305-980-1313 · support@keepourhome.info · www.keepourhome.com

FREE CHECKLIST — H7

Halt foreclosure immediately with an automatic stay — know your options

UNDERSTAND YOUR OPTIONS

- Chapter 7: Discharges unsecured debt; may lose home if behind on mortgage

  Best if you want to surrender the home and wipe out other debts.
- Chapter 13: 3–5 year repayment plan; can catch up on mortgage arrears

  Best if you want to KEEP your home and have regular income.
- Consult a licensed bankruptcy attorney — this is not a DIY process

DOCUMENTS NEEDED (BOTH CHAPTERS)

- Last 6 months of pay stubs (all income sources)
- Last 2 years of federal tax returns
- Last 4 months of bank statements (all accounts)
- List of all creditors, balances, and account numbers
- List of all assets (property, vehicles, bank accounts, retirement)
- List of all monthly expenses
- Mortgage statement and deed of trust

BEFORE FILING

- Complete a credit counseling course (required by law — must be HUD-approved)
- The certificate must be dated within 180 days of filing

  File it with your bankruptcy petition.
- Hire a licensed bankruptcy attorney — filing errors can be fatal to your case
- Stop using credit cards once you decide to file
- Do not transfer assets or pay family members back loans before filing

AFTER FILING

- Notify your mortgage servicer of your bankruptcy case number immediately
- Make all Chapter 13 plan payments on time — missing payments dismisses the case
- Complete the required financial management course before discharge
- Attend all court hearings and creditors' meetings

PRO TIPS FROM KEEP OUR HOME

- Filing Chapter 13 stops foreclosure the same day — the automatic stay is immediate.
- Do not file bankruptcy without an attorney — errors can cost you your home.
- We refer clients to trusted bankruptcy attorneys. Call 305-980-1313.

Need help? Call us FREE: 305-980-1313 | www.keepourhome.com

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