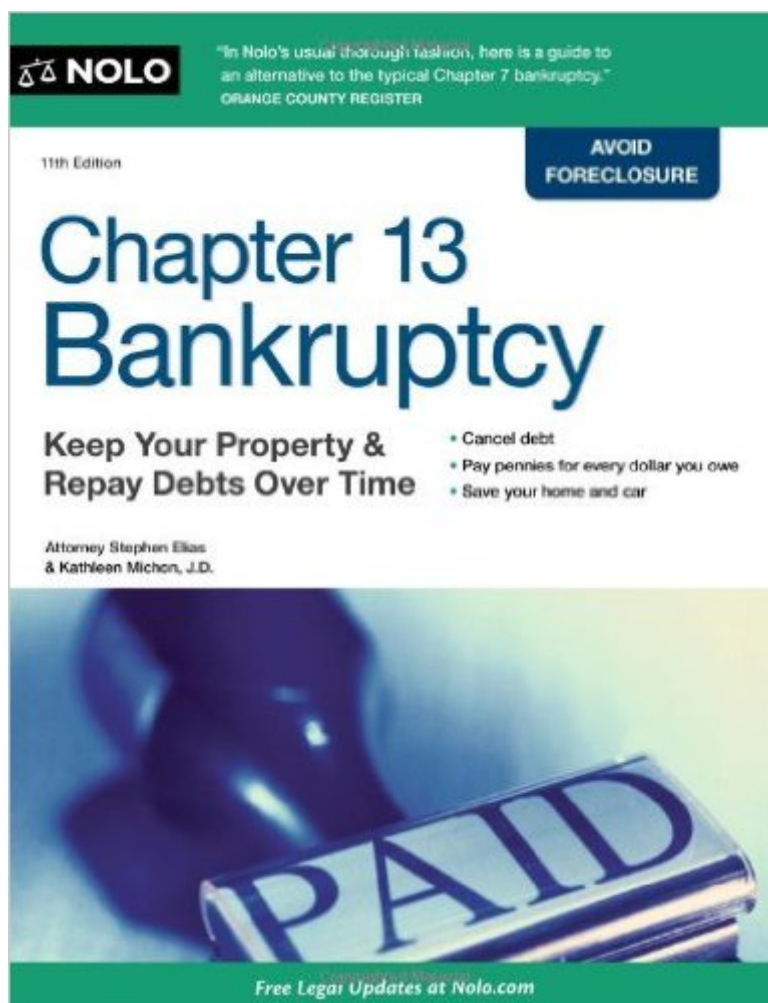


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# Chapter 13 Bankruptcy: Keep Your Property & Repay Debts Over Time



## Synopsis

Reduce your debts, save your property -- and start over! Are you considering Chapter 13 bankruptcy? Use this plain-English guide to decide if Chapter 13 is right for you and to learn how to keep valuable property and repay your unsecured debts. Chapter 13 legal concepts, procedures, and monetary calculations can be tricky. Nolo's Chapter 13 Bankruptcy breaks down the Chapter 13 process and provides clear explanations of the law so you can: consider nonbankruptcy alternatives decide which is better for you -- Chapter 7 or Chapter 13 determine if you qualify for Chapter 13 understand bankruptcy's automatic stay learn how Chapter 13 can help avoid foreclosure find out if you can reduce your car loan balance, or the balance on other secured debts determine if you can strip second mortgages or home equity lines from your home calculate (with forms and step-by-step instructions) whether you have enough income to propose a repayment plan that will meet legal requirements calculate the amount of your monthly plan payment find and work effectively with an excellent lawyer, and rebuild your credit after bankruptcy. This newest edition includes new information on hiring and working with a lawyer, recent U.S. Supreme Court and other federal court decisions interpreting bankruptcy law, the latest bankruptcy exemption laws in your state, and recent IRS standard expense amounts (which play a role in plan payments). If you are considering or have decided to file Chapter 13 bankruptcy, Nolo's Chapter 13 Bankruptcy is the essential guide you need to understand the procedures and law. Note that this book does not cover business bankruptcies, farm reorganizations, or Chapter 7 personal bankruptcy. For Chapter 7 bankruptcy, see Nolo's How to File for Chapter 7 Bankruptcy. If you own your own business and are considering Chapter 7 bankruptcy, see Nolo's Bankruptcy for Small Business Owners.

## Book Information

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## Customer Reviews

Use it on my job in a legal office for a reference manual. Great concise information that is factual and provides a tremendous overview.

the usual Nolo helpful, complete guide, includes caveats and the 'big picture'. Informative even if you do not have an immediate or personal need.

I already owned the companion book on Chapter 7 Bankruptcy, so I knew what to expect from this book. Very straightforward and the explanations are great.

Book purchased for use in our office public library -- basic and Nolo books are easy for a lay person to read

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