



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

Stephen Elias, Michon Kathleen, Dzikowski Patricia

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This plain English guide to decide if Chapter 13 is right for you and to learn how to keep valuable property and discharge 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 alternatives to bankruptcy
- 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).

This book does not cover business bankruptcies, farm reorganizations, or Chapter 7 personal bankruptcy. See Nolo's *How to File for Chapter 7 Bankruptcy*.

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