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Filing a petition under chapter 7 "automatically stays" (stops) most collection actions against the debtor or the debtor's property. 11 U.S.C. § 362. But filing the petition does not stay certain types of actions listed under 11 U.S.C. § 362 (b), and the stay may be effective only for a short time in some situations.

Chapter 7 - Bankruptcy Basics | United States Courts

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