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Notice of Automatic Stay

Filing for bankruptcy immediately stops all attempts to collect debts included in the bankruptcy from you, including lawsuits. This is known as the "automatic stay."

Perhaps you have been sued, and are planning to file for bankruptcy. Or maybe you are already in bankruptcy, and you have received a summons and complaint. Either way, you need to let the plaintiff and the Superior Court know about the bankruptcy so the state case is put on hold. The federal court trumps the state court, but the only way the state court will know about the bankruptcy and stay is if you file a <u>Notice of Stay of Proceedings (http://www.courtinfo.ca.gov/forms/fillable/cm180.pdf)</u> (CM-180). This guide explains the process and contains a sample of the *Notice of Stay of Proceedings* (CM-180) and accompanying <u>Proof of Service (http://www.courtinfo.ca.gov/forms/fillable/pos030.pdf)</u> (POS-030).

Templates and Forms

- Notice of Stay of Proceedings (CM-180) (https://www.courtinfo.ca.gov/forms/fillable/cm180.pdf)
- Proof of Service by Mail (POS-030) (https://www.courtinfo.ca.gov/forms/fillable/pos030.pdf)

You will need a copy of the first page of your Petition for Bankruptcy, stamped by the court and showing your case number. Using the information from your bankruptcy case, fill out the *Notice of Stay of Proceedings* (CM-180), attach the copy of the Petition for Bankruptcy (first page), and file and serve it in the state court case. If you have not yet responded to the state court case, you may want to file an Answer along with this notice to protect yourself in case the bankruptcy is dismissed.

Related Step by Step Guides

- Responding to a Lawsuit (https://www.saclaw.org/resource_library/responding-to-a-lawsuit/)
- Answer: Contract_(https://www.saclaw.org/resource_library/answer-contract/)

More Resources:

• Bankruptcy Topic Page (https://saclaw.org/legal_topic/bankruptcy/)

Step by Step Instructions

1. Complete the Required Forms

The Judicial Council forms commonly used in this procedure are

Notice of Stay of Proceedings (http://www.courtinfo.ca.gov/forms/fillable/cm180.pdf) (CM-180)

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• Proof of Service (http://www.courtinfo.ca.gov/forms/fillable/pos030.pdf) (POS-030)

You will also need a copy of your filed Petition for Bankruptcy (first page), showing the date you filed and the bankruptcy case number.

Sample filled-in forms with instructions are available at the end of this Guide.

2. Prepare Response to State Lawsuit, if Needed

If you have not already filed a response (such as an answer) in the state lawsuit, prepare a response. Contact the Law Library or an attorney for more information about this step.

If you are a Sacramento County resident, or have a <u>qualifying (https://saclaw.org/self-help/civil-self-help-center/cshc-services/)</u> case in the Sacramento County Superior Court, SH@LL, the Law Library's self-help service, may be able to assist you with preparing the response. For more information, see our <u>SH@LL (Self Help @ the Law Library)</u> page (https://saclaw.org/services/civil-self-help/).

3. Make Copies

Make four (4) copies of your *Notice of Automatic Stay* (CM-180) and the file-stamped copy of your Petition for Bankruptcy (first page). One of these copies is to be served on the other side's attorney (or the other party, if the other side does not have an attorney); the original and the other three copies are to be filed with the court. Staple each of the copies, but leave the original unstapled. Sacramento County Superior Court uses an electronic filing system in which documents are scanned in electronically. Stapled originals are not accepted because the staple will jam in the scanner, damaging both the document and the scanner.

If you are filing an Answer or other response, make four (4) copies of that as well, in the same manner.

4. Have Your Documents Served

The person who is serving your Notice of Automatic Stay for you must complete a proof of service form, typically, either a *Proof of Personal Service* (POS-020) or a *Proof of Service by First Class Mail* (POS-030). For more information on these proofs of service, see our Guides on <u>Personal Service</u>

(https://www.saclaw.org/resource_library/personal-service/) and Service by Mail (https://www.saclaw.org/resource_library/serving-documents-by-mail/).

The Proof of Service form should be completely filled out, but not signed. **Make a copy of the unsigned Proof of Service form before proceeding.**

The server must then personally deliver or mail a copy of the Notice and Petition along with a copy of the unsigned Proof of Service on the opposing attorney or self-represented litigant. The unsigned Proof of Service form can be included as the last page of the packet.

The person doing the serving then signs the Proof of Service form, and gives the signed Proof of Service to

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you.

If you are filing an Answer, have them deliver or mail it as well, and fill out a separate Proof of Service for it.

5. File Your Documents

The Notice of Automatic Stay documents are filed in the drop box in Room 100 in the Sacramento Superior Court at 720 Ninth Street. Fill out and attach the <u>Civil Document Drop-Off Sheet (https://www.saccourt.ca.gov/forms/docs/cv-drop-off-sheet.pdf)</u>, and date stamp the back of the original packet. A supply of <u>Civil Document Drop-Off Sheets</u> and a date stamp are located near the drop box. Following the instructions posted at the drop box, place the unstapled original document packet plus three copies of the packet in the drop box, along with a check or money order for the filing fee, if any. **Provide the court with a self-addressed stamped envelope with sufficient postage to facilitate the return of your documents to you.**

The remaining copies of the packet, if any, are for the filing party's records. The court will process the paperwork, and return two copies, stamped "Endorsed/Filed," to the filing party. The court will retain the original papers for its file.

Put the original signed *Proof of Service* (POS-030) with your original signed set of papers.

If you are filing an Answer at the same time, file the Answer and its Proof of Service in the same manner.

You May Qualify for a Fee Waiver

Fees: If the *Notice of Automatic Stay* is the first paper you have filed in this case, or if you are filing an Answer along with the *Notice*, there will be a fee, currently ranging from \$225-\$435. Current fees can be found on the Sacramento County Court Fee Schedule (https://www.saccourt.ca.gov/fees/docs/fee-schedule.pdf).

If you are low income or receive government benefits, you may qualify for a fee waiver. See our <u>Fee Waiver</u> guide (https://www.saclaw.org/resource_library/fee-waiver/) for more information.

For help

For help with bankruptcy:

Bankruptcy Pro Se Assistance Desk

Federal Courthouse, 501 I Street, 3rd Floor, Room 3-210

Fridays, 9:00 a.m.to 12:00 p.m.

Services provided: A volunteer attorney can help select bankruptcy forms, explain your rights and duties during bankruptcy, and answer questions about procedures.

Debt Collection Defense and Bankruptcy Clinic (Capitol Pro Bono)

517 12th Street

916-551-2102

Services provided: Capitol Pro Bono is a nonprofit agency that provides free civil legal assistance to low-income people in Sacramento and surrounding counties. Services include assistance with bankruptcy and

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other legal problems associated with collection of debts.

Community Legal Services – McGeorge School of Law – Bankruptcy Clinic 916-340-6080

Services provided: Low-income clients are provided legal representation in Chapter 7 proceedings; dischargeability proceedings; and legal advice regarding debt collection issues. Intake is open only during certain times of the year, generally the first two weeks of January and July.

For help responding to a civil Summons and Complaint:

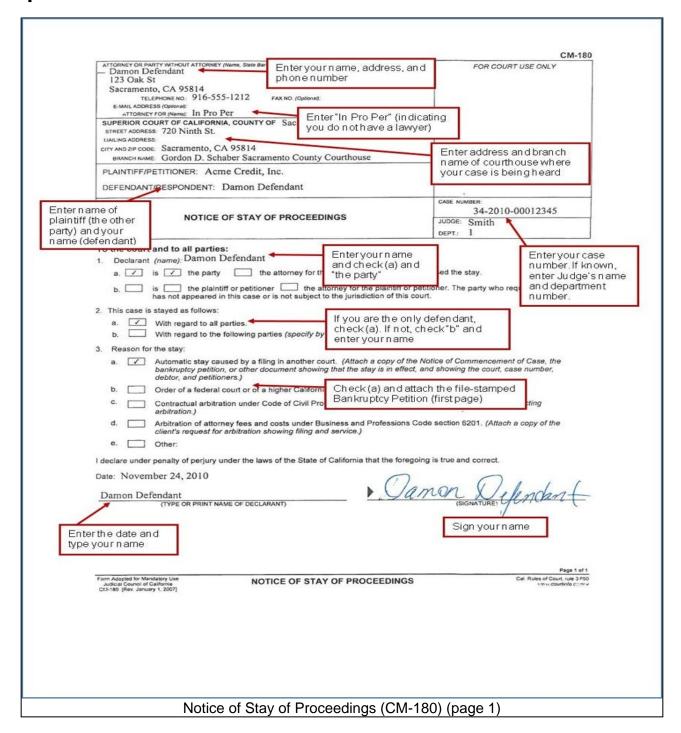
SH@LL (Self-Help at the Law Library) (https://saclaw.org/services/civil-self-help/) (formerly Civil Self Help Center) 609 9th Street, Sacramento CA 95814 (916) 476-2731 (Appointment Request Line)

Services Provided: SH@LL provides general information and basic assistance to self-represented litigants on a variety of civil legal issues, including name changes. All assistance is provided by telephone. Visit "What we can help with (https://saclaw.org/services/civil-self-help/#canhelp)" for a list of qualifying cases.

Eligibility: Must be a Sacramento County resident or have a <u>qualifying case (https://saclaw.org/services/civil-self-help/#who)</u> in the Sacramento County Superior Court.



Samples



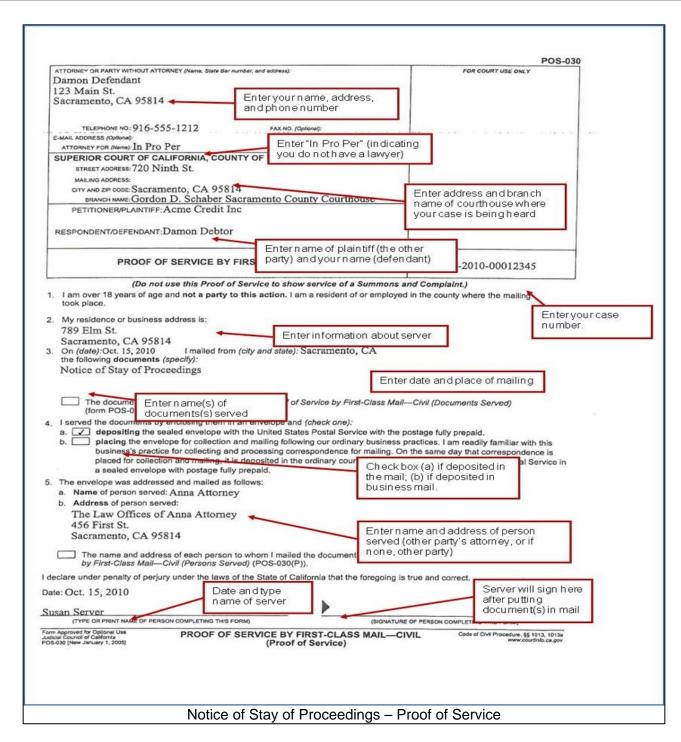




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Date Created

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