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6. What is Chapter 12 bankruptcy? Chapter 12 is a category of bankruptcy in the United States that applies specifically to farms and fisheries. It allows them to reorganize their business while still operating. Chapter 12 bankruptcy was created in 1978 as part of the Bankruptcy Reform Act. It is designed to help family farmers and fishermen restructure their debt payments without liquidating assets. Chapter 12 allows eligible debtors to create a reorganization plan. In 1986, Congress enacted Chapter 12 of the bankruptcy code to allow farmer debtors with regular annual income to achieve debt relief. Accordingly, Chapter 12 bankruptcy provides relief to debtors who qualify as family farmers and family fishermen with regular income. See *In re Kerwin*, 11 U.S.C. 109.

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