



## **Chapter 7 Consumer Bankruptcy Strategies, 2016 ed.: Leading Lawyers on Filing Chapter 7 Cases in Today's Consumer Bankruptcy Climate (Inside the Minds)**

*T. Jake Hinkins, Jane Downey, Melissa Herman, Adrienne Hines*

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To many, the filing of a Chapter 7 consumer bankruptcy represents a black mark on a debtor's personal scorecard. Our authors present a different view: individuals must understand that a Chapter 7 bankruptcy filing is a financial tool that guides individuals toward efficient personal financial management and generates long-term benefit to self and community. In the chapters presented in Chapter 7 Consumer Bankruptcy Strategies, 2015 ed., these leaders:

Explain the public's misconception that a Chapter 7 debtor will lose everything including their house and car if they file bankruptcy; many debtors don't realize they can retain these assets even after filing;

Guide the consumer debtor through the Chapter 7 filing process and discuss effective strategies and best practices for an efficient discharge of as much debt as possible; and

Describe the differences between Chapter 7 and Chapter 13 consumer bankruptcy filings, focusing on the eligibility criteria for both.

This edition has been updated to reflect the latest thinking in Chapter 7 consumer bankruptcy, including strategies that offer individuals a way out, a way to get ahead of their indebtedness, and a plan for taking back control of their lives and their futures.

Inside the Minds provides readers with proven business and legal intelligence from leading C-Level executives and lawyers. Each chapter offers thought leadership and expert analysis on an industry, profession, or topic, providing a future-oriented perspective and proven strategies for success. Each author has been selected based on their experience and C-Level standing within the business and legal communities.

## **Chapters Include:**

1. T. Jake Hinkins, Anderson Hinkins LLC "Providing Chapter 7 Clients with Guidance and Understanding"
2. Jane H. Downey, Moore Taylor Law Firm PA "Choosing the Appropriate Bankruptcy Chapter and Strategies for Your Client"
3. Melissa A. Herman, Herman & Russo PC "Achieving Key Goals for Chapter 7 and Chapter 13 Bankruptcy Clients"
4. Adrienne M. Hines, Kademenos Wischart Hines & Lynch Co. LPS "Empowering Chapter 7 Clients to Fix Their Financial Problems: Being a Compassionate and Knowledgeable Bankruptcy Attorney"

## **Appendices include:**

Appendix A: Official Form 410 Proof of Claim

Appendix B: US Bankruptcy Court, District of South Carolina, Bankruptcy Filings, February 2016

Appendix C: US Bankruptcy Court, District of South Carolina, Bankruptcy Filings Through December 31, 2015

Appendix D: US Bankruptcy Court, District of South Carolina, Bankruptcy Filings Through December 31, 2014

Appendix E: Voluntary Chapter 7 Timeline (Individual)

Appendix F: Acknowledgment

Appendix G: Disclosure of Claims and Lawsuits

Appendix H: Client Information Worksheet

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