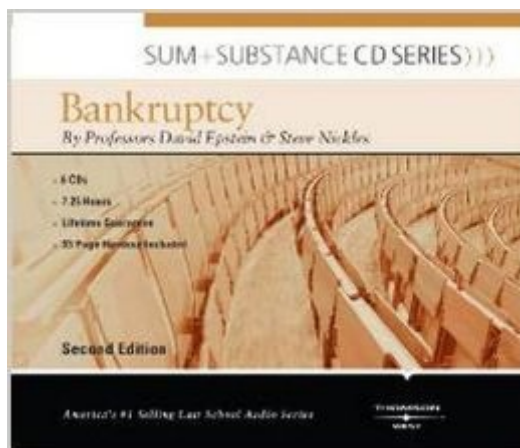


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I have listened to several Sum and Substance audio books, and this is one of the better ones. I was hesitant to buy the more recent version (2013) as it was a bit more pricey, but it does reflect recent changes in the bankruptcy code. Only wish the handout could be better formatted, as I had to correct some formatting errors to the word document.

Did really well in this class, which I credit to this product.

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