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John Rao, the editor and a contributing author, is an NCLC attorney with a focus on consumer bankruptcy, foreclosures, and credit law. He is the co-editor of the sixth edition of this manual, co-author of *Foreclosures* (2005) and contributing author to *Repossessions* (6th ed. 2005) and *Student Loan Law* (3d ed. 2006). He is also a contributing author to *Collier on Bankruptcy* and the *Collier Bankruptcy Practice Guide*. For 18 years, he had a bankruptcy and consumer law focus at Rhode Island Legal Services, and was a managing attorney there. He is a member of the board of directors for the National Association of Consumer Bankruptcy Attorneys and the American Bankruptcy Institute.

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