

How Long Will Bankruptcy “Freeze” Foreclosure?

As with most legal questions, the answer is fact specific. The instant a bankruptcy case is filed, your creditors are prohibited by law from contacting you, attempting to collect a debt and yes, they are also prohibited from foreclosing on your home. Even if your home is scheduled to be sold at foreclosure tomorrow and you file bankruptcy today, an injunction called the automatic stay will temporarily shield you from creditors, forcing your lender to immediately cease and desist with foreclosing. If you have kids or have ever played a game of “tag” the automatic stay operates very much like freeze tag. The filing of a bankruptcy case “freezes” the status quo, giving you time to catch your breath. How long are your creditors “frozen”?...

Last updated on August 16, 2022.

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