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federal bankruptcy laws govern how us companies go out of business or attempt to recover from severe financial distress when they are struggling to pay their debts there are 2 main forms of commercial bankruptcy that are relevant to investors under the bankruptcy code chapter 7 and 11 chapter 7 has similarities for both businesses and

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if a company files for chapter 7 bankruptcy it means it s liquidating its assets and shutting down operations in a situation like this your chances of getting paid anything for your shares of

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chapter 7 bankruptcy allows liquidation of assets to pay creditors unsecured priority debt is paid first in a chapter 7 after which comes secured debt and then nonpriority unsecured debt

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chapter 7 bankruptcy means that the company has shut its doors for good its assets will be sold and the entire proceeds will be distributed to its creditors in a strict order of precedence

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chapter 7 bankruptcy is the quickest chapter to file filers don t repay creditors and qualifying debts are erased after approximately four months filers can keep property that is exempt from bankruptcy but lose nonexempt property

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bondholders and other unsecured creditors will be notified of the chapter 7 and should file a claim in case there s money left for them to receive a payment stockholders do not have to be notified of the chapter 7 case because they generally don t receive anything in return for their investment

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a chapter 7 filing is the more nuclear option it means that the company stops operating and all its assets are put up for sale by a court appointed trustee with the proceeds divvied up to the company s debtors in order of the seniority of the debt

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under a chapter 7 bankruptcy the business closes its doors and its assets are sold off to pay its creditors in a chapter 11 bankruptcy the company may continue to operate under court

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how chapter 7 works a chapter 7 case begins with the debtor filing a petition with the bankruptcy court serving the area where the individual lives or where the business debtor is organized or has its principal place of business or principal assets

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liquidation under chapter 7 is a common form of bankruptcy it is available to individuals who cannot make regular monthly payments toward their debts businesses choosing to terminate their enterprises may also file chapter 7

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as explained by the sec bond investors and creditors typically have priority over stockholders during chapter 7 liquidation you could consider this risk as a balance to the higher returns that stockholders stand to earn should your company earn higher than average profits

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chapter 7 liquidation is the most common form of bankruptcy in the united states the code treats individual debtors differently from non individuals 11 u s code 109 such as corporations limited liabilities companies and business partnerships the statutory differences are explained below

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chapter 7 is the bankruptcy chapter intended to help lower income filers who can t afford to repay some of their debts you must take the chapter 7 means test to determine if you qualify however you ll be exempt from the means test if most of your debt is from a business venture or you re a qualifying military member

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chapter 7 bankruptcy involves taking the property and assets of the debtor and selling them to pay of as much debt as possible before discharging the rest but debtors should know that filing for chapter 7 does not necessarily mean you will lose all of your possessions

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chapter 11 bankruptcy basics this chapter of the bankruptcy code generally provides for reorganization usually involving a corporation or partnership a chapter 11 debtor usually proposes a plan of reorganization to keep its business alive and pay creditors over time people in business or individuals can also seek relief in chapter 11

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chapter 7 stocks and stock valuation questions what are three key features of common stock there are many features to choose from but here is a list of three key features 1 residual claim the common stock shareholder is entitled to all assets and cash flow of the company after the liabilities have been satisfied

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