

Index

ABSTENTION

- Bankruptcy court jurisdiction
 - Mandatory, **11:13**
 - Permissive, **11:12**
- Bankruptcy court system, **11:11**
- District court
 - Mandatory abstention, **11:13**
 - Permissive abstention, **11:12**
- Jurisdiction, **11:11**

ABUSE OF PROCESS, CREDITOR'S LIABILITY

- Generally, **5:46**

ACCELERATION CLAUSES

- Generally, **8:12**
- Chapter 13 cases, **17:23**

ACCESSIONS

- Priorities, **7:202**
- Repossession, **7:84**

ACCOUNTANTS

- Professional services, **12:25**

ACCOUNTS RECEIVABLE

- Assignment, **7:25**
- Automatic perfection in assignments, **7:142**
- Defined, **7:25**
- Factor financing, **7:9**
- Financing, pre-UCC, **7:8**
- Perfection regarding health care insurance receivables, **7:162**
- Priority issues, **7:185, 7:186**
- Transfers excluded from UCC Article 9 coverage, **7:37**

ADDITIONAL DEBT

- Debt relief agency, **12:23**

ADDRESSES

- Financing statements, **7:121**

ADEQUATE PROTECTION

- Generally, **12:37**
- Automatic stay relief, date protection begins, **12:38**
- Chapter 12, **16B:15**
- Codebtors, **17:12**

ADJUDICATION, REQUIREMENTS

Generally, **6:4**

ADMINISTRATIVE EXPENSES

Generally, **12:10**

Chapter 13 cases, **17:10, 17:29**

Priority of claims, **14:2, 14:30, 14:39**

ADMINISTRATIVE PROCEEDINGS

Enjoinment, **12:40**

ADVANCES

See Future advances

ADVERSARY PROCEEDINGS IN BANKRUPTCY

Generally, **11:14, 14:13, 15:17, 15:18, 17:44**

ADVERTISING

Generally, **1:3**

Bait-and-switch, **2:9**

Catalogs and multiple-page advertisements, **2:116**

Closed-end credit, **2:114**

Disclosure of credit terms, **2:112 to 2:117**

Home equity plans, **2:117**

Open-end credit, **2:112 to 2:117**

Unfairness in, **2:6**

AFTER-ACQUIRED PROPERTY

Attachment, **6:45**

Chapter 13 cases, **17:7**

Collateral, **3:18, 7:63**

Estate property, **13:12**

Federal tax lien, **9:28**

Financing statements, **7:125**

Floating lien, **16:22**

Judgment lien, **6:45**

Mortgage clause, **8:6**

AGRICULTURAL FINANCING

Crops. See Crops

Family farmer bankruptcies. See Chapter 12; Chapter 12 Plan

Farm products. See Farm products

AGRICULTURAL LIENS

Collateral, **7:26**

Perfection, **7:157**

Priority rules, **7:212**

AIRCRAFT

Claims resulting from operation while intoxicated, nondischargeable debts,
15:33

Secured claims, **14:60**

INDEX

AIRCRAFT—Cont'd

UCC lien exclusions, **7:29**

ALIMONY, MAINTENANCE, AND CHILD SUPPORT

Avoiding power, **16:24**

Exempt property, proceeding against, **14:23**

Nondischargeable debts, **14:23, 15:29, 17:41**

Priority claims, **14:39**

ALLOWANCE OF CLAIMS

See also Claims

Generally, **14:11**

Contingent claims, **14:19**

Estimation, **14:17**

Objections, **14:13**

Parties in interest, **14:12**

Reconsideration, **14:14**

Setoff of claims, **14:15**

ALLOWED SECURED CLAIMS

See also Secured claims

Generally, **14:3**

Redemption. See Redemption

ALLOWED UNSECURED CLAIMS

See also Unsecured claims

Priority of, **14:38**

AMENDMENT AND MODIFICATION IN BANKRUPTCY

Chapter 12 plan

After confirmation, modification of, **16B:38**

Before confirmation, modification of, **16B:32**

Creditors' rights, provision for modification of, **16B:20**

Chapter 13 plan

After confirmation, **17:37**

Before confirmation, **17:36**

Claims, **14:9**

Modification of plan, **16A:25**

Mortgages, loan modification programs, **8:31**

Unsecured claims in Chapter 13, **17:18**

AMENDMENTS ACT

See Bankruptcy Amendments and Federal Judgeship Act of 1984

AMENDMENTS OF FINANCING STATEMENTS

Generally, **7:131, 7:135**

ANTECEDENT DEBT

Avoidance, **10:11**

Discharge, **15:2**

Mortgage, **8:6**

Preferences, **16:13**

ANTECEDENT DEBT—Cont'd

Setoff, allowance of claims, **14:15**

ANTITRUST VIOLATIONS IN BANKRUPTCY CASES

Generally, **11:16**

APPEALS PROCESS

Generally, **11:17**

BAPCPA changes, **11:6**

Jurisdiction, **11:17**

Mootness of appeal, **11:19**

Notice, **11:18**

Time for taking, **11:18**

APPRAISALS

Judicial sale of property, **6:66**

Reporting rules, **2:43**

APPRAISERS

Claims for professional services, **12:25**

ASSIGNMENTS

See also Wage assignments

Automatic perfection of miscellaneous security interests in assignees, **7:145**

Chapter 12 cases; contracts or leases, **16B:23**

Financing statements, **7:133**

Perfection regarding assignments of payment intangibles, **7:159**

ASSUMPTION OR REJECTION OF CONTRACTS AND LEASES

Assignment of executory contracts or unexpired leases, **16B:23, 17:10, 17:21**

Chapter 12 cases, **16B:23**

Rejection of executory contracts or unexpired leases

Mitigation of damages, **14:24**

ATTACHMENT OF SECURITY INTEREST

See also Garnishment; Perfection; Security interests

Generally, **3:18, 7:56 to 7:67**

Actions in which available, **6:21**

Affidavit and motion, **6:20**

After-acquired collateral, **3:18, 7:63**

Agricultural program payments, **7:155**

Authentication by debtor, **7:60**

Bond of creditor, **6:20**

Bond requirement, **6:39**

Characteristics of, **6:19**

Contingent interests exempt, **6:23, 7:66**

Debtor's rights in collateral, **3:18, 3:41, 7:66**

Description of collateral, **7:61**

Description of real estate, **7:62**

Enforceability, distinguished, **7:56 et seq.**

Execution vs., **6:49, 6:52**

INDEX

ATTACHMENT OF SECURITY INTEREST—Cont'd

- Federal court, **6:25**
- Fixtures, **7:192**
- Future advances, **7:64**
- Grounds for, **6:22**
- Historical overview, **6:19**
- Liability of creditors for wrongful attachment, **6:39**
- Liens
 - Creation of, **6:24**
 - Levy of, **6:24**
- Negotiable instruments, **6:23**
- Notice and hearing, **6:20**
- Perfection, distinguished, **7:56 et seq.**
- Possession by oral agreement, **7:58**
- Prejudgment, **6:22**
- Procedure, **6:20**
- Proceeds, **7:67**
- Property subject to, **6:23**
- Purpose, **6:19**
- Real vs. personal property, **6:37**
- Record of security agreement, **7:59 to 7:64**
- Recovery, possibility of, **6:22**
- Replevin distinguished, **6:31, 6:32**
- Requirements, **3:18, 7:56 et seq.**
- Securities, special provisions, **6:23**
- Security agreement, **3:18, 7:56 et seq.**
- Trust interests, **6:23**
- Value requirement, **7:65**
- Writ of, **6:20**
- Wrongful, **6:39**

ATTORNEY-CLIENT PRIVILEGE

- Filing petition, **12:26**

ATTORNEY FEES

- Bankruptcy cases, generally, **12:20**
- Disallowance, **14:22**
- Disclosure, **12:21**
- Disgorgement, **12:21**
- Equal Credit Opportunity Act, **2:55**
- Ethical rules, **12:21**
- Involuntary petitions in bankruptcy, **12:10**
- Judgment in collection of debts, **6:2**
- Limitation on, in consumer credit contracts, **3:37**
- State law, **12:21**
- Truth in Lending Act, **2:126**
- Voluntary petitions in bankruptcy, **12:20, 12:21**

ATTORNEYS

- Accuracy of content of filings, **12:22**
- Attorney-client privilege, **12:26**
- Claims for professional services, **12:25**
- Debt relief agency, **12:23**
- Discipline, **12:22**
- Professional responsibility, **12:22, 12:25**

AUCTIONS

- See also Foreclosure; Judicial sales

AUTOMATIC PERFECTION

- See Perfection

AUTOMATIC STAY

- Generally, **10:6, 12:30 to 12:40, 17:11**
- Abandonment of property, effect, **12:35**
- Administrative freeze of accounts, **12:30**
- Chapter 12 cases, **16B:14**
- Chapter 13 cases, **17:11**
- Civil action exceptions, **12:32**
- Codebtors
 - Generally, **12:34, 16B:14, 17:3, 17:12**
 - Relief from, **17:13**
 - Termination of stay, **12:35**
- Core proceedings, **11:9**
- Creditor obligations, **10:15, 15:51**
- Damages, **12:31**
- Defined, **12:25**
- Estate property, **13:7, 13:18**
- Exceptions, **12:32**
- Police power, **12:32**
- Property rights protection, **10:6**
- Purpose, **10:12**
- Reaffirmation, **15:51**
- Recoupment, **12:30**
- Relief from
 - Generally, **12:36**
 - Adequate protection, **12:37, 12:38**
 - For cause, **12:36**
 - Codebtors, **17:13**
 - Date adequate protection begins, **12:38**
 - Family farmer, **12:34**
- Reorganization, **10:15**
- Security interests, **14:58, 16:5**
- Setoff, allowance of claims, **12:30, 14:15**
- Successive filings, **12:35**
- Tax refund freezing, **12:30**
- Termination, **12:35, 17:13**

INDEX

AUTOMATIC STAY—Cont'd

- Tolling effect, **12:39**
- Violations, **12:31, 14:58**
- Waiver, **12:33**
- Willful violations, **12:31**

AVOIDING POWER

- Antecedent debts, **10:11**
- Bona fide purchasers, **16:4**
- Chapter 7, **16:2**
- Chapter 13, **16:2, 17:9**
- Constructive trusts, **16:8**
- Consumer debtor cases, **16:25**
- Contemporaneous exchanges, **16:18**
- Debtor's use of, **10:5, 16:2, 17:10**
- Domestic support obligation, **16:24**
- Enabling loans, exception, **16:20**
- Exercise of, **16:2**
- Floating lien, **16:22**
- Fraudulent conveyances, **11:9, 16:29, 17:9**
- Insider preferences, **16:28**
- Involuntary petitions, **10:12**
- Judicial liens, **16:27**
- Leasehold interest, **16:8**
- Liens, **16:1 et seq.**
- Master netting agreements, **16:39**
- Net result rule, **16:22**
- Ordinary course of business, payment in, **16:19**
- Postpetition transfers, **16:34, 17:9**
- Preferences, **16:10 et seq.**
- Preferential transfers, **17:9**
- Prepetition setoffs, **16:1**
- Prepetition transfers, recovery of, **16:33**
- Preservation of voidable liens, **16:32**
- Security interests, **10:5, 16:9**
- Self-settled trusts, **16:30**
- Setoff, **16:33**
- Small nonconsumer debts, **16:25**
- Small preferences, consumer debt cases, **16:25**
- Statutory liens, **16:31**
- Strong arm clause, **16:4 et seq.**
- Tax claims, **16:35**
- Time limitations, **16:3**
- Trustee as bona fide purchaser, **16:4**
- Trustee as hypothetical lien creditor, **16:4**
- Trustee as judgment creditor with execution returned unsatisfied, **16:4**
- Trustee in Chapter 13, **17:9**
- UCC Article 9 floating lien, **16:22**

AVOIDING POWER—Cont'd

Warehouse liens, avoidance, **16:38**

BAILMENT

Temporary automatic perfection in goods in possession of bailee, **7:143**

BAIT-AND-SWITCH ADVERTISING

Generally, **2:9**

BANKRUPTCY

See also Amendment and modification in bankruptcy; Chapter 13; Involuntary petitions in bankruptcy; Liquidation; Reorganization; Voluntary petitions in bankruptcy

Adjustment of debts of individuals with regular income (Chapter 13), **10:10**

Allowance of claims. See Allowance of claims

Automatic stay. See Automatic stay

Case administration, **10:10**

Claims. See Claims

Consumer law in, **1:2**

Custodian appointed, **12:16**

Debt limit, **12:6**

Definitions, **10:10**

Discharge of debts, **10:3, 15:1 et seq., 17:41**

Dismissal. See Dismissal

Eligibility, **12:6**

Equality of distribution, **10:4, 17:15, 17:17**

Estate property. See Estate Property

Exemptions. See Exempt property in bankruptcy

Fair Debt Collection Practices Act (FDCPA), **5:55**

Family farmer. See Chapter 12

Filing of petition. See Involuntary petitions in bankruptcy; Voluntary petitions in bankruptcy

Grounds for relief, **12:16**

History

Generally, **10:1**

Adoption of 1984 Amendments, **10:8**

Adoption of 1986 Amendments, **10:8**

Adoption of Bankruptcy Act of 1978, **10:8**

Insolvency. See Insolvency

Jurisdiction. See Jurisdiction

Jury trials. See Jury trials in bankruptcy proceedings

Official forms. See Official Bankruptcy Forms

Priority of payment, **9:29**

Setoff rights, limited by, **5:22**

Trustee's avoiding power, **10:5**

**BANKRUPTCY ABUSE PREVENTION AND CONSUMER PROTECTION
ACT OF 2005**

Accuracy of content of filings, **12:22**

Bankruptcy court system after 2005 act, **11:6**

INDEX

BANKRUPTCY ABUSE PREVENTION AND CONSUMER PROTECTION

ACT OF 2005—Cont'd

- Claims for professional services, **12:25**
- Code prior to 2005 act, **10:8**
- Debt relief agency, **12:23**
- Disinterested person, **12:25**
- Filing petition, **12:19**
- Legislative history, **10:9**
- Master netting agreements, **16:39**
- Pre-bankruptcy credit briefing, **12:6**
- Professional responsibility of bankruptcy attorney, **12:22**
- Sources of consumer law, **1:4**
- Termination of automatic stay, **12:35**

BANKRUPTCY ACT OF 1898

- Generally, **10:1**
- Appeals and judicial review, **11:17**
- Bankruptcy rules, **11:26**
- Chapter 13, **17:1**
- Claims of employee benefit plans, **14:43**
- Court system, **11:1**
- Insider preferences, **16:28**
- Reorganization provisions, **10:15**
- Trustee, representative of actual creditors, as, **16:9**

BANKRUPTCY AMENDMENTS AND FEDERAL JUDGESHIP ACT OF 1984

- Adoption, **11:3**
- Appeals and judicial review, **11:17**
- Bankruptcy court structure, **11:4**
- Bankruptcy rules, **11:26**
- Bankruptcy Rules Emergency, **11:27**
- Constitutionality, **11:3**
- Delays, **11:3**
- Filing of petition, **11:22**
- History, **10:1**
- Jurisdiction, **11:3, 11:7**
- Jury trials, **11:25**
- Venue, **11:21**

BANKRUPTCY AMENDMENTS OF 1986

- Generally, **10:1**

BANKRUPTCY APPELLATE PANELS

- Generally, **11:17**

BANKRUPTCY CODE

- See Bankruptcy Reform Act of 1978

BANKRUPTCY COURT ORDERS

- See also Automatic stay; Dismissal

BANKRUPTCY COURT ORDERS—Cont'd

Order for relief, **12:1, 12:14**

Refusal to obey, effect, **15:11**

BANKRUPTCY COURT SYSTEM

Generally, **11:1 et seq.**

Abstention. See Abstention

Adjunct to district courts, **11:4, 11:7**

Appeals, **11:17**

Bankruptcy Reform Act, **11:4**

Bankruptcy Rules Emergency, **11:27**

Change of venue, **11:24**

Contempt powers, **11:7**

Evolution, **11:1**

Forms. See Official Bankruptcy Forms

Historical background, **11:1**

Injunctive relief, **12:40**

Jurisdiction

Bankruptcy Reform Act, **11:2, 11:4, 11:7**

Constitutionality, **11:3**

Historical background, **11:1**

Related proceeding, **11:7**

Removal to district court, **11:14**

Subject matter, **11:7**

Withdrawal power, **11:16**

Jury trials, **11:25**

Mandatory, **11:13**

Permissive, **11:12**

Post-2005 Act, **11:6**

Real Estate Settlement Procedures Act (RESPA), litigation, **2:146 to 2:148**

Removal to district court, **11:14**

Rules of procedure, **11:26**

State-law claims, **11:13**

Structure, **11:4**

Truth In Lending Act (TILA), litigation, **2:146 to 2:148**

2005 Act, court system after, **11:6**

Venue, **11:21**

BANKRUPTCY FORMS

See Official Bankruptcy Forms

BANKRUPTCY JUDGES

Generally, **11:1, 11:4**

Appointment, **11:5**

Exclusion from creditors' meetings, **12:27**

Removal, **11:5**

United States Trustees, and Family Farmer Bankruptcy Act of 1986, **10:1**

BANKRUPTCY REFORM ACT OF 1978

Appeals and judicial review, **11:17**

INDEX

BANKRUPTCY REFORM ACT OF 1978—Cont'd

Jurisdiction, **11:2, 11:4, 11:7**
Legislative history, **10:8, 11:2, 11:4, 11:7**
Organization, **10:10**
Prior to 2005 Act, **10:8**
Structure, **10:10**
Venue, **11:21**

BANKRUPTCY RULES

Generally, **11:17, 11:26**
Bankruptcy Rules Emergency, **11:27**

BANKRUPTCY TRUSTEES

See Trustees

BANKS

See also National Bank Act; Usury
Automatic perfection of miscellaneous security interests in bank, **7:145**
Consumer Financial Protection Bureau, **1:9**

BANK SETOFF

See Setoff

BEST INTERESTS OF CREDITORS TEST

Chapter 13 requirements, **7:6, 10:1, 17:15, 17:31**
Conversion from Chapter 13 to Chapter 7, **17:37**

BEST INTERESTS OF DEBTOR TEST, REAFFIRMATION

Generally, **15:51**

BIFURCATION OF SECURED CLAIM

Debtor's principal residence, claim secured by, **17:19**

BILLING ERRORS

See also Consumer transactions; Fair Credit Billing Act (FCBA) (Title I)
Fair Credit Billing Act, **5:56**

BILLS OF LADING

See Documents

BONA FIDE PURCHASERS

See also Buyers in ordinary course of business
Generally, **16:4**
Mortgages. See Mortgages

BONDS, SURETY

Attachment, **6:20, 6:39**
Payment bonds, **9:38**
Replevin, **6:33, 6:37**

BREACH OF PEACE

Self-help repossession, **7:81**

BROOKINGS INSTITUTION AND BANKRUPTCY REFORM

Generally, **10:8**

BULK TRANSFERS

Generally, **7:185**

BURDEN OF PROOF

Debtor protection, **15:8**

Objections to discharge, **15:17**

BUYERS IN ORDINARY COURSE OF BUSINESS

Defined, **7:182**

Farm-products exception, **7:182**

Priority issues, **7:181, 7:182**

Sale from consumer to consumer, **7:183**

“Sale” requirement, **7:181**

Vs. perfected secured creditor, **7:182**

Vs. secured creditor, **7:181**

BUYERS NOT IN ORDINARY COURSE OF BUSINESS, VS. SECURED CREDITOR

Generally, **7:184**

CASH ADVANCES

Debt incurred by, nondischarge, **15:26**

CASH COLLATERAL

Generally, **17:10**

CATALOG, ADVERTISING TO DISCLOSE CREDIT TERMS

Generally, **2:116**

CCPA

See Consumer Credit Protection Act (CCPA)

CEASE AND DESIST ORDERS

Generally, **1:7**

CERTIFICATES OF DEPOSIT

Setoff against, **5:32**

CERTIFICATES OF TITLE

Interstate Commerce Act vs. state law, **7:32**

Multi-jurisdictional transactions, **7:151**

Perfection, **7:117**

CHAIN OF TITLE

Generally, **8:24**

CHANDLER ACT

Generally, **10:1, 10:8**

CHANGE OF VENUE

See Venue

INDEX

CHAPTER 7

See Liquidation

CHAPTER 11

See Reorganization (Chapter 11)

CHAPTER 12

See also Chapter 12 plan

Generally, **10:16**

Advantages of, **16B:8, 17:3**

Conversion of Chapter 13 to, **17:39**

Core proceedings, **11:9**

Debt limit, **12:6**

Discharge

Generally, **15:2**

Chapter 12 plan. See Chapter 12 plan

Dismissal of case

Chapter 12 plan, **16B:41**

Hardship discharge, **15:2, 16B:7, 16B:39**

History, **10:8, 16B:1**

Nondischargeable debts

Generally, **15:24, 16B:6**

Interest on, **16B:28**

Plan. See Chapter 12 plan

Proof of claim, **14:3**

Relief from automatic stay, **12:34**

Tax provisions, **16B:30**

Trustee, **16B:13**

CHAPTER 12 PLAN

Generally, **10:16, 16B:1, 16B:2**

Adequate protection, **16B:15**

Advantages of, **16B:8**

Assignment of contracts or leases, **16B:23**

Assumption of contracts or leases, **16B:23**

Automatic stay, **16B:14**

Categories of farmers and fishermen, **16B:2**

Chapters 7, 11, and 13 compared, **16B:8**

Claims, types of, **16B:4**

Codebtors, protection for, **16B:14**

Commencement, **16B:10**

Concurrent payments, **16B:22**

Confirmation

Effect of, **16B:37**

Hearing, **16B:4, 16B:33, 16B:34, 16B:35**

Modification after, **16B:38**

Objections, **16B:33, 16B:34, 16B:35**

Requirements

Absence of objections, **16B:34**

CHAPTER 12 PLAN—Cont'd

Confirmation—Cont'd

Requirements—Cont'd

Objections filed, when, **16B:35**

Revocation of, **16B:40**

Contracts, assumption, assignment or rejection of executory, **16B:23**

Conversion, **16B:41**

Corporations, **16B:2, 16B:9**

Debtor in possession, **16B:12**

Defaults, curing or waiving prebankruptcy, **16B:21**

Definitions, **16B:9**

Disadvantages of, **16B:8**

Discharge

Generally, **16B:6, 16B:39**

Hardship discharge, **16B:7, 16B:39**

Revocation of, **16B:40**

Discrimination, provision for no unfair, **16B:19**

Dismissal, **16B:41**

Eligibility, **16B:9**

Estate, property of

Generally, **16B:11**

Sales, **16B:16, 16B:25**

Vesting of property in debtor, **16B:27**

Exemptions from property of estate, **16B:11**

Filing, **16B:17**

Formulation, **16B:17**

Hardship discharge, **16B:7, 16B:39**

History, **16B:1**

Individuals, **16B:2, 16B:9**

Interest on nondischargeable debts, **16B:28**

Leases, assumption, assignment or rejection of unexpired, **16B:23**

Length of, **16B:4, 16B:31**

Long-term secured claims, payment of, **16B:26**

Mandatory provisions, **16B:18**

Modification. See Amendment and modification in bankruptcy

Nondischargeable debts

Generally, **16B:6**

Interest on nondischargeable debts, **16B:28**

Objections, confirmation, **16B:33, 16B:34, 16B:35**

Obligations of debtor for plan success, **16B:5**

Partnerships, **16B:2, 16B:9**

Payment of claims

Provisions as to

Generally, **16B:24**

Concurrent payments, **16B:22**

Long-term secured claims, **16B:26**

Source of funds and payments, **16B:36**

INDEX

CHAPTER 12 PLAN—Cont'd

Permissive provisions

Concurrent payments, **16B:22**

Contracts, assumption, assignment or rejection of executory, **16B:23**

Defaults, curing or waiving prebankruptcy, **16B:21**

Discrimination, no unfair, **16B:19**

Interest on nondischargeable debts, **16B:28**

Leases, assumption, assignment or rejection of unexpired, **16B:23**

Long-term secured claims, payment of, **16B:26**

Modification of creditors' rights, **16B:20**

Other provisions, **16B:29**

Payment of claims, above

Sale of property of estate, **16B:25**

Tax provisions, **16B:30**

Vesting of property in debtor, **16B:27**

Procedure, **16B:3**

Protection of creditors

Adequate protection, **16B:15**

Codebtors, **16B:14**

Purpose, **16B:2**

Rejection of contracts or leases, **16B:23**

Required provisions, **16B:18**

Revocation of confirmation or discharge, **16B:40**

Sales from estate

Free of interests, **16B:16**

Provision as to, **16B:25**

Source of funds and payments, **16B:36**

Success of plan, **16B:5**

Tax provisions, **16B:30**

Trustee, **16B:13**

Vesting of property in debtor, **16B:27**

CHAPTER 13

Generally, **10:14, 17:1**

Adequate protection, **17:10**

Administrative expenses, **17:10**

Advantages over liquidation, **10:12, 17:2, 17:3**

Advantages over reorganization, **17:3**

Avoiding power, **16:2, 17:9**

Chapter 12 compared, **10:10**

Commencement, **17:5**

Comparison with Chapter 7, **17:3**

Conversion from Chapter 7 or 11, **17:1**

Conversion to Chapter 7, **17:38**

Conversion to Chapter 11, **17:38**

Cram-down provisions, **17:32**

Creditors' meeting, **12:27**

Disadvantages, **10:14, 17:3**

CHAPTER 13—Cont'd

- Discharge, **15:2, 17:41**
- Discrimination, protection from, **10:14**
- Dismissal of case, **17:40**
- Duties, rights of debtor, **17:10**
- Eligibility, **17:4**
- Examination of debtor, **12:28**
- Exempt property used to pay creditor, **17:25**
- Filing, **12:19, 17:3**
- Hardship discharge, **15:2**
- Hearing, **17:10**
- Joint cases, **17:4**
- Nondischargeable debts, **15:24**
- Obtaining credit while in, **17:10**
- Operation of business, continuation of, **17:10**
- Overview, **10:2**
- Prior bankruptcy disqualifying individual, **17:4**
- Proof of claim, **14:3**
- Protection, generally, **17:3**
- Purpose, **17:2**
- Secured
 - Generally, **14:58**
 - Vs. unsecured, **10:4**
- Student loans, nondischargeable, **15:32**
- Subordination of, **14:61**
- Trustees
 - Duties, **17:9, 17:10**
- Unliquidated, **14:19**

CHAPTER 13 PLAN

- Acceleration, **17:23**
- Classification of claims, **17:15**
- Contracts, assumption or rejection. See Assumption or rejection of contracts and leases
- Cure of default, **17:20**
- Duration, **17:2, 17:34**
- Equal treatment of claims, **17:15, 17:17**
- Executory contracts, assumption or rejection. See Assumption or rejection of contracts and leases
- Feasibility, **10:14**
- Filing, **12:19, 17:3, 17:14**
- Full payment requirement, **17:15**
- Future earnings, **17:15**
- Leases, assumption or rejection. See Assumption or rejection of contracts and leases
- Long-term debt, treatment of, **17:23**
- Mandatory provisions, **10:14**
- Meeting of creditors. See Meeting of creditors

INDEX

CHAPTER 13 PLAN—Cont'd

- Modification before confirmation, **17:36**
- Modification of claims, **17:18**
- Optional provisions, **17:16, 17:17, 17:25**
- Outside the plan payments, **17:17, 17:23**
- Payment period, **17:15**
- Payment provisions, **17:22**
- Postpetition claims, **17:7, 17:24**
- Provisions, **17:15, 17:16**
- Reports, filing of, **17:10**
- Secured claims
 - Modification of claims, **17:18**
- Unsecured claims, **17:18, 17:42**

CHAPTER 13 PLAN CONFIRMATION

- Generally, **17:2, 17:14, 17:15, 17:26**
- Bankruptcy Code compliance, **10:14**
- Best interests of creditors test. See Best interests of creditors test
- Claims
 - Payment of, **10:14**
 - Proof of, **10:14**
 - Secured, **17:32**
 - Unsecured, **10:14**
- Conversion proceedings. See Conversion
- Core proceedings, **11:9**
- Disposable income, effect, **17:26**
- Duration of plan, **17:34**
- Effect, **10:14, 17:27**
- Feasibility of plan, **10:14, 17:33**
- Fees and charges, **10:14, 17:29**
- Full payment/disposal income requirement, **17:26**
- Good faith test, **10:14, 17:30**
- Hardship discharge, **10:14**
- Hearing, **17:26**
- Modification, **10:14**
- Modification after confirmation, **17:37**
- Objections to plan, **17:26**
- Requirements, **10:14, 17:7, 17:28**
- Secured claims, **17:32**
- Third party payments, **17:35**

CHAPTER 15

- Cross-border cases, **10:17**

CHAPTER 20 CASES

- Successive or serial filings, **12:17**

CHATTEL MORTGAGES

- Generally, **7:5**

CHATTEL PAPER

Assignment, **7:25**
Defined, **7:25**
Exclusion as, **7:37**
Priority, **7:187**

CHECKS

See also Negotiable instruments
Time of transfer, for purposes of avoidance, **16:11**

CHILD SUPPORT

See Alimony, maintenance, and child support

CHOATE LIENS

See Federal Tax Lien Act of 1966; Federal tax liens

CHOICE OF LAW

See Multi-jurisdictional transactions

CIVIL ACTIONS OR PROCEEDINGS

Automatic stay exception, **12:32**

CLAIMS

See also Allowed secured claims; Postpetition claims; Priority of allowed claims;
Proof of claim
Allowance of. See Allowance of claims
Amendment, **14:9**
Chapter 13, **10:14**
Chapter 12 plan; types of claims, **16B:4**
Classification of claims in bankruptcy, **10:15, 14:2, 17:15, 17:17**
Codebtors' claims, **14:36**
Contingent claims, generally, **14:19, 14:37**
Defined, **14:2, 15:4**
Disallowance
Generally, **14:18**
Attorney's services for debtor, **14:22**
Employees under employment contracts, **14:25**
Insider's services, **14:22**
Lessors of real property, **14:24**
Property taxes, **14:21**
Reconsideration, **14:14**
Statute of limitations, **14:19**
Tardily filed claims, **14:28**
Tax claims, **14:26**
Unenforceable claims, **14:19**
Unmatured claims for support, **14:23**
Unmatured interest, **14:20**
Usury, **14:19**
Voidable transfers, **14:27**
Estimating unliquidated claims, **14:37**
False, effect on discharge, **15:9, 15:12**

INDEX

CLAIMS—Cont'd

- Fines, penalties, or forfeitures, **15:31**
- Reconsideration, **14:14**
- Reduction of claims, **14:62**
- Secured. See Secured claims
- Subordination of, **14:61**
- Subrogation of priority status, **14:57**
- Torts. See Torts
- Transfer, **14:10**
- Undersecured, automatic stay relief, **12:36**
- Unliquidated, **14:37**
- Unscheduled, **15:27**
- Wrongful death. See Wrongful death

CLASS ACTIONS

- ECOA, damages, **2:53**
- State consumer protection laws, **1:10**
- Truth in Lending Act, damages, **2:125**

CLOSED-END CREDIT

- See Credit

CODEBTORS

- Automatic stay
 - Chapter 13 cases, **12:34, 17:3, 17:12**
 - Irreparable harm, **12:34**
 - Relief from, **17:13**
- Chapter 12 cases, **16B:14**
- Chapter 13 cases, **12:34, 17:12**
- Choice of action, **14:36**
- Claims of, **14:36**
- Liability, **3:44**
- Negotiable instruments, **12:32**
- Notice of liability, **3:44**
- Scope, **14:36**
- Stay of proceedings against, **12:34**
- Subrogation of priority status, **14:57**

COGNOVIT JUDGMENTS

- See Judgments

COLLATERAL

- See also Commercial reasonableness; Foreclosure; Liens; Repossession; Security interests; Strict Foreclosure
- After-acquired, **3:18, 7:63**
- Agricultural liens, **7:26**
- Cash collateral, **17:10**
- Change in use, **7:50**
- Classification of, **7:41**

COLLATERAL—Cont'd

- Cross collateral, debt secured by
 - Generally, **3:20**
- Debtor's rights in, **3:18, 3:41, 7:56 et seq.**
- Deposit accounts, **7:46**
- Description
 - Accounts and chattel paper, **7:25, 7:45**
 - Consumer goods, **3:17, 7:45, 7:46**
 - Documents, **7:45, 7:53**
 - Equipment, **7:45, 7:49**
 - Farm products, **7:45, 7:48**
 - Goods, **7:46**
 - Instruments, **7:45, 7:52**
 - Intangibles, **7:45, 7:54**
 - Inventory, **7:47**
 - Security agreement to contain, **7:66**
- Farm products. See Farm products
- Forfeiture, property taken by, **7:207**
- Intangible, **7:45, 7:51, 7:54**
- Limitations under UCC, **3:19**
- Multi-jurisdictional transactions, location of collateral, **7:148**
- Noninventory, priority of, **7:174**
- Possession, **7:4**
- Purchase-money security interest in, **7:174**
- Repossession. See Repossession
- Sale of
 - See also Foreclosure
- Strict foreclosure. See Strict foreclosure
- Types of, **7:45**

COLLATERAL ESTOPPEL IN BANKRUPTCY CASES

- Generally, **15:23**

COLLECTION OF DEBTS

- See also Setoff
- Abusive practices, prohibited, **5:58 et seq.**
- Attachment, **6:19**
- Case law involving state law, **5:61**
- Collection letters, **5:9**
- Consumer law, importance of, **1:2**
- Creditor's liability for, **5:41**
- Creditor's statutory liability for improper techniques, **5:56**
- Default, collection rights against debtor or obligor, **7:76**
- Exempt property
 - Asserting exemption right, **6:68, 6:70**
 - Homestead exemptions, **6:72**
 - Identification of, **6:69**
 - Income exemptions, **6:73**

INDEX

COLLECTION OF DEBTS—Cont'd

Exempt property—Cont'd

Liability of creditor for damages, **6:71**

Life insurance exemptions, **6:74**

Partial exemption, **6:69**

Types, **6:69**

Value as determinant, **6:69**

Waiving exemption right, **6:70**

Extrajudicial, **5:1 et seq.**

Fair Credit Billing Act, **5:56**

Fair Debt Collection Practices Act, **5:48**

Fraudulent conveyance to avoid, **6:75**

FTC Guides Against Debt Collection Deception, **5:57**

Garnishment, **6:26**

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

Locating debtor, **5:2**

Locating debtor's assets, **5:6**

Replevin, **6:31**

Setoff, **5:10**

Shared title with nondebtor

Generally, **6:82**

Community property, **6:86**

Joint tenancy, **6:84**

Partnership property, **6:87**

Tenancy by the entirety, **6:85**

Tenancy in common, **6:83**

State law, **5:58 et seq.**

Suretyship, **5:34**

Techniques, **5:9**

Telephone collection, **5:9**

COMAKERS

See Surety

COMMERCIAL REASONABLENESS

See also Foreclosure

Generally, **7:95 to 7:103**

Preparation of collateral, **7:100**

Presumption of reasonableness, **7:95**

Price, effect of, **7:96**

Private or public sale, **7:97**

Publication of sale, **7:102**

Time and place of sale, **7:101**

Time between repossession and disposition, **7:99**

Unit or parcels, sale as, **7:98**

COMMINGLED GOODS, PRIORITY DISPUTES

Generally, **7:203**

COMMISSION ON BANKRUPTCY LAWS

Generally, **10:8, 11:2**

COMMON LAW

Consumer law, source of, **1:3**

Creditor liability, **5:42**

Credit reporting abuse, protection from, **2:15**

Direct lender, insulation of, **3:23**

Foreign judgments, enforcement, **6:81**

Judgment liens in

Generally, **6:41**

Duration, **6:80**

Lis pendens, **6:42**

Misrepresentation, **2:1 et seq.**

Setoff, right of, **5:11, 5:33**

COMMON-LAW LIENS

See Liens

COMMUNITY PROPERTY

Generally, **6:86**

Estate property, **13:11**

COMPREHENSIVE CODES

Consumer credit statutes, **1:22**

CONDEMNATION

Mortgaged land, **8:7**

CONDITIONAL SALES CONTRACT

Generally, **7:6**

**CONDOMINIUM AND COOPERATIVE ASSOCIATIONS,
NONDISCHARGEABLE DEBT**

Generally, **15:42**

CONFESSIONS OF JUDGMENT

Cognovit. See Judgments

CONFIRMATION ORDER

Revocation of, Chapter 11 reorganization, **16A:26**

CONFLICT OF LAWS

See Preemption; State statutes

CONSENT JUDGMENTS

See Judgments

CONSENT ORDERS

Generally, **1:7**

CONSEQUENTIAL DAMAGES

See Damages

INDEX

CONSIGNMENTS

- Financing statement, duty to file, **7:23**
- Perfection, **7:158**
- Priority rules when there is consignment, **7:208**
- Security interest distinguished, **7:23**

CONSOLIDATION OF BANKRUPTCY CASES

- Generally, **12:4**
- Joint administration, **12:5**
- Substantive consolidation, **12:5**

CONSTITUTIONAL SAFEGUARDS

- Jurisdiction of bankruptcy court, **11:3, 11:4**
- Prejudgment remedies, **6:37**
- Self-help repossession, **7:80**
- State action in debt collection, **5:17**

CONSTRUCTION LIENS

- See Mechanic's liens

CONSTRUCTIVE FRAUD, LEVERAGED BUYOUTS AS FRAUDULENT CONVEYANCES

- Generally, **16:29**

CONSTRUCTIVE TRUSTS, AVOIDING POWER

- Generally, **16:8**

CONSUMER

- FTC rule on preservation of consumer claims and defenses, **3:28**

CONSUMER CREDIT

- See also Credit
- Defined, **2:63**
- Setoff limitations, **5:33**

CONSUMER CREDIT PROTECTION ACT (CCPA)

- Electronic Funds Transfer Act, **1:4**
- Equal Credit Opportunity Act, **1:4**
- Fair Credit Billing Act, **1:2, 1:4**
- Fair Credit Reporting Act, **1:4**
- Garnishment, **6:73**
- Lease, coverage, **1:4**
- Truth in Lending Act, **1:4**

CONSUMER CREDIT STATUTES

- Generally, **1:11 to 1:24**
- Comprehensive codes, **1:22**
- Credit union laws, **1:16**
- Fringe banking laws, **1:21**
- Home equity laws, **1:19**
- Industrial loan laws, **1:14**
- Installment loan laws, **1:15**

CONSUMER CREDIT STATUTES—Cont'd

- Insurance premium finance laws, **1:18**
- Pawnbroking laws, **1:20**
- Retail installment loan acts, **1:17**
- Scattered approach, **1:11**
- Scattered or patchwork laws, **1:12 to 1:21**
- Small loan laws, **1:13**
- State laws, **1:10**
- Uniform Consumer Leasing Act, **1:24**
- Uniform Debt-Management Act, **1:23**

CONSUMER CREDIT TRANSACTIONS

- See Consumer transactions; Credit

CONSUMER DEBTS

- Dischargeability, determination, **15:22, 15:26**
- Postpetition claims, **17:8**
- Preferences, **16:25**

CONSUMER DEPOSITS

- Priority of allowed claims, **14:45**

CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)

- Generally, **1:4, 1:6**
- Banks, **1:9**
- Consumer leases, personal property, Regulation M, **1:31**
- Credit unions, **1:9**
- Damages, **1:9**
- Defense, **1:9**
- Disgorgement, **1:9**
- Enforcement authority, **1:9**
- Exemplary or punitive damages, **1:9**
- Federal savings and loan associations, **1:9**
- Federal Trade Commission Act (FTC Act), **1:7**
- Finance charges, **3:2**
- Finance companies, **1:9**
- Mortgage lenders, **1:9**
- National banks, **1:9**
- Purpose, **1:9**
- Reformation of contract, **1:9**
- Refunds, **1:9**
- Regulation M, consumer leases, personal property, **1:31**
- Remedies and relief, **1:9**
- Rescission, **1:9**
- Restitution, **1:9**
- Rulemaking authority, **1:9**
- Student loan lenders, **1:9**

CONSUMER GOODS

- See also Consumer transactions

INDEX

CONSUMER GOODS—Cont'd

- Defective, defense, **3:32**
- Defined, **3:18**
- Description as collateral, **7:46**
- Sale of, **3:19**

CONSUMER LAW

- Generally, **1:1**
- Common law as source of, **1:3**
- Federal statutes and regulations, **1:4**
- Importance in collection of debts, **1:2**
- Private right of action, **1:10**
- Sources of, **1:3**
- State statutes, **1:10**
- UCC Article 9 conflicting with, **7:11, 7:25**

CONSUMER LEASING ACT (CLA)

- Generally, **1:31**

CONSUMER LOANS

- Defined, **3:28**
- Purchase-money loans, **3:30**
- Restrictions on, **3:21**

CONSUMER PROTECTION STATUTES

- See State statutes

CONSUMER REPORTING AGENCIES

- See Consumer reports; Credit reporting agencies

CONSUMER REPORTS

- Adverse action because of use by reporting agency, **2:26**
- Adverse action because of use by third parties, **2:27**
- Criminal penalties, Fair Credit Reporting Act (FCRA), **2:35**
- Fines and criminal penalties, Fair Credit Reporting Act (FCRA), **2:35**
- Identity theft, fraud protection, **2:28**
- Investigative, **2:22, 2:25 to 2:27**
- State laws governing, **2:36**

CONSUMER TRANSACTIONS

- See also UCC Article 9; Uniform Consumer Credit Code (UCCC)
- Billing procedures, **4:1**
- Consumer goods. See Consumer goods
- Control of billing procedures, **4:1**
- Credit balances, **4:2**
- Crediting payments, **4:2**
- Debtor's defenses, **3:32**
- Errors in billing
 - Acknowledgment of notice, **4:4**
 - Creditor's rights and duties, **4:6**
 - Notice, **4:3, 4:4**

CONSUMER TRANSACTIONS—Cont'd

- Errors in billing—Cont'd
 - Resolution, **4:1**
 - Resolution procedures, **4:5**
- Remedies, secured transactions, **7:12**
- Wage assignments, **3:38**

CONTEMPT

- Automatic stay violation, **12:25**

CONTINGENT CLAIMS

- See Claims

CONTINGENT INTERESTS

- Attachment, exemption, **6:23**
- Judgment lien, **6:44**

CONTRACTORS

- Liens. See Mechanic's liens
- Payment bond, **9:38**

CONTRACTS

- Defined, **3:30**

CONVERSION

- Best interests of creditors test for conversion from Chapter 13 to Chapter 7, **17:37**
- Chapter 12, **16B:41**
- Chapter 7 or 11 to Chapter 13, **17:1**
- Chapter 11 to Chapter 7, **12:40, 16A:27**
- Chapter 13 to Chapter 12, **17:39**
- Chapter 13 to Chapter 7 or Chapter 11, **17:38**
- Common-law or statutory liens, overlap with termination of, **9:9**
- Conveyances. See Leases; Real property transactions
- Estate property, effect of conversion on, **13:13**
- Fraudulent. See Fraudulent conveyances

COOPERATIVE HOUSING

- See Real property transactions

COOPERATIVES

- Federal usury law, **3:12**

COPYRIGHT

- See Intellectual property

CORE JURISDICTION

- Generally, **14:3**

CORE PROCEEDINGS

- Generally, **11:8, 11:13**
- Jury trials, **11:25**
- Noncore distinguished from, **11:8**

INDEX

CORE PROCEEDINGS—Cont'd

Permissive-abstention provisions, **11:12**

CORPORATIONS

Chapter 12 eligibility, **16B:2, 16B:9**

Chapter 13 eligibility, **17:4**

Defined for bankruptcy, **12:6**

CORRECTION

Errors in billing, **4:1**

Fair Credit Billing Act, **4:1**

COSIGNORS

See Codebtors; Surety

COUNTERCLAIMS, AUTOMATIC STAY

Generally, **12:30**

CRAM-DOWN PROVISIONS

Chapter 13, **17:32**

Reorganization cases, **10:15**

CREDIT

See also Consumer Credit Protection Act (CCPA); Equal Credit Opportunity Act (ECOA); Fair Credit Billing Act (FCBA) (Title I); Fair Credit Reporting Act (FCRA); Truth In Lending Act (TILA)

Action on application, notification of, **2:47**

Applications, **2:41 to 2:43**

Cards. See Credit and charge cards

Closed-end

Generally, **2:71 to 2:77**

Advertising to include terms, **2:114**

Basis of disclosure, **2:72**

Defined, **2:64**

Disclosure

Generally, **2:71 to 2:77**

Basis, **2:72**

Estimates, **2:73**

Form and timing of, **2:71**

Interim student credit extensions, **2:75**

Mortgage transactions subject to RESPA, **2:77**

Multiple consumers and creditors, **2:74**

Specific disclosures, **2:76, 2:77**

Estimates of disclosure, **2:73**

Interim student credit extensions, **2:75**

Mortgage transactions

Residential home mortgages, **2:79, 2:81**

Subject to RESPA, **2:77**

Multiple consumers and creditors, **2:74**

Rescission, right of, **2:102, 2:103**

Subsequent disclosure requirements, **2:82**

CREDIT—Cont'd

Closed-end—Cont'd

Timing of disclosure, **2:71**

Transaction secured by dwelling, **2:80**

Usury, **3:14**

Creditworthiness, determination of

Generally, **2:15 to 2:59**

Equal Credit Opportunity Act, **2:38 to 2:59**

Fair and Accurate Transactions Act, **2:37**

Fair Credit Reporting Act, **2:16 to 2:36**

Evaluation, **2:44**

Extension of, **2:45**

Obtaining

Generally, **2:15 to 2:59**

Chapter 13 debtors, **17:10**

Estate property, **13:54**

Open-end

Generally, **2:84**

Advertising to include terms, **2:112 to 2:117**

Defined, **2:64**

Disclosure, form and timing of, **2:85**

Disclosure requirements, **2:89**

Estimates of disclosure, **2:86**

High-cost mortgages, **2:95**

Multiple consumers and creditors, **2:87**

Periodic statements, **2:90**

Rescission, right of, **2:102, 2:104**

Subsequent disclosure requirements, **2:91**

Subsequent events, effect, **2:88**

Timing of disclosure, **2:85**

Usury, applicable state law, **3:14**

Orders re obtaining, core proceedings, **11:9**

Repair organizations. See Credit Repair Organizations Act

Rescission, right of, **2:102**

Sales of goods, **3:19**

Specific disclosures, **2:76, 2:77**

CREDIT AND CHARGE CARDS

Ability to pay, solicitations, **2:101**

College-age consumers, **2:101**

Defective goods, defense, **3:32**

Defenses, **3:32, 3:34**

Definitions, **3:31**

Disclosure requirements, **2:93**

Fees, limitations, **2:101**

Holder-in-due-course doctrine, **3:34**

Issuer different from party extending credit, **2:100**

INDEX

CREDIT AND CHARGE CARDS—Cont'd

Solicitations

Generally, **2:96 to 2:101**

Ability to pay, **2:101**

General public, **2:99**

Mail, **2:97**

Telephone, **2:98**

Truth in Lending Act, **3:32**

Unauthorized use, defense, **3:34**

Withholding payment, grounds for, **3:31**

Young consumers, **2:101**

CREDIT BALANCES

Consumer transactions, **4:2**

CREDIT BUREAUS

See Consumer reports; Credit reporting agencies

CREDIT CARD ACCOUNTABILITY RESPONSIBILITY AND DISCLOSURE ACT

Sources of consumer law, **1:4**

CREDIT CARDS

See Credit and charge cards

CREDIT INSURANCE

See Insurance

CREDITORS

See also Secured creditors

Bills and supplementary proceedings, **6:57**

Defined, **2:62, 3:28, 14:2**

Improper debt collection, liability for

Abuse of process, **5:46**

Defamation, **5:42**

Intentional infliction of mental distress, **5:44**

Interference with contractual relationship, **5:45**

Invasion of privacy, **5:43**

Lien creditors, **7:166, 16:5**

List of, **12:19**

Meeting of. See Meeting of creditors

Priority disputes

Secured vs. buyer, **7:181**

Secured vs. lien creditor, **7:166**

Secured vs. unsecured, **7:165**

Proceedings in aid of execution, **6:56**

Reaffirmation and automatic stay, **15:51**

Setoff. See Setoff

CREDITORS' COMMITTEE

Generally, **10:15**

CREDITORS' COMMITTEE—Cont'd

Chapter 11 reorganization, **16A:7**

CREDITORS' MEETING

See Meeting of creditors

CREDIT REPAIR ORGANIZATIONS ACT

Contracts for services, **1:28**

Damages, **1:29**

Definitions, **1:26**

Enforcement and limitation period, **1:30**

Prohibited acts, **1:27**

Purpose, **1:25**

CREDIT REPORTING AGENCIES

Adverse action because of a investigative consumer report, **2:26**

Compliance procedures, accuracy and, **2:20**

Disclosures, **2:23**

Disputed accuracy, **2:24**

Employment purposes, public records information for, **2:21**

Fair credit reporting act (fcra) requirements, generally, **2:18 to 2:24**

Investigative consumer reports, **2:22**

Negligence, **2:30**

Obsolete information, restrictions on reporting, **2:19**

Permissible purposes, **2:18**

Public records information for employment purposes, **2:21**

State laws governing, **2:36**

Willful noncompliance, **2:31**

CREDIT UNIONS

Consumer credit statutes, **1:16**

Consumer Financial Protection Bureau, **1:9**

Federal credit union act (FCUA), interest rates under, **3:7**

CRIMINAL ACTION OR PROCEEDING

Automatic stay exception, **12:32**

CROPS

Financing statements, **7:124**

Government program payments, attachment, **7:155**

PIK certificates, **7:32**

Production loans, **7:180**

CROSS-BORDER CASES

Chapter 15, **10:17**

CROSS COLLATERAL

See Collateral

CURE

Chapter 12 plan, **16B:21**

Chapter 13 plan, **17:20**

INDEX

CURE—Cont'd

Default, right of debtor upon, **7:74**

CUSTODIANS

Duties, **12:14**

Turnover of estate property by, **13:16**

CUSTOM DUTIES

Nondischargeable debt, **15:25**

Priority of claims, **14:52**

DAMAGES

Automatic stay violation, **12:31**

Class actions

 ECOA, **2:53**

 Truth in Lending Act, **2:125**

Consumer Financial Protection Bureau, **1:9**

Fair Credit Billing Act violations, **4:11**

Improper setoff, **5:12**

Individual actions under Equal Credit Opportunity Act, **2:52**

Real Estate Settlement Procedures Act (RESPA), loan servicer responses to borrower inquiries as to damages and costs, **2:141**

Replevin, **6:33**

State consumer credit laws, **1:9**

Truth in Lending Act violations, **2:123 to 2:127**

DAMAGE TO PROPERTY, MORTGAGED LAND

Generally, **8:7**

DEATH

See also Wrongful death

Judgment lien, effect on, **6:47**

DEBT

See also Collection of debts; Nondischargeable debts

Defined, **15:4**

Statute of limitations, **5:14**

Uniform Debt-Management Act, **1:23**

DEBTOR IN POSSESSION

See also Chapter 13 plan; Chapter 13 plan confirmation

Generally, **10:15**

Chapter 12, **16B:12**

Chapter 11 reorganization, **16A:5**

DEBTORS

Avoiding power, **16:2**

Business records, failure to keep, **15:8**

Collection against. See Collection of debts

Examination of, **12:28**

Financial statement, use of, **5:7**

Fresh start, **10:3**

DEBTORS—Cont'd

- In possession. See Debtor in possession
- Joint. See Husband and wife; Partnerships
- Limitation on debt owed under Chapter 7, **10:12**
- Locating, **5:2**
- Nonpayment of debts, general, **12:15**
- Property in bankruptcy. See Estate Property
- Protection, burden of proof, **15:8**
- Protection from termination by utility in bankruptcy
 - Chapter 7, **10:11**
 - Chapter 11, **10:15**
 - Chapter 13, **10:14**
- Redemption rights. See Redemption
- Rights and duties
 - Chapter 11, **10:15**
 - Chapter 13, **10:14, 17:10**
- Rights in collateral, **3:18, 7:66**
- Rights of surety, **5:34**
- Right to redeem collateral. See Redemption
- Uniform Debt-Management Act, **1:23**
- Usury. See Usury

DEBT RELIEF AGENCY

- Filing petition, **12:23**

DEBTS

- See also Collection of debts; Nondischargeable debts
- Statute of limitations, **5:14**
- Uniform Debt-Management Act, **1:23**

DECEPTION

- See Misrepresentation

DEEDS OF TRUST

- Generally, **8:4**

DEFAMATION

- See also Torts
- Creditor's liability, **5:42**

DEFAULT

- See also Repossession
- Generally, **4:8 to 4:10, 7:68 to 7:113**
- Acceleration clauses, long-term debt, **17:23**
- Basic creditor alternatives, generally, **7:75 to 7:113**
- Collection rights against debtor or obligor, **7:76**
- Cure
 - Generally, **7:74**
 - Chapter 12 plan, **16B:21**
 - Chapter 13 plan, **17:20**
 - Long-term debt, **17:23**

INDEX

DEFAULT—Cont'd

- Defined, **7:71**
- Good cause, **6:9**
- Good faith limitations on creditor's rights, **7:72**
- Insecurity clauses, exercise of, **7:72**
- Mortgage, **8:12, 17:23**
- Priority disputes, **7:164**
- Rights of parties upon default, generally, **7:68 to 7:113**
- Right to cure, consumer transactions, **4:10**
- Statutory definitions, **4:9**
- Voluntary debt collection, **5:9**
- Waiver of rights, **7:69, 7:73**

DEFAULT JUDGMENTS IN DEBT COLLECTION ACTIONS

- Generally, **6:7**
- Effect of, **6:8**
- Procedure, **6:7**
- Relief from, **6:9**
- Res judicata, **6:8**
- Service of process, **6:7**

DEFENSES

- Generally See Credit and charge cards; Truth in Lending Act
- Consumer Financial Protection Bureau, **1:9**
- Holder in due course. See Holder-in-due course doctrine
- Waiver-of-defense clause. See Waivers

DEFICIENCY JUDGMENTS

- Foreclosure sale, **7:108, 8:20, 8:22**
- One-action rule, **8:20**
- Wrongful foreclosure, effect of, **7:113**

DELAY

- Pending proceedings, delay of discharge, **15:16**

DELINQUENT PAYMENTS

- Late charges, regulation, **3:45**

DENIAL OF DISCHARGE

- Assets missing at time of bankruptcy, **15:10, 15:12**
- Business records, concealment or destruction, **15:8, 15:12**
- Core proceeding, **11:9**
- Debtor's misconduct
 - Generally, **10:3**
 - Hardship discharge, **10:14**
 - Historical development, **10:1**
- Debts affected, **15:4**
- Effect, **10:3**
- Eligibility in Chapter 7 proceeding, **10:15**
- Entity debtor is not an individual, **15:6**
- False claims in bankruptcy, **15:9, 15:12**

DENIAL OF DISCHARGE—Cont'd

Fraudulent conveyances, **15:7, 15:12**
Fresh start for debtor, **10:3, 15:46 et seq.**
Grounds, **15:5**
Hearing, **15:4**
History, **10:1**
Instructional course, failure to complete, **15:15**
Objections to, **15:2, 15:17**
Pending proceedings, delay of discharge, **15:16**
Prior discharge within eight [or six] years, **15:13**
Refusal to obey bankruptcy court orders, **15:11**
Reorganization, **10:10, 10:15**
Revocation of, **15:20**
Waiver of discharge, **15:14**

DE NOVO REVIEW

Generally, **11:17**

DEPARTMENT STORES

See Credit; Credit and charge cards

DEPOSIT ACCOUNTS

Collateral, **7:46**
Exclusions from UCC article 9, **7:43**
Multi-jurisdictional transactions, **7:152**
Perfection by control, **7:156**
Priorities, **7:210**

DEPOSITORY INSTITUTIONS

Deregulation and monetary control act of 1980
Federally insured vs. federally chartered institutions, **3:8**
Purpose, **1:5**
Real estate and business under, **1:5**
Usury law, **1:5**
Priority claims, **14:55**

DEPOSITS

Consumer, priority of allowed claims, **14:45**

DEPRECIATION, AUTOMATIC STAY RELIEF

Generally, **12:36**

DESCRIPTION

See Collateral

DIRECT LOANS

See State statutes; Uniform Consumer Credit Code (UCCC)

DISALLOWANCE OF CLAIMS

See Claims

DISCHARGE OF DEBTS

See also Denial of discharge; Nondischargeable debts

INDEX

DISCHARGE OF DEBTS—Cont'd

- Generally, **17:41**
- Advantages to creditors, **15:21**
- Chapter 13, **17:2**
- Chapter 12. See Chapter 12 plan
- Completion, **17:42**
- Exception, **15:3**
- Hardship, **17:43**
- Mortgages, **8:11**
- Objection, **15:3**
- Objections to, core proceedings, **11:9**
- Proceedings to determine, core proceedings, **11:9**
- Revocation, **15:20, 17:44**
- Secured claims, **15:4**
- Setoff, allowance of prepetition claims, **14:15**

DISCHARGING HEARING

- Generally, **15:4**

DISCIPLINE

- Attorneys, **12:22**

DISCLOSURE

- Advertising, disclosure of credit terms, **2:112 to 2:117**
- Attorney fees, **12:21**
- Billing rights, **4:7**
- Chapter 11 reorganization disclosure statement, **16A:12**
- Credit reporting agencies, **2:23**
- Open-end credit, subsequent disclosure requirements, **2:91**
- Securities. See Sarbanes-Oxley Act of 2002
- Truth In Lending Act (TILA), specific disclosure requirements, **2:79**

DISCRIMINATION

- Protection of debtors against
 - Generally, **15:46 et seq.**
 - Chapter 7, **10:12**
 - Chapter 12, **16B:19**
 - Chapter 13, **10:14**

DISGORGEMENT

- Consumer Financial Protection Bureau, **1:9**
- Filing fees and attorney's fees, **12:21**

DISINTERESTED PERSONS

- Filing petition, **12:22**

DISMISSAL

- For cause, **17:40**
- Chapter 12 cases, **16B:41**
- Chapter 13 cases, **17:40**
- Chapter 11 reorganization, **16A:27**

DISMISSAL—Cont'd

Conversion proceedings. See Conversion
Involuntary claims, **12:10**

DISPOSABLE INCOME

Chapter 13 plans, **17:26**

DISTRIBUTION OF ESTATE IN BANKRUPTCY

Generally, **14:1 to 14:62**

DISTRICT COURT

Appeals process, **11:17**
Jurisdiction, **11:7**
Mandatory abstention of, **11:13**
Permissive abstention of, **11:12**
Removal from bankruptcy court, **11:14**
Venue, **11:14, 11:21**

DIVORCE

See Alimony, maintenance, and child support

DOCUMENTS

See also Instruments
Description as collateral, **7:53**

DODD-FRANK WALL STREET REFORM AND CONSUMER PROTECTION ACT

Consumer Financial Protection Bureau, **1:4, 1:6**
Finance charges, **3:2, 3:7, 3:39**
Sources of consumer law, **1:4**
Unfair and deceptive trade practices, **2:3**

DOMESTIC SUPPORT

Chapter 13 plan confirmation, **17:35**
Nondischargeable debts, **15:29**
Priorities, **14:39**

DOOR-TO-DOOR SALES

Cancellation by buyer, **2:13**
Cooling-off periods, generally, **2:11 to 2:14**
Notice to buyer, **2:12**
Scope, **2:11**
State statutes, **2:14**

DRAGNET CLAUSE, MORTGAGES

Generally, **8:3**

DRIVING WHILE IMPAIRED

Claims, **14:56**
Nondischargeable debts, **15:33**

DUE PROCESS

See Constitutional safeguards; Notice

INDEX

ECOA

See Equal Credit Opportunity Act (ECOA)

EDUCATIONAL LOANS, NONDISCHARGEABLE

Generally, **15:32**

EFFECTS TEST

See Equal Credit Opportunity Act (ECOA)

EFTA

See Electronic Funds Transfer Act (EFTA) (Title IX)

ELECTION LAW

Nondischargeable debts, fines or penalties under federal election law, **15:40**

ELECTRONIC CHATTEL PAPER

Perfection based on control, **7:156**

ELECTRONIC FUNDS TRANSFER ACT (EFTA) (TITLE IX)

Generally, **1:4**

EMBEZZLEMENT, CLAIMS ARISING FROM, NONDISCHARGEABLE

Generally, **15:28**

EMINENT DOMAIN

Mortgaged land, **8:7**

EMOTIONAL DISTRESS DAMAGES

Automatic stay violation, **12:31**

EMPLOYEE RETIREMENT INCOME SECURITY ACT (ERISA)

Generally, **6:73, 7:32**

EMPLOYMENT CONTRACTS

Disallowance of employees' claims, **14:25**

EMPLOYMENT DISCRIMINATION

Generally, **15:48**

ENABLING LOANS IN BANKRUPTCY

Generally, **16:20**

ENFORCEMENT

Consumer Financial Protection Bureau, **1:9**

State consumer credit laws, **1:9**

EQUAL CREDIT OPPORTUNITY ACT (ECOA)

Generally, **2:38 to 2:59**

Administrative enforcement, **2:51**

Appraisal reports, rules on providing, **2:43**

Attorney fees, **2:55**

Credit application procedure, **2:41 to 2:43**

Damages, **2:52 to 2:58**

Defenses, **2:56**

Discouraging applications, **2:41**

EQUAL CREDIT OPPORTUNITY ACT (ECOA)—Cont'd

- Equitable relief, **2:54**
- Evaluation of credit application, **2:44**
- Extension of credit, **2:45**
- Furnishing credit information, **2:48**
- Information for monitoring purposes, **2:50**
- Jurisdiction, **2:58**
- Notification of action on credit application, **2:47**
- Private enforcement, **2:52 to 2:58**
- Purpose, **1:4, 2:38**
- Record retention, **2:49**
- Regulation B, **2:39**
- Requests for information, **2:42**
- Scope, **2:40**
- Special-purpose programs, **2:46**
- State laws, relation to, **2:59**
- Statute of limitations, **2:57**

EQUIPMENT

- Description of, as collateral, **7:49**

EQUITABLE LIENS

- See Liens
- Generally, **9:1, 9:13**

EQUITABLE SUBORDINATION OF CLAIMS

- Generally, **14:61**

ERISA

- See Employee Retirement Income Security Act (ERISA)

ERRORS

- Billing errors
 - See also Consumer transactions; Fair Credit Billing Act (FCBA) (Title I)
 - Fair Credit Billing Act, **5:56**
- Creditors, by
 - Bona fide, **2:132**
 - Voluntary correction, **2:131**
- Recording title, **8:25**

ESCROW

- See Real Estate Settlement Procedures Act (RESPA)

ESTATE PROPERTY

- Generally, **10:7, 13:1 et seq.**
- See also Exempt property in bankruptcy
- Abandonment
 - Generally, **13:17 to 13:19**
 - Automatic stay, effect of abandonment on, **13:18**
 - Hazardous property, **13:19**
- After-acquired property, **13:12**

INDEX

ESTATE PROPERTY—Cont'd

- Automatic stay, **13:7, 13:18**
- Chapter 7 cases, **17:6, 17:7**
- Chapter 12 cases. See Chapter 12 plan
- Chapter 13 cases, **17:6, 17:7, 17:25**
- Community property, **13:11**
- Conversion to another chapter, **13:13**
- Converting nonexempt property into exempt property, **13:39**
- Core proceedings, **11:9**
- Credit, power to obtain, **13:54**
- Custodian, turnover by, **13:16**
- Delivery, seller's right to stop goods in transit or withhold, **13:53**
- Distribution, **14:1**
- Exceptions, **13:9, 13:15**
- Exclusions, **13:10**
- Executory contracts
 - Generally, **13:41 et seq.**
 - Assignment, **13:41 et seq.**
 - Assumption, **13:41 et seq.**
 - Collective bargaining agreements, assumption and rejection of, **13:50**
 - Intellectual property, rejection of licenses and executory contracts relating to, **13:51**
 - Real property, rejection of debtor's executory contracts for the sale of, **13:48**
 - Rejection, **13:41 et seq.**
 - Retirement benefit obligations, assumption and rejection of, **13:50**
 - Timetable for rejection or assumption, **13:43**
- Exemptions
 - Generally, **13:21 to 13:39**
 - Appliances, **13:25**
 - Certain benefits and wage substitutes, **13:31**
 - Claiming exemptions, **13:36 to 13:38**
 - Compensation payments, miscellaneous, **13:32**
 - Converting nonexempt property into exempt property, **13:39**
 - Debtor's exemptions, protection of, **13:23**
 - Enhancement of the debtor's exemptions: lien avoidance, **13:35**
 - Estate property, **13:9**
 - Federal bankruptcy exemptions, generally, **13:24 to 13:34**
 - Health aids, **13:30**
 - Homestead, **13:24**
 - Household furnishings, **13:25**
 - Jewelry, **13:26**
 - Lien avoidance, **13:35**
 - Life insurance policies, **13:29**
 - Miscellaneous compensation payments, **13:32**
 - 1978 Bankruptcy Code, **13:20**
 - Objections to claim of exemptions, **13:38**
 - Personal items, **13:25**
 - Retirement funds, **13:22, 13:33**

ESTATE PROPERTY—Cont'd

Exemptions—Cont'd

Schedule of exemptions, amendment of, **13:37**

Tools of the trade, **13:28**

Turnover, **13:15**

2005 Act, **13:21 to 13:34**

Vehicles, **13:25**

Wage substitutes, certain benefits and, **13:31**

Wearing apparel, **13:25**

Wild-card exemptions, **13:27**

Goods, seller's right to stop in transit or withhold delivery of, **13:53**

Leases, assumption, assignment, and rejection of unexpired, **13:41 et seq.**

Liquidation, **13:54, 14:1**

Nonexempt property, conversion to exempt property, **13:39**

Property, Bankruptcy Code treatment of

Generally, **13:8 to 13:13**

After-acquired property, **13:12**

Community property, **13:11**

Conversion to another chapter, **13:13**

Exceptions, **13:9**

Exclusions, **13:10**

Turnover of property to, **13:14 to 13:16**

Reclamation by sellers, **13:52**

Redemption, **13:40**

Sale of estate, **13:54**

Trustees

Generally, **13:2 to 13:6**

Compensation, **13:3**

Duties, **13:3**

Eligibility of, **13:5**

Liability of, **13:4**

Powers, **13:3**

Selection of, **13:2 to 13:6**

United States trustee, **13:6**

Turnover

Generally, **13:14 to 13:16, 17:10**

Custodian, turnover by, **13:16**

Exceptions, **13:15**

United States trustee, **13:6**

Use of estate, **13:54**

Venue, **11:21**

ESTIMATION OF CLAIMS

Generally, **14:17**

ESTOPPEL

See also Waivers

Collateral estoppel in bankruptcy cases, **15:23**

INDEX

EVICTION

Automatic stay violation, **12:25**

EVICTIION OR UNLAWFUL DETAINER

Automatic stay exception, **12:32**

EXCISE TAXES, PRIORITY OF CLAIMS

Generally, **14:51**

EXCLUSIONS FROM UCC ARTICLE 9

Assignments

Accounts and chattel paper, **7:37**

Wages, **7:35**

Deposit accounts, **7:43**

Federal acts, **7:25**

Governmental transfers, **7:36**

Judgment rights, **7:39**

Liens

Aircraft, **7:29**

Federal tax, **7:31**

Garageman's, **7:34**

Landlord's, **7:33**

Real property, **7:41**

Setoff rights, **7:40**

Ship mortgages, **7:30**

Tort claims, **7:42, 7:45**

EXECUTION

Generally, **6:49**

Attachment vs., **6:49, 6:52**

Due process, **6:61**

Execution lien, **6:53**

Exempt property, **6:68**

Grounds for issuance, **6:51**

Homestead exemption, **6:72**

Marshaling assets doctrine, **6:62**

Motion and affidavit, **6:50**

Negotiable instruments, **6:52**

Personal property, **6:52**

Postjudgment discovery, **6:58**

Postjudgment garnishment, **6:54**

Priority of lien, **6:53**

Procedure, **6:50**

Proceedings in aid of, **6:56**

Property subject to, **6:52**

Purpose, **6:49**

Real property, **6:52**

Safe deposit box property, **6:52**

Sales. See Judicial sales

EXECUTION—Cont'd

- Securities, **6:52**
- Seizure of property, **6:50, 6:53**
- Stay of, **6:50**
- Writ of, **6:40, 6:50**

EXECUTION SALES

- See Judicial sales

EXECUTORY CONTRACTS

- See also Assumption or rejection of contracts and leases
- See also Estates
- Scope, **14:2**

EXEMPLARY OR PUNITIVE DAMAGES

- Consumer Financial Protection Bureau, **1:9**

EXEMPTIONS

- Collection of debts, **6:68**
- Setoff, **5:31**
- UCC Article 9, **7:30**

EXEMPT PROPERTY IN BANKRUPTCY

- Generally, **10:7**
- See also Estate Property
- Chapter 13 cases, **17:25**
- Commingled funds, **6:69**
- Homes, **6:72**
- Income tax refund, **6:73**
- Motor vehicle, **6:69**
- Overtapping laws, **6:68**
- Payment of creditor's claim from, Chapter 13 cases, **17:25**

EXTENSION OF TIME

- Pre-bankruptcy credit briefing, **12:6**

FACTOR FINANCING

- Generally, **7:9**

FAIR AND ACCURATE TRANSACTIONS ACT

- Generally, **2:37**

FAIR CREDIT AND CHARGE CARD DISCLOSURE ACT

- Generally, **1:4**

FAIR CREDIT BILLING ACT (FCBA)

- Generally, **1:4, 4:1 to 4:11, 5:55**
- Billing procedures, **4:1**
- Control of billing procedures, **4:1**
- Credit balances, **4:2**
- Crediting payments, **4:2**
- Damages for violations, **4:11**

INDEX

FAIR CREDIT BILLING ACT (FCBA)—Cont'd

Default

Generally, **4:8 to 4:10**

Right to cure, consumer transactions, **4:10**

Statutory definitions, **4:9**

Disclosure, billing rights, **4:7**

Errors in billing

Acknowledgment of notice, **4:4**

Creditor's rights and duties, **4:6**

Notice, **4:3, 4:4**

Resolution, **4:1**

Resolution procedures, **4:5**

Notice of billing errors, **4:3, 4:4**

Purpose, **1:4**

Remedies for violations, **4:11**

FAIR CREDIT REPORTING ACT (FCRA)

Generally, **2:16 to 2:36**

Accuracy and compliance procedures, **2:20, 2:24**

Actions, general restrictions on, **2:32**

Administrative enforcement, **2:29**

Civil liability, **2:30, 2:31**

Compliance procedures, accuracy and, **2:20**

Consumer reports, requirements for users of investigative, **2:25 to 2:27**

Disclosures to consumers, **2:23**

Disputed accuracy, procedure in cases of, **2:24**

Employment purposes, public records information for, **2:21**

Fraud protection, identity theft and, **2:28**

Identity theft and fraud protection, **2:28**

Investigative consumer reports

Adverse action, **2:26, 2:27**

Consumer reporting agency, adverse action because of a report by a, **2:26**

Requirements for users of, **2:25 to 2:27**

Restrictions on, **2:22**

Jurisdiction, **2:33**

Limitation of actions, **2:34**

Negligent noncompliance, civil liability for, **2:30**

Obsolete information, restrictions on reporting, **2:19**

Permissible purposes, **2:18**

Private enforcement, generally, **2:30 to 2:34**

Public records information for employment purposes, **2:21**

Purpose, **1:4, 2:16**

Requirements for reporting agencies, generally, **2:18 to 2:24**

Scope, **2:17**

Standing, **2:33**

State laws, relation to, **2:36**

Statute of limitations, **2:34**

Willful noncompliance, civil liability for, **2:31**

FAIR DEBT COLLECTION PRACTICES ACT (FDCPA)

Generally, **5:48**
Bankruptcy proceedings, **5:55**
Enforcement, **5:53**
Prohibited conduct, **5:50, 5:51**
Purpose, **1:4**
Regulation of communication, **5:52**
Scope, **5:49**
Venue, **6:5**

FAMILY FARMER OR FISHERMAN BANKRUPTCIES

Chapter 12, adjustment of debts of farmer with regular annual income. See
Chapter 12; Chapter 12 plan

FARM PRODUCTS

See also Crops
Bona fide purchasers, **7:182**
Buyer of, vs. secured creditor, **7:182**
Description of, as collateral, **7:48**
Government program payments, attachment, **7:155**

FCBA

See Fair Credit Billing Act (FCBA) (Title I)

FCRA

See Fair Credit Reporting Act (FCRA)

FCUA (FEDERAL CREDIT UNION ACT)

Interest rates under, **3:7**

FDCPA

See Fair Debt Collection Practices Act (FDCPA)

FEDERAL ACTS, MISCELLANEOUS

Generally, **7:32**

FEDERAL AVIATION ACT (FAA)

Generally, **7:29**

FEDERAL CONSTRUCTION PROJECTS

Miller Act, **9:38**

FEDERAL CREDIT PRACTICES RULES

Confessions of judgment, **3:40**
Cosigner rules, **3:44**
Household goods, security interests in, **3:19, 3:40**
Late charges, **3:45**
Purpose, **3:39**
Scope, **3:39**
State exemptions, **3:46**
Wage assignments, **3:42**
Waivers of exemptions, **3:41**

INDEX

FEDERAL CREDIT UNION ACT (FCUA)

Interest rates under, **3:7**

FEDERAL HEALTH CARE PROGRAM

Automatic stay exception, **12:32**

FEDERAL PREEMPTION

See Preemption

FEDERAL RESERVE BOARD (FRB)

Enforcement authority, **1:5**

Rule on credit practices. See Federal Credit Practices Rules

FEDERAL SAVINGS AND LOAN ASSOCIATIONS

Consumer credit statutes, **1:11 et seq.**

Consumer Financial Protection Bureau, **1:9**

Usury law, **3:7**

FEDERAL TAX LIEN ACT OF 1966

Generally, **9:22, 9:25**

After-acquired property, priority in, **9:28**

Future advances, priority in, **9:28**

Priority of prefiling parties, **9:26**

Super priorities, **9:27**

FEDERAL TAX LIENS

Avoidance, **16:35**

Creation

Generally, **9:14 et seq.**

Assessment, **9:15**

Demand, **9:16**

Nonpayment, **9:17**

Enforcement, **9:21**

Federal priority rule, distinguished, **9:18**

Notice, **9:23**

Priorities

Generally, **7:31, 9:22**

Bankruptcy, **9:29**

Filing of notice, **9:23**

Prior choate liens, **9:24**

Property subject to, **9:19**

Security interest, **9:26**

Setoff rights affected by, **5:20**

Termination of, **9:20**

FEDERAL TRADE COMMISSION ACT (FTC ACT)

Generally, **1:1**

Amendments to, **1:6**

Appeals process, **1:7**

Cease and desist orders, **1:7**

Consent orders, **1:7**

FEDERAL TRADE COMMISSION ACT (FTC ACT)—Cont'd

- Consumer Financial Protection Board, **1:7**
- Door-to-door sales
 - Cooling-off periods, **2:11 to 2:13**
- Enforcement, **1:7**
- Guides Against Debt Collection Deception, **5:57**
- Historical development, **1:6**
- Industry guides, **1:7**
- Notice requirements, **3:29**
- Preservation of Consumer Claims and Defenses, **3:27**
- Remedies and penalties, **1:8**
- Rulemaking authority, **1:7, 3:27**
- Statement of Enforcement Policy, **3:30**
- Telemarketing Sales Rule, **1:7**
- Trade regulation rules, **1:7**
- Unfair and deceptive trade practices, **2:3 to 2:7**
- Venue, **6:5**
- Violations, **1:7**

FEDERAL TRADE COMMISSION RULE ON CREDIT PRACTICES

- See Federal Credit Practices Rules

FIDUCIARY CLAIMS, NONDISCHARGEABLE

- Generally, **15:28, 17:42**

FIELD WAREHOUSING

- Generally, **7:4**

FILING

- See Financing statements; Perfection

FILING PETITION IN BANKRUPTCY

- See Involuntary petitions in bankruptcy; Voluntary petitions in bankruptcy

FINAL ORDERS FOR APPEAL PURPOSES

- Generally, **11:18**

FINANCE CHARGE

- See also Interest; Truth in Lending Act; Usury
- Actually levied vs. legal rate, **3:16**
- Annual percentage rate, defined, **2:66**
- Consumer Financial Protection Bureau, **3:2**
- Controls
 - Generally, **3:1**
 - Consumer Financial Protection Bureau, **3:2**
 - Federal regulation, **3:2**
 - Interest, **3:3**
 - Usury laws. See Usury
- Current developments, **3:2**
- Definitions
 - Finance charge, **2:66**

INDEX

FINANCE CHARGE—Cont'd

Definitions—Cont'd

Forbearance, **3:5**

Legal interest, **3:3**

Simple interest, **3:3**

Usury, **3:3**

Dodd-Frank Act, **3:2, 3:7, 3:39**

Excluded charges, **3:16**

Federal or state law controlling, how to determine, **3:4, 3:6**

Maximum rates, **1:11, 3:8, 3:15, 3:16**

FINANCE COMPANIES

Consumer Financial Protection Bureau, **1:9**

Usury law, **3:14**

FINANCING STATEMENTS

Generally, **7:119 to 7:136**

Addresses, **7:121**

After-acquired collateral, **7:125**

Amendments, **7:131, 7:135**

Assignments, **7:133**

Collateral, **7:130**

Crops, **7:124**

Description of collateral, **7:123**

Duration, **7:132**

Filing officer, duties and liabilities of, **7:129**

Fixtures, **7:124, 7:192**

Future advances, **7:126**

Minerals, **7:124**

Names of parties, **7:120**

Notice filing, **7:130**

Place to file, **7:128**

Postfiling changes, **7:120**

Proceeds, **7:127**

Releases, **7:136**

Security agreement, contrasted, **7:64**

Signature of debtor, **7:122**

Statement of account or list of collateral, right of debtor to, **7:130**

Termination of perfection by filing, **7:134**

Timber, **7:124**

FINES

See Penalties

FIRST AMENDMENT

See Constitutional safeguards

FIRST-IN-TIME RULE

Generally, **7:169, 7:170, 7:195**

Crops, **7:180**

FIRST-IN-TIME RULE—Cont'd

- Future advances, **7:172**
- Mortgages, **8:29**
- Priorities, **6:46**
- Proceeds, **7:171**
- Purchase-money security interest exception, **8:30**

FISHERMAN

- Chapter 12, adjustment of debts of family fisherman with regular annual income.
See Chapter 12; Chapter 12 plan
- Priority of claims, **14:44**

FIXTURES

- Generally, **7:192**
- Defined, **7:191**
- Financing statements, **7:124**
- Perfecting security interest in, **7:192**
- Priorities, **7:191**
- Real estate claimants, priority of, **7:194**
- Removable, **7:196, 7:199**
- Repossession, **7:84**
- Super priority, **7:194**
- Ten-day rule, **7:194**

FLOATING LIEN

- See also Liens
- Avoiding power, **16:22**

FOOD SECURITY ACT

- Generally, **7:182**

FORECLOSURE

- See also Default; Mortgages; Strict Foreclosure
- Generally, **8:14**
- Automatic stay exception, **12:32**
- Conduct of sales, **8:22**
- Deeds in lieu of, **8:14**
- Deficiency judgments, **7:108, 8:20, 8:22**
- Enforcement of mortgage, **8:12**
- Judgment liens requiring for enforcement, **6:60**
- Judicial, **8:14**
- Mechanic's lien enforcement, for, **9:37**
- Notice. See Notice of foreclosure sale
- Power of sale, **8:15, 8:17, 8:22**
- Prevention services, **8:32**
- Proceeds, application of, **7:106**
- Public vs. private sales, **8:16, 8:22**
- Rights of purchaser, **7:105**
- Sale by unit or in parcels, **8:22**
- Secured party as purchaser, **7:104**

INDEX

FORECLOSURE—Cont'd

- Statutory liens, distinguished, **9:10**
- Surplus, right of debtor to, **7:107**
- Wrongful. See Wrongful foreclosure

FOREIGN JUDGMENTS, ENFORCEMENT

- Generally, **6:81**

FORFEITURE, COLLATERAL SUBJECT TO

- Generally, **7:207**

FORMS

- See also Official Bankruptcy Forms
- Truth in Lending model forms, **2:70**

FRAUD

- Debt incurred by, nondischarge, **15:26, 17:42**
- Security laws, **15:45**

FRAUDULENT CONVEYANCES

- Generally, **15:7, 15:12**
- Avoidance, **11:9, 16:1 et seq., 17:9**
- Bona fide purchasers. See Bona fide purchasers
- Constructive fraud, **6:77, 6:78**
- Core proceedings, **11:9**
- Insider transfer, **6:78**
- Jury trials, **11:25**
- Leveraged buyouts, **16:29**
- Nonexempt property, **6:75**
- Proof of intent, **6:76, 6:77**
- Statute of Elizabeth jurisdictions, **6:76**
- Statute of limitations, **6:78**
- Transferee, **6:76**
- Uniform Fraudulent Conveyance Act, **6:77**
- Uniform Fraudulent Transfer Act, **6:78**
- Uniform Voidable Transactions Act, **6:79**
- Venue, **11:21**

FRB

- See Federal Reserve Board (FRB)

FRINGE BANKING LAWS

- Consumer credit statutes, **1:21**

FTC ACT

- See Federal Trade Commission Act (FTC Act)

FUTURE ADVANCES

- Challenge by trustee in bankruptcy, **16:5**
- Federal tax lien, as against, **7:168, 9:28**
- Financing statements, **7:126**
- Forty-five-day rule, **7:168**

FUTURE ADVANCES—Cont'd

Priority disputes, **7:168, 7:172, 9:28**
Security agreement, **7:64**

GARAGEMAN'S LIENS

Generally, **7:34**

GARNISHMENT

Generally, **6:25 to 6:31**
Action and grounds available, **6:28**
Assignable, **6:29**
Attachment, form of, **6:26, 6:28**
Codebtor, **6:27**
Due process rights, **6:27, 6:37**
Failure to answer, **6:27**
Federal court, **6:25**
Intervention, **6:27**
Liens, creation of, **6:30**
Motion and affidavits, **6:27**
Postjudgment, **6:26, 6:54, 6:55**
Prejudgment, **6:26**
Procedure, **6:27**
Property subject to, **6:29**
Purpose, **6:26**
Real property, **6:29**
Replevin vs., **6:31**
Res judicata, **6:27**
Service of process, **6:27**
Setoff rights affected by, **5:19**
Trustee process considered as, **6:26**
Wages and salary, **6:29, 6:73, 16:27**
Writ of, **6:27, 6:40**
Wrongful distribution, **6:77**

GENERAL INTANGIBLES

See Intangibles, general

GOOD FAITH

See also Bona fide purchasers
Default, limitations on creditor's rights, **7:72**
Holder-in-due-course doctrine, **3:23**

GOODS, CONSUMER

See Consumer goods; Consumer transactions

GOVERNMENT

Discrimination, **15:47**

GOVERNMENTAL TAX CLAIMS

Generally, **14:57**

INDEX

GOVERNMENTAL TRANSFERS

Generally, **7:36**

GRAIN PRODUCERS

Priority of claims, **14:44**

GUARANTORS

See Surety

HARDSHIP DISCHARGE

Generally, **17:43**

HAZARDOUS WASTE

Discharge of liability, **15:31**

HEALTH CARE INSURANCE

Perfection regarding receivables, **7:162**

HEIRS, SETOFF AGAINST CLAIMS OF

Generally, **5:29**

HELCPA

See Home Equity Loan Consumer Protection Act

HELPING FAMILIES SAVE THEIR HOMES ACT

Sources of consumer law, **1:4**

HISTORY

Bankruptcy. See Bankruptcy

HOLDER-IN-DUE-COURSE DOCTRINE

Generally, **1:3, 3:22**

Affiliation, **3:30**

Credit card transactions, **3:31**

Direct loans, **3:22, 3:26**

FTC rule on preservation of consumer claims and defenses, **3:27**

Good faith, **3:23**

Judicial limitations, **3:23**

Notice, **3:29**

Statutory limitations, **3:24 to 3:26**

Waiver-of-defense clause, **3:22, 3:29**

HOME EQUITY LAWS

Consumer credit statutes, **1:19**

HOME EQUITY LINES OF CREDIT

See Home Equity Loan Consumer Protection Act

HOME EQUITY LOAN CONSUMER PROTECTION ACT (HELCPA)

Advertising provisions, **2:117**

Credit and charge applications and solicitations, **2:96 to 2:101**

Disclosure requirements, **2:93**

Home equity lines of credit, **2:92**

Limitations, **2:94**

HOME EQUITY LOAN CONSUMER PROTECTION ACT (HELCPA)

—Cont'd

Scope, **2:92**

Sources of consumer law, **1:4**

HOME OWNERSHIP AND EQUITY PROTECTION ACT (HOEPA)

Sources of consumer law, **1:4**

Truth in Lending Act, **2:78**

HOMESTEAD EXEMPTION

Generally, **6:71**

HOUSEHOLD GOODS

See also Federal Credit Practices Rules; Security interests

HUSBAND AND WIFE

See also Tenancy-by-the-entirety

Alimony. See Alimony, maintenance, and child support

Debt limit for bankruptcy, **12:6**

Joint Chapter 13 petition, **17:4**

IDENTITY THEFT

Fair Credit Reporting Act (FCRA), **2:28**

IDENTITY THEFT ASSUMPTION AND DETERRENCE ACT

Sources of consumer law, **1:4**

IMMUNITY

Debtor under examination, **12:28**

Governmental, truth in lending enforcement against, **2:134**

IMPROPER DEBT COLLECTION, LIABILITY FOR

See Creditors

INDEMNIFICATION

Insurance. See Insurance

INDIVIDUAL DEBTOR

See Reorganization (Chapter 11)

INDUSTRIAL LOAN LAWS

Consumer credit statutes, **1:14**

State usury law, **3:14**

IN FORMA PAUPERIS, BANKRUPTCY FILING FEES

Generally, **12:20**

INJUNCTIVE RELIEF

Bankruptcy court powers, **12:40**

Discharge as, **15:4**

Proceedings in aid of execution, **6:58**

INSECURITY CLAUSES

Default, rights of creditor, **7:72**

INDEX

INSIDERS

- Disallowance of claims for services, **14:22**
- Equitable subordination applied to, **14:61**
- Preferences, **16:10**

INSOLVENCY

- See also Bankruptcy
- Defined, **10:1**
- Setoff affected by, **5:21**

INSTALLMENT LOANS

- Consumer credit statutes, **1:15**

INSTRUCTIONAL COURSE

- Denial of discharge, failure to complete course, **15:15**

INSTRUMENTS

- Description of, as collateral, **7:52**
- Perfection, **7:163**
- Priorities, **7:187, 7:188**
- Temporary automatic perfection, **7:143**

INSURANCE

- Credit insurance, **3:16**
- Life. See Life insurance
- Transfer of interest or claims, UCC Article 9 exclusion, **7:38**

INSURANCE PREMIUM FINANCE LAWS

- Consumer credit statutes, **1:18**

INTANGIBLES, GENERAL

- Automatic perfection in assignments, **7:142**
- Description as collateral, **7:54, 7:64 et seq.**
- Perfection regarding sales of payment intangibles, **7:159**
- Transferees of, **7:186**
- Treatment, **7:8**

INTELLECTUAL PROPERTY

- Generally, **7:32**

INTENT, FRAUDULENT

- Generally, **6:76, 6:77**

INTENTIONAL INFLICTION OF EMOTIONAL DISTRESS, CREDITOR'S LIABILITY

- Generally, **5:44**

INTENTIONAL MISREPRESENTATION

- See Damages; Misrepresentation

INTEREST

- See also Finance charge; Usury
- Control of, **1:5**
- Credit unions and, **1:5**

INTEREST—Cont'd

- Distribution of estate in bankruptcy, **14:54**
- Installment loans, **1:11**
- Nondischargeable debts in Chapter 12 plan, **16B:28**
- State banks and, **1:5**

INTERFERENCE WITH CONTRACTUAL RELATIONS, CREDITOR'S LIABILITY

- Generally, **5:45**

INTERIM TRUSTEES

- Appointment, **12:29**
- Chapter 7, **12:29**
- Duties, **16:3**

INTERLOCKING LOANS

- See State statutes; Uniform Consumer Credit Code (UCCC)

INTERNATIONAL SECURED TRANSACTIONS

- Multi-jurisdictional transactions, **7:153**

INTERSTATE COMMERCE ACT

- Generally, **7:32**

INTERVENTION, GARNISHMENT

- Generally, **6:27**

INVASION OF PRIVACY, CREDITOR'S LIABILITY

- Generally, **5:43**

INVENTIONS

- See Intellectual property

INVENTORY

- Chattel mortgage, **7:5**
- Description of, as collateral, **7:47**
- Factor financing, **7:9**
- Field warehousing, **7:4**
- Priority, **7:169, 7:177**
- Purchase-money security interests, **7:177**

INVESTMENT PROPERTY

- Perfection based on control, **7:156**
- Priority rules, **7:209**

INVOLUNTARY-GAP CLAIMS

- Generally, **12:9, 14:2, 14:30, 14:41, 15:25**

INVOLUNTARY PETITIONS IN BANKRUPTCY

- Administrative expenses, **12:10**
- Attorney fees, **12:10**
- Creditors, list of, **12:19**
- Custodian, **12:14**
- Debt relief agency, filing petition, **12:23**

INDEX

INVOLUNTARY PETITIONS IN BANKRUPTCY—Cont'd

- Dismissal, **12:10**
- Effect of, **12:9**
- Eligibility, **12:8**
- Filing, **12:1, 12:8, 12:18**
- Grounds for relief, **12:14**
- Involuntary-gap claims, **12:9, 14:2, 14:30, 14:41, 15:25**
- Jury trial, **11:25, 12:13**
- Opposing the petition, **12:12**
- Order for relief, **12:1**
- Partnership cases, **12:11**
- Property exemptions, **10:12**
- Schedule of assets and liabilities, **12:19**
- Serial filings, **12:17**
- Service of petition and process, **12:24**
- Trustee, **10:12**

JOINT ADMINISTRATION

- Bankruptcy cases consolidation, **12:5**

JOINT TENANCY

- Attachment of judgment lien, **6:44**
- Exempt property interests, **6:84**

JUDGES, BANKRUPTCY COURT

- See Bankruptcy judges

JUDGMENT CREDITORS

- See Lien creditors

JUDGMENT LIENS

- See Judicial liens

JUDGMENTS

- Cognovit
 - Generally, **6:7, 6:10**
 - Consent to jurisdiction, **6:12**
 - Procedure, **6:10**
 - Prohibited by statute, **6:13**
 - Regulation of, **3:39, 3:40**
 - Relief from, **6:14**
 - Restrictions, **6:13**
 - Waiver of notice and hearing, **6:11**
- Consent
 - Defined, **6:15**
 - Operation and effect, **6:16**
 - Procedure, **6:15**
 - Relief from, **6:17**
- Default. See Default judgments in debt collection actions
- Deficiency. See Deficiency judgments
- Duration, **6:80**

JUDGMENTS—Cont'd

- Enforceability, **6:2, 6:18, 6:68 et seq.**
- Entry of, **6:2**
- Execution, writ of, **6:41, 6:51**
- Exempt property, **6:68**
- Foreign, enforcement of, **6:81**
- Fraud used to obtain, effect, **6:3**
- Judgment liens, **6:41**
- Obtaining, **6:2**
- Partial satisfaction of, **6:2**
- Postjudgment remedies, **6:40**
- Prejudgment garnishment, **6:26**
- Prejudgment remedies, **6:3**
- Relief from, **6:3**
- Revival, **6:80**
- Satisfaction of, **6:2**
- Stipulating to, **6:6**
- Transfer of right represented by, UCC Article 9 applicability, **7:39**
- Vacation of, **6:3**
- Validity, **6:3**

JUDICIAL LIENS

- Generally, **6:41**
- After-acquired property, **6:45**
- Appraisal statutes, **6:66**
- Avoidance, **16:27**
- Buyer's rights, **6:63**
- Conduct of, **6:61**
- Contingent interests, **6:44**
- Death of debtor, effect, **6:47**
- Debtor protection from low-price, **6:64**
- Defined, **6:18, 6:41, 6:59**
- Distribution of proceeds, **6:62**
- Execution sales, distinguished, **6:59**
- Federal courts, **6:48**
- First-in-time, first-in-right, **6:46**
- Foreclosure proceeding, **6:60**
- Getting property from lien to sale, **6:60**
- History, **6:41**
- Importance of, **6:18**
- Joint tenancy, **6:44**
- Lis pendens distinguished, **6:42**
- Loss of, **6:47**
- Obtaining, **6:1**
- Personal property, **6:61**
- Preferences, **16:27**
- Priority of, **6:46, 7:197**
- Procedure, **6:43, 6:60**

INDEX

JUDICIAL LIENS—Cont'd

- Property subject to, **6:44**
- Purpose, **6:41**
- Real property, **6:61**
 - Redemption, **6:67**
- Recording, **6:43, 6:46**
- Revivor statutes, **6:80**
- Right of redemption, **6:67**
- Tenancy by the entirety, **6:44**
- Title to property, **6:63**
- Waiver or estoppel, **6:47**

JUDICIAL SALES

- Appraisals, **6:66**
- Personalty, **6:61**
- Redemption, right of, **6:67**
- Title to property, **6:63**

JURISDICTION

- See also Bankruptcy court system
- Generally, **11:7**
- Abstention, **11:11**
- Appeals, **11:17**
- Bankruptcy Reform Act, **11:2, 11:4, 11:7**
- Consent to, in cognovit judgments, **6:12**
- Constitutionality, **11:3, 11:4**
- Core proceedings. See Core proceedings
- Diversity jurisdiction, **11:15**
- Equal Credit Opportunity Act, **2:58**
- Evolution of bankruptcy court, **11:1**
- Fair Credit Reporting Act (FCRA), **2:33**
- Federal district court, **11:7**
- Monetary amounts, **12:6**
- Real Estate Settlement Procedures Act (RESPA), notice requirements, **2:144**
- Related proceeding, **11:7**
- In rem, **6:4**
- Removal to district court, **11:14**
- Subject matter, **11:7, 12:6**
- Territorial, in debt collection, **6:4**
- Truth in Lending Act, **2:61, 2:128**
- Types of, **6:4**
- Withdrawal of reference, **11:16**

JURY TRIALS IN BANKRUPTCY PROCEEDINGS

- Generally, **11:16, 11:25, 12:13, 14:3**

LABORER'S LIENS

- See Mechanic's liens

LACHES, PROOF OF CLAIM OBJECTION

Generally, **14:13**

LANDLORD'S LIENS

Generally, **7:33**

LAND SALE CONTRACT

Generally, **8:4**

LARCENY, CLAIMS ARISING FROM, NONDISCHARGEABLE

Generally, **15:28**

LATE CHARGES

See Delinquent payments

LEASEBACK ARRANGEMENTS

Generally, **7:19**

LEASES

See also Assumption or rejection of contracts and leases

Applicability of UCC Article 9, **7:18**

Assumption, assignment, and rejection of unexpired, estate property, **13:41 et seq.**

Chapter 12 cases, **16B:23**

Consumer Credit Protection Act provisions, **1:4**

Consumer Leasing Act (CLA), **1:31**

Core proceedings, **11:9**

Intent to create security interest, **7:21**

Mortgage substitutes, **8:4**

Option to purchase, **7:21**

Personal property, **7:18**

Security interest vs., **7:22**

Security use of

Generally, **7:21**

Challenge by trustee in bankruptcy, **16:5**

Uniform Consumer Leasing Act, **1:24**

LENDERS

See Creditors

LETTERS OF CREDIT

Multi-jurisdictional transactions, **7:152**

Perfection based on control, **7:156**

Priority rules, **7:211**

LEVERAGED BUYOUTS, FRAUDULENT CONVEYANCES

Generally, **16:29**

LICENSING

Automatic stay exception, **12:32**

LIEN CREDITORS

Generally, **7:166**

INDEX

LIEN CREDITORS—Cont'd

- Defined, **7:166**
- Future advances, as against, **7:168**
- Knowledge by, **7:164**
- Priority rule, **7:167**
- State law, **7:166**
- Ten-day grace period, **7:167**
- Trustee in bankruptcy as, **7:166**

LIENS

- See also Agricultural liens; Automatic stay; Federal tax liens; Judicial liens; Lien creditors; Mortgages; Statutory liens
- Attachment of security interest. See Attachment of security interest
- Automatic stay exception, **12:32**
- Avoidance under section 506(d), **16:37**
- Avoiding power, **16:1**
- Common-law
 - Generally, **9:1, 9:11**
 - Creation of, **9:4**
 - Enforcement, **9:10**
 - Possession of property, **9:5**
 - Termination before enforcement, **9:9**
 - Value of property, **9:6**
- Definition, **9:1**
- Equitable, **9:1, 9:13**
- Execution, **6:53**
- Federal, **9:14**
- Floating. See Floating lien
- Garageman's, **7:34**
- Garnishment, **6:30**
- Landlord's, **7:33**
- Mechanic's. See Mechanic's liens
- Priority
 - Core proceedings, **11:9**
 - Disputes, **7:164**
- Tax liens, federal, **9:14**
- Warehouse liens, **16:38**

LIFE INSURANCE

- Exempt from collection by creditors, **6:74**
- Types of policies, **6:74**

LIMITATION OF ACTIONS

- See Statute of limitations

LIQUIDATION

- See also Involuntary petitions in bankruptcy; Voluntary petitions in bankruptcy
- Generally, **10:10, 10:12**
- Automatic stay. See Automatic stay
- Availability, **10:12**

LIQUIDATION—Cont'd

- Chapter 12 compared, **10:10**
- Choice vs. Chapter 13, **10:12, 17:2, 17:3**
- Conversion to Chapter 13, **17:1**
- Corporate, use of receivership, **6:36**
- Denial, **17:3**
- Disadvantages, **17:3**
- Discharge of debts, **10:12, 15:2, 15:4**
- Discrimination, protection from, **10:12**
- Distribution of estate, **14:1**
- Eligibility, **12:6, 15:2**
- Equality of distribution, **10:4**
- Estate property, **13:54, 17:6, 17:7**
- Exempt property, **10:12**
- Involuntary, **10:12**
- Means test, **10:13**
- Preferences, **16:10**
- Proof of claim, **10:12, 14:3**
- Property exemptions, **10:12**
- Protection from termination of services by utility, **10:12**
- Receivership, corporate liquidations, **6:36**
- Transfers of property
 - Avoiding powers, **10:12**
 - Ninety days prior to filing petition, **16:15**
- Trustees
 - Duties, **14:1**
 - Selection of, **12:29**
- Utility debts, **10:12**

LIS PENDENS

- See also State statutes
- Generally, **6:42**

LIVESTOCK

- See Farm products

LONG-TERM DEBT

- Chapter 12 cases, **16B:26**
- Chapter 13 cases
 - Generally, **17:23**
 - Hardship discharge not applicable, **17:43**
- Defined, **17:23**

MAGNUSON-MOSS WARRANTY AND FTC IMPROVEMENT ACT

- Generally, **1:6**

MANUFACTURED HOMES

- See Real property transactions

MARSHALING ASSETS

- Generally, **6:62, 14:59**

INDEX

MATERIALMAN'S LIENS

Generally, **7:190**

MEANS TEST

Chapter 7, **10:13**

MECHANIC'S LIENS

Generally, **9:8, 9:30**

Attachment to property or interests, **9:33, 9:34**

Bonds for payment, **9:38**

Creation of, **9:30**

Defined, **9:30**

Enforcement, **9:37**

Materials, for, **9:32**

New York vs. Pennsylvania system, **9:30**

Parties claimed against

Extent of claim, **9:35**

Owner, **9:34**

Parties entitled to, **9:31**

Payment bonds, **9:38**

Priority, **9:30, 9:37**

Procedure, **9:37**

Property subject to, **9:33**

Release, **9:36**

Services, for, **9:32**

Statement of demand, **9:32**

Waiver, **9:36**

MEETING OF CREDITORS

Generally, **10:12, 10:15, 12:27**

Debtor's examination, **12:28**

MERGER DOCTRINE

Generally, **8:11**

MILLER ACT

Generally, **9:38**

MINERALS

Financing statements, **7:124**

MISREPRESENTATION

Avoiding contractual obligation, grounds for, **2:1**

Common-law, **2:1 et seq.**

FTC Guides Against Debt Collection Deception, **5:57**

Judgment obtained through, **6:3**

Tort, suit in, **2:2**

MOBILE GOODS

See Certificates of title; Multi-jurisdictional transactions

MODIFICATION

See Amendment and modification in bankruptcy

MONETARY CONTROL ACT

See Depositary Institutions Deregulation and Monetary Control Act of 1980

MORTGAGE DISCLOSURE IMPROVEMENT ACT

Sources of consumer law, **1:4**

MORTGAGES

See also Real property transactions

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

Acceleration clause, **8:12**

Accounting, **8:7**

After-acquired property clause, **8:6**

Antecedent debt, **8:6**

Avoidance

Generally, **16:5**

Fraudulent conveyances, **16:29**

Bona fide purchaser, **16:7**

Constructive notice, **16:7**

Consumer Financial Protection Bureau, mortgage lenders, **1:9**

Creation of, **8:6**

Damage to property, **8:7**

Deeds in lieu of foreclosure, **8:14**

Default, **8:12**

Deficiency judgment, **8:20**

Defined, **8:1, 8:3**

Discharge, **8:11**

Dragnet clause, **8:3**

Eminent domain, **8:7**

Enforcement, **8:12**

Equitable, **8:5**

First-in-time rule, **8:29**

Foreclosure, generally, **8:12, 8:14**

Foreclosure prevention services, **8:32**

Formalities, **8:6**

Fraudulent conveyances, **16:29**

Historical development, **8:2**

Lien theory, **8:7**

Loan modification programs, **8:31**

Merger doctrine, **8:11**

Notice, non-record, **8:26**

Open-end, **8:3, 8:6**

Priority principles, **8:3, 8:23**

Purchase-money, **8:3, 8:30**

Receivership, **8:13**

Recording

Burden of proof, **8:25**

INDEX

MORTGAGES—Cont'd

- Recording—Cont'd
 - Chain of title, **8:24**
 - Defective or erroneous, **8:25**
 - History, **8:23**
 - Notice, non-record, **8:26**
- Redemption, **8:21**
- Relationship of parties, **8:7**
- Release, **8:11**
- Remedies, election of, **8:19**
- Rents on mortgaged property, right, to, **8:7**
- Rescission restrictions
 - Generally, **2:103**
- Subordination agreements, **8:28**
- Substitutes for, **8:4**
- Title to property, **8:7**
- Transfers
 - Mortgagee's interest, **8:9**
 - Mortgagor's interest, **8:10**

MOST-FAVORED-LENDER STATUS

- See Usury

MOTIONS

- Attachment, **6:20**
- Automatic stay, **12:30**
- Default judgments, **6:7**
- Execution, **6:50**
- Garnishment, **6:27**

MOTOR VEHICLES

- See Certificates of title

MULTI-JURISDICTIONAL TRANSACTIONS

- Generally, **7:147 to 7:152**
- Certificate of title collateral, **7:151**
- Choice of law, generally, **7:148 to 7:152**
- Collateral, location of, **7:148**
- Debtor, location of, **7:149, 7:150**
- Deposit accounts, **7:152**
- International secured transactions, **7:153**
- Letter of credit rights, **7:152**
- Place to file, **7:147**

NAMES

- Financing statements, **7:120**

NATIONAL BANK ACT (NBA)

- Consumer Financial Protection Bureau, **1:9**
- Federal usury law under, **3:7, 3:8**
- History, **1:5**

NATIONAL BANK ACT (NBA)—Cont'd

Most-favored-lender status, **1:5**

NATIONAL BANKRUPTCY CONFERENCE

Generally, **10:8**

NATIONAL CONFERENCE OF BANKRUPTCY JUDGES

Generally, **10:8**

NATIONAL CONSUMER ACT (NCA)

Generally, **5:60**

Cognovit judgments prohibited, **6:13**

Venue, **6:5**

NBA

See National Bank Act (NBA)

NCA

See National Consumer Act (NCA)

NEGOTIABLE INSTRUMENTS

See also Instruments

Attachment, **6:23**

Automatic stay exception, **12:32**

Execution on, **6:52**

NETTING AGREEMENTS

Master netting agreements, **16:39**

NEW YORK LIEN SYSTEM

Generally, **9:30**

1986 AMENDMENTS

Bankruptcy Amendments of 1986, **10:1**

NO ASSET CASES

Generally, **14:4**

NONCONSUMER DEBTS

Preferences, small nonconsumer debts, **16:25**

NONCORE PROCEEDINGS

Generally, **11:3, 11:8, 11:13**

Appeal, **11:17**

Jury trials, **11:25**

NONDISCHARGEABLE DEBTS

Generally, **15:2, 15:24**

Alimony and child support, **14:23, 15:29**

Cash advances, **15:26**

Chapter 12 cases

Generally, **15:24, 16B:6**

Interest on, **16B:28**

Condominium and cooperative associations, **15:42**

INDEX

NONDISCHARGEABLE DEBTS—Cont'd

- Consumer debts, **15:22, 15:26**
- Court-ordered fees and costs, **15:43**
- Custom duties, **15:25**
- Defalcation, **15:28**
- Depository institution
 - Defalcation, **15:35**
 - Fraud, **15:35**
 - Reckless failure, **15:36**
- Determining choice of filing, **17:3**
- Domestic support obligations, **15:29**
- Driving while intoxicated, claim resulting from, **15:33**
- Educational loans, **15:32**
- Election law, federal, fines or penalties under, **15:40**
- Embezzlement, **15:28**
- Fiduciary debts, **15:28, 17:42**
- Fines, penalties, and forfeitures, **15:31**
- Fraud, debts incurred by, **15:26, 17:42**
- Pension, profit-sharing, stock bonus or other tax sheltered plan, debts owed to, **15:44**
- Prior bankruptcy debts, **15:34**
- Procedure for determining, **15:22**
- Punitive damages, **15:26, 15:28, 15:30**
- Restitution, **15:37**
- Spouse, former spouse or child, debts other than domestic support obligations, **15:41**
- Taxes, **15:25, 15:38, 15:39, 17:3**
- Unscheduled debts, **15:27**
- Willful and malicious injury, debts for, **15:30, 17:42**

NONRESIDENTIAL REAL PROPERTY, PRIORITY OF CLAIM FOR ADMINISTRATIVE EXPENSES

- Generally, **14:39**

NOTICE

- See also Real Estate Settlement Procedures Act (RESPA); Strict foreclosure
- Adequacy, **6:7**
- Appeals in bankruptcy, **11:18**
- Attachment, required for, **6:20**
- Billing errors, **4:3, 4:4**
- Claims and defenses, **3:29**
- Constructive notice defeating bona fide purchaser, **16:7**
- Cosigners, to, **3:44**
- Creditors' meeting, **12:27**
- Door-to-door sales, notice to buyer, **2:12**
- Financing statements, **7:130**
- Garnishment, **6:27, 6:37**
- Holder in due course, **3:29**
- Lien, filing, **9:10, 9:23**

NOTICE—Cont'd

- Lis pendens, **6:42**
- Meeting of creditors, **12:27**
- Mortgages, non-record, **8:26**
- Order for relief, **12:1, 15:22**
- Replevin, **6:33, 6:37**
- Rescission right, **2:106**
- Stop notice, **9:37**
- Waiver of, in cognovit judgments, **3:41, 6:11**

NOTICE OF FORECLOSURE SALE

- See also Foreclosure
- Power of sale, **8:17**

OBJECTIONS

- Allowance of claims, **14:13**
- Chapter 12, confirmation, **16B:33, 16B:34, 16B:35**
- Discharge of debts
 - Generally, **15:3, 15:17**
 - Burden of proof, **15:17**
 - Chapter 13, **17:41**
 - Core proceedings, **11:9**
 - Time limit for filing, **15:19**
 - Who may object, **15:18**
- Involuntary petitions in bankruptcy, **12:12**
- Parties in interest, **14:12**

OFFICIAL BANKRUPTCY FORMS

- Generally, **12:18, 14:3**

OPEN-END CREDIT

- See Credit

OPTION TO PURCHASE LEASED PERSONAL PROPERTY

- Generally, **7:21**

ORDER FOR RELIEF

- See also Automatic stay
- Generally, **12:1, 12:14, 15:22**

ORDINARY-COURSE RULE, PAYMENT IN

- Generally, **16:19**

ORGANIZATION OF BANKRUPTCY CODE

- Generally, **10:10**

PACKERS AND STOCKYARDS ACT

- Generally, **7:32**

PARTNERSHIPS

- Avoidance of debtor's transfer to general partner, **16:29**
- Eligibility for bankruptcy
 - Generally, **12:6**

INDEX

PARTNERSHIPS—Cont'd

- Eligibility for bankruptcy—Cont'd
 - Chapter 12 eligibility, **16B:2, 16B:9**
 - Chapter 13 eligibility, **17:4**
- Property
 - Generally, **6:87**

PATENTS

- See Intellectual property

PATIENT CARE OMBUDSMAN

- Claims for professional services, **12:25**

PAWNBROKING LAWS

- Consumer credit statutes, **1:20**

PAYMENT-IN-KIND PAYMENTS

- Generally, **7:155**

PENALTIES

- Fair Credit Reporting Act (FCRA), **2:35**
- Federal election law, nondischargeable debts, **15:40**
- Fines, penalties, or forfeitures, generally, **15:31**
- FTC Act violations, **1:8**
- Nondischargeable, **15:31**
- Truth in Lending Act violations, **2:124**
- UCC Article 9 violations, **3:18**

PENNSYLVANIA LIEN SYSTEM

- Generally, **9:30**

PERFECTION

- See also Financing statements
- Generally, **7:114 to 7:163**
- Accounts and payment intangibles, automatic perfection in assignments of, **7:142**
- Agricultural liens, **7:157**
- Article 2 security interests, automatic perfection, **7:144**
- Assignees, automatic perfection of miscellaneous security interests in, **7:145**
- Assignments of payment intangibles, **7:159**
- Attachment as, **7:56 et seq., 7:164**
- Automatic perfection
 - Generally, **7:140 to 7:146**
 - Accounts and payment intangibles, assignments of, **7:142**
 - Article 2 security interests, **7:144**
 - Assignees and banks, miscellaneous security interests in, **7:145**
 - Certificated securities, negotiable documents, instruments and goods in possession of bailee, temporary perfection in, **7:143**
 - Proceeds, **7:146**
 - Purchase-money security interests in consumer goods, **7:141**
 - Bailee, temporary automatic perfection in goods in possession of, **7:143**

PERFECTION—Cont'd

- Banks, automatic perfection of miscellaneous security interests in, **7:145**
- Buyer vs. perfected secured creditor, **7:182**
- Certificated securities, temporary automatic perfection in, **7:143**
- Commercial tort claims, **7:160**
- Consignments, **7:158**
- Control of deposit accounts, letters of credit, electronic chattel paper or investment property, **7:156**
- Deposit accounts, control of, **7:156**
- Electronic chattel paper, control of, **7:156**
- Federal perfection, **7:118**
- Filing
 - See also Financing statements
 - Generally, **7:116, 7:117, 7:118**
 - Certificate of title legislation, **7:117**
 - Federal perfection, **7:118**
 - Fixtures, **7:192**
- Fixtures, **7:192**
- Future advances, **7:172**
- Health care insurance receivables, **7:162**
- Instruments, **7:143, 7:163**
- Investment property, control of, **7:156**
- Leases, personal property, **7:20**
- Letters of credit, control of, **7:156**
- Negotiable documents, temporary automatic perfection in, **7:143**
- Possession. See Possession
- Priority disputes, **7:164, 7:169**
- Proceeds, **7:146, 7:154**
- Proof of claim, evidence of, **14:3**
- Purchase-money security interests, **7:141, 7:177**
- Sales of payment intangibles and promissory notes, **7:159**
- Supporting obligations, **7:161**

PERSONAL INJURY ACTIONS

- See also Damages
- Estimating claim, **14:37**
- Noncore proceedings, **11:9, 11:13**

PERSONAL LIABILITY

- Environmental laws. See Environmental Laws

PERSONAL PROPERTY LEASES

- See Leases

PERSONALTY

- Attachment, subject to, **6:23**
- Execution, subject to, **6:52**
- Judicial sale, **6:61**
- Replevin, **6:32**
- Security interests, **7:17**

INDEX

PETITION IN BANKRUPTCY

See Involuntary petitions in bankruptcy; Voluntary petitions in bankruptcy

PETITIONING CREDITORS

See also Involuntary petitions in bankruptcy

Claim requirement, **12:10**

Eligibility, **12:10**

Number, **12:10**

PIK CERTIFICATES

Generally, **7:32**

PIK PAYMENTS

Generally, **7:155**

PLEDGE, FIELD WAREHOUSING

Generally, **7:4**

POLICE POWER

Automatic stay exception, **12:32**

POSSESSION

Attachment without written agreement, **7:63**

Care of collateral, duty of creditor, **7:139**

Collateral, **7:4**

Defined, **7:138**

Perfection of security interest, **7:137 to 7:139**

POSTPETITION CLAIMS

Generally, **14:58**

Chapter 13 cases, **17:7, 17:24**

Consumer debts, **17:8**

Nondischargeable claims against, **15:42, 17:42**

Rejection of executory contracts, claims arising from, **14:31**

Setoff, allowance of claims, **14:15**

Taxes, **14:33, 17:8**

Trustees' expenses, **14:34**

Unmatured interest, **14:20**

POSTPETITION PROPERTY

Transfers, **16:34**

POSTTRIAL MOTIONS, AUTOMATIC STAY

Generally, **12:30**

PRE-BANKRUPTCY CREDIT BRIEFING

Bankruptcy Abuse Prevention and Consumer Protection Act, **12:6**

PREEMPTION

Consumer credit laws of states, **2:120**

Monetary Control Act permitting states to preempt, **3:7**

UCC Article 9 vs. federal law, **7:13, 7:28 to 7:32**

Usury laws, conflict-of-law issues, **3:6, 3:11**

PREFERENCES

- Advantages over Chapter 7, **16:16**
- Antecedent debt, **16:11 et seq.**
- Avoiding power, **16:1 et seq.**
- Checks, when transfer occurs, **16:11**
- Claims for, core proceedings, **11:9**
- Consumer debts, **16:25**
- Contemporaneous exchange, **16:18**
- Creditors' benefit, transfer for, **16:12, 16:16**
- Defined, **16:10**
- Domestic support obligation, **16:24**
- Elements of, **16:10**
- Enabling loans, **16:20**
- Exceptions, **16:17**
- Improvement of position, **16:22**
- Insider preferences, **16:10**
- Insolvent debtor requirement, **16:14**
- Judicial liens, **16:27**
- Payment in ordinary course of business, **16:19**
- Perfected transfers, **16:11**
- Small nonconsumer debts, **16:25**
- Small preferences, consumer debt cases, **16:25**
- Statutory liens, nonavoidable, **16:23**
- Time of transfer, **16:10**
- Transfers, defined, **16:11**
- Trustee's power to avoid and recover, **16:1 et seq.**
- Venue for actions to set aside or recover, **11:21**

PREFERENCE STATUTES, TRUSTEE'S USE

- Generally, **16:9**

PREJUDGMENT ATTACHMENT

- Security interest, **6:22**

PREJUDGMENT REMEDIES

- See Remedies

PREPACKAGED PLAN

- Chapter 11 reorganization, **16A:14**

PREPAYMENT PENALTIES

- Generally, **3:16**

PREPETITION CLAIMS

- See Antecedent debt

PRESERVATION OF CONSUMER CLAIMS AND DEFENSES RULE

- Generally, **3:27**
- Definitions, **3:28**

PRESUMPTIONS

- Commercial reasonableness, **7:95**

INDEX

PRICE

Commercial reasonableness, **7:96**

PRIORITIES

See also Priority of allowed claims

Accessions, **7:200 et seq.**

Article 2 claimants vs., **7:204**

Buyers in ordinary course of business, **7:181**

Buyers not in ordinary course of business, **7:184**

Buyers vs. perfected secured creditor, **7:182**

Commingled goods claims, **7:203**

Deposit accounts, **7:210**

Disputes, **7:164**

Dual debtor problems, **7:173**

First-in-time rule. See First-in-time rule

Fixtures, **7:191**

Future advances, **7:168, 7:172, 9:28**

Lien creditors, **7:166**

Mechanic's liens, **9:30, 9:37**

Perfection, **7:164**

Purchase-money security interests, **7:164, 7:174, 7:177**

Real estate claimant, **7:194**

Removable fixtures, **7:196, 7:199**

Returned or repossessed goods, **7:189**

Secured creditor vs. buyer of collateral, **7:181**

Secured vs. unsecured, **7:165**

Statutory lienholder, **7:190, 9:11, 9:12**

Subordination agreements, **7:198, 8:28**

Super priorities, **7:194, 9:27**

Tax liens, **7:206**

Transferred collateral, **7:173**

Trustee in bankruptcy, **7:205**

UCC Article 9, **7:164**

Unperfected security interests, **7:164, 7:185**

PRIORITY OF ALLOWED CLAIMS

See also Priority tax claims

Administrative expenses, **14:2, 14:39**

Administrative expenses, second priority, **14:40**

Alimony, maintenance, **14:39**

Codebtors, **14:36**

Consumer deposits, **14:45**

Custom duties, **14:52**

Depository institutions, **14:55**

Domestic support obligations, first priority, **14:39**

Driving while impaired, **14:56**

Employee benefit plans, **14:43**

First-in-time rule, **6:53, 8:29**

PRIORITY OF ALLOWED CLAIMS—Cont'd

- Fisherman's claims, **14:44**
- General claims, **10:4, 14:38**
- Governmental tax claims, **14:57**
- Grain producer's claims, **14:44**
- Involuntary-gap claims, **12:9, 15:25**
- Judicial lien, **6:45, 6:46**
- Mortgages, **8:23**
- Pro rata payment to class, **14:38**
- Purchase-money mortgages, **8:30**
- Purchase-money security interests, **7:174**
- Secured claims, **14:58**
- Subrogation, **14:57**
- UCC Article 9, **3:17, 3:18**
- Wage, salary, and related claims, **14:42**

PRIORITY TAX CLAIMS

- Discharge in reorganization cases, **10:15**
- Priority categories
 - Generally, **14:46**
 - Custom duties, **14:52**
 - Employment taxes, **14:50**
 - Excise taxes, **14:51**
 - Income and gross receipt, **14:47**
 - Penalties as compensation for actual loss, **14:53**
 - Property taxes, **14:48**
 - Taxes required to be collected or withheld, **14:49**
- Sales taxes, **14:49, 14:51**

PRIVATE RIGHT OF ACTION

- State consumer protection laws, **1:10**
- Truth in Lending Act, under, **2:123 to 2:127**

PRIVATE SALES

- Commercial reasonableness, **7:97**

PROCEEDINGS IN AID OF EXECUTION

- Generally, **6:56**
- Contempt, violation of injunctions, **6:58**
- History, **6:56**
- Purpose, **6:56**
- Remedies available to creditors in, **6:58**
- Supplementary proceedings, **6:57**

PROCEEDS

- Agricultural program payments deemed, **7:155**
- Attachment, **7:67**
- Automatic perfection, **7:146**
- Defined, **7:67**
- Financing statements, **7:127**

INDEX

PROCEEDS—Cont'd

- Foreclosure, application of proceeds, **7:106**
- Noncash, **7:67**
- Perfection, **7:176**
- Priority, **7:171**
- Super priority, **7:176, 7:178**
- Surplus, **7:107**

PRODUCT LIABILITY

- Distinguished from consumer law, **1:1**

PROOF OF CLAIM

- Generally, **14:3**
- Bar date for filing, **14:4**
- Chapter 13, **17:8**
- Conversion from Chapter 11 or 13 to Chapter 7, **14:3**
- Errors in filing, **14:7**
- Filing, **14:3**
- Informal proof, **14:3**
- Official Bankruptcy Forms, use, **14:3**
- Secured claim, filed as, **14:3**
- Withdrawal, **14:8**

PROPERTY

- See Estate Property; Personalty; Real property transactions

PROTECTION FROM TERMINATION BY UTILITY IN BANKRUPTCY

- See Debtors

PUBLICATION

- Commercial reasonableness, sale, **7:102**

PUBLIC UTILITIES

- See Utilities

PUNITIVE DAMAGES

- Nondischargeable debts, **15:26, 15:28, 15:30**

PURCHASE-MONEY LOANS

- Defined, **3:30**
- Mortgages, **8:3, 8:30**

PURCHASE-MONEY SECURITY INTERESTS

- Generally, **3:20**
- Automatic stay exception, **16:5**
- Avoidance, exception to, **16:18**
- Conflicting interests, **7:179**
- Consumer goods, automatic perfection, **7:141**
- Failure to perfect, not allowed as exception to avoiding power, **16:18**
- Interlocking lenders, **3:30**
- Inventory, **7:177**
- Perfection, **7:177**

PURCHASE-MONEY SECURITY INTERESTS—Cont'd

- Priority, **7:174**
- Proceeds, **7:176, 7:178**
- Twenty-day rule, **7:175**

RATE OF INTEREST

- Tax claims, distribution of estate in bankruptcy, **14:54**

REAFFIRMATION OF DEBT

- Generally, **10:14, 15:51**
- Chapter 7, **15:51**
- Requirements, **15:51**

REAL ESTATE SETTLEMENT PROCEDURES ACT (RESPA)

- Generally, **2:135 to 2:144**
- Actions and proceedings, **2:145 to 2:148**
- Definitions and scope, **2:136**
- Escrow. Servicing of mortgage loans and escrow accounts, below
- Jurisdiction of courts, notice requirements, **2:144**
- Loss mitigation, **2:148**
- Notice requirements
 - Generally, **2:144**
 - Jurisdiction of courts, **2:144**
 - Preemption of state law, **2:143**
- Preemption of state law, notice requirements, **2:143**
- Purpose, **2:135**
- Servicing of mortgage loans and escrow accounts
 - Generally, **2:138 to 2:143**
 - Administration of escrow accounts, **2:142**
 - Damages and costs, loan servicer responses to borrower inquiries, **2:141**
 - Error resolution, **2:140**
 - Inquiries by borrower, loan servicer responses to, **2:139, 2:141**
- Uniform settlement statement, **2:137**

REAL PROPERTY TRANSACTIONS

- See also Leases; Mortgages
- Avoidance, **16:9**
- Bona fide purchasers, **16:4**
- Debtor's lack of interest of record, **7:192**
- Descriptions, **7:62**
- Equitable mortgage, **8:5**
- Exclusion from UCC Article 9, **7:41**
- Execution, effect, **6:52**
- Filing, source of information on debtor, **5:8**
- Finance charge limits, federal preemption of, **3:6, 3:7, 3:12**
- Garnishment, **6:29**
- Homestead exemption, **6:71**
- Judgment lien, **6:41, 6:43, 6:46, 6:47**
- Manufactured homes, **3:12**
- Priority, **7:194**

INDEX

REAL PROPERTY TRANSACTIONS—Cont'd

- Security devices, types of, **8:3**
- Subordination agreements, **8:28**
- Tax claims, **14:21, 14:48**

RECEIVERSHIP

- Generally, **6:34**
- Appointment of receiver, **6:35, 6:58, 8:13**
- Corporate liquidation, use in, **6:36**
- Enforcement of mortgage, **8:13**
- Extraterritorial scope, **6:34**
- Postjudgment, **6:34**
- Prejudgment, **6:34**
- Purpose, **6:34**

RECONSIDERATION OF CLAIMS

- Generally, **14:14**

RECORDING REQUIREMENTS

- Chattel mortgages, **7:5**

RECORDKEEPING REQUIREMENTS

- Creditors, **2:118**
- Failure to keep debtor's records, **15:8**

RECOUPMENT

- Automatic stay, **12:30**

REDEMPTION

- Generally, **7:109, 7:110**
- Cost of redemption, **7:110**
- Equitable and statutory
 - Generally, **8:21**
 - Chapter 13 cases, **17:23**
- Estate property, **13:40**
- Right of, judicial sales, **6:67**
- Time for redemption, **7:109**

REFERRAL SALES SCHEMES

- Generally, **2:10**

REFINANCING

- See Credit

REFORMATION OF CONTRACT

- Consumer Financial Protection Bureau, **1:9**

REFUNDS

- Consumer Financial Protection Bureau, **1:9**

REGULATION B

- See Equal Credit Opportunity Act (ECOA)

REGULATION M

Generally, **1:31**

See also Fair Credit Billing Act (FCBA)

REGULATION Z

See Truth In Lending Act (TILA)

REJECTION OF CONTRACTS

See Assumption or rejection of contracts and leases

REJECTION OF PLAN

Chapter 11 reorganization, **16A:13**

RELATED PROCEEDINGS

Venue, change of, **11:15**

RELEASES

See also Waivers

Financing statements, **7:136**

RELIEF FROM AUTOMATIC STAY

See Automatic stay

REMEDIES

See also Injunctive relief

Attachment as, **6:19**

Consumer Financial Protection Bureau, **1:9**

Execution, writ of, **6:40**

FTC Act, **1:8**

Judgment liens. See Judicial liens

Mortgagor, default of, **8:19**

Postjudgment, **6:40**

Prejudgment

Attachment, **6:19**

Due process limitations on, **6:37**

State statutes, **6:38**

State consumer protection laws, **1:10**

RENT

See also Leases

Administrative expenses, priority of allowed claim, **14:39**

Mortgaged property, right to, **8:7**

REORGANIZATION (CHAPTER 11)

Generally, **10:15, 16A:1 to 16A:27**

Acceptance of plan, **10:15, 16A:13**

Adequate protection. See Adequate protection

Advantages of Chapter 13 over, **17:3**

Attorney fees, **12:20, 12:21**

Automatic stay, **10:15**

Bankruptcy administrator, role of, **16A:6**

Chapter 12 compared, **10:10**

INDEX

REORGANIZATION (CHAPTER 11)—Cont'd

- Commencement, **16A:4**
- Confirmation, **10:15, 15:2**
- Confirmation and discharge, effect of, **16A:24**
- Confirmation order, revocation of, **16A:26**
- Confirmation requirements, **16A:15**
- Conversion of Chapter 13 to Chapter 11, **17:38**
- Conversion to Chapter 7, **16A:27**
- Core proceedings, **11:9**
- Cram-down provisions, **10:15**
- Creditors, adequate protection of, **12:37**
- Creditors' committees, **10:15, 16A:7**
- Debtor in possession, **16A:5**
- Discharge, **15:2**
- Disclosure statement, **16A:12**
- Dismissal, **16A:27**
- Eligibility, **12:6, 16A:2, 17:4**
- Eligibility to file, **16A:10**
- Examination of debtor, **12:28**
- Examiners, **16A:9**
- Exclusivity, **16A:10**
- Filing, **12:19**
- Filing fees, **12:20**
- Health care businesses, **16A:23**
- Individuals, **16A:3**
- Initial hearings, **16A:4**
- Modification of plan, **16A:25**
- Nondischargeable debts, **15:24**
- Objections. See Objections
- Plan, generally, **10:15**
- Plan modification, **16A:25**
- Plan requirements, **16A:11**
- Prepackaged plans, **16A:14**
- Proof of claim, **14:3**
- Real estate debtor, single asset, **16A:22**
- Rejection of plan, **16A:13**
- Revocation of confirmation order, **16A:26**
- Schedules, **12:19**
- Security holders, schedule of, **12:19**
- Single asset real estate debtor, **16A:22**
- Small business debtors
 - Generally, **16A:16 to 16A:21**
 - "Fast track" Chapter 11 procedures, **16A:20**
 - SBRA's changes to Chapter 11 confirmation rules under Subchapter V, **16A:19**
 - "Small business" cases under BAPCPA, **16A:17**
 - Small Business Reorganization Act of 2019 (SBRA), Subchapter V cases under, **16A:18**

REORGANIZATION (CHAPTER 11)—Cont'd

Trustee, generally, **12:29, 16A:8**
Trustee, role of, **16A:6**
Venue, **11:21, 11:23**

REPLEVIN

Generally, **6:31**
Attachment distinguished, **6:31, 6:32**
Bond, surety, **6:33**
Damages in addition to, **6:33**
Defined, **6:31**
Due process rights, **6:33, 6:37**
Garnishment distinguished, **6:31**
Grounds, **6:32**
Prejudgment seizures, **6:33**
Procedure, **6:33**
Purpose, **6:31**

REPOSSESSION

See also Default
Generally, **7:77 to 7:84**
Care of collateral in creditor's possession, **7:83**
Fixtures and accessions, **7:84**
Judicial action, **7:78**
Self-help repossession
 Generally, **7:79 to 7:82**
 Breach of peace, **7:81**
 Constitutional law, **7:80**
 Statutory limitations, **7:82**

RESCISSION, RIGHT OF

Generally, **2:102**
Closed-end credit transactions, **2:103, 2:108**
Consumer Financial Protection Bureau, **1:9**
Delay of some creditor activities, **2:110**
Effects of, **2:111**
Exercise of, **2:107**
FTC right vs. TILA right, **2:102**
Notice, **2:106**
Open-end credit transactions, **2:104**
Residential mortgages, restrictions, **2:103**
Timing of, **2:109**
Truth in Lending Act, **2:102**
Waiver of, **2:105**

RESIDENTIAL REAL PROPERTY

See Home Equity Loan Consumer Protection Act; Real property transactions

RES JUDICATA

Generally, **15:23**

INDEX

RES JUDICATA—Cont'd

- Default judgments in debt collection, **6:8**
- Dischargeability of debt, effect, **15:23**
- Garnishment, **6:27**
- Setoff, allowance of prepetition claims, **14:15**

RESPA

- See Real Estate Settlement Procedures Act (RESPA)

RESTATEMENT (SECOND) OF JUDGMENTS

- Generally, **6:4**

RESTITUTION

- Consumer Financial Protection Bureau, **1:9**
- Discharge of criminal restitution obligations, **15:31**

RETAIL INSTALLMENT SALES ACTS

- See State statutes

RETURNED OR REPOSSESSED GOODS

- Generally, **7:189, 14:16**

REVIVAL OF JUDGMENT

- Generally, **6:80**

REVOCATION OF DISCHARGE

- Generally, **15:20, 17:44**

RICO

- See Racketeer Influenced and Corrupt Organizations Act (RICO)

RIGHTS AND DUTIES OF DEBTORS

- See Debtors

SAFE DEPOSIT BOXES, EXECUTION ON CONTENTS

- Generally, **6:52**

SALARY

- See Wages

SALE OF ESTATE PROPERTY

- Generally, **13:54**
- See also Liquidation
- Chapter 12 cases
 - Interest, property free of, **16B:16**
 - Provision as to, plan, **16B:25**

SALE OF GOODS

- See UCC Article 2

SALES OF PROPERTY

- Generally See Real property transactions
- Foreclosure. See Foreclosure
- Judicial. See Judicial sales
- Sheriff, by. See Execution; Judicial sales

SALES TAX, PRIORITY OF CLAIMS

Generally, **14:49, 14:51**

SANCTIONS

Attorneys, **12:22**

Bankruptcy court powers, **11:10**

Injunction violations in proceedings and aid of execution, **6:58**

SAVINGS AND LOAN ASSOCIATIONS

Consumer credit statutes, **1:11 et seq.**

Consumer Financial Protection Bureau, **1:9**

Usury law, **3:7**

SCHEDULES OF ASSETS AND LIABILITIES

Chapter 13 petition to include, **17:10**

Proof of claim, **14:3**

SECURED CLAIMS

See also Secured creditors

Generally, **14:58**

Aircraft equipment and vessels, **14:60**

Chapter 13 plan, **17:19**

Chapter 13 plan confirmation, **17:32**

Discharge, **15:4**

Marshaling of assets, **14:59**

Unsecured vs., **10:4**

SECURED CREDITORS

Accession claimants vs., **7:200 et seq.**

Agency engaged in forfeiture vs., **7:207**

Article 9 amendments promulgated in 2022, **7:2**

Article 2 claimant, **7:204**

Buyer of collateral vs., **7:181**

Commingled goods claimants vs., **7:203**

Fixture claimants vs., **7:191**

Holders of statutory lien vs., **7:190**

Importance of status, **7:1**

IRS vs., **7:206**

Judicial or equitable lienholders vs., **7:197**

Legislative status

Article 9 amendments promulgated in 2022, **7:2**

Lien creditors vs., **7:166**

Petitioning creditors, as, **12:10**

Satisfaction under Chapter 13, **17:3**

Setoff limitations, **5:26**

Subordination agreement, **7:198**

Summary

Article 9 amendments promulgated in 2022, **7:2**

Trustees in bankruptcy vs., **7:205**

UCC Article 2 claimants vs., **7:204**

INDEX

SECURED CREDITORS—Cont'd

Unperfected vs. buyers, **7:185**

Unsecured creditors vs., **7:165**

SECURED TRANSACTIONS

See also UCC Article 9

Generally, **7:1 to 7:212**

SECURITIES

Attachment, **6:23**

Execution on, **6:52**

Nondischargeable debts, security laws or fraud, **15:45**

SECURITIES REGULATORY AGENCY PROCEEDING

Automatic stay exception, **12:32**

SECURITY AGREEMENT

Acceleration clauses. See Acceleration clauses

After-acquired collateral, **7:63**

Collateral description, **7:66**

Debtor's signature, **7:65**

Default. See Default

Financing statement, contrasted, **7:64**

Future advances, **7:64**

Possession with oral agreement, **7:63**

Real estate description, **7:62**

SECURITY INTERESTS

See also Collateral; Perfection

After-acquired collateral, **3:18, 7:63**

Allocation method for payments, **3:19**

Bankruptcy cases, **16:5, 16:9**

Collateral, debtor's rights in, **3:19, 3:22**

Consignments, **7:23**

Consolidated transactions, **3:20**

Consumer loans, in, **3:21**

Fixtures. See Fixtures

Future advances, **7:64**

Household goods, **3:43**

Insurance premiums, **7:38**

Intent to create, **7:17**

Leases, **7:21, 7:22**

Limitations

Uniform Commercial Code under Article 9, **3:18**

Limitations under UCC Article 9, **3:18**

Limitations under Wisconsin Consumer Act, **3:21**

Nonpurchase-money security interests in household goods, **3:19**

Payment allocation, **3:20**

Perfection, **7:20**

Personal property, **7:17**

SECURITY INTERESTS—Cont'd

- Priority disputes, **3:18, 7:164**
- Purchase-money security interest, **3:20**
- Returned or repossessed goods, **7:189**
- Sale of goods, **3:19**
- Self-help repossession, **3:17, 3:18**
- Setoff limited by, **5:30**
- Tort claims, **7:45**
- UCC Article 2, **7:24**

SEIZURE OF PROPERTY

- See Execution; Replevin

SELF-HELP REPOSSESSION

- See Repossession

SELF-SETTLED TRUSTS

- Avoiding power, **16:30**

SERIAL FILINGS, INVOLUNTARY BANKRUPTCY

- Generally, **12:17**

SERVICE CHARGE

- See Finance charge

SERVICE OF PROCESS

- Bankruptcy, **12:24**
- Debtors, used to locate, **5:5**
- Default judgments, **6:7**
- Garnishment, **6:27**

SETOFF

- Generally, **5:10**
- Agreements affecting, **5:15**
- Allowance of claims, **14:15**
- Automatic stay, **12:30**
- Bank, **5:18**
- Bankruptcy, **5:22**
- Certificates of deposit, **5:32**
- Consequences for improper, **5:12**
- Constitutional considerations, **5:17**
- Consumer credit statutes, **5:33**
- Corporate debt against shareholder accounts, **5:11**
- Estate's claims, **5:29**
- Excluded from UCC Article 9, **7:40**
- Exemption statutes, **5:31**
- Garnishment of account, **5:19**
- Heir's claims, **5:29**
- Improper, **5:11, 5:12**
- Insolvency, state proceedings, **5:21**
- Joint account holders, **5:24**

INDEX

SETOFF—Cont'd

- Legal basis for, **5:11**
- Life insurance beneficiaries' claims, **5:27**
- Maturity requirement, **5:13**
- Within ninety days of bankruptcy, **5:22**
- Preferential transfer, **16:33**
- Prepetition requirement, **16:33**
- Restrictions, **5:12**
- Secured claim, treated as, **5:11**
- Secured creditors, claims of, **5:26**
- Security interests, **5:30**
- State insolvency proceedings, **5:21**
- Surety company's claims, **5:28**
- Tax liens, priority, **5:20**
- Third-party claimants, **5:23**
- Timing, **5:18**
- Trust beneficiaries' claims, **5:25**
- Truth in Lending Act violations, **2:129**
- Waiver and estoppel, **5:16**

SHERIFF'S SALE

- See Execution; Judicial sales

SHIP MORTGAGE ACT

- Generally, **7:30**

SIGNATURES

- See Financing statements; Security agreement

SINGLE ASSET REAL ESTATE DEBTOR

- Chapter 11 reorganization, **16A:22**

SMALL BUSINESS DEBTORS

- Chapter 11 reorganization
 - Generally, **16A:16 to 16A:21**
 - "Fast track" Chapter 11 procedures, **16A:20**
 - SBRA's changes to Chapter 11 confirmation rules under Subchapter V, **16A:19**
 - "Small business" cases under BAPCPA, **16A:17**
 - Small Business Reorganization Act of 2019 (SBRA), Subchapter V cases under, **16A:18**

SMALL-LOAN ACTS

- See State statutes

SMALL LOAN COMPANIES

- Usury law, **3:14**

SOVEREIGN IMMUNITY

- Automatic stay violation, **12:31**

SOVEREIGN IMMUNITY, PROOF OF CLAIM FILING, WAIVER

Generally, **14:3**

SPANISH LANGUAGE, TRUTH IN LENDING DISCLOSURES

Generally, **2:119**

SPOUSE

See Husband and wife

STANDING

Fair Credit Reporting Act (FCRA), **2:33**

Truth in Lending Act, **2:61**

STATE PROCEEDINGS

Abstention of district court in, **11:12, 11:13**

STATE STATUTES

See also Preemption; Uniform Consumer Credit Code

Abusive debt-collection practices, **5:58 et seq.**

Advertising, bait-and-switch, **2:9**

Attachment, **6:22, 6:27**

Attorney fees of creditors, **3:37**

Conflict-of-law issues, **3:13**

Construction liens. See Mechanic's liens

Consumer credit, **1:9, 1:13, 2:36, 3:21**

Direct loans, **3:26**

Door-to-door sales, cooling-off periods, **2:14**

Equal Credit Opportunity Act, relation to, **2:59**

Exclusions from usury laws, **1:11**

Execution, **6:49**

Exemptions from Federal Credit Practices Rules, **3:46**

Garnishment, **6:27**

Holder-in-due course doctrine, **3:24**

Judgment liens, **6:43**

Judicial sales. See Judicial sales

Jurisdiction, **6:4**

Little FTC acts, **3:27**

Mechanic's liens. See Mechanic's liens

Miscellaneous limitations on substantive terms, **3:36 to 3:38**

Monetary Control Act, preemption by, **3:7**

Preemption of federal law, **1:10**

Preference statute, trustee's use, **16:9**

Private right of action, **1:10**

Real Estate Settlement Procedures Act (RESPA), notice requirements for
preemption of state laws, **2:143**

Referral sales schemes, **2:10**

Retail installment sales acts, **1:17, 3:14, 3:19, 3:21**

Setoff rights limited by

Generally, **5:17**

Exemption statutes, **5:31**

INDEX

STATE STATUTES—Cont'd

- Small loan laws, **1:13**
- Time-price sale, **1:11**
- Truth in Lending Act, **3:14**
- Unfair and deceptive acts or practice, **2:8 to 2:10**
- Usury
 - Generally, **1:11, 3:13**
 - Applicable usury law, **3:14**
 - Conflicts-of-law issues, **3:13**
 - Overriding Federal preemptions, **3:11**
 - Retail sales installment acts, **3:14**
 - Trends in state legislation, **3:15**
 - Uniform consumer credit code (UCCC), **3:14**
- Wage assignments, **3:38**
- Waiver-of-defense clauses, **3:25**

STATUTE OF ELIZABETH

- Generally, **6:75, 6:76**

STATUTE OF LIMITATIONS

- Disallowance of claim due to, **14:19**
- Discharge of mortgage, **8:11**
- Equal Credit Opportunity Act, **2:57**
- Execution statutes, **6:80**
- Fair Credit Reporting Act (FCRA), **2:34**
- Judicial liens, **6:80**
- Postpetition transfers, avoidance, **16:3**
- Setoff rights, limited by, **5:14**
- Truth in Lending Act, **2:130**
- Uniform Fraudulent Transfer Act, **6:78**

STATUTORY LIENS

- Generally, **9:1**
- Avoidance, **16:1, 16:31**
- Creation, **9:7**
- Defined, **16:31**
- Enforcement, **9:10**
- Exceptions, **9:12**
- First-in-time rule, **9:11, 9:12**
- Mechanic's lien, **9:8**
- Preferences
 - Nonavoidable, **16:1, 16:23**
- Priority, **7:190, 9:11**
- Property, possession of, **9:7**
- Subject matter, **9:8**
- Taxes. See Federal tax liens
- Termination before enforcement, **9:9**
- Types, **9:8**

STAY

See Automatic stay

STOP NOTICE

Generally, **9:37**

STRICT FORECLOSURE

Generally, **7:86 to 7:94**

Availability under UCC Article 9, **7:86**

Forced, **7:88**

Notice

Generally, **7:90 to 7:94**

Content, **7:94**

Persons entitled to notice, **7:91**

Sent vs. received, **7:92**

Timing, **7:93**

Procedure, **7:87**

STUDENT CREDIT EXTENSIONS

Interim, **2:75**

STUDENT LOANS

Consumer Financial Protection Bureau, **1:9**

Discrimination, **15:49**

Nondischargeable, **15:32**

STUDENT TRANSCRIPT WITHHOLDING

Automatic stay violation, **12:25**

SUBCONTRACTORS' LIENS

Generally, **9:31**

See also Mechanic's liens

SUBORDINATION AGREEMENTS, MORTGAGES

Generally, **8:28**

SUBORDINATION OF CLAIMS

Generally, **14:61**

SUBROGATION

Generally, **14:36, 14:57**

SUPER PRIORITY

See Priorities

SUPPLEMENTARY PROCEEDINGS

See Creditors; Execution

SUPPORT

Avoiding powers, **16:24**

Domestic support obligations, priorities, **14:39**

SUPPORTING OBLIGATIONS

Perfection, **7:161**

INDEX

SUPPORT OBLIGATIONS

Nondischargeable debts, **15:29**

SURETY

See also Codebtors

Generally, **5:34**

Bond. See Bonds, surety

Cosureties, **5:39**

Creditor contract, **5:37**

Creditor vs. principal debtor, **5:36**

Definition of suretyship, **5:35**

Principal debtor contract, **5:38**

Setoff against debtor's surety company, **5:28**

Subsurety relationship, **5:39**

SURPLUS

Foreclosure, right of debtor, **7:107**

SWAP AND FORWARD AGREEMENTS

Automatic stay exception, **12:32**

TAXATION

Chapter 12, **16B:30**

Distribution of estate in bankruptcy, **14:54**

Income tax credits, **14:26**

Interest rate, distribution of estate in bankruptcy, **14:54**

Late filing of claims, **14:5**

Nondischargeable debt, **15:25, 15:38, 15:39**

Penalties, nondischargeable, **15:31**

Postpetition claims, **14:33, 17:8**

Priority of claims

Generally, **14:46**

Excise taxes, **14:51**

Income taxes, **14:47**

Property taxes, **14:48**

Sales taxes, **14:49, 14:51**

Withholding taxes, **14:49**

Property tax claims, **14:21**

TAX LIENS

See Federal tax liens

TELEMARKETING SALES RULE

Federal Trade Commission Act, **1:7**

TENANCY, JOINT

See Joint tenancy

TENANCY-BY-THE-ENTIRETY

Attachment of judgment lien, **6:44**

Exempt property interest, **6:85**

TENANCY IN COMMON

Generally, **6:83**

TERMINATION

Automatic stay, **12:35**

Financing statements, perfection by filing, **7:134**

THEFT OF IDENTITY

Fair Credit Reporting Act (FCRA), **2:28**

THIRD-PARTY CLAIMS

Automatic stay, **12:30**

Chapter 13 requirements, **10:14**

THIRD-PARTY PAYMENTS, CHAPTER 13 PLAN CONFIRMATION

Generally, **17:35**

TILA

See Truth In Lending Act (TILA)

TIMBER

Financing statements, **7:124**

TITLE TO PROPERTY

Chain of title, **8:24**

Judicial sales, **6:63**

Mortgaged property, **8:7**

Recording, **8:23**

TITLE VEHICLES

See Certificates of title

TORTS

See also Damages

Creditor's liability, **5:42**

Exclusions from UCC Article 9, **7:42, 7:45**

Noncore proceedings, **11:9, 11:13**

Perfection regarding commercial tort claims, **7:160**

Willful or malicious injury, claims for; nondischarge, **15:30, 17:42**

Wrongful foreclosure, **7:111**

TRADE REGULATION RULES

Generally, **1:7, 1:8**

TRADE SECRETS

See Intellectual property

TRANSFER OF BANKRUPTCY CASES

Generally, **12:2**

TRANSFER OF CLAIMS

Generally, **14:10**

TRANSFERS OF PROPERTY

See also Real property transactions

INDEX

TRANSFERS OF PROPERTY—Cont'd

- Postpetition transfers. See Postpetition property
- Real property, **16:10**
- Transfer, defined, **14:27**
- Voidable transfers, **14:27**

TRIALS

- See Jury trials in bankruptcy proceedings

TRUSTEES

- See also Avoiding power; U.S. trustee
- Generally, **13:2 to 13:6**
- Appointment and election, **12:29**
- Avoiding power, **16:2, 16:9**
- Bona fide purchaser of real property, **16:4**
- Chapter 7
 - See also Liquidation
 - Generally, **14:1**
- Chapter 11, **12:29**
- Chapter 12, **16B:13**
- Chapter 13, **17:9, 17:10**
- Chapter 11 reorganizations
 - Generally, **16A:8**
 - Role of, **16A:6**
- Compensation, **13:3, 17:9**
- Duties, **13:3, 14:1, 16:9, 17:9**
- Eligibility, **13:5, 17:9**
- Garnishment, **6:26**
- Hypothetical lien creditor, **16:4**
- Interim trustees, **16:3**
- Judgment creditor with execution returned unsatisfied, **16:4**
- Liability, **13:4**
- Powers, **13:3**
- Preference statutes, **16:9**
- Recovery of prepetition setoff by, **16:33**
- Representative of actual creditors, as, **16:9**
- Selection, **12:29, 13:2 to 13:6**
- Strong-arm, **16:4**
- United States trustee, **13:6**

TRUST RECEIPT

- Generally, **7:7**

TRUSTS

- Attachment of beneficiary's interest, **6:23**
- Beneficiaries' claims, setoff, **5:25**
- Constructive trusts, avoiding power, **16:8**
- Self-settled trusts, **16:30**

TRUTH IN LENDING ACT (TILA)

- Generally, **2:60 to 2:134**
- Actions and proceedings, bankruptcy court, **2:146 to 2:148**
- Actual terms, advertising, **2:113**
- Administrative enforcement, **2:122**
- Advertising practices, **2:112, 2:113**
- Annual percentage rate, defined, **2:66**
- Attorney fees, **2:126**
- Balances, treatment of credit balances, **2:83**
- Bankruptcy court, litigation, **2:146 to 2:148**
- Closed-end credit, defined, **2:64**
- Closed end credit transactions. See Credit
- Consumer credit, defined, **2:63**
- Consumer Credit Protection Act, part of, **1:4**
- Consumer Leasing Act (CLA), **1:31**
- Credit cards. See Credit and charge cards
- Creditor, defined, **2:62**
- Credit sales, defined, **2:65**
- Damages, **2:123 to 2:127**
- Debtor's defenses against credit card issuer, **3:32**
- Defenses, **2:130 to 2:134, 3:29**
- Definitions (Regulation Z)
 - Generally, **2:62 to 2:67**
 - Annual percentage rate, **2:66**
 - Closed-end credit, **2:64**
 - Consumer credit, **2:63**
 - Creditor, **2:62**
 - Credit sales, **2:65**
 - Dwelling, **2:67**
 - Finance charge, **2:66**
 - Open-end credit, **2:64**
 - Residential mortgage transaction, **2:67**
- Disclosure
 - Home Ownership and Equity Protection Act, **2:78**
 - Maximum interest rate, **2:121**
 - Mortgage transactions
 - Residential home mortgages, **2:79, 2:81**
 - Subject to RESPA, **2:77**
 - Open end credit, **2:84 et seq.**
 - Requirements, **2:69, 3:14, 3:16**
 - Specific requirements, **2:79**
 - Subsequent disclosure requirements, **2:82**
- Dwelling, defined, **2:67**
- Errors
 - Bona fide, **2:132**
 - Voluntary corrections, **2:131**
- Exemptions from coverage, **2:68**

INDEX

TRUTH IN LENDING ACT (TILA)—Cont'd

- Fair Credit Billing Act, part of, **4:1 to 4:11, 5:55**
- Finance charge, defined, **2:66**
- Forms, **2:70**
- Good faith reliance by creditor, as defense, **2:133**
- Governmental immunity, **2:134**
- Home Ownership and Equity Protection Act, **2:78**
- Jurisdiction, **2:61, 2:128**
- Litigation, bankruptcy court, **2:146 to 2:148**
- Multiple obligors, penalties, **2:127**
- Open-end credit, defined, **2:64**
- Open end credit transactions. See Credit
- Private enforcement, **2:123 to 2:127**
- Purpose, **1:4, 2:60**
- Record retention, **2:118**
- Regulation Z, **2:62 to 2:67, 3:32, 3:34**
- Rescission, right of, **2:102**
- Residential mortgage transaction, defined, **2:67**
- Scope, **2:62 to 2:68**
- Setoff rights, **2:129**
- Spanish language disclosures, **2:119**
- Standing, **2:61**
- State laws, **2:120, 3:11, 3:13**
- Statute of limitations, **2:130**

UCC ARTICLE 1

- Generally, **7:10**

UCC ARTICLE 2

- Generally, **7:11, 7:24**
- Secured creditor vs., **7:204**

UCC ARTICLE 8

- Generally, **7:11**

UCC ARTICLE 9

- See also Exclusions from UCC Article 9
- Generally, **7:1 to 7:212**
- Amendments promulgated in 2022, **7:2**
- Case law interpretation, **7:15**
- Collateral, **7:44**
- Consumer transactions, **7:12**
- Exclusions, generally, **7:24, 7:27 to 7:43**
- Federal law and state variations, **7:13**
- Floating liens, **16:22**
- Historical background, **7:3**
- Legislative status, **7:2**
 - 2022 amendments, **7:2**
- Official comments, **7:14**
- Overview, **7:10**

UCC ARTICLE 9—Cont'd

- Penalties for violations, **3:18**
- Preemption, **7:28 to 7:32**
- Scope, **7:16**
- Security interest, creation and perfection of, **3:17, 7:17**
- Statutory exclusions, generally, **7:27 to 7:43**
- Summary
 - 2022 amendments, **7:2**
- UCC Article 1 applicability, **7:10**

UCCC

- See Uniform Consumer Credit Code (UCCC)

UFCA (UNIFORM FRAUDULENT CONVEYANCE ACT)

- Generally, **6:77**

UFTA (UNIFORM FRAUDULENT TRANSFER ACT)

- Generally, **6:78**

UNEXPIRED LEASES

- See Leases

UNFAIR AND DECEPTIVE TRADE PRACTICES

- See also Misrepresentation
- Generally, **1:1, 1:6, 2:3 to 2:7**
- Advertising, **2:6**
- Cognovit judgments, **3:41**
- Dodd-Frank Wall Street Reform and Consumer Protection Act, **2:3**
- Federal Trade Commission Act, **2:3 to 2:7**
- Late charges, **3:45**
- Misrepresentation of cosigner liability, **3:44**
- Referral sales schemes, **2:10**
- State exemptions from, **3:46**
- State laws prohibiting specific acts or practices, **2:8 to 2:10**
- Trade regulation rules, unfairness and, **2:7**
- Wage assignments, **3:42**
- Waivers of exemptions, **3:41**

UNIFORM CONSUMER CREDIT CODE (UCCC)

- See also Consumer transactions; State statutes
- Attorney fees, limitations on award of, **3:37**
- Cognovit judgments prohibited, **6:13**
- Collateral limits, **3:19**
- Consolidated transactions, **3:20**
- Credit card issuers, liability of, **3:33**
- Direct loans, **3:26**
- Dollar limitation in usury laws, **3:14**
- Holder in due course, restrictions on, **3:24**
- Interlocking loans, **3:30**
- Unauthorized use of credit card, liability for, **3:35**
- Venue, **6:5**

INDEX

UNIFORM CONSUMER CREDIT CODE (UCCC)—Cont'd

- Wage assignments, **3:38**
- Waiver-of-defense clauses, **3:25, 3:29**

UNIFORM CONSUMER LEASING ACT

- Consumer credit statutes, **1:24**

UNIFORM DEBT-MANAGEMENT ACT

- Consumer credit statutes, **1:23**

UNIFORM ENFORCEMENT OF FOREIGN JUDGMENTS ACT (UEFJA)

- Generally, **6:81**

UNIFORM FRAUDULENT CONVEYANCE ACT (UFCA)

- Generally, **6:77**

UNIFORM FRAUDULENT TRANSFER ACT (UFTA)

- Generally, **6:78**

UNIFORM PARTNERSHIP ACT

- Generally, **6:87**

UNIFORM VOIDABLE TRANSACTIONS ACT

- Fraudulent conveyances, **6:79**

UNSECURED CLAIMS

- Generally, **5:1**
- Chapter 13 plan, **17:42**
- Classes of claims, **17:17**
- Extrajudicial collection, **5:1**
- Modification, **17:18**
- Unsecured creditors vs. secured creditors, **7:165**

U.S. BANKRUPTCY ADMINISTRATION

- Generally, **10:8**

U.S. TRUSTEE

- Creditors' meeting presided over by, **12:28**
- Debtor's bankruptcy estate, **13:6**
- Establishment of, **10:8**
- Examination of debtor by, **12:28**

USURY

- Generally, **1:5**
- Conflict-of-law issues, **3:6, 3:11, 3:13**
- Cooperatives, Federal usury law, **3:12**
- Credit unions, **3:7, 3:9**
- Defined, **3:5**
- Disallowance of claim due to, **14:19**
- Exclusions from, **1:11, 3:16**
- Federal law, **3:4, 3:6 to 3:8**
- Federally chartered banks, **3:7, 3:8**
- Federally chartered credit unions, **3:9**

USURY—Cont'd

- Federally chartered savings and loan associations, **3:10**
- Federally insured depository institutions, **3:7, 3:11**
- Finance charges actually levied, **3:16**
- Historical overview, **3:4, 3:5**
- Legal rate of finance charge
 - Approach method, **3:6**
 - Federal law, **3:7 to 3:12**
 - State law, **3:13 to 3:15**
- Manufactured homes, Federal usury law, **3:12**
- Maximum interest rates allowed, **2:121**
- Most-favored-lender doctrine, **3:8, 3:10, 3:15**
- National banks, **3:7, 3:8**
- One percent above discount rate, **3:8**
- Real estate transactions, Federal usury law, **3:12**
- Savings and loan associations, **3:7**
- State law overriding Federal preemptions, **3:11**
- State statutes, **1:5, 1:11, 3:7, 3:13 to 3:15**
- Time-price sale, **1:11**

UTILITIES

- Discrimination by, **15:50**

VALUE

- Attachment, element of, **7:65**
- Collection of debts, exempt property, **6:69**
- Common-law liens, **9:6**

VENUE

- Bankruptcy cases
 - Generally, **12:2, 12:5, 17:5**
 - Chapter 11, **11:21, 11:23**
 - Consolidation, **12:4**
 - Where to file, **11:22**
- BAPCPA changes, **11:6**
- Change of venue
 - Generally, **11:24**
 - District court, after removal to, **11:14**
 - “Related to” proceedings, **11:15**
- Debt collection actions, **6:5**

VESSELS

- Claims resulting from operation while intoxicated, nondischargeable debts,
15:33
- Secured claims, **14:60**

VOLUNTARY PETITIONS IN BANKRUPTCY

- Generally, **10:12**
- Accuracy of content, **12:22**
- Attorney fees, **12:20, 12:21**

INDEX

VOLUNTARY PETITIONS IN BANKRUPTCY—Cont'd

- Automatic stay, **12:30**
- Creditors, list of, **12:19**
- Current income, **12:19**
- Eligibility, **12:7**
- Employment of professionals, **12:25**
- Filing, **12:1, 12:18**
- Filing fees, **12:1, 12:20**
- Meeting of creditors, **12:28**
- Order for relief, **12:1**
- Prepetition fee agreements, **12:21**
- Professional responsibility of attorney, **12:22**
- Relief from stay, **12:37**
- Schedule of assets and liabilities, **12:19**
- Statement of executory contracts, **12:19**
- Statement of financial affairs, **12:19**
- Statement of intention regarding disposition of collateral, **12:19**

WAGE ASSIGNMENTS

- Generally, **3:38, 3:42, 7:35**

WAGES

- Garnishment, **6:29, 6:73, 16:27**
- Priority of claims, **14:42**

WAIVERS

- Common-law or statutory lien termination, **9:9**
- Default
 - Generally, **7:69, 7:73**
 - Chapter 12 plan, **16B:21**
- Defenses, **3:22, 3:23, 3:25, 3:29**
- Discharge, effect, **15:14**
- Exemptions, **3:41**
- Judgment liens, **6:47**
- Judicial collection, exemption rights, **6:70**
- Mechanic's liens, **9:36**
- Notice and hearing, in cognovit judgments, **3:41, 6:11**
- Pre-bankruptcy credit briefing, **12:6**
- Rescission right, **2:105**
- Setoff rights, limited by, **5:16**

WAREHOUSE LIENS

- Avoidance, **16:38**

WAREHOUSE RECEIPTS

- Collateral as, **7:53**
- Pledge of, **7:4**

WARRANTIES

- Distinguished from consumer law, **1:1**

WIFE

See Husband and wife

WILLFUL VIOLATION

Automatic stay, **12:31**

WIRED FUNDS, TIME OF TRANSFER

Generally, **16:11**

WISCONSIN CONSUMER ACT

Generally, **3:21**

WITHDRAWAL OF REFERENCE

Generally, **11:16**

WRITS

Attachment, **6:20**

Execution, **6:40, 6:50**

Garnishment, **6:27**

Replevin, **6:33**

WRONGFUL ATTACHMENT

Generally, **6:39**

WRONGFUL DEATH

Estimating claim, **14:37**

Noncore proceedings, **11:9, 11:13**

WRONGFUL FORECLOSURE

Generally, **7:111 to 7:113**

Deficiency judgment, effect on, **7:113**

Statutory remedies, **7:112**

Tort action, **7:111**