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# Consumer Bankruptcy: Fundamentals Of Chapter 7 And Chapter 13 Of The U.S. Bankruptcy Code, Third Edition



CONSUMER BANKRUPTCY

*Third Edition*

Fundamentals of Chapter 7  
and Chapter 13 of the  
U.S. Bankruptcy Code

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## **Synopsis**

This revised book covers the fundamentals of consumer bankruptcy proceedings under chapters 7 and 13 of the Code, including updated information on the changes in the law since BAPCPA. In addition to providing the fundamentals of chapters 7 and 13, including debtor's duties, procedure, dischargeability, automatic stay and much more, the Third Edition includes information on today's most litigated questions, including issues surrounding applicable commitment periods in chapter 13 plans, projected disposable income, case conversion and exemptions. The revised book also analyzes several new U.S. Supreme Court decisions, including Lanning, Ransom, Espinosa and Milavetz, and addresses the current state of consumer bankruptcy law. While it is ideal for the generalist practitioner, even experienced consumer bankruptcy professionals will benefit from the insights provided.

## **Book Information**

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## **Customer Reviews**

These cases of successfully discharging student loan debt in bankruptcy should be included:1. Michael Eric HEDLUND v. The Educational Resources Institute Inc. et al., case number 12-35258, in the U.S. Court of Appeals for the Ninth Circuit (May 22, 2013);2. In re Robert Jacob SCOTT and

Sarah Jane Scott, Debtors. Robert Jacob Scott and Sarah Jane Scott, Plaintiffs v. U.S. Department of Education; Educap, Inc., The Education Resources Institute (TERI), et. al, Defendants. Bankruptcy No. 07-14317. Adversary No. 07-01367. United States Bankruptcy Court, W.D. Washington, at Seattle. September 25, 2009;3. Christian D. MENDOZA, Chapter 7, Debtor. Christian D. Mendoza, Plaintiff, Educational Credit Management Corporation; Hemar Insurance Corporation of America, Defendants. Case No.-01-53238-MM. Adversary No. 01-5283. United States Bankruptcy Court, N.D. California. June 20, 2007; and4. In re Lorna Kaye NYS, Debtor, Educational Credit Management Corporation, Appellant, v. Lorna Kaye Nys, Appellee. No. 04-16007. United States Court of Appeals, Ninth Circuit. Argued and Submitted February 15, 2006. Filed April 26, 2006. 446 F.3d 938. The Hedlund (2013) and Scott (2009) cases are very significant, they exemplify healthy, working, student loan debtors in their 30s who successfully discharged most of their student loan debt.

If you are buying this book for a class, don't waste your time and money on the kindle version. It does not have actual page numbers so you cannot read the proper assignments for class or follow along in class. I ended up buying the paper version so this was a complete waste of \$10.

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