

6-29/114.00 Codebtor

In a Chapter 13, a codebtor who is liable for a consumer debt with the debtor, e.g., a cosigner with the debtor for an automobile loan, is protected by a stay created by [11 USC 1301\(a\)](#). The codebtor stay protects the debtor from pressure exerted by friends or relatives who may have cosigned with the debtor. Codebtors are listed in Schedule H. A codebtor is distinguishable from a joint debtor, who is a spouse jointly filing in bankruptcy with the other spouse.
