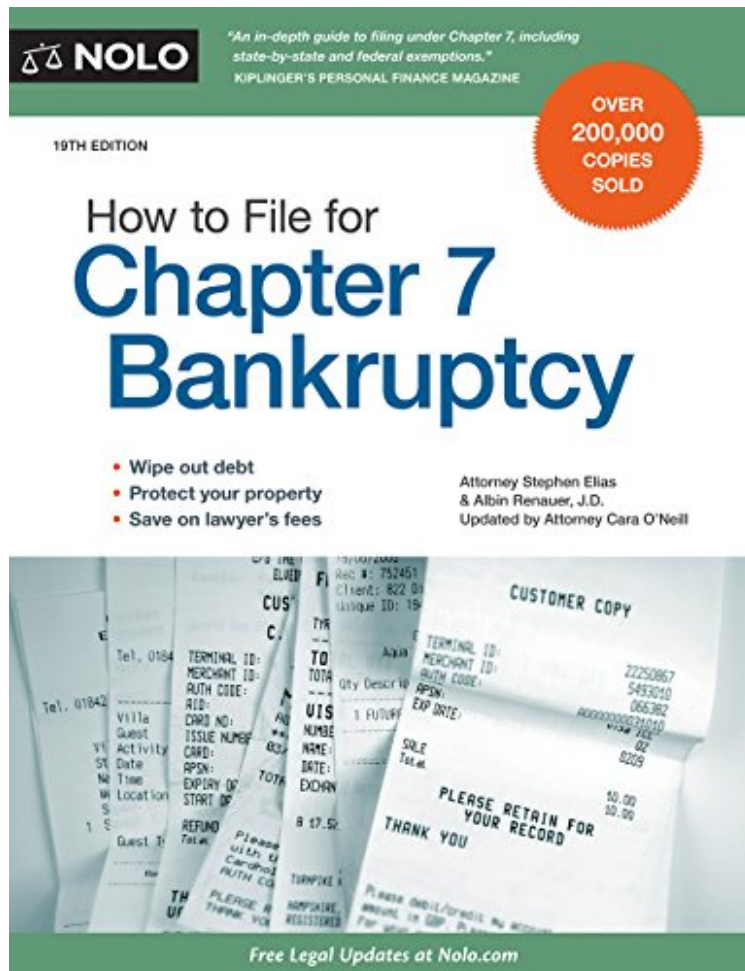


# How to File for Chapter 7 Bankruptcy

Stephen Elias, Albin Renauer

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If 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 step-by-step instructions you need to get through the entire process. First, the book will help you determine whether you qualify for Chapter 7 -- and whether it is the best way to deal with your debts. Then you'll find out how to: stop wage garnishments and attachments cancel as much debt as possible deal with secured debts keep the maximum amount of

property keep your home, if possible rebuild credit after bankruptcy. The 19th edition is revised to include instructions on filling out the new means test forms, changes to state exemption laws (that determine what property bankruptcy filers may keep), and the latest court decisions. Plus, state and federal charts let you quickly find your state's exemption laws. 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.

Clear instructions on when and how to fill out the necessary forms. Forbes Exceptionally clear... The New York Times A do-it-yourself bankruptcy book for people who can't afford expensive lawyers. Newsweek From the Author When you're facing bankruptcy, one thing is clear: money is tight. If you'd like to avoid paying costly attorneys' fees, How to File for Chapter 7 Bankruptcy can help. It provides information about common bankruptcy issues that you can refer to during each stage of your bankruptcy case. From the Back Cover Your guide to a fresh start! Filing for Chapter 7 bankruptcy can help you get your money problems under control and regain your peace of mind. This book has the practical advice you need to succeed. You'll get clear, user-friendly information and instructions on how to fill out the bankruptcy forms and understand what will happen to your property and debts. You'll learn 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 The 19th edition updated with samples of the latest legal forms, plus changes to laws and important court cases includes easy-to-use charts that make looking up the law a snap.