



How to File for Chapter 7 Bankruptcy

Stephen Elias, Albin Renauer

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Your guide to a fresh start!

When you have more debt than you can possibly pay off, the bankruptcy system is there to help -- and with *How to File for Chapter 7 Bankruptcy*, you'll find the clear and user-friendly information, advice and forms you need to get through the entire process.

If you're considering bankruptcy, the reliable, up-to-date information in *How to File for Chapter 7 Bankruptcy* will help you successfully complete your bankruptcy claim without breaking the bank.

First, you'll find out how to determine whether you qualify for Chapter 7 -- and whether it's the best way to deal with your debts. Then you'll find out how to:

- decide if bankruptcy is right for you
- complete the official bankruptcy court forms
- prepare for the meeting of creditors
- cancel as much debt as possible
- keep as much property as you can
- deal with secured debts such as car loans
- keep your home, if possible
- rebuild credit afterward

This edition has been revised to reflect changes to state exemption laws, which determine what property you'd get to keep in bankruptcy, and the latest court decisions. You'll also get up-to-date legal forms, including the line-by-line instructions you need to fill them out. Easy-to-use charts make looking up your state's laws a snap.

Please note: This book does not cover business bankruptcies, farm reorganizations or individual repayment plans (Chapter 13). For *Chapter 13 bankruptcy*, see Nolo's *Chapter 13 Bankruptcy: Keep Your Property & Repay Debts Over Time*.

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