

Chapter 13 Bankruptcy Shall Save Your House

What is Chapter 13 Bankruptcy?

Chapter 13 bankruptcy is a type of bankruptcy that allows individuals to reorganize their debts and create a plan to repay them over time. This type of bankruptcy is often used by homeowners who are struggling to make mortgage payments and are at risk of foreclosure.



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★★★★★ 5 out of 5

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How Does Chapter 13 Bankruptcy Work?

When you file for Chapter 13 bankruptcy, you will need to submit a plan to the bankruptcy court that outlines how you will repay your debts. This plan will be based on your income and expenses, and it will typically last for three to five years.

During this time, you will be required to make regular payments to your creditors. These payments will be used to pay off your debts, including your

mortgage. In most cases, you will be able to keep your home as long as you make your mortgage payments on time.

What are the Benefits of Chapter 13 Bankruptcy?

There are several benefits to filing for Chapter 13 bankruptcy, including:

- You can stop foreclosure proceedings.
- You can reduce your mortgage payments.
- You can consolidate your debts into one monthly payment.
- You can get rid of unsecured debts, such as credit card debt.

How to File for Chapter 13 Bankruptcy

To file for Chapter 13 bankruptcy, you will need to follow these steps:

1. Contact a bankruptcy attorney.
2. Gather your financial documents.
3. File a petition with the bankruptcy court.
4. Attend a meeting of creditors.
5. Confirm your Chapter 13 plan.

Chapter 13 bankruptcy can be a lifesaver for homeowners who are struggling to make mortgage payments. If you are considering filing for bankruptcy, it is important to speak with a bankruptcy attorney to discuss your options.



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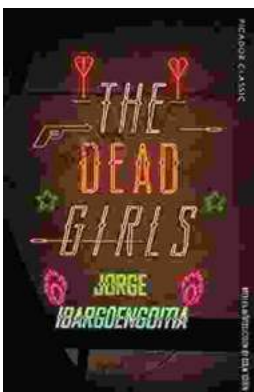
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