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Creditors are not bound by the terms of a divorce decree or marital settlement agreement, so spouses remain liable for any debts in their names. Even if a decree says one spouse is liable for all the couple's credit cards, creditors can still go after the other spouse for payment if the paying spouse defaults on the debt.

The Debt Settlement Agreement is a contract signed between a creditor and debtor to re-negotiate or compromise on a debt. This is usually in the case when an individual wants to make a final payment for a debt that is owed. Marital Debt. Under Georgia law, marital debt is all the debt you or your

spouse acquire, together or separately, after your wedding. If you take out a credit card or loan in your sole name, it's still marital debt, even if your spouse isn't on the account. Georgia divorce courts are concerned only with debts incurred after marriage.

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The enclosed debt settlement agreement - how to guide gives you instructions on how to allows the lender to forgive part of what a debtor owes if they receive an immediate settlement amount. In addition to certain guarantees provided by law, LegalZoom guarantees your satisfaction with our services and support.

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Both parties agree that the Creditor will accept a cash payment of \$ towards the settlement of the debt in full. If the Debtor fails to send in the amount agreed by, the Creditor shall immediately demand the payment of the original amount owed by the Debtor.

Eforms.com The Debt Settlement Agreement is a contract signed between a creditor and debtor to re-negotiate or compromise on a debt. This is usually in the case when an individual wants to make a final payment for a debt that is owed.

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Nature of Payments. Section 523(a)(5) of the Bankruptcy Code makes domestic support obligations nondischargeable in all bankruptcy chapters. For a person's debt to be nondischargeable, the underlying debt must be in the nature of alimony, maintenance or support; owed to a former spouse or child; and incurred in connection with a separation agreement, divorce, property settlement agreement or ...

If your agreement is complicated, do not use the enclosed form. Contact an attorney to help you draft a document that will meet your specific needs. 3. Debt Settlement Agreement Instructions The following provision-by-provision instructions will help you understand the terms of your debt settlement agreement.

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DEBT SETTLEMENT AGREEMENT & GUIDE - LegalZoom

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A debt settlement agreement is a contract be-

tween you and the creditor, whereby the creditor settles the outstanding debt for less than you owe. The agreement contains a structured settlement, where you pay a set amount each month, or it requires a lump sum payment.

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1 DEBT SETTLEMENT

AGREEMENT © LEGALZOOM.COM, INC. 2008 1. Overview No matter the protective measures taken, it is a simple market fact that borrowers default on loan terms or payments. In some cases, the overall amount may be too much for the debtor to manage, and continuing payments may force it into bankruptcy.

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So, if you have a settlement agreement where your spouse is supposed to take the joint debt, you still can get stuck with it. If your spouse gets his responsibility for the debt discharged in a Chapter 13 bankruptcy, you are responsible for that debt, no matter what's written in the settlement agreement.

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If these debts are more than - or even equal to - the value of the assets, the estate is probably insolvent. In addition to debts, the executor must also pay any taxes due for the decedent's last year of life, operating costs of the estate, and decedent's funeral expenses. This can create even more of a

shortfall.

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