

THE BROWN LAW FIRM

*Board Certified Bankruptcy Counsel · Serving Texas*

BANKRUPTCY IN TEXAS

# Stopping the Calls

*How filing stops the calls, the lawsuits, the garnishments,  
and the foreclosure, the moment your case is filed.*

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The relentless contact is often the worst part of being in debt. Bankruptcy has a tool built to end it the day you file. Here is how it works, and where its limits are.

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JEROME A. BROWN · BOARD CERTIFIED IN CONSUMER & BUSINESS BANKRUPTCY LAW, TEXAS  
BOARD OF LEGAL SPECIALIZATION

*Offices in Austin and Victoria · Free initial consultation*

# The day you file, the law orders your creditors to stop.

When you file for bankruptcy, a federal court order called the automatic stay takes effect at once. It is one of the most powerful protections in the law, and it is what brings the calls, lawsuits, and garnishments to a halt. Here is what it stops, how fast, and the few places it does not reach.

## YOUR PROTECTION

### The Automatic Stay

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#### If I file, when will the phone calls stop?

For most filers, right away. The moment your case is filed, a federal court order called the automatic stay takes effect, and once creditors are notified they must stop contacting you. No more collection calls, letters, or demands.

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#### What about the calls before my case is filed?

Honest answer: the automatic stay only starts when you file, so until then creditors can still reach you, and there is sometimes a gap between starting the process and the day we file. The call-screening and blocking tools already built into your phone can take a lot of the pressure off in the meantime. Just watch for anything that looks like a lawsuit or court notice and tell us right away if one arrives. *None of that carries the legal force of the automatic stay, which is exactly why getting to filing matters.*

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#### How quickly are my creditors notified?

Your protection starts the instant you file, not when the notice arrives. The court mails notice to every creditor you list, usually received within about a week. If a creditor is still being aggressive, give them your case number directly, which puts them on notice right away. But legally, the stay is in force from the moment of filing.

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## **What can I do if a creditor keeps trying to collect after I have filed?**

Tell us immediately. Once a creditor has notice of your bankruptcy, continuing to collect can violate the automatic stay, and a creditor who does so on purpose can be ordered to pay damages. We step in and put a stop to it.

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## **Will filing stop my wages from being garnished?**

Yes, for most debts. Once you file and the creditor or your employer is notified, wage garnishment has to stop, and we move quickly to deliver that notice. One exception worth knowing: garnishment for current child support or alimony is treated differently and is not stopped by bankruptcy.

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## **I have been served with a lawsuit. What should I do?**

Contact us right away. Filing triggers the automatic stay, which halts most lawsuits and collection actions against you. The sooner we know, the sooner we can act, which matters most when a court date or deadline is close.

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## **Can bankruptcy stop foreclosures, garnishments, lawsuits, and other collection actions?**

Mostly yes, through the automatic stay. The moment you file, it stops most collection activity: creditor calls and letters, lawsuits, wage garnishments, bank account levies, vehicle repossessions, and foreclosure sales. Two honest caveats. A lien on your property is not erased by the stay; the stay halts enforcement, and actually removing or reducing a lien is a separate step we handle when it applies. And eviction depends on timing: bankruptcy can stop an eviction if you file before your landlord obtains a judgment for possession, but once that judgment is in place the stay usually will not stop it, except in narrow circumstances. *If you are facing eviction, call right away, because the timing is everything.*

## General information, not legal advice.

This guide explains, in general terms, how bankruptcy tends to work for individuals in Texas. It is **not legal advice** and does not create an attorney-client relationship. Bankruptcy outcomes turn on the specific facts of your situation, your district, and current law, all of which change from one case to the next.

Before you act on anything here, talk with a bankruptcy attorney about your own circumstances. That is the only way to know how these rules apply to you.

### Want the calls to stop?

*Schedule a free, no-obligation phone consultation with The Brown Law Firm.*

**Text us: (512) 306-0092**

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