

Filing an Emergency Bankruptcy to Stop Foreclosure Temporarily.

See your US Bankruptcy Court website. Call them if you need anything else or confirm they are in fact the right place to file, well ahead of time.

1. Fill out form 121 for the SS#
2. Fill out form 101 and 103 to make a court payment plan, minimum \$77.50 court fee installment.
3. Submit the Local Matrix Form with the name and address mortgage bank/servicer. Also put on a separate sheet of paper typed or clearly hand written the name of the bank/servicer, include account number, address, phone and fax#. After filing and submitting the notice to the bank, call them to be they received it, AND just to be sure fax the notice to the attorney/trustee selling the property. Don't leave anything to chance.
4. If you have time complete the credit/counseling test requirements – resources for that material are found on the bankruptcy court website. This takes about an hour to complete, and will save you some hassle later having this done in the beginning, or they may move quickly to dismiss your case.
5. If you have time, you can do a more complete filing using the preparation service of <http://americanonlinebankruptcycenter.co/> website. This is convenient and thorough way to file for less.

One tip is to list the mortgage lender as Unsecured if you understand why you can make that claim, and make them pass that test. A mortgage is not properly secured, but that is a separate lesson.