

**A creditor sued me and got a court judgment.  
Is it too late to file bankruptcy?**

**A creditor sued me and got a court judgment against me.  
Is it too late to file bankruptcy to get rid of that debt?**

**The short answer is no, it's not too late.** The court judgment is merely an order by the court stating that you owe someone a certain amount of money. If you qualify for filing bankruptcy (see an experienced bankruptcy attorney to find out), then that court judgment would be discharged (eliminated) just like any other debt.



**The exceptions to that are the following:**

- **Judgments for debts that are generally non-dischargeable** such as student loans, spousal or child support, and other special types of debts.
- **Judgment for death or personal injury caused by the operation of a car, boat, or plane if such operation was unlawful because the you were intoxicated from using alcohol, a drug, or another substance.**

**If the judgment doesn't fall into one of those categories, get yourself to an experienced bankruptcy attorney in your area.**

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