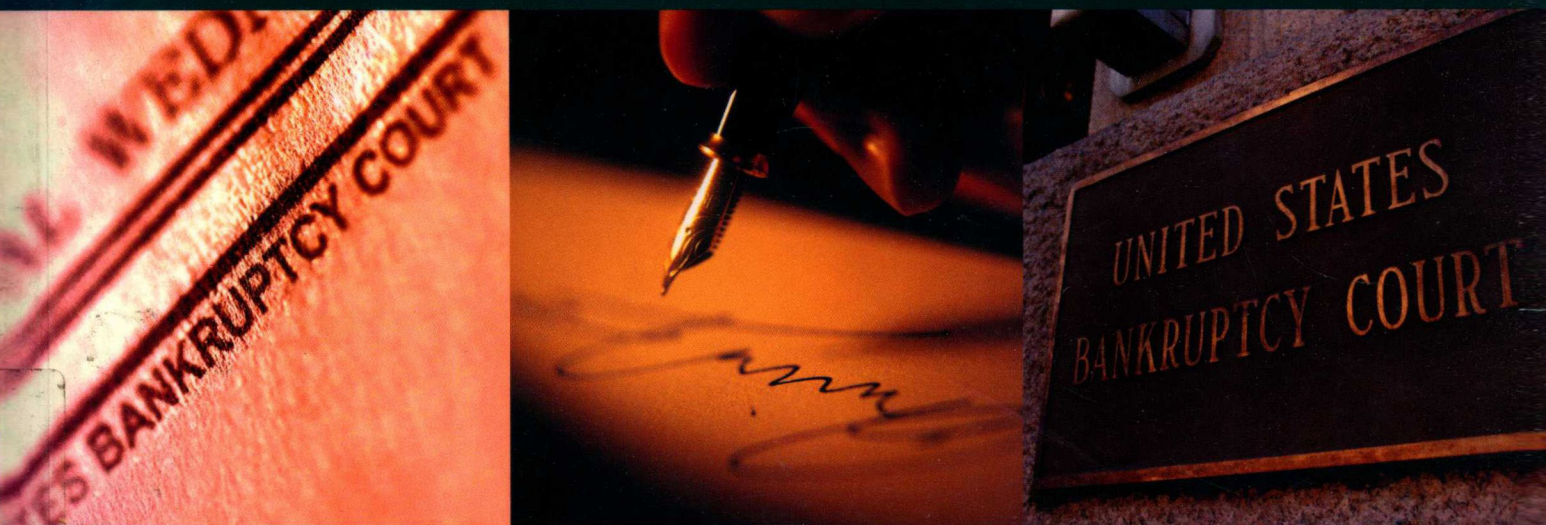


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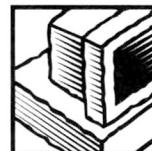


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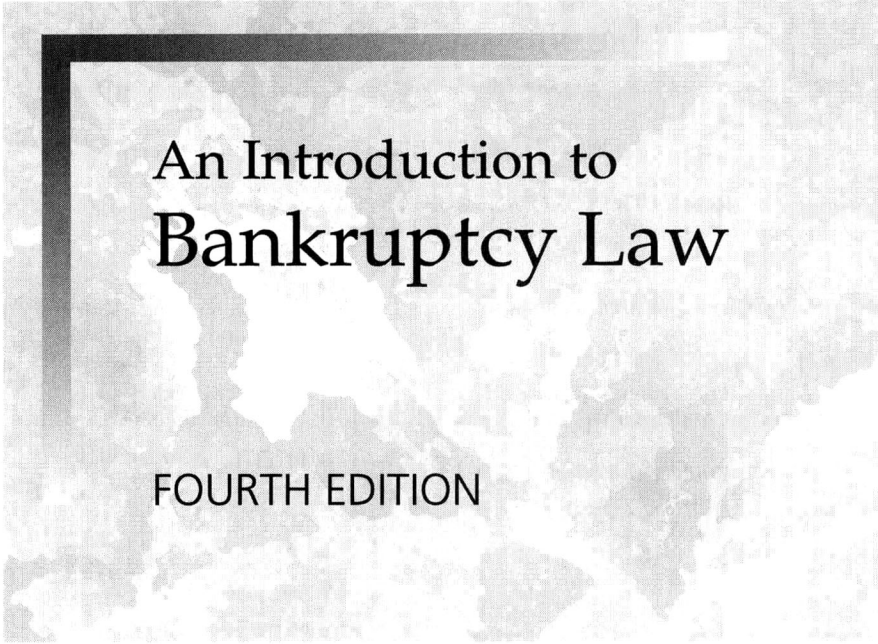
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An Introduction to Bankruptcy Law

FOURTH EDITION

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*To my brothers
Norman L. Frey of Highland Park, Illinois
and
the late Arthur J. Frey of Columbia, South Carolina*



*To my sisters and brother
Betty Jean Hurley Riddle of St. Clair Shores, Michigan
Phillip Hurley of Kissimmee, Florida
and
Margarette Ann Hurley Morris Smith of Huddy, Kentucky*



To my wife and best friend, Caroline

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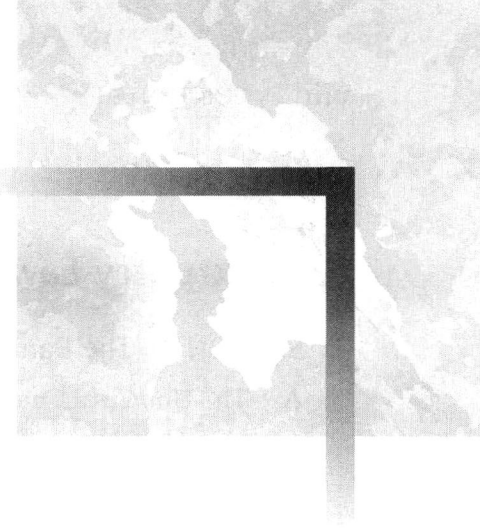


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