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Bankruptcy Code that provides for liquidation (sell for cash) of the debtor's assets in order to repay the creditors. Certain assets or aggregate value of assets of the debtor may be exempt (they don't have to sell) based on state law.

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Dave Ramsey - Chapter 6: Credit Bureaus & Collection

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The pro rata payment

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includes which of the following elements. repayment of debt as soon as possible, using the Four Walls to set priorities, giving a percentage of debt to each creditor. The fastest growing group of people filing for bankruptcy are: Under 25.

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