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Will I lose my Car if I file Bankruptcy? by [Joseph Githuku](#)

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One of the Most Frequently Asked Question in Bankruptcy. On almost every call from someone interested in bankruptcy ultimately leads to the all too familiar question, "Will I lose my car if I file bankruptcy?"™

In my experience as a Baltimore bankruptcy lawyer, a majority of individuals looking to file bankruptcy who also have a job tend to own a car. Often the car is not paid for. This means they have a car loan that they have to pay every month. It is no surprise that this is how they get back forth to work and carry out their daily errands.

As a result, our Maryland bankruptcy lawyers have noted that most individuals are afraid that filing for bankruptcy means giving up their cars. The truth is that majority of the people I have worked with keep their cars after filing for bankruptcy. You too can keep your vehicle as long as you remain current with your car payments during and after your bankruptcy case.

Now, as a Maryland bankruptcy lawyer, I cannot forget to mention that any equity in the vehicle would need to be dealt with in terms of exemptions. But the main point is that, the single act of filing bankruptcy does not mean you lose your vehicle.

This goes for your other assets such as your home as well. As long as you make your mortgage payments as required you will keep your home through bankruptcy.

Keep in mind that filing for bankruptcy allows you to get rid of a significant amount of debt and frees up your income to focus on your household bills and assets such as cars that you want to keep.

In conclusion, do not be afraid to explore bankruptcy because you think you might lose your car in the process. Quite to the contrary, bankruptcy can help you save your car in instances where you are facing repossession or one has occurred already. Talk to a knowledgeable Baltimore bankruptcy attorney about the specifics of your situation.

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[Joseph Githuku](#) - About Author:

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