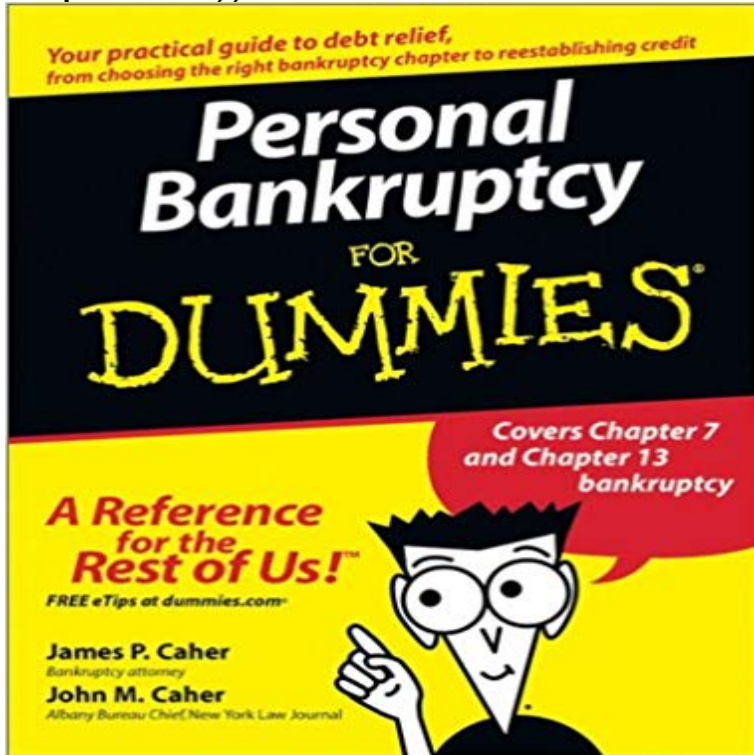


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The number of new personal bankruptcies filed each year continue to increase. And there is no relief in sight. Bankruptcy is never a painless or easy decision, but with a little know-how, you can get through this process with a minimum of headache, heartache, and indigestion. With a clear focus towards the future, you can then begin to get your finances and your life back in order. If you're considering bankruptcy, are currently in the process of filing for bankruptcy, or on the brink of bankruptcy and looking for a way to get through debt, *Personal Bankruptcy For Dummies* can help you make the best decisions about your financial future. *Personal Bankruptcy For Dummies* is a nuts-and-bolts toolbox, which covers both Chapter 7 and Chapter 13 bankruptcy. Written by two seasoned experts on bankruptcy law, this easy-to-follow guide walks you through the bankruptcy process and explains how to rebuild your credit after filing for bankruptcy. Straightforward answers and reliable advice can help you sort out all of your possibilities, with a clear understanding of what you have to gain and what to lose. This carefully written guidebook will show you how to:

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