

Table of Contents

Chapter 1 - JURISDICTION & COURT STRUCTURE

- 1.1 -- Brief History of Bankruptcy Law
- 1.2 -- The Bankruptcy Reform Act of 1978 ("The Bankruptcy Code")
- 1.3 -- Impact of *Northern Pipeline Construction Co. v. Marathon Pipe Line Co.*
- 1.4 -- The Bankruptcy Amendments And Federal Judgeship Act (BAFJA)
- 1.5 -- General Reference Order of the United States District Court
- 1.6 -- Northern District Court Locations, Divisions, and Clerk's Offices
- 1.7 -- Southern District Court Location, Division, and Clerk's Office
- 1.8 -- Availability of Opinions & Decisions and the National Reporting System
- 1.9 -- Right to Jury Trials in Bankruptcy Proceedings
- 1.10 - Federal Rules of Bankruptcy Procedure and Official Forms
- 1.11 - Northern District Local Rules
- 1.12 - Southern District Local Rules
- 1.13 - Appeals

Chapter 2 - PRE-FILING CONSIDERATIONS

- 2.1 -- General Considerations and Eligibility
- 2.2 -- Impact on Credit Ratings, Governmental Privileges, and Employment
- 2.3 -- Stigma of Bankruptcy
- 2.4 -- Automatic Stay
- 2.5 -- Lien Avoidance
- 2.6 -- Joint Petition
- 2.7 -- Publication of Bankruptcy Filing
- 2.8 -- Discharge Availability
- 2.9 -- Dischargeability
- 2.10 - Exemption Planning
- 2.11 - Some Tax Considerations
- 2.12 - Venue for Bankruptcy Case and Related Proceedings
- 2.13 - Change of Venue
- 2.14 - Case Originally Filed in Proper Venue
- 2.15 - Case Commenced in Improper Venue
- 2.16 - Conflicts Check and Attorney Retention
- 2.17 - Engagement Letters
- 2.18 - Involuntary Petition
- 2.19 - General Considerations
- 2.20 - Filing Requirements

Chapter 3 - CHAPTER SEVEN LIQUIDATION

- 3.1 -- Eligibility Requirements
- 3.2 -- Petition and Related Initiatory Papers
- 3.3 -- Northern District - Individual
- 3.4 -- Northern District - Corporation

- 3.5 -- Southern District - Individual
- 3.6 -- Southern District - Corporation
- 3.7 -- Exemptions
- 3.8 -- Federal exemptions
- 3.9 -- State personal property exemptions
- 3.10 - Wearing Apparel
- 3.11 - Gun
- 3.12 - Books
- 3.13 - Burial plot
- 3.14 - Household items
- 3.15 - Life insurance
- 3.16 - Health aids
- 3.17 - Pension Benefits
- 3.18 - Miscellaneous
- 3.19 - Non-farm tools of the trade
- 3.20 - Farm tools of the trade and livestock
- 3.21 - Farm earnings
- 3.22 - Wild card
- 3.23 - Other Iowa Exemptions
- 3.24 - Iowa Public Employees' Retirement System (IPERS)
- 3.25 - Wages
- 3.26 - Real Property Exemptions
- 3.27 - Objection to Exemptions
- 3.28 - Time Deadlines
- 3.29 - Burden of Proof
- 3.30 - Meeting of Creditors
- 3.31 - Questions for the Meeting of Creditors
- 3.32 - Reaffirmation
- 3.33 - Redemption
- 3.34 - Lien Avoidance
- 3.35 - Judicial Lien
- 3.36 - Non-Possessory, Non-Purchase Money Security Interest
- 3.37 - Novation
- 3.38 - Timeliness
- 3.39 - Re-litigation of Exemption Issue
- 3.40 - Lien Avoidance on Over-Encumbered Property
- 3.41 - Preferential Transfers
- 3.42 - Background and Policy
- 3.43 - 11 U.S.C. § 547
- 3.44 - DePrizio Preference Rule
- 3.45 - Defenses or Exceptions to Preference
- 3.46 - The Ear-Marking Doctrine
- 3.47 - Standing to Recover Preference
- 3.48 - Fraudulent Transfers
- 3.49 - Lien Retention
- 3.50 - Jury Trials

- 3.51 - Motions to Lift Stay
- 3.52 - Example of Motion to Lift Stay for Northern District of Iowa
- 3.53 - Example of Motion for the Southern District of Iowa
- 3.54 - Filing Fee in Both Districts
- 3.55 - Substantial Abuse
- 3.56 - Discharge and Objections to Discharge
- 3.57 - General Considerations
- 3.58 - Procedure
- 3.59 - Dischargeability
- 3.60 - Res Judicata Effect
- 3.61 - Dissolution Decree
- 3.62 - Recent Amendments
- 3.63 - Student Loans
- 3.64 - Drunk Driving Debts
- 3.65 - Attorneys' Fees
- 3.66 - Abandonments
- 3.67 - General Considerations
- 3.68 - Tax Consequences
- 3.69 - Real Estate Transactions
- 3.70 - Claims Determination
- 3.71 - Filing Proofs of Claim
- 3.72 - Trustee Final Accounting and Distribution Scheme

Chapter 4 - CHAPTER THIRTEEN BANKRUPTCIES

- 4.1 -- Introduction
- 4.2 -- Eligibility
- 4.3 -- Individual
- 4.4 -- Regular Income
- 4.5 -- \$100,000 Unsecured and \$350,000 Secured Debt Ceiling
- 4.6 -- Noncontingent Liquidated Debts
- 4.7 -- Petition Form and Filing Procedure
- 4.8 -- Northern District
- 4.9 -- Southern District
- 4.10 - Role of Chapter 13 Trustee
- 4.11 - Plan Drafting Considerations
- 4.12 - Priority Tax Claims
- 4.13 - Allocation of Tax Payments
- 4.14 - Dividend to Unsecured Claimholder
- 4.15 - Future Income
- 4.16 - Discriminatory Treatment and Plan Classification
- 4.17 - Base Plan
- 4.18 - Plan Term
- 4.19 - Treatment of Secured Claims
- 4.20 - Disposable Income
- 4.21 - Example of Plan (Base Plan)

- 4.22 - Lien Avoidance
- 4.23 - Super Discharge

Chapter 5 - CHAPTER ELEVEN REORGANIZATION

- 5.1 -- Eligibility
- 5.2 -- Petition Filing Requirements
- 5.3 -- Northern District - Individual
- 5.4 -- Northern District - Corporation
- 5.5 -- Southern District - Individual
- 5.6 -- Southern District - Corporation
- 5.7 -- Involuntary Petition
- 5.8 -- Press Release and Letter to Creditors
- 5.9 -- Professional Employment
- 5.10 - Public Access to Papers
- 5.11 - Motions to Accompany Initiatory Petition
- 5.12 - Cash Collateral
- 5.13 - Motion to Incur Secured Debt
- 5.14 - Motion to Pay Essential Pre-Petition Creditors
- 5.15 - Utility Deposits
- 5.16 - Motion to Lift Stay
- 5.17 - Exclusivity
- 5.18 - Reduction or extension for cause
- 5.19 - Extension Requests (The "One Bite" Rule)
- 5.20 - Disclosure Statement
- 5.21 - Necessity for Disclosure Statement
- 5.22 - Creditor's Disclosure Statement — Access to Information
- 5.23 - Type and Category of Information
- 5.24 - Claim Determination
- 5.25 - The Plan
- 5.26 - Creditor's Liquidating Plans
- 5.27 - Advantages & Purposes
- 5.28 - Disadvantages
- 5.29 - Problems and Proposed Solutions
- 5.30 - The Debtor's Plan
- 5.31 - Cram-Down and Absolute Priority Rule
- 5.32 - § 1111(b) Election
- 5.33 - How it Works
- 5.34 - Procedure
- 5.35 - Class Acceptance and Impairment
- 5.36 - Post-Confirmation Debt Instruments and Other Misc. Considerations

Chapter 6 - CHAPTER TWELVE FARM BANKRUPTCIES

- 6.1 -- Introduction and General Background
- 6.2 -- Eligibility

- 6.3 -- Corporations and Partnerships
- 6.4 -- Individuals
- 6.5 -- Filing Requirements
- 6.6 -- Northern District
- 6.7 -- Southern District
- 6.8 -- Adequate Protection
- 6.9 -- Chapter 12 Plan
- 6.10 - Trustee Fee

- APPENDIX A - RELEVANT FEDERAL STATUTES
- APPENDIX B - RELEVANT FEDERAL RULES OF BANKRUPTCY PROCEDURE
- APPENDIX C - RELEVANT IOWA CODE SECTIONS
- APPENDIX D - NORTHERN DISTRICT ADMINISTRATIVE ORDERS
- APPENDIX E - SOUTHERN DISTRICT ADMINISTRATIVE ORDERS
- BIBLIOGRAPHY
- INDEX