

Chapter 13 Bankruptcy

8 Steps to Getting Your Chapter 13 Discharge

Chapter 13 Pre-Filing

Collect your financial data before preparing the bankruptcy petition, schedules, and statements. The amount of time this takes depends on how long document preparation takes.

File Your Bankruptcy Forms

Once the debtor certifies that everything in the forms is accurate, they sign the documents. File the case with the bankruptcy court and receive protection from the automatic stay. Within 21 days of filing, submit all requested documents to the bankruptcy trustee.

Begin Your Repayment Plan

The debtor must begin making payments within 30 days of filing. This will generally occur before the 341 meeting of creditors. This is the case unless the bankruptcy court orders otherwise.

341 Meeting of Creditors

Around 30-40 days after filing, the first 341 meeting of creditors occurs. The filer's creditors can ask them questions under oath, which they must answer truthfully. If creditors have any objections, they must file those objections within 7 days of the first 341 meeting.

Debtor Education Course

Within 75 days of the first 341 meeting, the debtor education course must be completed. The debtor must file the certificate of completion with the court at this time.

Complete All Plan Payments

If no objections arise, the payment plan proceeds for the agreed-upon duration of time. This is usually between 36 and 60 months. The debtor must complete all payments, after which the trustee will issue a Notice of Completed Plan Payments.

Final Report from Bankruptcy Trustee

Within 4 months of the completed plan payments, the trustee issues a final report to the court about the disbursement of payments. Any involved parties have 33 days to object to the report.

Get Your Chapter 13 Discharge

Once the trustee files a Notice of Intent to Enter Discharge, involved parties have 14 days to object. If no parties object, the discharge finalizes the bankruptcy case, clears any remaining dischargeable debts, and protects the debtor from further collections.

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Chapter 13 Bankruptcy Questions

**Henry J. Sommer, Gary Klein, National
Consumer Law Center**



Chapter 13 Bankruptcy Questions:

The 250 Personal Finance Questions You Should Ask in Your 20s and 30s Debby Fowles, 2008-12-01 Personal finance problems like college loans credit card debt and badly planned budgets have helped identify young adults these days as Generation Debt Written in an easy to read accessible Q build an emergency fund get out of debt as easily and quickly as possible splurge the smart way and more Saving young adults from feeling like they re facing impossible odds this book will explain ease and eliminate your worst financial fears

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supplements and updated disks Cases and Materials on Bankruptcy James J. White, Raymond T. Nimmer, 1996 Designed to teach a course on questions that arise in and are associated with business bankruptcy Contains actual documents tracing a conventional Chapter 11 case from inception to conclusion to give students an idea of a typical business bankruptcy Also contains an introduction to American bankruptcy law its purpose and its history In Re Day ,1983 *Credit Repair* Robin Leonard, 2000 Even readers with the bad credit blues find reason for hope in the pages of this bestselling book Attorney Robin Leonard provides plenty of practical advice on how to decipher a credit report detect and fix credit report errors create a realistic spending plan negotiate with credit bureaus build a solid credit history for the future Credit Repair features Sample credit reports from the three major credit bureaus Resource Appendix of where to go for additional help Text of the federal Fair Credit Reporting Act Text of state credit reporting laws that provide additional protections 30 forms and letters that will make repairing one's credit easy *California. Court of Appeal (1st Appellate District). Records and Briefs* California (State)., *California. Court of Appeal (2nd Appellate District). Records and Briefs* California (State)., Received document entitled APPLICATION FOR IMMEDIATE STAY ORDER Bankruptcy Court Decisions ,1981

Chapter 13 Bankruptcy Questions Book Review: Unveiling the Magic of Language

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it is a local church a local body of believers the universal church is comprised of everyone who belongs to christ

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