

One of the real advantages of a Bankruptcy is that there is something called an “Automatic Stay,” and what that means is that once you have filed for Bankruptcy you get that Bankruptcy protection; which says that creditors can not call you, they cannot send you letters and they cannot communicate with you unless they have motioned the court to remove the Automatic Stay.

The Bankruptcy court looks partially upon creditors that violate this Order and which one of the things in place.

The idea is that it stays in place until your debts are discharged and that there is a permanent order to protect you.

There certainly have been non-dischargeable debts; such as students, taxes, domestic obligations and things like that, but you still have to pay.

Most of the unsecured debt you would not have to pay.