

BANKRUPTCY

Q & A



**Central California
Bankruptcy
Association**



**CENTRAL CALIFORNIA
LEGAL SERVICES**
JUSTICE. EQUITY. POWER.

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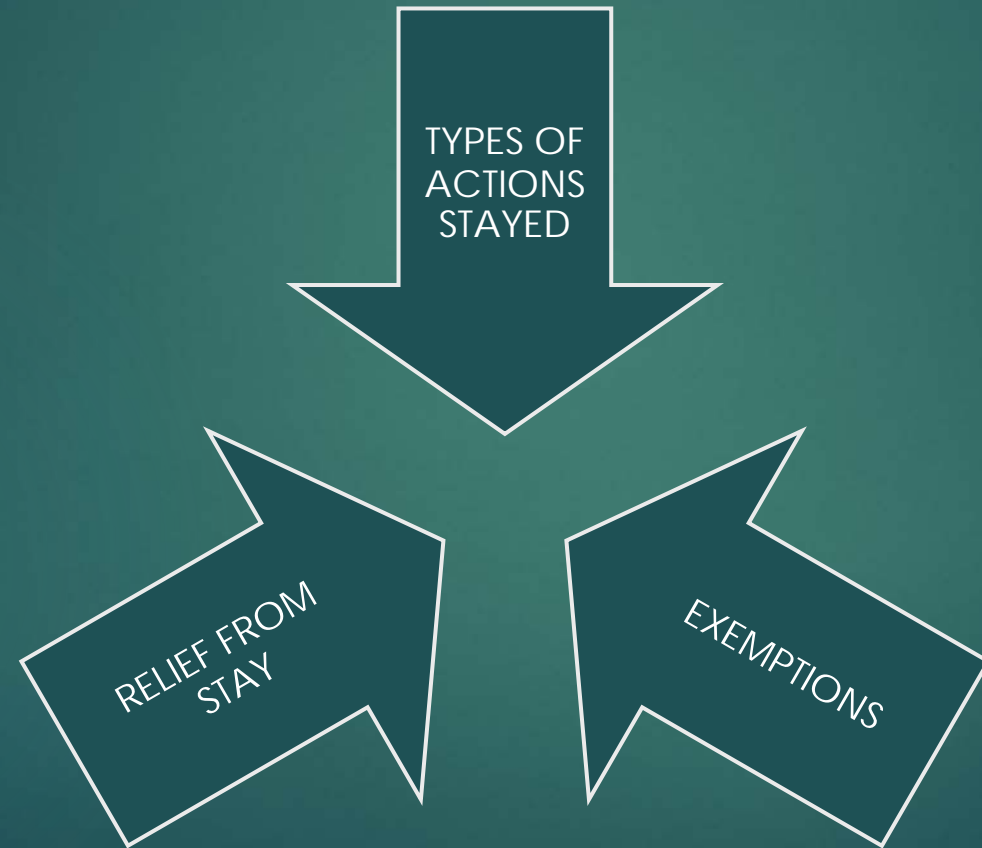
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What is Bankruptcy?

THE AUTOMATIC STAY



EXEMPT VS. NON-EXEMPT PROPERTY



RETAINING EXEMPT PROPERTY

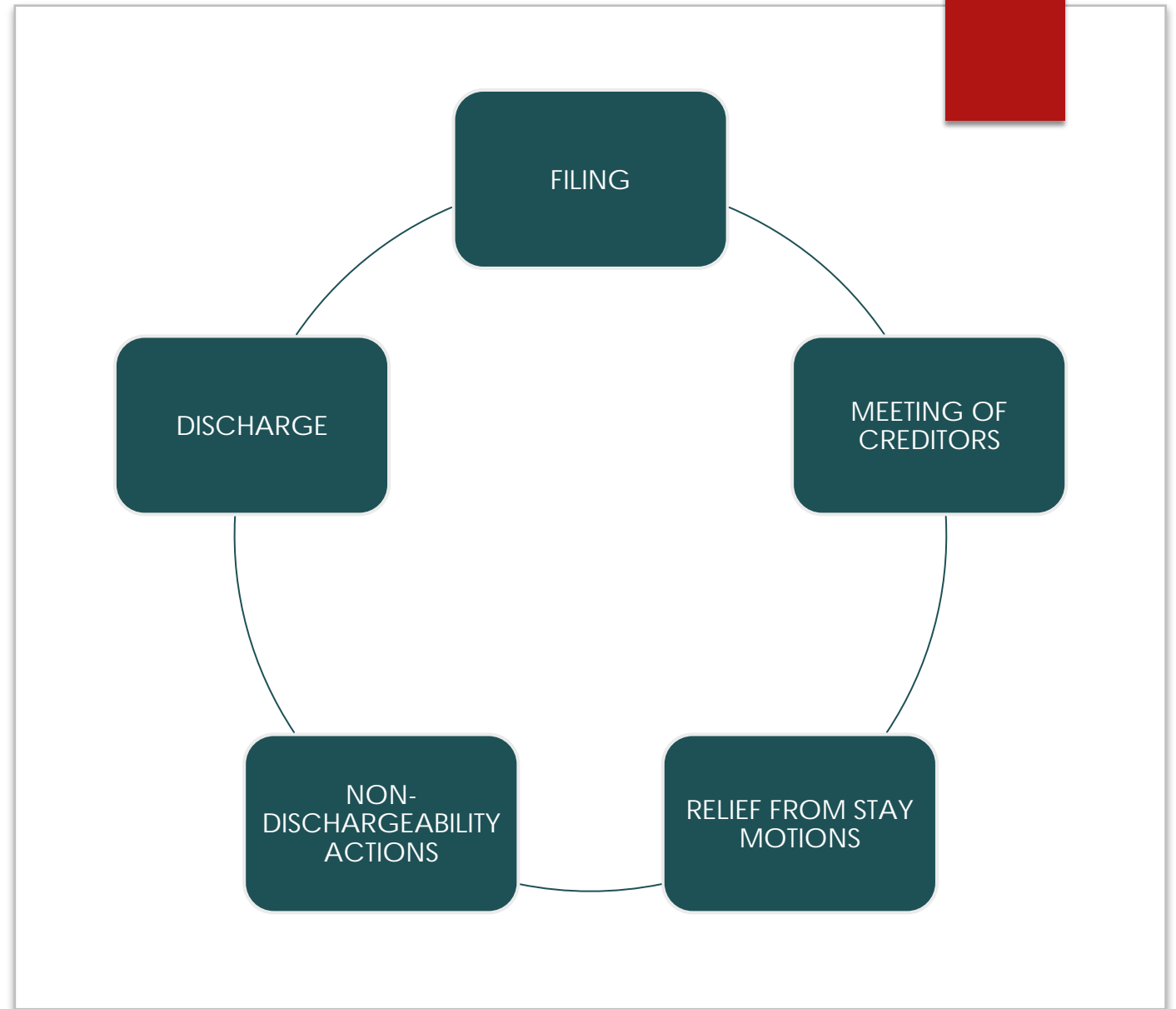
CHAPTER 7 VS. CHAPTER 13 (ABILITY TO KEEP
NON-EXEMPT ASSETS OR EQUITY IN CHAPTER 13)

EXEMPTIONS

THE DISCHARGE

- ▶ BREADTH OF DISCHARGE
- ▶ NON-DISCHARGEABLE DEBTS
- ▶ DISCHARGE DENIAL

CHAPTER 7 PROCESS





CHAPTER 13 PROCESS



QUESTIONS?

Thank You to
Our
Presenters!

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