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Bankruptcy 101 for Consumer Creditors: Automatic Stays, Discharge Injunctions, and Common Pitfalls

SPEAKERS

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In this episode of *The Consumer Finance Podcast*, Chris Willis is joined by colleagues Joe DeFazio, Brad Knapp, and Punit Marwaha for a practical introduction to consumer bankruptcy from the creditor's perspective. The panel walks through the core bankruptcy chapters that consumer financial services companies encounter most often and explains how the automatic stay, co-debtor stay, and discharge injunction operate in real-world servicing and collection environments. They discuss treatment of secured and unsecured debts, reaffirmation agreements, and hot-button issues like the dischargeability of qualified education loans. The conversation also highlights common traps for mortgage servicers, auto lenders, and unsecured creditors, including repossessions, garnishments, foreclosure timing, and plan objections, as well as preference actions and clawbacks.

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