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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

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chapter 7 bankruptcy what it is how it works ramifications Dec 04 2023 2022 3 28 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

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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

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