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chapter 12 bankruptcy provides a way for family farmers or family fishermen under financial distress to pay back their debts definition and examples of chapter 12 bankruptcy chapter 12 bankruptcy was designed as a response to difficulties suffered by farmers and fishermen in the 1980s

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chapter 12 bankruptcy is designed to extend bankruptcy relief and protections to family fishermen and farmers while taking these debtors unique financial affairs into account chapter 12 allows eligible debtors to create a

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chapter 12 is a form of bankruptcy that was made permanent in 2005 it is similar in many respects to chapter 13 but it is limited to a very small sector of the population covering family farmers and family fishermen who have regular annual income

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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 and 11 u s code 109

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