

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 7 CHAPTER 7 TITLE 11 OF THE U S CODE BANKRUPTCY LIQUIDATION CHAPTER 7 BANKRUPTCY CHAPTER 7 TITLE 11 OF THE U S CODE BANKRUPTCY LIQUIDATION CHAPTER 7 BANKRUPTCY CHAPTER 7 OF TITLE 11 U S CODE IS THE BANKRUPTCY CODE THAT GOVERNS THE PROCESS OF LIQUIDATION UNDER THE BANKRUPTCY LAWS OF THE U S IN CONTRAST TO BANKRUPTCY UNDER CHAPTER 11 AND CHAPTER 13 WHICH GOVERN THE PROCESS OF REORGANIZATION OF A DEBTOR CHAPTER 7 BANKRUPTCY IS THE MOST COMMON FORM OF BANKRUPTCY IN THE U S 1 FOR BUSINESSES 2020 8 7 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 2023 11 7 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 2023 10 17 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 2023 9 5 KEY TAKEAWAYS CHAPTER 7 LIQUIDATION BANKRUPTCY SELLS OFF ASSETS TO PAY BACK CREDITORS CHAPTER 7 FILERS CAN KEEP CERTAIN PROPERTY AND ASSETS THAT ARE EXEMPT FROM BEING SOLD IN BANKRUPTCY AFTER BANKRUPTCY MOST DEBTS ARE DISCHARGED BUT SOME DEBTS STILL HAVE TO BE REPAID LIKE STUDENT LOANS AND CHILD SUPPORT IN THIS ARTICLE

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