

# Conversion: Chapter 13 to a Chapter 7

By: Robert L. Firth

<http://palmspringsestateplanningandbankruptcyattorney.com/>

Conversion in [bankruptcy](#) is the process by which the debtor changes his case from a [Chapter 13](#) filing to a [Chapter 7](#) case. The conversion procedure is fairly simple. The debtor must file a Notice of Conversion and pay a fee. A few days later, the court will convert your case to a Chapter 7.

Once a case is converted, the Chapter 13 trustee must pay any money he is holding back to the debtor, after all administrative fees are paid. In addition, all Chapter 13 plan payments that have been withheld (and not distributed) must be refunded to the debtor. The debtor's case will have a new Chapter 7 trustee appointed and a new 341 meeting (also called the "meeting of creditors") will be scheduled. The court will also require the debtor to file new pleadings (Amended Schedules, Statement of Intention, etc) to comply with the Chapter 7 requirements.

A debtor will generally receive a discharge approximately 3 to 6 months after the case has been converted. It is imperative that you discuss the consequences of converting a case with your lawyer before you do it. One consideration is that if you convert to a Chapter 7, you lose the right to cure any arrearages through the Chapter 13 plan. This means you could lose an asset you wanted to keep if you do not quickly bring the payments current.

About Robert L. Firth

*At the law office of [Robert L. Firth](#) located in [Cathedral City, California](#), we are committed to providing quality legal representation to individuals and businesses facing difficult legal challenges. We believe in providing compassionate service at reasonable rates. If you need to speak with an attorney about bankruptcy, estate planning and probate, real estate tax deferred exchanges, small business services or another important legal matter, contact the law office of Robert L. Firth at [760-699-2892](#).*