

Ignore lawsuit papers at your peril.  
Bankruptcy may be a good way out.

**If you ignore papers notifying you that a lawsuit has been filed against you, things could go very wrong.** If that happens, filing bankruptcy might fix it for you.

**If you ignore papers notifying you that a lawsuit has been filed against you, the person or company who sued you will likely get a "default" (read "easy") judgment against you.**



That means the court would declare that you owed them so much money. **Note that you would have bypassed your opportunity to defend against the lawsuit**, possibly even by showing that that collecting the debt was barred by the statute of limitations.

**Large buyers of debt sue people all the time for time-barred debt, but if no defense is made, the court issues a judgment for the debt buyer.** Then the debt buyer can take money from your bank account or garnish your wages. **If this happens to you, contact an experienced bankruptcy attorney in your area ASAP.** It's possible that you might even be able to get back the money taken if you act fast enough.

**[A creditor sued me and got a court judgment. Is it too late to file bankruptcy?](#)**

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