

Stop Foreclosure – Don't Wait Until the Last Second To File Bankruptcy

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June 16, 2012

If you want to file [Chapter 13](#) bankruptcy to stop the [foreclosure](#) of your home, don't wait until the last second to file. If you want to stop the [foreclosure](#), you must understand that there is no guarantee that a law office will have time to squeeze you in at the end of the month. You never know what may prevent you from being able to get to a bankruptcy attorney at the last second.

April 2011 has been a rough weather month for Northwest Georgia. Last night, Rome was under a tornado warning. [The Rome News Tribune](#) reports that over 30,000 people are without power. Floyd County schools are closed today because of the power outage. The Cartersville [Daily News Tribune](#) reports that Grassdale Road got hit pretty hard by the storm as well. I have a friend in Cave Spring whose house was destroyed by this storm. Berry College has over 150 trees down. Yesterday, no one could leave that campus for a few hours because the entrance and exits were blocked by the downed trees.



With this crazy weather, you never know what may block you from getting to wherever you need to go.

Waiting until the last second to file [Chapter 13](#) to stop a [foreclosure](#) is a bad idea. I spoke with a bankruptcy client from Cartersville, Georgia yesterday who wants to wait until this Friday to file his case because he is hoping that the mortgage company will come through with a loan modification at the last second to stop the [foreclosure](#) of his Cartersville home. What if they don't? Fortunately for my Cartersville client and for me, all of my offices have electricity this week. We won't have any problems stopping foreclosures this month.

As a general rule, foreclosures take place the first Tuesday of every month. Once your house is cried out on the courthouse steps, your house is gone. No excuses about bad storms or no electricity will undo a [foreclosure](#) of your home.

Why wait until the last second? If the mortgage company was going to work with you to keep your house, don't you think they would have done so before they paid an attorney to start the [foreclosure](#) proceedings? Don't you think they would have worked with you before they started advertising your house for [foreclosure](#) in the local paper?

There is no excuse in waiting until the last second. Take a lot of stress off yourself and your bankruptcy attorney and take care of business well before the [foreclosure](#) date.