

Index

- ABANDONMENT OF ASSETS**
Bankruptcy, operations of debtor
in bankruptcy, **12:18**
- ABSOLUTE PRIORITY RULE**
Reorganization, confirmation hearing, **18:50**
- ACCELERATION**
Insolvency, **4:2**
- ACCEPTANCE OR REJECTION**
Reorganization plans, *see Reorganization*
- ACCOUNTANTS**
Bankruptcy
Party to suit, **9:14**
Reorganization, employment of
professionals, **12:15**
- ADEQUATE PROTECTION**
Bankruptcy, **10:5**
- ADMINISTRATIVE EXPENSES**
Bankruptcy, operations of debtor
in bankruptcy, **12:18**
- ADMINISTRATIVE ROLE OF
COMMITTEES**
Generally, **14:2**
- ADVERTISING**
Consumer Leasing Act and
Regulation M, **5:18**
- AGREEMENTS**
See Contracts and agreements
- ALLOCATION OF RETURNS**
Reorganization plan negotiations,
allocation between secured
- ALLOCATION OF RETURNS**
—**Cont'd**
and unsecured creditors,
18:15
- ANSWER**
Involuntary bankruptcy petition,
filing treated as complaint,
9:21
- APPLICATIONS**
Equal Credit Opportunity Act, *see
Equal Credit Opportunity Act
and Regulation B*
- APPOINTMENTS**
Bankruptcy, **13:1 to 13:5, 14:5,
17:5, App. 13A**
Trustee, small business reorgani-
zation, **20:2**
- APPURTENANCES**
See Fixtures and appurtenances
- ARTICLE 9**
Generally, **3:1 et seq.**
Scope, **3:2 et seq.**
- ATTORNEYS**
Bankruptcy
Party to suit, **9:14**
Reorganization, employment of
professionals, **12:15**
Credit agreements, *see Credit
agreement*
- AUTOMATIC STAY**
Bankruptcy, **10:2, 16:3**
Remedial measures, relief, **17:3**
- BANKRUPTCY**
Generally, **9:1 et seq.**

BANKRUPTCY—Cont'd

- See also Insolvency
- Abandonment of assets, operations of debtor in bankruptcy, **12:8**
- Accountants
 - Party to suit, **9:14**
 - Reorganization, employment of professionals, **12:15**
- Adequate protection, **10:5**
- Administrative expenses, payment of, operations of debtor in bankruptcy, **12:11**
- Appointments
 - Committees, appointments to, **9:13, 13:1 to 13:5, App. 13A**
 - Ombudsman, **9:11**
 - Trustees and examiners, **9:10, 13:1 to 13:5, 14:5, 17:5, App. 13A**
- Attorneys
 - Party to suit, **9:14**
 - Reorganization, employment of professionals, **12:15**
- Automatic stay, **10:2, 16:3**
- Business operations of debtor in bankruptcy
 - Generally, **12:1 to 12:20**
 - Abandonment of assets, **12:8**
 - Administrative expenses, payment of, **12:12**
 - Contracts, **12:14**
 - Cost-cutting, **12:5**
 - Doing business, **12:11**
 - Fees, **12:19**
 - Foreign assets, **12:9**
 - Handling money, **12:17**
 - Impact of Chapter 11 filing on general conduct of business, **12:3 to 12:13**
 - Leases, **12:14**
 - Maintenance, **12:4**
 - Ordinary course of business and diminution of estate, **12:2**
 - Personnel, **12:15**

BANKRUPTCY—Cont'd

- Business operations of debtor in bankruptcy—Cont'd
 - Purchase of assets, **12:6**
 - Regulatory powers, **12:13**
 - Related entities, **12:10**
 - Reporting, **12:18**
 - Selling assets, **12:7**
- Bylaws for unsecured creditor's committee, **App. 14A**
- Cash collateral, use of, operations of debtor in bankruptcy, **12:16**
- Causes of action
 - Generally, **11:1 to 11:10**
 - Equitable subordination, **11:7**
 - Fraudulent transfers and obligations, **11:6**
 - Limitations, **11:10**
 - Offsets, **11:9**
 - Postpetition transfers, **11:8**
 - Preferences, **11:5**
 - Statutory liens, **11:4**
 - Trustee's strong-arm clause, **11:3**
 - Turnover of property, **11:2**
- Chapter 7 cases, *see Chapter 7*
- Chapter 11 cases, *see Chapter 11*
- Chapter 12, filing requirements, **9:20**
- Chapter 13 cases, *see Chapter 13*
- Code, **9:2**
- Committees
 - Generally, **13:1 to 13:5**
 - Administrative role, **14:2**
 - Appointments, **9:13, 13:1 to 13:5, 14:5, App. 13A**
 - Duties and powers in general, **14:1 to 14:7**
 - Fiduciary duties of committees and their members, **13:4**
 - Investigations by, **14:3**
 - Membership, **13:3**

INDEX

BANKRUPTCY—Cont'd

- Committees—Cont'd
 - Negotiation and confirmation of plan, committee participation, **14:4**
 - Party to suit, committees as, **9:13**
 - Sample bylaws for unsecured creditor's committee, **App. 14A**
 - Sample letter soliciting acceptances of reorganization plan, **App. 14A**
 - Structuring committees, **13:5**
 - Trustee's or examiner's appointment requested by, **14:5**
 - Types of committees, **13:2**
- Consultants, employment of, **12:15**
- Contracts, operations of debtor in bankruptcy, **12:14**
- Conversion and dismissal
 - Generally, **17:4**
 - Reorganization, *see Reorganization*
- Core vs. non-core proceedings, **9:6**
- Definitions, **9:17**
- Diminution of estate, **12:2**
- Dismissal, **17:4**
- Doing business, operations of debtor in bankruptcy, **12:11**
- Employment of professionals, reorganization, **12:15**
- Equitable subordination, **11:7**
- Examiners' appointment, **9:10, 14:5, 17:5**
- Fees, operations of debtor in bankruptcy, **12:19**
- Fiduciary duties of committees and their members, **13:4**
- Foreign assets, impact of Chapter 11 filing on business operations of debtor, **12:9**

BANKRUPTCY—Cont'd

- Foreign creditors' remedies, jurisdiction, **9:8**
- Form 10: Proof of Claim, **App. 17A**
- Fraudulent transfers and obligations, **11:6**
- Guaranties, **2:8**
- Handling money, operations of debtor in bankruptcy, **12:17**
- Impact of Chapter 11 filing on general conduct of business, **12:3 to 12:13**
- Indenture trustee, *see Indenture trustee*
- Individual creditors as party to suit, **9:16**
- International transactions, jurisdiction, **9:7**
- Investigations by committees, **14:3**
- Involuntary petition in bankruptcy, *see Involuntary bankruptcy*
- Jurisdiction
 - Generally, **9:5**
 - Core vs. non-core proceedings, **9:6**
 - Court structure, **9:5**
 - Foreign creditors' remedies, **9:8**
 - International transactions, **9:7**
 - Reorganization plan contents, retention of bankruptcy court jurisdiction, **18:26**
- Leases, operations of debtor in bankruptcy, **12:14**
- Limitations and restrictions
 - Causes of action, **11:10**
 - Debtor in possession or trustee, limitations on authority, **17:6**
- Membership on committees, **13:3**
- Negotiation and confirmation of plan, committee participation, **14:4**
- Official bankruptcy Form 10: Proof of Claim, **App. 17A**

BANKRUPTCY—Cont'd

- Offsets, **11:9**
- Ordinary course of business, **12:2**
- Parties
 - Generally, **9:9**
 - Attorneys, accountants, and other professionals, **9:14**
 - Committees, **9:13**
 - Debtor, **9:9**
 - Individual creditors, **9:16**
 - Other principal parties in interest, **9:15**
 - Reorganization plan negotiations, *see Reorganization*
 - Trustees, **9:12**
- Personnel, operations of debtor in bankruptcy, **12:15**
- Postpetition transfers, **11:8**
- Preferences, causes of action, **11:5**
- Principal parties, *see group Parties in this topic*
- Proof of claim
 - Form 10, **App. 17A**
 - Remedial measures in general, **17:2**
- Purchase of assets, operations of debtor in bankruptcy, **12:6**
- Regulatory powers, operations of debtor in bankruptcy, **12:13**
- Related entities, operations of debtor in bankruptcy, **12:10**
- Remedial measures
 - Additional remedies, **17:8**
 - Appointment of trustee or examiner, **17:5**
 - Bankruptcy Code, relief under, **9:3**
 - Conversion and dismissal, **17:4**
 - Foreign creditors' remedies, jurisdiction, **9:8**
 - Limitations on authority of debtor in possession or trustee, **17:6**
 - Proof of claim, **17:2**

BANKRUPTCY—Cont'd

- Remedial measures—Cont'd
 - Reorganization plan proposal, **17:7**
- Reorganization proceedings, *see Reorganization*
- Reporting, operations of debtor in bankruptcy, **12:18**
- Restraints on debtor or trustee, **10:4**
- Sample bylaws for unsecured creditor's committee, **App. 14A**
- Sample letter soliciting acceptances of reorganization plan, **App. 14A**
- Section 362(a), **10:2**
- Section 552, **10:3**
- Selling of assets, operations of debtor in bankruptcy, **12:7**
- Sequence of events in bankruptcy case, **9:18 et seq.**
- Setoffs, **11:9**
- Status quo, maintenance of, **10:1 to 10:6**
- Statutory liens, causes of action, **11:4**
- Stay of proceedings, **10:2**
- Strong-arm clause, causes of action, **11:3**
- Structure
 - Bankruptcy Code, **9:2**
 - Committees, **13:5**
 - Court, jurisdiction, **9:5**
- Subordination, equitable, **11:7**
- Trustees
 - Committee's request for appointment of trustee or examiner, **14:5**
 - Indenture trustee, *see Indenture trustee*
 - Limitations on authority, **17:6**
 - Party to suit, trustees as, **9:12**
 - Remedial measures, appointment of trustee or

INDEX

BANKRUPTCY—Cont'd

- Trustees—Cont'd
 - examiner, **17:5**
 - Restraints on debtor or, **10:4**
 - Strong-arm clause, causes of action, **11:3**
 - U.S. Trustees, **9:12**
- Turnover of property, **11:2**
- Types of claims, **9:4**
- Types of committees, **13:2**
- Unsecured creditors
 - Sample bylaws for unsecured creditor's committee, **App. 14A**
- U.S. Trustees, **9:12**

BANKRUPTCY CODE

- Generally, **9:2**
- Indenture trustee, **15:6**

BANKS AND BANKING

- As to particular matters concerning banks and financial institutions, see entries throughout this index*

BYLAWS

- Bankruptcy, unsecured creditor's committee, **App. 14A**

CASH COLLATERAL

- Bankruptcy, operations of debtor in bankruptcy, **12:19**
- Reorganization, **16:9**

CAUSE OF ACTION

- Bankruptcy, *see Bankruptcy*
- Lender liability, **8:11**

CHANGE OR MODIFICATION

- Reorganization plans, postconfirmation concerns, **18:52**

CHAPTER 7

- Filing requirements, **9:18**
- Individual debtors, availability of relief, **19:3**

CHAPTER 7—Cont'd

- Objections to discharge, **19:9**

CHAPTER 11

- As to bankruptcy in general, see Bankruptcy*
- Abandonment of assets, impact of Chapter 11 filing upon business operations of debtor, **12:8**
- Administrative expenses, impact of Chapter 11 filing upon business operations of debtor, **12:12**
- Business operations of debtor in bankruptcy, impact of Chapter 11 filing upon, **12:3 to 12:13**
- Cost-cutting, impact of Chapter 11 filing upon business operations of debtor, **12:5**
- Doing business, impact of Chapter 11 filing upon business operations of debtor, **12:11**
- Filing requirements, **9:19**
- Foreign assets, impact of Chapter 11 filing upon business operations of debtor, **12:9**
- Individual debtors, availability of relief, **19:5**
- Insurance, impact of Chapter 11 filing upon business operations of debtor, **12:3**
- Maintenance and repair, impact of Chapter 11 filing upon business operations of debtor, **12:4**
- Purchase of assets, impact of Chapter 11 filing upon business operations of debtor, **12:6**
- Regulatory powers, impact of Chapter 11 filing upon business operations of debtor, **12:13**
- Related entities, impact of Chapter 11 filing upon business

CHAPTER 11—Cont'd

- operations of debtor, **12:10**
- Selling assets, impact of Chapter 11 filing upon business operations of debtor, **12:7**
- Trade creditors dealing with Chapter 11 debtor, **16:3**

CHAPTER 12

- Filing requirements, **9:20**

CHAPTER 13

- Filing requirements, **9:20**
- Individual debtors, availability of relief, **19:4**

CLASSIFICATION

- Reorganization plan contents, **18:21**

COLLATERAL

- See Personal property collateral
- See Secured transactions

COLLECTION OF DEBT

- See Fair Debt Collection Practices Act

COMBINATION PLANS

- Reorganization, **18:8**

COMFORT LETTERS

- Guaranty compared, **2:10**

COMMITTEES

- Generally, **14:1 to 14:7, App. 14A**
- Administrative role of committee, **14:2**
- Appointment of trustee or examiner, request by committee, **14:5**
- Bankruptcy, *see Bankruptcy*
- Indenture trustee, role of trustee on creditors' committee, **15:7**
- Investigations by, **14:3**
- Negotiation and confirmation of plan, committee participation, **14:4**

COMMITTEES—Cont'd

- Sample letter soliciting acceptances of reorganization plan, **App. 14A**
- Small business reorganizations, **20:4**

COMPLIANCE

- Failure to, Equal Credit Opportunity Act, **5:7**
- Solicitation and disclosure, compliance, reorganization, **18:41**

COMPROMISE AND SETTLEMENT

- Out of court, *see Out to of to court workout*
- Reorganization plans, **18:3, 18:24**

CONFIRMATION OF PLAN

- See Reorganization

CONSOLIDATION OF MULTIPLE RELATED DEBTORS

- Reorganization plan contents, **18:28**

CONSTRUCTION AND INTERPRETATION

- Indenture trustee, **15:8**

CONSULTANTS

- Bankruptcy reorganization, employment of consultants, **12:15**

CONSUMER DEBTORS

- Consumer Leasing Act and Regulation M, **5:16 to 5:20**
- Credit practice rules, **5:21 to 5:25**
- Equal Credit Opportunity Act and Regulation B, **5:2 to 5:6**
- Fair Credit Reporting Act, **5:26 to 5:29**
- Fair Debt Collection Practices Act, **5:30, 5:31**

INDEX

CONSUMER DEBTORS—Cont'd

Federal Trade Commission Holder
in Due Course Rule, **5:32 to
5:34**

Special problems, generally, **5:1 et
seq.**

Truth in Lending Act and Regula-
tion Z, **5:8 to 5:15**

CONSUMER FINANCIAL PROTECTION BUREAU

Truth in Lending Act and Regula-
tion Z, **5:9**

CONSUMER LEASING ACT AND REGULATION M

Generally, **5:16 et seq.**

Advertising, coverage for, **5:19**

Disclosure, **5:18**

Failure to comply, generally, **5:20**

Transactions covered, **5:17**

CONTRACTS AND AGREEMENTS

Generally, *see Credit agreements*

Bankruptcy, operations of debtor
in bankruptcy, **12:14**

Covenants, *see Covenants*

Forbearance agreement, distressed
debtors, **6:7**

Individual debtors, sample reaf-
firmation agreement, **App.
19D, App. 19E**

Plan support agreements,
distressed debtors, **6:13**

Reorganization plan contents,
18:24

CONVERSION

See Bankruptcy

Reorganization

CORE PROCEEDINGS

Bankruptcy, core vs. non-core
proceedings, **9:6**

COST-CUTTING

Business operations of debtor in
bankruptcy, impact of

COST-CUTTING—Cont'd

Chapter 11 filing upon, **12:5**

COUNTERCLAIM AND SETOFF

See Setoffs

COURSE OF BUSINESS OR DEALING

Bankruptcy, **12:2, 12:11**

Lender liability, **8:17**

COVENANTS

Implied covenant of good faith
and fair dealing, **8:5**

Loan agreements, **2:3**

“CRAMDOWN” PROVISIONS

Reorganization plans, confirma-
tion hearing, **18:48 to 18:50**

Small business reorganizations,
20:9

CREDIT AGREEMENTS

Attorneys

Form of opinion for counsel to
borrower, **App. 2D**

Collection of debt, *see Fair Debt
Collection Practices Act*

Consumer Leasing Act, *see
Consumer Leasing Act and
Regulation M*

Credit practice rules, **5:21 et seq.**

Default, **3:2**

Disclosure, *see Disclosure*

Enforcement, generally, **3:1 et
seq.**

Equal Credit Opportunity Act, *see
Equal Credit Opportunity Act
and Regulation B*

Fair Credit Reporting Act, *see
Fair Credit Reporting Act*

Fair Debt Collection Practices Act,
*see Fair Debt Collection
Practices Act*

Guaranties, *see Guaranties*

Insolvency, *see Insolvency*

Leases, *see Leases*

CREDIT AGREEMENTS

—Cont'd

- Loan agreement, generally, **App. 2A**
- Mortgage, *see Mortgage*
- Multicreditor arrangements, *see Multicreditor arrangements*
- Participation agreement, **App. 2D**
- Real property security, *see Mortgage*
- Regulation B, *see Equal Credit Opportunity Act and Regulation B*
- Regulation M, *see Consumer Leasing Act and Regulation M*
- Regulation Z, *see Truth in Lending Act and Regulation Z*
- Reports and reporting
 - Fair Credit Reporting Act, *see Fair Credit Reporting Act*
- Security, *see Security*
- Special problems relating to consumer/debtor, generally, **5:1 et seq.**
- Structure of agreement, **1:1 et seq.**
- Subordination agreements, *see Subordination agreements*
- Truth in Lending Act and Regulation Z, *see Truth in Lending Act and Regulation Z*
- Unsecured transactions, *see Unsecured transactions*

CREDIT APPLICATION

- Equal Credit Opportunity Act, *see Equal Credit Opportunity Act and Regulation B*

CREDIT PRACTICE RULES

- Generally, **5:21 to 5:25**
- Civil liability, **5:25**
- Cosigners of consumer debt, **5:23**
- Pyramiding, **5:24**
- Unfair acts and practices, **5:22**

DEBT SETTLEMENT AGREEMENT

- Form, **App. 6C**

DEBTOR IN POSSESSION

- Powers and duties of, **20:3**
- Small business reorganizations, **20:3**

DEEPENING INSOLVENCY

- Lender liability, **8:8**

DEFAULT

- Credit agreement, **3:2**
- Insolvency, **4:2**
- Loan agreement, events of default, **2:4**

DEFERRAL CASH RETURN

- Reorganization plan negotiations, deferral of immediate cash return, **18:14**

DELAYS IN DISTRIBUTION

- Reorganization plans, postconfirmation concerns, **18:58**

DIMINUTION OF ESTATE

- Bankruptcy, **12:2**

DIRECTIONS

- See Instructions or directions

DISCHARGE OR RELEASE

- Individual debtors, **19:7, 19:8**
- Small business reorganizations, **20:12**

DISCLOSURE

- Consumer Leasing Act and Regulation M, **5:18**
- Credit agreement
 - Consumer Leasing Act and Regulation M, **5:18**
 - Truth in Lending Act and Regulation Z, **5:12**
- Loan participants, duty of, **2:23**

INDEX

DISCLOSURE—Cont'd

- Reorganization plans, *see Reorganization*
- Small business reorganizations, **20:7**
- Truth in Lending Act and Regulation Z, **5:12**

DISPOSITION OF CLAIMS

- Mass torts, **21:5**

DISPOSITION OF COLLATERAL

- Secured creditors' remedies, **7:10**

DISPUTED CLAIMS

- Reorganization plans, postconfirmation concerns, **18:57**

DISTRESSED DEBTOR

- see Workouts*

DOCUMENTATION

- Generally, **2:1 et seq.**
- Guaranties
 - Generally, **2:5 to 2:12**
 - Bankruptcy, **2:8**
 - Comfort letters, **2:10**
 - Fraudulent transfers, **2:11**
 - Rights of guarantor, **2:9**
 - Spousal guaranties, **2:12**
 - Suretyship defenses, **2:7**
 - Types of, **2:6**
- Letters of credit
 - Generally, **2:13**
 - Bankruptcy, **2:15**
 - Mechanics, **2:14**
- Loan agreements
 - Covenants, **2:3**
 - Default, events of, **2:4**
 - Representations and warranties, **2:2**
- Loan participants
 - Generally, **2:18 to 2:24**
 - Care, duty of, **2:23**
 - Control, **2:19**

DOCUMENTATION—Cont'd

- Loan participants—Cont'd
 - Disclosure, duty of, **2:23**
 - Duties, disclosure and care, **2:23**
 - Fees, **2:20**
 - Insolvency of lead bank, **2:21**
 - Interest, **2:20**
 - Lead bank, insolvency of, **2:21**
 - Setoffs, sharing of, **2:22**
 - Sharing of setoffs, **2:22**
- Multicreditor agreements, *see Multicreditor arrangements*
- Subordination agreement
 - Generally, **2:16**
 - Bankruptcy, **2:17**
- Syndicated loans, **2:25**

DURESS

- Lender liability, **8:3**

ELECTION

- Confirmation hearing, Section 1111(b), **18:49**

ENFORCEABILITY

- Credit agreements, *see Credit agreements*
- Reorganization plans, postconfirmation concerns, **18:56**

ENVIRONMENTAL MATTERS

- Generally, **4:23**
- EPA Interpretative Rule, **4:24**
- Liability, **4:26, 4:27**
- Mass tort claims, **21:6**
- Resource Conservation and Recovery Act, **4:26**
- State lender liability, **4:27**
- Statutory validation of EPA Interpretative Rule, **4:25**

EQUAL CREDIT

OPPORTUNITY ACT

- Failure to comply, consequences, **5:7**

EQUAL CREDIT

OPPORTUNITY ACT

—Cont'd

Regulation B

Generally, **5:2 et seq.**

Acting on credit application,
5:5

Application for credit, gener-
ally, **5:3**

Credit application, **5:3**

Evaluation process, **5:4**

Records retention, **5:6**

EQUITABLE SUBORDINATION

Bankruptcy, **11:7**

Lender liability, **8:9**

EQUITY

Reorganization plan, conversion to
equity, **18:6**

**EVALUATION OF
LIQUIDATION OPTION**

Reorganization plan's feasibility,
18:16

EXAMINERS

Bankruptcy, appointment of
examiners, **9:10, 14:5, 17:5**

**EXCESSIVE CONTROL OF
DEBTOR**

Generally, **8:12**

EXEMPT PROPERTY

Individual debtors, **19:11**

EXTENSION

Reorganization plan, **18:4**

**EXTERNAL
REORGANIZATION PLANS**

See Reorganization

**FAIR CREDIT REPORTING
ACT**

Generally, **5:26 et seq.**

Consumer reporting agencies,
regulation of, **5:27**

**FAIR CREDIT REPORTING
ACT—Cont'd**

Failure to comply, generally, **5:29**

Users of credit reports, regulation
of, **5:28**

**FAIR DEBT COLLECTION
PRACTICES ACT**

Generally, **5:30 et seq.**

Application, **5:30**

Failure to comply, generally, **5:31**

FEASIBILITY OF PLANS

Reorganization, **18:16, 18:19,
18:47**

**FEDERAL TRADE
COMMISSION**

Holder in due course rule, **5:32 et
seq.**

FEES

Bankruptcy, operations of debtor
in bankruptcy, **12:19**

Indenture trustee, **15:9**

Loan participants, **2:20**

**FIDUCIARIES AND
REPRESENTATIVES**

Breach of duty, lender liability,
8:6

Committees and their members,
fiduciary duties, **13:4**

Creditor representative concerns,
distressed debtors, **6:11**

Postconfirmation implementation
of reorganization plan, **18:11**

FILING

See also Records and recording

See also Reports and reporting

Chapter 7 case, requirements, **9:18**

Perfection by, **3:24**

FINANCING ORDERS

Reorganization, **16:9**

INDEX

FOREBEARANCE

AGREEMENT

Generally, **6:7, App. 6B**

FORECLOSURES

Secured creditors, remedies of,
7:9, 7:15 to 7:17

FOREIGN COUNTRIES

Bankruptcy

Chapter 11, impact on business
operations of debtor, **12:9**

Jurisdiction, foreign creditors'
remedies, **9:8**

FORM 10: PROOF OF CLAIM

Bankruptcy, **App. 17A**

FRAUD

Common law fraud, **8:2**

Conveyances, *see Fraudulent
conveyances*

FRAUDULENT CONVEYANCES AND TRANSFERS

Bankruptcy, fraudulent transfers
and obligations, **11:6**

Guaranty, **2:11**

Remedies, **7:6, 7:16**

Structuring credit transactions,
1:6, 1:8

GARNISHMENT

Remedies of unsecured creditor,
7:3

GUARANTIES

Generally, **1:4, 1:5, 2:5 et seq.,
App. 2B**

Bankruptcy, **2:8**

Comfort letters, **2:10**

Fraudulent transfers, **2:11**

Rights of guarantor, **2:9**

Spousal guaranties, **2:12**

Suretyship defenses, **2:7**

HEARINGS

Reorganization confirmation hear-
ings, **18:38**

IDENTIFICATION

Secured transactions, *see Secured
transactions*

IMPAIRMENT

Reorganization plan contents,
18:22

INDENTURE TRUSTEE

Generally, **15:1 to 15:9**

Bankruptcy, *see entries
throughout this topic*

Bankruptcy code, **15:6**

Construction of indenture, **15:8**

Creditors' committee, role of
trustee, **15:7**

Historical perspective, **15:2**

Instructing trustee, **15:5**

Payment of indenture trustee, **15:9**

Powers, **15:4**

Structure, **15:3**

INDIVIDUAL DEBTORS

Generally, **19:1 et seq.**

Chapter 7 as relief, **19:3**

Chapter 11 as relief, **19:5**

Chapter 13 as relief, **19:4**

Creditor concerns, **19:6**

Discharge, **19:7**

Dischargeability of debts, **19:8**

Exempt property, **19:11**

Objections to discharge, **19:9**

Proof of claim, Official Bank-
ruptcy Form 10, **App. 19F,
App. 19G**

Reaffirmations

Generally, **19:10**

Sample reaffirmation agree-
ment, **App. 19D, App. 19E**

Relief, types available, **19:2**

Sample reaffirmation agreement,
App. 19D, App. 19E

Secured claims on residential real
property, **19:12**

Statement of current income, **App.
19A, App. 19B, App. 19C**

INDUSTRIES

Reorganization plans, confirmation hearing, **18:42**

INSOLVENCY

Generally, **4:1 et seq.**

See also Bankruptcy

Bankruptcy, *see Bankruptcy*

Credit agreement, generally, **4:1**

Lead bank, loan participants, **2:21**

Lender liability, deepening insolvency, **8:8**

Remedies of unsecured creditor, state law insolvency proceedings, **7:4**

INSTALLMENT LENDER

Reorganization, cooperation by secured creditor, **16:5**

INSTRUCTIONS OR DIRECTIONS

Indenture trustee, **15:5**

Reorganization plans, how to read plan and disclosure statement, **18:32**

INSURANCE

Business operations of debtor in bankruptcy, impact of Chapter 11 filing upon, **12:3**

INTANGIBLES

Collection of, **7:13**

Personal property collateral, **3:16, 3:17**

INTERNAL REORGANIZATION PLANS

See Reorganization

INTERNATIONAL TRANSACTIONS

Bankruptcy, jurisdiction, **9:7**

INVESTIGATIONS

Committees, **14:3**

INVESTORS

Reorganization plan negotiations, search for external plan investors, **18:19**

INVOLUNTARY BANKRUPTCY

As to bankruptcy in general, see Bankruptcy

Answer, filing of involuntary petition treated as complaint, **9:21**

Unsecured creditors, remedies, **7:5**

INVOLUNTARY DEBTOR

Reorganization, **16:2**

JURISDICTION

See Bankruptcy

LEASES

Bankruptcy, operations of debtor in bankruptcy, **12:14**

Consumer Leasing Act, *see Consumer Leasing Act and Regulation M*

Credit agreement

Consumer Leasing Act, *see Consumer Leasing Act and Regulation M*

Finance leases, *see Finance Leases*

Personal property collateral, **3:5**

LENDER LIABILITY

Generally, **8:1 et seq.**

Avoiding

Generally, **8:16 to 8:22**

Attitude, **8:21**

Control, **8:22**

Course of conduct, **8:16**

File maintenance, **8:20**

Legal rights, **8:18**

Written communications, **8:19**

Causes of action, **8:11**

Common law fraud, **8:2**

Common law theories, **8:7**

Deepening insolvency, **8:8**

INDEX

LENDER LIABILITY—Cont'd

- Equitable subordination, **8:9**
- Excessive control of the debtor and its consequences, **8:12**
- Fiduciary duty, breach of, **8:6**
- “Insider” under Bankruptcy Code, **8:15**
- Recharacterization, **8:10**
- Securities laws, **8:14**
- State lender, environmental, **4:27**
- Taxes of the debtor, **8:13**
- Theories of liability, **8:2 et seq.**
- Tortious interference with contractual rights and business relations, **8:3**

LETTERS OF CREDIT

- Generally, **1:4, 1:5, 2:13 to 2:15**

LIMITATIONS AND RESTRICTIONS

- Bankruptcy, *see Bankruptcy*

LIQUIDATION

- Reorganization plans, *see Reorganization*

LOAN AGREEMENTS

- Generally, **2:1 et seq.**

MAILING OF DOCUMENTS

- Reorganization confirmation hearing, **18:35**

MAINTENANCE AND REPAIR

- Business operations of debtor in bankruptcy, impact of Chapter 11 filing upon, **12:4**

MASS TORT CLAIMS

- Generally, **21:1 to 21:7**
- Disposition, **21:5**
- Environmental claims, **21:6**
- Instances where tort victims have claim, **21:2**
- Notice, **21:3**
- Parity treatment, **21:4**

MEMBERSHIP

- Bankruptcy, membership on committees, **13:3**

MEZZANINE LOANS

- Real property collateral, **4:30**

MODIFICATION

- Reorganization plans, postconfirmation concerns, **18:52**
- Small business reorganizations, **20:11**

MONITORING

- Financial health of debtor, **6:2 et seq.**

MORTGAGES

- Generally, **4:1 et seq.**
- Competing liens, **4:5**
- Contracts and options, **4:11**
- Creation of valid mortgage
 - Generally, **4:12 et seq.**
 - Consideration, **4:13**
 - Contracts and licenses, **4:22**
 - Covenants, **4:20**
 - Execution and recording, **4:12**
 - Future advances, **4:16**
 - Purchase money mortgages, **4:14**
 - Refinancing, **4:15**
 - Release, **4:21**
 - Rents, **4:18**
 - Warranties, **4:20**
- Determination of debtor's interest, **4:2**
- Easements, **4:6**
- Encroachments and access, **4:9**
- Leases, **4:10**
- Mezzanine loans, **4:30**
- Participating loans, **4:29**
- Restrictive covenants, **4:7**
- Securitized loans, **4:28 to 4:30**
- Title insurance, **4:3**

MORTGAGES—Cont'd

Zoning and other land use controls, **4:8**

MULTIBANK LOAN AGREEMENTS

Generally, **2:18**

MULTICREDITOR ARRANGEMENTS

Records, *see group Documentation in this topic*

MULTIPLE RELATED DEBTORS

Reorganization plan contents, consolidation of debtors, **18:28**

NEGOTIATION OF REORGANIZATION PLAN

See Reorganization

NOTICE

Mass tort claims, **21:3**
 Reorganization plan, notice of confirmation hearing, **18:38**
 Secured creditors, remedies, **7:11**

OFFSETS

See Setoffs

ORDINARY COURSE OF BUSINESS

See Course of business or dealing

PARITY TREATMENT

Mass tort claims, **21:4**

PARTIES

Bankruptcy, *see Bankruptcy*

PAYMENT

Administrative expenses, impact of Chapter 11 filing upon business operations of debtor, **12:12**
 Indenture trustee, **15:9**
 Small business reorganizations, **20:10**

PERFECTION

Generally, **3:23 to 3:28**
 Automatic, **3:28**
 Control, perfection by, **3:27**
 Filing, perfection by, **3:24, 3:25**
 Possession, perfection by, **3:26**

PERSONAL PROPERTY COLLATERAL

Generally, **3:1 et seq.**
 Accounts, **3:9**
 Article 9 Scope, **3:2**
 Consignment, **3:6**
 Excluded transactions, **3:4**
 Preemption, **3:3**
 True leases, **3:5**
 Attachment, **3:22**
 Automatic perfection, **3:28**
 Chattel paper, **3:12**
 Commercial tort claims, **3:21**
 Consignment, **3:6**
 Control, perfection by, **3:27**
 Deposit accounts, **3:19**
 Equipment, **3:8**
 Excluded transactions, **3:4**
 Filing, perfection by, **3:24, 3:25**
 Fixtures, priority, **3:32**
 General intangibles, **3:16**
 Goods, **3:8**
 Health care insurance receivables, **3:15**
 Instruments, **3:10**
 Inventory, **3:8**
 Investment property, **3:20**
 Letter of credit rights, **3:13**
 Payment intangibles, **3:17**
 Perfection
 Generally, **3:23 to 3:28**
 Automatic, **3:28**
 Control, perfection by, **3:27**
 Filing, perfection by, **3:24, 3:25**
 Possession, perfection by, **3:26**
 Possession, perfection by, **3:26**
 Preemption, **3:3**

INDEX

PERSONAL PROPERTY

COLLATERAL—Cont'd

- Priority
 - Generally, **3:29 to 3:33**
 - Overview, **3:29**
 - Fixtures, **3:32**
 - Purchase money security interests, **3:30**
 - Purchasers, **3:31**
 - Unpaid sellers, **3:33**
- Promissory notes, **3:11**
- Purchase money security interests, priority, **3:30**
- Purchasers, priority of, **3:31**
- Restrictions on Assignment, **3:34**
- Software, **3:18**
- Supporting obligations, **3:14**
- True leases, **3:5**
- Types of collateral
 - Generally, **3:7 et seq.**
 - Accounts, **3:9**
 - Chattel paper, **3:12**
 - Commercial tort claims, **3:21**
 - Deposit accounts, **3:19**
 - Equipment, **3:8**
 - General intangibles, **3:16**
 - Goods, **3:8**
 - Health care insurance receivables, **3:15**
 - Instruments, **3:10**
 - Inventory, **3:8**
 - Investment property, **3:20**
 - Letter of credit rights, **3:13**
 - Payment intangibles, **3:17**
 - Promissory notes, **3:11**
 - Software, **3:18**
 - Supporting obligations, **3:14**
 - Unpaid sellers, priority of, **3:33**

PERSONNEL

- Bankruptcy, operations of debtor in bankruptcy, **12:15**

POSTCONFIRMATION

- Reorganization plan, *see Reorganization*

POSTPETITION TRANSFERS

- Bankruptcy, **11:8**

PREFERENCES AND PRIORITIES

- See also Insolvency
- Causes of action, bankruptcy, **11:5**
- Structuring credit transactions, **1:6, 1:7**

PREWORKOUT AGREEMENT

- Form, **App. 6A**

PROOF OF CLAIM

- Bankruptcy remedial measures, **17:2, App. 17A**

PURCHASE OF ASSETS

- Bankruptcy, operations of debtor in bankruptcy, **12:18**

REAFFIRMATIONS

- See Individual debtors

REAL ESTATE LENDER

- Reorganization, cooperation by secured creditor, **16:6**

REAL PROPERTY

- See Mortgage
- Foreclosure, **7:15**
- Secured claims on, **19:12**

RECORDS AND RECORDING

- See also Filing
- See also Reports and reporting
- Chapter 7 case, filing requirements, **9:18**
- Multicreditor arrangements, *see Multicreditor arrangements*

REGULATED INDUSTRIES

- Reorganization plans, confirmation hearing, **18:42**

REGULATION B

- See Equal Credit Opportunity Act and Regulation B

REGULATION M

See Consumer Leasing Act and Regulation M

REGULATION Z

See Truth in Lending Act and Regulation Z

REJECTION

See Reorganization

RELEASE OR DISCHARGE

Individual debtors, **19:7**

REMEDIAL MEASURES

Generally, **7:1 et seq.**

Bankruptcy, *see Bankruptcy*

Foreign creditors, **9:8**

Guarantor's rights, **2:9**

Individual debtors, types of relief available, **19:2**

Secured creditors, *see Secured transactions*

REORGANIZATION

Generally, **16:1 et seq.**

See Small Business Reorganizations

Absolute priority rule, **18:50**

Acceptance or rejection

Confirmation hearing, creditors' acceptance, **18:44**

Solicitation, *see group Solicitation of acceptances or rejections in this topic*

Accountants, employment of, **12:15**

Allocation of returns between secured and unsecured creditors, **18:15**

Attorneys, employment of, **12:15**

Bankruptcy, *see entries throughout this topic*

Cash collateral and financing orders, **16:9**

Classification, contents of plan, **18:21**

Combination plans, **18:8**

REORGANIZATION—Cont'd

Committees, sample letter soliciting acceptances of reorganization plan, **App. 14A**

Compromise, plan and contents of plan, **18:3, 18:24**

Confirmation and confirmation hearing

Generally, **18:38 et seq.**

Absolute priority rule, **18:50**

Acceptance by creditors, **18:44**

Committee participation, **14:4**

"Cram-down" provisions, **18:48 to 18:50**

Criteria for confirmation in general, **18:40 et seq.**

Election, Section 1111(b), **18:49**

Feasibility, **18:47**

Notice, **18:38**

Postconfirmation concerns

Generally, **18:51 et seq.**

Delays in distribution, **18:58**

Dismissal and conversion to liquidation, **18:54**

Disputed claims, **18:57**

Enforcement orders, **18:56**

Modification, **18:52**

Preservation of interest, **18:55**

Representative of creditor to oversee postconfirmation implementation, **18:11**

Revocation, **18:53**

Prior necessary requirements, **18:34**

Priority creditors, **18:45**

Regulated industries, **18:42**

Retiree benefits, **18:46**

Return to creditors, **18:43**

Section 1111(b) election, **18:49**

Solicitation and disclosure, compliance, **18:41**

Types of confirmation, **18:39**

INDEX

REORGANIZATION—Cont'd

- Consolidation of multiple related debtors, **18:28**
- Consultants, employment of, **12:15**
- Contents of plan in general, **18:20**
- Contracts, suits, and settlements, plan contents, **18:24**
- Conversion plans
 - Equity, plan for conversion to, **18:6**
 - Postconfirmation concerns, dismissal and conversion to liquidation, **18:54**
- Cooperation by secured creditor, *see group Secured creditor in this topic*
- “Cram-down” provisions, confirmation hearing, **18:48 to 18:50**
- Deferral of immediate cash return, **18:14**
- Delays in distribution, postconfirmation concerns, **18:58**
- Disclosure
 - Generally, **18:32 et seq.**
 - Confirmation hearing, **18:41**
 - Sample disclosure statement, **App. 18B**
- Disputed claims, postconfirmation concerns, **18:57**
- Election, Section 1111(b), **18:49**
- Employment of professionals, **12:15**
- Enforcement orders, postconfirmation concerns, **18:56**
- Equity, conversion to, **18:6**
- Evaluation of liquidation option and plan’s feasibility, **18:16**
- Extension, plan for, **18:4**
- External plans, *see group Internal vs: external plans in this topic*

REORGANIZATION—Cont'd

- Feasibility of plans, **18:16, 18:19, 18:47**
- Financing orders, **16:9**
- Hearing for confirmation of plan, *see group Confirmation and confirmation hearing in this topic*
- Impairment, reorganization plan contents, **18:22**
- Implementation of plan in general, plan contents, **18:23**
- Installment lender, cooperation by secured creditor, **16:4**
- Internal vs. external plans
 - Generally, **18:19**
 - Feasibility of internal plan, **18:19**
 - Pros and cons, **18:19**
 - Search for external plan investors, **18:19**
- Investors in external plans, search for, **18:19**
- Involuntary debtor, **16:2**
- Jurisdiction, retention of bankruptcy court’s, **18:26**
- Liquidation
 - Generally, **18:16, 18:25**
 - Postconfirmation concerns, dismissal and conversion to liquidation, **18:54**
- Mailing of documents prior to confirmation hearing, **18:35**
- Management and ownership, plan negotiations, **18:17**
- Moderate demands, advantages of, **16:8**
- Modification, postconfirmation concerns, **18:52**
- Multiple related debtors, consolidation of, **18:28**
- Negotiating plan
 - Generally, **18:10 et seq.**
 - Allocation of returns between secured and unsecured creditors, **18:15**

REORGANIZATION—Cont'd

- Negotiating plan—Cont'd
 - Committee participation, **14:4**
 - Cooperation of secured and unsecured creditors, **18:18**
 - Deferral of immediate cash return, **18:14**
 - Evaluation of liquidation option and plan's feasibility, **18:16**
 - Management and ownership, **18:17**
 - Parties
 - Generally, **18:13**
 - Third party proponent, **18:12**
 - Postconfirmation implementation, provision for creditor representative to oversee, **18:11**
 - Simplicity, advantages, **18:9**
 - Third party proponent, **18:12**
- Notice of confirmation hearing, **18:38**
- Options of creditor in general, plan contents, **18:27**
- Parties, *see group Negotiating plan in this topic*
- Plan for reorganization in general, **18:1 et seq.**
- Postconfirmation concerns, *see group Confirmation and confirmation hearing in this topic*
- Preservation of interest, postconfirmation concerns, **18:55**
- Principal lender, cooperation by secured creditor, **16:7**
- Prior confirmation hearing events, **18:34**
- Priority claims, reorganization plans, **18:30, 18:45**
- Pro rata participation, plan for, **18:5**
- Procedural guidelines, **16:10**

REORGANIZATION—Cont'd

- Pros and cons
 - Combination plans, **18:8**
 - Internal vs. external plans, **18:19**
- Reading plan and disclosure statement, instructions, **18:32**
- Real estate lender, cooperation by secured creditor, **16:6**
- Regulated industries, confirmation hearing, **18:42**
- Rejection, *see group Acceptance or rejection in this topic*
- Remedial measures, reorganization plan proposal, **17:7**
- Retention of bankruptcy court jurisdiction, **18:26**
- Retiree benefits, confirmation hearing, **18:46**
- Return to creditors, confirmation hearing, **18:43**
- Revocation of plan, postconfirmation concerns, **18:53**
- Sale and liquidation, contents of plan, **18:25**
- Sample disclosure statement, **App. 18B**
- Sample plan, **App. 18A**
- Search for external plan investors, **18:19**
- Section 1111(b) election, **18:49**
- Secured creditors
 - Allocation of returns between secured and unsecured creditors, **18:15**
 - Cooperation in general, **16:4 et seq.**
 - Installment lender, cooperation by, **16:5**
 - Moderate demands, advantages, **16:8**
 - Negotiating plan, cooperation by creditors, **18:18**
 - Principal lender, cooperation by, **16:7**

INDEX

REORGANIZATION—Cont'd

- Secured creditors—Cont'd
 - Real estate lender, cooperation by, **16:6**
- Simplicity of plan, advantages, **18:9**
- Solicitation of acceptances or rejections
 - Committee solicitation sample letter, **App. 14A**
 - Confirmation hearing, **18:36, 18:41**
- Time schedules, reorganization plan contents, **18:29**
- Trade creditors dealing with Chapter 11 debtor, **16:3**
- Transfer of assets, plan for, **18:7**
- Types of confirmation, **18:39**
- Types of reorganization plans, **18:2**
- Unsecured creditors
 - Allocation of returns between secured, **18:15**
 - Cooperation in negotiating plan, **18:18**
 - Voting, events prior to confirmation of plan, **18:37**

REPORTS AND REPORTING

- See also Filing
- Credit agreements, *see Credit agreements*

REPOSSESSION

- Personal property foreclosures, **7:9 et seq.**

REPRESENTATIVES

- See Fiduciaries and representatives

RESCISSION

- Truth in Lending Act and Regulation Z, right of rescission, **5:13**

RESOURCE CONSERVATION AND RECOVERY ACT

- Environmental liability, **4:26**

RESTRICTIONS ON ASSIGNMENT

- Personal property collateral, **3:34**

RESTRUCTURING

- Generally, **6:8 et seq.**
- Distressed debtors, **6:8 to 6:10, 6:12**

RETENTION OF COLLATERAL

- Secured creditors' remedies, **7:14**

RETIREE BENEFITS

- Reorganization plans, confirmation hearing, **18:46**

REVOCATION

- Reorganization plans, postconfirmation concerns, **18:53**

RIGHTS AND REMEDIES

- See Remedial measures

SAMPLE BYLAWS

- Bankruptcy, unsecured creditor's committee, **App. 14A**

SAMPLE SOLICITATION LETTER

- Committees, sample letter soliciting acceptances of reorganization plan, **App. 14A**

SECURED TRANSACTIONS

- As to unsecured transactions, see Unsecured transactions*
- Accounts, **7:13**
- Claims on real property, **19:12**
- Collateral
 - Disposition of, **7:10**
 - Retention of, **7:14**
- Commercial reasonableness, **7:11**
- Disposition of collateral, **7:10**
- Foreclosures, **7:15 to 7:17**
- Fraudulent transfers, foreclosures, **7:16**
- Identification
 - Mortgage, *see Mortgage*

SECURED TRANSACTIONS

—Cont'd

- Intangibles, generally, **7:13**
- Notice, **7:11**
- Personal property foreclosures, **7:9**
- Preferential transfers, foreclosures, **7:17**
- Real estate foreclosures, **7:15**
- Remedies
 - Generally, **7:8 et seq.**
 - Accounts, **7:13**
 - Commercial reasonableness, **7:11**
 - Disposition of collateral, **7:10**
 - Foreclosures, **7:15 to 7:17**
 - Fraudulent transfers, foreclosures, **7:16**
 - Intangibles, generally, **7:13**
 - Notice, **7:11**
 - Personal property foreclosures, **7:9**
 - Preferential transfers, foreclosures, **7:17**
 - Real estate foreclosures, **7:15**
 - Retention of collateral in, **7:14**
 - Secured creditor, successor liability, **7:18**
 - Reorganization proceedings, *see Reorganization*
 - Retention of collateral in, **7:14**
 - Structuring credit transactions, collateral, **1:3**
 - Types of collateral, **3:7**

SECURITIZATIONS

- Real property finance, **4:28 et seq.**

SECURITY

- Agreement, Form, **App. 3A**
- Mortgage, *see Mortgage*
- Secured transactions, *see Secured transactions*
- Unsecured transactions, *see Unsecured transactions*

SELLERS

- Reclaiming, unsecured creditors, remedies, **7:7**

SELLING OF ASSETS

- Bankruptcy, operations of debtor in bankruptcy, **12:18**

SETOFFS

- Bankruptcy, **11:9**
- Sharing of, loan participants, **2:22**

SETTLEMENT

- See Compromise and settlement

SIMPLICITY

- Reorganization plans, **18:9**

SMALL BUSINESS

REORGANIZATIONS

- Generally, **20:1 to 20:13**
- Appointment of trustee, **20:2**
- Committees, professional persons and, **20:4**
- Confirmation of plan by cramdown, **20:9**
- Cramdown, confirmation of plan by, **20:9**
- Debtor in possession, powers and duties of, **20:3**
- Discharge, **20:12**
- Disclosure requirements, **20:7**
- Filing of plan, **20:6**
- Modification of plan, **20:11**
- Payments, plan, **20:10**
- Plan
 - Generally, **20:6 et seq.**
 - Confirmation by cramdown, **20:9**
 - Cramdown, confirmation by, **20:9**
 - Filing, **20:6**
 - Modification, **20:11**
 - Payments, **20:10**
 - Requirements, **20:8**
- Professional persons and committees, **20:4**

INDEX

SMALL BUSINESS

REORGANIZATIONS

—Cont'd

- Property of the estate, **20:5**
- Requirements of plan, **20:8**
- Status conference, **20:6**
- Trustee, appointment of, **20:2**

SOLICITATION

- Reorganization, *see Reorganization*

STATUS CONFERENCE

- Small business reorganizations, **20:6**

STATUS QUO

- Bankruptcy cases, **10:1 to 10:6**

STATUTORY LIENS

- Bankruptcy, causes of action, **11:4**

STAY OF PROCEEDINGS

- Bankruptcy, **10:2, 16:3**
- Remedial measures, relief from stay, **17:3**

STRONG-ARM CLAUSE

- Bankruptcy, causes of action, **11:3**

STRUCTURING CREDIT

TRANSACTIONS

- Generally, **1:1 et seq.**
- Collateral, **1:3**
- Creditor objectives, **1:1 et seq.**
- Debtor objectives, **1:2**
- Fraudulent conveyances, **1:6, 1:8**
- Guaranties, **1:4, 1:5**
- Preferences, **1:6, 1:7**
- Regulatory considerations, **1:9**

SUBORDINATION

AGREEMENTS

- Generally, **2:16 et seq.**
- Affiliate subordination agreement, **App. 2C**
- Bankruptcy, **2:17, 11:7**

SURETYSHIP DEFENSES

- Guaranties, **2:7**

SYNDICATED LOANS

- Documentation, **2:25**

TAXATION

- Lender liability for taxes of debtor, **8:13**

THIRD PARTIES

- Reorganization plan negotiations, **18:13**

TIME OR DATE

- Agreements, *see Creditor agreements*
- Reorganization plan contents, time schedules, **18:29**

TORTS

- Interference with contractual rights and business relations, **8:4**

TRUSTEES

- Appointment of trustee or examiner, request by committee, **14:5**
- Bankruptcy, *see Bankruptcy*
- Indenture trustee, *see Indenture trustee*
- Small business reorganizations, **20:2**

TRUTH IN LENDING ACT AND REGULATION Z

- Generally, **5:8 et seq.**
- Consumer Financial Protection Bureau, **5:9**
- Credit transactions covered, **5:10**
- Disclosure requirements, **5:12**
- Excluded credit transactions, **5:11**
- Failure to comply, generally, **5:14**
- Recent amendments, **5:15**
- Rescission, right of, **5:13**

TURNOVER OF PROPERTY

- Bankruptcy, **11:2**

UNSECURED TRANSACTIONS

As to secured transactions, see Secured transactions

Bankruptcy

Reorganization, *see Reorganization*

Sample bylaws for unsecured creditor's committee, **App. 14A**

Fraudulent transfers, creditors' remedies, **7:6**

Insolvency proceedings, state law, remedies of unsecured creditor, **7:4**

Reclaiming sellers, remedies, **7:7**

Remedies

Generally, **7:2 et seq.**

Fraudulent transfers, **7:6**

Insolvency proceedings, state law, **7:4**

Involuntary bankruptcy, **7:5**

Prejudgment garnishment and attachment, **7:3**

UNSECURED TRANSACTIONS

—Cont'd

Remedies—Cont'd

Reclaiming sellers, **7:7**

Reorganization, *see Reorganization*

VOTING

Reorganization plans, events prior to confirmation of, **18:37**

WARRANTIES

Loan agreements, **2:2**

WORKOUTS

Generally, **6:1 et seq.**

Alternatives for, **6:4**

Creditor representative concerns, **6:11**

Forbearance agreement, **6:7**

Information sources, **6:2**

Initial steps, **6:3**

Plan support agreements, **6:13**

Restructuring, **6:8 to 6:10, 6:12**