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code of laws title 12 chapter 56 setoff debt collection act Jan 05 2021 web this chapter may be cited as the setoff debt collection act history 1995 act no 76 section 5 section 12 56 20 definitions as used in this chapter 4 delinquent debt means a sum due and owing a claimant agency including collection costs court costs fines penalties and interest which have accrued through contract

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settlement programs are typically offered by for profit companies to people with significant credit card debt the companies negotiate with your creditors to let you pay a settlement or lump sum of money that s less than what you owe

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one person businesses to qualify for chapter 13 you must have regular income have filed all required tax returns for tax periods ending within four years of your bankruptcy filing and meet other requirements set forth in the bankruptcy code

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