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7 are a lot of types of debt that aren't forgiven through Chapter 7 bankruptcy—like child support, alimony, student loans, some tax debt, HOA fees, court fees, and any unsecured debt you left off your paper

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the truth. 2.  
use the power of  
cash. 3.  
understand and  
use "walk-away

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7 power". 4. don't talk too much. 5. use the phrase "that's not good enough". 6. watch out for the good guy, bad guy technique. 7. use the "if I" take away technique. big ideas for

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it's okay to  
negotiate.

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ANSWER: A

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bankruptcy is  
what most people  
think of when  
they think of

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7 bankruptcy. It's a total bankruptcy. It's the atomic bomb dropped on the deal. What happens there is all of the unsecured debt except child support and student loans and the IRS, which aren't

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~~7~~bankruptable,  
all of the other  
unsecured  
debt-stuff like  
credit cards and  
those kinds of  
things-get zero  
in a Chapter 7  
bankruptcy 98%  
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It is acceptable to misrepresent the truth in certain circumstances while negotiating.

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