

Idaho Legal Aid Services, Inc.

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How Bankruptcy Can Give You Time To Catch Up On Mortgage Payments ^[1]

You've fallen behind on your mortgage. The bank is demanding payment of the arrearages immediately. You don't have the money but want to stay in your home. What can you do? First of all this is a common problem. Borrowers who fall behind on their mortgage are often hit with late fees and penalties that makes catching up seem impossible. To make matters worse, once you've fallen a few months behind your lender will "accelerate" the loan demanding the full principal balance to reinstate and avoid foreclosure...

Links:

[I'm Behind on My Mortgage. Can Chapter 13 Help Me Catch Up?](#) ^[2]

Printed: December 6, 2021

<http://www.idaholegalaid.org/node/1804/how-bankruptcy-can-give-you-time-catch-mortgage-payments>

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