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how chapter 7 works a chapter 7 case begins with the debtor filing a petition with the bankruptcy court serving the area where the individual lives or where the business debtor is organized or has its principal place of business or principal assets

chapter 7 title 11 of the u s code liquidation

chapter 7 bankruptcy allows liquidation of assets to pay creditors unsecured priority debt is paid first in a chapter 7 after which comes secured debt and then nonpriority unsecured debt

chapter 7 bankruptcy is a second chance to regain control of your finances by having most of your unsecured debt including credit card debt medical bills and personal loans legally discharged by a bankruptcy court in virtually all cases however it does not discharge student loans tax debt alimony or child support

chapter 7 bankruptcy is a type of bankruptcy case that can be filed by individuals married couples and businesses it s the most common type of bankruptcy and provides the fastest form of debt relief continue reading to learn more about how chapter 7 bankruptcy works and what everyone filing a chapter 7 bankruptcy should

what is chapter 7 bankruptcy chapter 7 is one of two types of personal bankruptcy filings it s also called liquidation bankruptcy because the court liquidates sells your assets to pay off your lenders and creditors this allows you to complete your filing quickly so you can get a fresh start faster

a chapter 7 case begins with the debtor filing a petition with the bankruptcy court serving the area where the individual lives or where the business debtor is organized or has its principal place of business or principal assets 3 in addition to the petition the debtor must also file with the court 1 schedules of assets and liabilities

qualifying for chapter 7 bankruptcy chapter 7 bankruptcy focuses on liquidating your non exempt assets if you have any to repay creditors before your remaining debt is discharged the process can eliminate many types of unsecured debt this includes credit card debt medical bills and utility bills

a chapter 7 bankruptcy terminates the company s operations and takes the company completely out of business a trustee assumes control of the entity to ensure that creditors benefit from the maximum value of the debtor s assets the order in which creditors are paid depends on their status as creditors to the debtor

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