

INTRODUCTION TO THE 2026 EDITION

This biennial edition of *Norton Creditors' Rights Handbook* provides how-to guidance on structuring the debtor-creditor relationship across all major stages—inception, out-of-court workout, and bankruptcy—with the strategies and steps needed to control credit transactions from the outset. Beginning with a comprehensive overview of each section, the text analyzes the important laws and regulations in effect, identifies potential problem areas at each juncture, and offers practice-proven strategies for avoiding creditor traps and pitfalls.

Key updates to this 2026 Edition of *Norton Creditors' Rights Handbook* include:

- New section discussing important revisions to the UCC (See § 3:35)
- Expanded guidance on proof-of-claim documentation requirements for secured claims and detailed discussion of home-mortgage accounting requirements under Bankruptcy Rule 3002.1 (See § 17:2)
- Updated commentary and new case law on small business reorganizations (See §§ 20:1-20:13)
- New analysis of *Harrington v. Purdue Pharma*—the Supreme Court's landmark ruling on nonconsensual third-party releases (See § 21:5)
- Updated official forms in Appendices to Chapters 17 and 19.

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