CHAPTER 7 vs CHAPTER 13

BANKRUPTCY
WHAT'S BEST FOR YOU

CHAPTER 7	VS	CHAPTER 13
TYPE OF BANKRUPTCY		
LIQUIDATION		REORGANIZATION
WHO CAN FILE?		
INDIVIDUALS AND BUSINESS ENTITIES		INDIVIDUALS ONLY (INCLUDING SOLE PROPRIETORS)
ELIGIBILITY RESTRICTIONS		
DISPOSABLE INCOME MUST BE LOW ENOUGH TO PASS THE CHAPTER 7 MEANS TEST		CANNOT HAVE MORE THAN $383,175 OF UNSECURED DEBT OR $1,149,525 OF SECURED DEBT
HOW LONG DOES IT TAKE TO RECEIVE A DISCHARGE?		
TYPICALLY 3 TO 5 MONTHS		UPON COMPLETION OF ALL PLAN PAYMENTS (USUALLY 3 TO 5 YEARS)
WHAT HAPPENS TO PROPERTY IN BANKRUPTCY?		
TRUSTEE CAN SELL ALL NON-EXEMPT PROPERTY TO PAY CREDITORS		DEBTORS KEEP ALL PROPERTY BUT MUST PAY UNSECURED CREDITORS AN AMOUNT EQUAL TO THE VALUE OF NON-EXEMPT ASSETS
ALLOWS REMOVING UNSECURED JUNIOR LIENS FROM REAL PROPERTY THROUGH LIEN STRIPPING?		
NO		YES (IF REQUIREMENTS ARE SATISFIED)
ALLOWS REDUCING THE PRINCIPAL LOAN BALANCE ON SECURED DEBTS THROUGH A LOAN CRAMDOWN?		
NO		YES (IF REQUIREMENTS ARE SATISFIED)
BENEFITS		
ALLOWS DEBTORS TO QUICKLY DISCHARGE MOST DEBTS AND GET A FRESH START		ALLOWS DEBTORS TO KEEP THEIR PROPERTY AND CATCH UP ON MISSED MORTGAGE, CAR AND NON-DISCHARGEABLE PRIORITY DEBT PAYMENTS
DRAWBACKS		
TRUSTEE CAN SELL NON-EXEMPT PROPERTY, BUT THIS DOES NOT PROVIDE A WAY TO CATCH UP ON MISSED PAYMENTS TO AVOID FORECLOSURE OR REPOSSESSION.		DEBTORS MUST MAKE MONTHLY PAYMENTS TO THE TRUSTEE FOR 3 TO 5 YEARS AND MAY HAVE TO PAY BACK A PORTION OF GENERAL UNSECURED DEBTS.

SOURCE: http://www.nolo.com

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Chapter 13 Vs Chapter 7

JA Banks

Chapter 13 Vs Chapter 7:

Unveiling the Energy of Verbal Artistry: An Mental Sojourn through **Chapter 13 Vs Chapter 7**

In a global inundated with monitors and the cacophony of instant connection, the profound energy and emotional resonance of verbal beauty usually fade into obscurity, eclipsed by the constant barrage of noise and distractions. However, situated within the musical pages of **Chapter 13 Vs Chapter 7**, a interesting work of fictional splendor that impulses with organic feelings, lies an unforgettable journey waiting to be embarked upon. Composed with a virtuoso wordsmith, this magical opus guides readers on a mental odyssey, softly exposing the latent possible and profound influence embedded within the complex internet of language. Within the heart-wrenching expanse of this evocative examination, we shall embark upon an introspective exploration of the book is main themes, dissect their charming publishing design, and immerse ourselves in the indelible impression it leaves upon the depths of readers souls.

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