



The Bankruptcy Laws and Rights: The Guide of Basics and Chapter 7 - 11 (Paperback)

By N Kumar

Createspace Independent Publishing Platform, 2016. Paperback. Condition: New. Language: English . Brand New Book ****** Print on Demand ******. Bankruptcy is a process that allows consumers and businesses to repay some or all of their debts under the protection of the federal bankruptcy court. For the most part, bankruptcies can be divided into two types -- liquidation and reorganization. Chapter 7 bankruptcy is called liquidation bankruptcy because trustee may take and sell (liquidate) some of your property to pay back some of your debt. However, you can keep property that is protected (or exempt) under state law. There are several types of reorganization bankruptcies, but Chapter 13 is most commonly used by consumers. In Chapter 13 bankruptcy, you keep all of your property but must make monthly payments over three to five years to repay all or some of your debt. Both Chapter 7 and Chapter 13 bankruptcy have many rules regarding which debts are covered, who can file, and what property you can and cannot keep. Chapter 7 Bankruptcy Chapter 7 bankruptcy can be filed by individuals (a personal or consumer bankruptcy) or businesses (a nonconsumer or business bankruptcy). A Chapter 7 bankruptcy typically lasts three to ...



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