

Table 2: Are Tax Claims Enforceable after Discharge?*

Chapter	Secured Pre-Petition Tax Claims	Unsecured Pre-Petition Non-priority Tax Claims	Unsecured Pre-Petition Eighth-Priority Tax Claims	Secured or Unsecured Post-Petition Second-Priority Administrative Tax Claims
7	<p>Lien remains on property and is enforceable through foreclosure only.</p> <p>Debtor is not personally responsible for the taxes, meaning the tax collector may not use attachment and garnishment, levy and sale, or set-off debt collection.</p>	<p>Debtor is not personally responsible for the taxes, meaning the tax collector may not use attachment and garnishment, levy and sale, or set-off debt collection.</p>	<p>Debtor remains personally responsible for the taxes.</p>	<p>Debtor remains personally responsible for the taxes.</p>
11	<p>If plan so provides, lien remains on property and is enforceable through foreclosure only.</p> <p>Debtor is not personally responsible for the taxes, meaning the tax collector may not use attachment and garnishment, levy and sale, or set-off debt collection.</p>	<p>Debtor is not personally responsible for the taxes, meaning the tax collector may not use attachment and garnishment, levy and sale, or set-off debt collection.</p>	<p>An individual debtor remains personally liable for the taxes.</p> <p>An entity debtor such as a corporation is not personally liable for the taxes, meaning the tax collector may not use attachment and garnishment, levy and sale, or set-off debt collection.</p>	<p>Debtor remains personally responsible for the taxes.</p>
13	<p>Unless modified by plan, lien remains on property and is enforceable through foreclosure only.</p> <p>Debtor is not personally responsible for the taxes, meaning the tax collector may not use attachment and garnishment, levy and sale, or set-off debt collection.</p>	<p>Debtor is not personally responsible for the taxes, meaning the tax collector may not use attachment and garnishment, levy and sale, or set-off debt collection.</p>	<p>Priority tax claims should be paid in full during the bankruptcy.</p> <p>If the taxes are not paid, debtor is not personally responsible for the taxes, meaning the tax collector may not use attachment and garnishment, levy and sale, or set-off debt collection.</p>	<p>Priority tax claims should be paid in full during the bankruptcy.</p> <p>If the taxes are not paid, debtor remains personally responsible for the taxes.</p>

*This table assumes that the debtor appropriately lists the taxing unit as a creditor in the bankruptcy petition. If the debtor fails to do so and the taxing unit receives no notice of the proceeding, the taxing unit's claims against the debtor generally will be unaffected by the outcome of the bankruptcy. One exception to that general rule is a no-asset Chapter 7 case, in which all pre-petition debts are discharged regardless of if or when notice of the bankruptcy proceeding is provided to creditors.