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Personal Insolvency Law in Practice

Susan Morgan, Neil Smyth, John Tribe



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Personal Insolvency Law in Practice is an authoritative, relevant, and practical UK text approaching the subject from the point of view of the over-indebted individual. The book examines the topic of personal debt in the UK, together with the solutions that are available to debtors, the nature of personal debt, the key players who are involved in the personal insolvency landscape, the formal solutions that are available, and the assets that may be available to satisfy creditors. The main part of the book deals extensively with the current personal insolvency procedures in England, Wales, and Northern Ireland, and includes a critical discussion of bankruptcy, individual voluntary arrangements, debt relief orders, county court administration orders, and deeds of arrangement. In addition, there is also guidance on cross-border insolvency in the personal context, as well as bankruptcy and the matrimonial home. The book makes use of all 'Dear Insolvency Practitioner' and 'Statement of Insolvency Practice' materials, providing everything required by accountants. The appendices include a glossary and a statutory framework reference guide to aid readers in locating the current statutory instruments. Set out in an accessible format, readers also have access to a pertinent list of statutory forms and a guide to the bankruptcy court structure, including those relating to the jurisdiction of Northern Ireland. Personal Insolvency Law in Practice provides practical and authoritative guidance for insolvency practitioners, as well as for lawyers and accountants advising insolvency practitioners, creditors, or debtors.

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