



TAMPA BAY BANKRUPTCY CENTER, P.A.

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In some cases, though it is a hard decision, many consumers are forced to file for bankruptcy. Individuals who are late making their payments generally have to deal with calls from their creditors. You may get call after call from your creditors as they try to collect your debt. The continuous calls from creditors can be very stressful and annoying.

According to law once you file bankruptcy your creditors cannot harass you with phone calls. The Automatic Stay Law makes it illegal for any creditor to continuously harass a consumer after they have filed bankruptcy. Regardless of how much an individual owes, none of their creditors can try to collect the debt once they have filed for bankruptcy.

Your creditor cannot contact you by phone, mail or through a representative once you have filed. By law creditors cannot enforce a lien or pursue legal action. The legal system upholds this law and it is located in Section 362 of the United States Bankruptcy Code.

Any individual who wants to find out more about the law or who thinks their rights have been violated by a creditor can find the information they need. If you look in Section 362 it clearly states you are protected from debt collection proceedings once you file bankruptcy. Consumers should know that the bankruptcy courts have up to ten days to tell creditors about bankruptcy filings.

You are protected by the automatic stay law, but your creditors may not be aware you have filed. As a good rule of thumb you should contact each of your creditors and inform them about your current situation. The automatic stay provides you with more time to handle pressing financial matters. If your home is in foreclosure the automatic stay will stop the proceedings. If your house is on the market or about to be sold it is important that you share your bankruptcy information with your creditor.

The automatic stay law is very beneficial because it protects consumers from wage garnishments as well as harassing collection calls. Any individuals who is involved in legal matters with a creditor due to an unpaid debt is protected from legal action. There are some situations where the automatic stay law does not apply.

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If you are involved in criminal proceedings or receive a criminal conviction you are not protected by the automatic stay. If you are involved in certain types of tax proceedings with the IRS they still have the right to collect information from you as well as try to collect any money they are owed.

Tampa Bankruptcy Attorney, Darrin T. Mish is the founder of the Tampa Bay Bankruptcy Center, P.A. for almost twenty years, Mr. Mish has been a sealous advocate for debtors throughout the State of Florida. Call For a free consultation at (813) 200-4133 or vist hs website at : [Tampa Bankruptcy Pro](http://tampabankruptcy.pro)