

# Noon Time Legal Seminar, March 21, 2017

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12:00-1:00 pm

Nevada County Superior Court, Law Library, 201 Church Street, Nevada City

## **Bankruptcy and Debt Collection**

**Presented by George Roberts**

This seminar will discuss the general concept of Chapter Seven under the United States Bankruptcy Code (11 USC § 701-784). Since the Amended Bankruptcy Code of 2005, there is a "qualification" standard for most consumer Chapter Seven Bankruptcies. This seminar will give general information on the following areas, all of which need to be considered in analyzing the potential benefits for individuals, couples, and small businesses, including corporations.

<ul style="list-style-type: none"><li>• Chapter Seven Goal: "A fresh start for the honest debtor"</li><li>• Consumer <u>vs</u> Non-Consumer bankruptcy</li><li>• Qualification Standard<ul style="list-style-type: none"><li>- When it applies</li><li>- General guideline</li></ul></li></ul>	<ul style="list-style-type: none"><li>• Assets, various types and valuations methods</li><li>• Debts<ul style="list-style-type: none"><li>- Secured debt</li><li>- Unsecured debt</li><li>- Priority debt</li></ul></li></ul>
<ul style="list-style-type: none"><li>• Exemption Statutes - laws which protect certain assets with certain dollar amounts</li><li>• Income and Expense Schedules</li><li>• Income Taxes - Dischargeable?</li></ul>	<ul style="list-style-type: none"><li>• Non-Dischargeable types of debt ( § 523)<ul style="list-style-type: none"><li>- Fraud</li><li>- DUI accidents</li><li>- Student Loans</li></ul></li> <li>• Preferential Payments</li></ul>

Attorneys will receive one (1) hour of MCLE credit (Minimum Continuing Legal Education). Cost is \$30 for attorneys and \$15 for non-attorneys. Pre-registration recommended, as spaces are limited. Call 530-265-7161 or email [Law.Library@nccourt.net](mailto:Law.Library@nccourt.net) to pre-register. Arrive by 11:40 am at the Courthouse to complete registration and payment. We prefer cash or check, payable to the Nevada County Law Library. Credit cards will also be accepted.

### **About George Roberts**

Mr. Roberts has been practicing law in the area of Bankruptcy for the past 40 years and currently has a practice in Nevada City. In addition to the State Courts of California, he is also admitted to practice in the Federal Courts, specifically, the Eastern, Northern, and Southern Districts of California.