



Debtors' Prism



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STAYING POWER

When a person files for bankruptcy, a protection called the "automatic stay" immediately stops any lawsuit filed against that person and virtually all other actions by stay. Notably, a lawsuit seeking divorce or collection of child support or alimony will not be stopped by filing for bankruptcy. Nor will an automatic stay stop an IRS tax audit or certain other tax-related procedures. An automatic stay may also be lifted if a credit convinces the court that the stay is not serving its intended purpose. Nevertheless, the automatic stay is a powerful tool to stop collections, foreclosures, wage garnishments and the like in their tracks.

The prospect of filing for bankruptcy can be confusing and distressing, but you

don't have to face it alone. An attorney who specializes in bankruptcy law can be a tremendous help, both for guiding you through the process and taking care of the necessary paperwork. We specialize in bankruptcy law, and we can answer your questions and offer sound advice based on your individual circumstances. Call our office to schedule an appointment to meet with one of our associates. We can help to put you on a path to a new financial start. *Quality representation for any legal issue.*

HINT: The protection of the automatic stay is especially helpful if the person filing for bankruptcy faces eviction, foreclosure, loss of license, or the loss of utility services.

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