## 6-29/108.20 Termination of Automatic Stay

The automatic stay ends as to the debtor when the bankruptcy is closed or dismissed or a discharge is granted or denied. However, it continues as to property of the estate until the case is closed or dismissed or the trustee abandons the property.

Once the automatic stay is terminated, it may not be reinstated in that case except by court order. However, the court may issue a stay under <u>11 USC 105</u> or some other code provision. If the debtor files a new case, a new automatic stay begins unless there is an order to the contrary. Upon conversion from Chapter 11 to Chapter 7, a stay is not reimposed so as to make one who obtained relief apply again. (Cowans, Bankruptcy Law and Practice, 11.3(f)) "Nowhere in section 362 is any provision made for reimposing the automatic stay once it has been terminated." (In Re Campos, 128 BR 790)

Except as it may be terminated, annulled, or modified by the bankruptcy court, the stay of any act against property of the estate continues until such property is no longer property of the estate, and the stay of any other act continues until the earliest of the time the (11 USC 362(c)):

- case is closed;
- case is dismissed; or,
- discharge is granted or denied if the case is under Chapter 7 concerning an individual or a case under Chapter 9, 11, 12, or 13.

The automatic stay ends in all respects when the bankruptcy is closed or dismissed or a discharge is granted or denied.