**TABLE OF CONTENTS**

INTRODUCTION ........................................................................................................... 1

CHAPTER 1: Individual Chapter 11 Cases................................................................. 3
   A. Unique and Perplexing Issues in Individual Chapter 11 Cases................. 4
   B. Key Issues Facing Individual Debtors (and Their Counsel)  
      When Filing for Chapter 11 Relief in the Post-BAPCPA Era ................. 30
   C. Chapter 18: Is It a Real Estate Investor’s Dream? ................................. 44

CHAPTER 2: For Debtors.......................................................................................... 49
   A. New Rules for Credit Counseling and Debtor Education .................. 50
   B. The Individual Conundrum: Chapter 7, 11, or 13 for Individuals ... 57
   C. Dealing with Misbehaving Debtors: Circuit Split Weighs  
      in Favor of Surcharging Exempt Assets............................................... 81
   D. Plan Completion, Discharge Injunction and Debtor’s Ability  
      to Obtain Credit..................................................................................... 88
   E. Are Fair Employment Practices after Bankruptcy  
      a Human Right?.................................................................................... 91
   F. Disfavoring Reopening of Cases to Enter Reaffirmation  
      Agreements............................................................................................. 97
   G. Reopening a Chapter 7 Can Be Crucial for a Debtor’s  
      Fresh Start ............................................................................................ 102

CHAPTER 3: Family Issues in Bankruptcy............................................................. 107
   A. Intersection of Divorce and Bankruptcy ............................................. 108
   B. Filing a Petition for an “Incompetent” Person:  
      The Who and the How......................................................................... 134
C. Moral Obligation Should Not Render an Adult Child a “Dependent” ................................................................. 142

D. Empty Nest No More: Defining Adult Children as Dependents .... 145

CHAPTER 4: Lien-Stripping .......................................................... 149

A. Real Property Lien-Stripping/Cramdown .................................. 150

B. Practical Considerations in Lien-Stripping ................................. 154

C. Serial Strippers Take National Stage: Fourth Circuit Permits Lien-Stripping in Chapter 20 ................................................. 158

D. Is It Possible that Dewsnup v. Timm Might Finally Be Overturned? .............................................................................. 166

E. Issues in Lien-Stripping Property Owned as Tenants by the Entirety ................................................................................ 174

CHAPTER 5: Student Loans .......................................................... 181

A. Legislative History of Bankruptcy Code Provisions Regarding Student Loans and the Current Definition of Student Loans under the Bankruptcy Code .......................................................... 183


C. Private Student Loans ................................................................... 202

D. Student Loan Hardship Discharge Complaints: Who to Sue? ...... 205

E. Separate Classification of Student Loan Debt in Chapter 13: An Examination of the Conflict Between § 1322(b)(1) and (5) ....... 209

F. Treatment of Student Loans in Chapter 13: Addressing Student Loans in the Future ......................................................... 214

G. Treatment of Student Loans in Chapter 13 ............................... 221
H. Lawyers? Who Needs Lawyers? Administrative Alternatives to Bankruptcy Discharge of Student Loan Debt .......................229

CHAPTER 6: Mortgages in Bankruptcy ........................................ 239
   A. Modification of Mortgages Post-Chapter 7 Discharge ..........241
   B. Mortgage Modifications and Loss Mitigation ................252
   C. Rule 3002.Fun: Does the Rule Need Negative Notice? ....266
   D. Surrender of Real Property in Chapter 13 .......................271
   E. Overview of Servicer Requirements in Cases under the National Mortgage Settlement and the National Mortgage Servicing Standards ..................277
   F. New Servicing Regulations Adopt Sensible Approach ........280

CHAPTER 7: Taxes ................................................................. 287
   A. As If the Bankruptcy Code Isn’t Enough… Let’s Talk Tax ....288
   B. McCoy: The Simmering Feud over Late-Filed Income Tax Returns .................................................................313
   C. Tax Refunds and the Nonfiling Spouse ............................320