Summary

Expert Guidance and Incisive Analysis on All Consumer Bankruptcy Topics

The definitive consumer bankruptcy treatise is updated with new case law, new Bankruptcy Code dollar amounts, the new initial forms, rules effective December 1, 2019, and updated means test data.

Everything you need to know about the all-new official forms, effective December 2019, including sample filled-in forms for Chapter 7 and 13 cases, with extensive annotations and instructions
The new April 1, 2019 dollar amounts updated in the chapters and the Code
Analysis of recent Supreme Court decisions on discharge injunction violations and application of FDCPA to bankruptcy claims process
Analysis and pleadings concerning the requirements for mortgage servicers submitting claims, including payment change and final cure notices under Bankruptcy Rule 3002.1
Reprints of the Bankruptcy Code, additional bankruptcy statutes, the bankruptcy rules, fee schedules, bankruptcy regulations, director's forms, and more
Automatic stay, the bankruptcy discharge, and remedies for stay and discharge violations
Discussion of means testing issues and latest means test data
Using bankruptcy to deal with a foreclosure
Exemptions, lien avoidance, and secured claims
Hidden fees and overcharges in creditor claims
Attorney fees
Litigating consumer cases in bankruptcy
Non-dischargeability actions
Creditor reaffirmation abuses
Consumers as creditors of bankrupt merchants, landlords, or lenders.

All the Practice Tools You Need:

Client questionnaire (English and Spanish)
Annotated sample completed initial forms for use in 2020
170 sample pleadings, in Word format
A date calculator to compute 24 key look-back dates
Forms and tips to obtain client tax records for use in 2020
State-by-state analysis of exemption law
Reprints of all other bankruptcy statutes (in addition to the Code)
Bankruptcy Rules in effect for 2020
Means test data
Client handouts.

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Praise

"No bankruptcy practitioner, no matter how experienced, should be without this volume." — Sen. Elizabeth Warren, Former Professor of Law, Harvard Law School

"Consumer Bankruptcy Law and Practice is a must for every counselor and practicing bankruptcy lawyer in the consumer field. I hope practitioners in my court acquaint themselves with this valuable work. — Judge Marilyn Morgan, U.S. Bankruptcy Court, Northern District of California

"I don't understand how anyone can practice bankruptcy law without the NCLC Consumer Bankruptcy book... it's helped more than I can say in my practice. Almost every day someone asks a question on the NACBA listserv and someone else pipes in..."
with Where's your bankruptcy bible, the NCLC book? I recommend you get it now!" — Karen M. Oakes, Basin Bankruptcy Center, Klamath Falls, OR

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