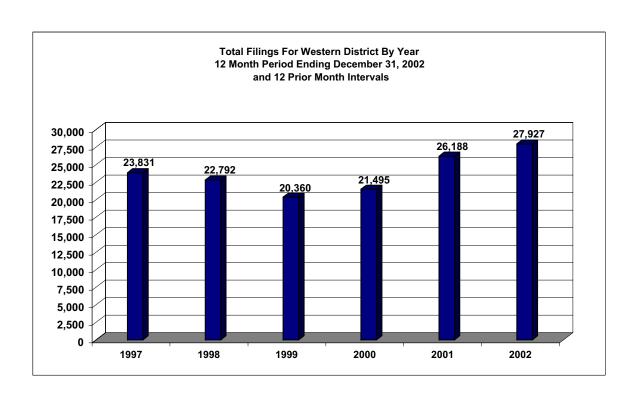
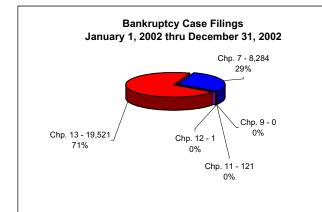
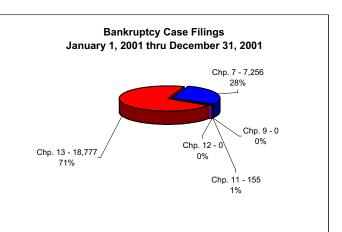
UNITED STATES BANKRUPTCY COURT Western District of Tennessee PETITIONS FILED FOR TWELVE MONTH PERIODS BY DIVISIONS

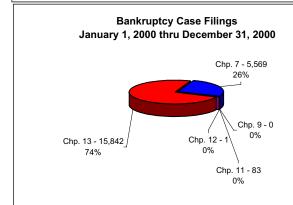
	Jan 1 2	2002 - Dec 31	2002		% of Filings by C	hap. By Div. Ch	apter % of
	Memphis	Jackson	Totals		Memphis	Jackson	Total Filings
Chapter 7	5,967	2,317	8,284	Chapter 7	72%	28%	29%
Chapter 9	0	0	0	Chapter 9	0%	0%	0%
Chapter 11	47	74	121	Chapter 11	39%	61%	0%
Chapter 12	1	0	1	Chapter 12	0%	0%	0%
Chapter 13 _	15,877	3,644	19,521	Chapter 13	81%	19%	71%
Totals:	21,892	6,035	27,927	Totals:	78%	22%	100%
Jan 1, 2001 - Dec 31, 2001				% of Filings by Chap. By Div. Chapter % of			
_	Memphis	Jackson	Totals		Memphis	Jackson	Total Filings
Chapter 7	5,212	2,044	7,256	Chapter 7	72%	28%	28%
Chapter 9	0	0	0	Chapter 9	0%	0%	0%
Chapter 11	84	71	155	Chapter 11	54%	46%	1%
Chapter 12	0	0	0	Chapter 12	0%	0%	0%
Chapter 13	15,000	3,777	18,777	Chapter 13	80%	20%	71%
Totals:	20,296	5,892	26,188	Totals:	78%	22%	100%
Jan 1, 2000 - Dec 31, 2000				% of Filings by Chap. By Div. Chapter % of			
	Memphis	Jackson	Totals		Memphis	Jackson	Total Filings
Chapter 7	4,012	1,557	5,569	Chapter 7	72%	28%	26%
Chapter 9	0	0	0	Chapter 9	0%	0%	0%
Chapter 11	32	51	83	Chapter 11	39%	61%	0%
Chapter 12	0	1	1	Chapter 12	0%	100%	0%
Chapter 13 _	12,515	3,327	15,842	Chapter 13	79%	21%	74%
Totals:	16,559	4,936	21,495	Totals:	77%	23%	100%
Jan 1, 1999 - Dec 31, 1999				% of Filings by C			
_	Memphis	Jackson	Totals		Memphis	Jackson	Total Filings
Chapter 7	3,941	1,381	5,322	Chapter 7	74%	26%	26%
Chapter 9	0	0	0	Chapter 9	0%	0%	0%
Chapter 11	166	25	191	Chapter 11	87%	13%	1%
Chapter 12	1	1	2	Chapter 12	50%	50%	0%
Chapter 13 _	12,048	2,797	14,845	Chapter 13	81%	19%	73%
Totals:	16,156	4,204	20,360	Totals:	79%	21%	100%
2002 Over 2001							
	Memphis	Jackson	Total %	_			
Chapter 7	755	273	14.17%		verall Change		
Chapter 9	0	0	0.00%		2002 to 2001		
Chapter 11	(37)	3	-21.79%	(B	Both Divisions)		
Chapter 12	1	0	100.00%		40 <i>′</i>		
Chapter 13	877	(133)	3.96%		6.64%		
Totals:	1,596	143	6.64%				
_		ver 2001		2002 Over 2001			
	Jackson	Total %			Memphis	Total %	
Chapter 7	273	13.36%		Chapter 7	755	14.49%	
Chapter 9	0	0.00%		Chapter 9	0	0.00%	
Chapter 11	3	4.23%		Chapter 11	(37)	-44.05%	
Chapter 12 Chapter 13	0 (133)	0.00% -3.52%		Chapter 12 Chapter 13	1 877	100.00% 5.85%	
Totals:	143	-3.52% 2.43%		Totals:	1,596	7.86%	
			inded to the		would be show		5%
	vi verterild	uca ale 100		u wates/40	, vv ()1111() LIC 511() V	03 / (11 /	

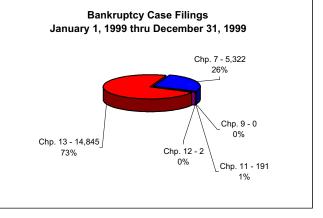
Calculation of percentages are rounded to two places. .745 would be shown as .75 or 75%, and .744 would be displayed as .74 or 74%.

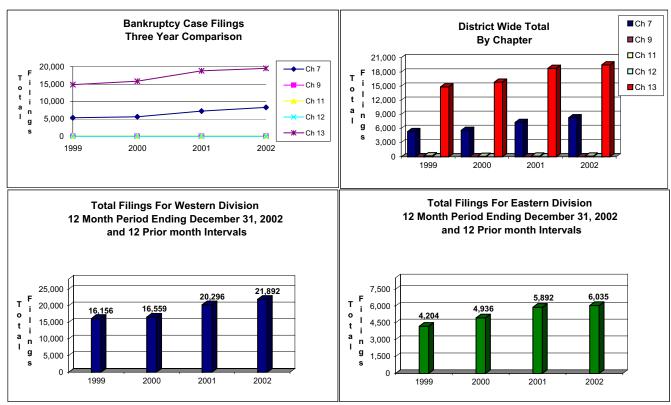












NOTE: Data For Each Year was Calculated Beginning Dec 31 of that Year And Extending Backwards Twelve Months through Jan 01

UNITED STATES BANKRUPTCY COURT Western District of Tennessee PETITIONS CLOSED FOR TWELVE MONTH PERIODS BY DIVISIONS

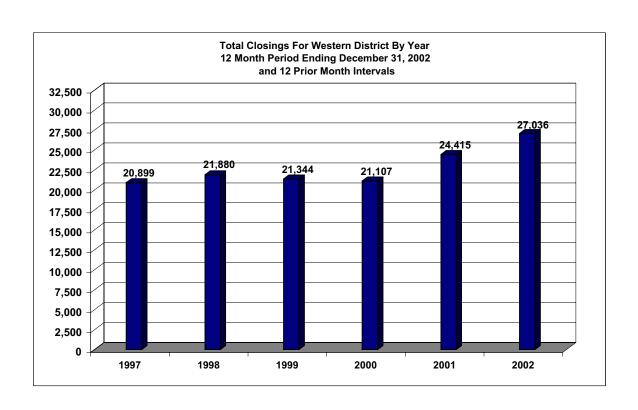
			BY DI	VISIONS			
	Jan 1, 2	002 - Dec 31	, 2002		% of Closings by		
	Memphis	Jackson	Totals		Memphis		Total Closings
Chapter 7	6,180	3,009	9,189	Chapter 7	67%	33%	34%
Chapter 9	.0	0	0	Chapter 9	0%	_0%	0%
Chapter 11	47	48	95	Chapter 11	49%	51%	0%
Chapter 12	0	1 100	1	Chapter 12	0%	100%	0%
Chapter 13	<u>13,649</u> 19,876	4,102 7,160	17,751	Chapter 13	77% 74%	23% 26%	66% 100%
Totals:			27,036	Totals:			
		2001 - Dec 31			% of Closings by		
	Memphis	Jackson	Totals		Memphis		Total Closings
Chapter 7	5,892	2,263	8,155	Chapter 7	72%	28%	33%
Chapter 9	0	0	_0	Chapter 9	0%	0%	0%
Chapter 11	36	38	74	Chapter 11	49%	51%	0%
Chapter 12	1	2	3	Chapter 12	33%	67%	0%
Chapter 13	12,923	3,260	16,183	Chapter 13	80%	20%	67%
Totals:	18,852	5,563	24,415	Totals:	77%	23%	100%
		.000 - Dec 31	, 2000		% of Closings by	Chap. By Div. C	
	Memphis	Jackson	Totals		<u>Memphis</u>	Jackson	
Chapter 7	4,839	1,699	6,538	Chapter 7	74%	26%	31%
Chapter 9	0	0	0	Chapter 9	0%	0%	0%
Chapter 11	21	15	36	Chapter 11	58%	42%	0%
Chapter 12	1	1	2	Chapter 12	50%	50%	0%
Chapter 13	11,536	2,995	14,531	Chapter 13	79%	21%	69%
Totals:	16,397	4,710	21,107	Totals:	78%	22%	100%
	Jan 1, 1	999 - Dec 31	, 1999		% of Closings by	Chap. By Div. C	hapter % of
	Memphis	Jackson	Totals		Memphis	Jackson	Total %
Chapter 7	4,999	1,755	6,754	Chapter 7	74%	26%	32%
Chapter 9	0	1	1	Chapter 9	0%	100%	0%
Chapter 11	23	25	48	Chapter 11	48%	52%	0%
Chapter 12	0	3	3	Chapter 12	0%	100%	0%
Chapter 13	11,757	2,781	14,538	Chapter 13	81%	19%	68%
Totals:	16,779	4,565	21,344	Totals:	79%	21%	100%
	20	02 Over 20	01				
	Memphis	Jackson	Total %				
Chapter 7	288	746	12.68%		Overall Change		
Chapter 9	0	0	0.00%		2002 to 2001		
Chapter 11	11	10	28.38%	(E	Both Divisions)		
Chapter 12	(1)	(1)	-66.67%	`	•		
Chapter 13	726	842	9.69%		10.73%		
I+ 4 1	4.004	4 507	40.700/	1			

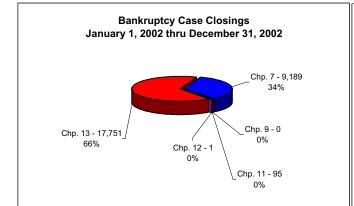
Totals:	1,024	1,597	
_	2002 Over 2001		
_	Jackson	Total %	
Chapter 7	746	32.97%	
Chapter 9	0	0.00%	
Chapter 11	10	26.32%	
Chapter 12	(1)	-50.00%	
Chapter 13	842	25.83%	
Totals:	1,597	28.70%	

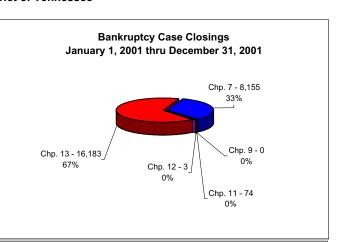
	2002 Over 2001		
	Memphis	Total %	
Chapter 7	288	4.89%	
Chapter 9	0	0.00%	
Chapter 11	11	29.73%	
Chapter 12	(1)	-50.00%	
Chapter 13	726	5.62%	
Totals:	1,024	5.43%	

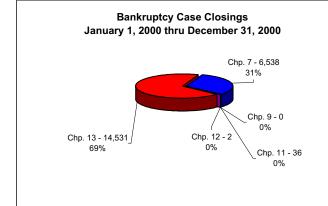
Calculation of percentages are rounded to two places. .745 would be shown as .75 or 75%, and .744 would be displayed as .74 or 74%.

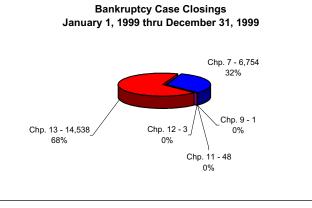
10.73%

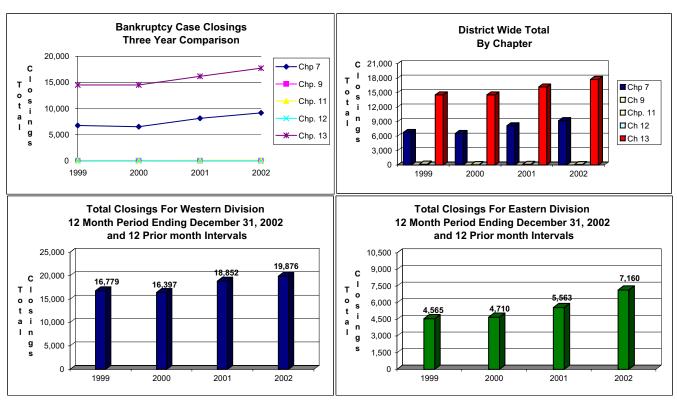












NOTE: Data For Each Year was Calculated Beginning Dec 31 of that Year And Extending Backwards Twelve Months through Jan 01

