



TAMPA BAY BANKRUPTCY CENTER, P.A.

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[Professional Help with Bankruptcy](#)

Some consumers are forced to file bankruptcy after they have exhausted every option. When you are late on your payments creditors will constantly call and attempt to collect your debt. Creditors generally try to get their money by calling you repeatedly about making your payments. The numerous calls are very stressful and annoying.

According to law once you file bankruptcy your creditors cannot harass you with phone calls. The Automatic stay law protects you from continuous harassment by creditors after you have filed bankruptcy. Consumers should not worry about the amount of debt they owe because regardless of the amount creditors cannot harass them once they file bankruptcy.

Once you have filed creditors are prohibited from contacting you by mail, phone or through a third party representative once you have filed bankruptcy. Creditors cannot take actions such as enforcing a lien or pursuing legal action. The legal system upholds this law and it is located in Section 362 of the United States Bankruptcy Code.

Individuals who feel their creditor has violated this law or who wants more information can find what they need. If you look in Section 362 it clearly states you are protected from debt collection proceedings once you file bankruptcy. After you file bankruptcy, the court has up to ten days to formally notify your creditors of the proceedings.

Your protection status by law does not change but creditors are not always informed immediately after a consumer files. As soon as you can you should inform each creditor about your bankruptcy proceedings. For many people the automatic stay may give them a little more time to take care of pressing financial matters. For instance if you are facing foreclosure, the automatic stay will stop the proceedings even if just temporarily. You should show your creditor your bankruptcy documentation especially if your house is already on the market or about to be sold.

The automatic stay law protected you not only from harassing collection calls but also from wage garnishments. If you are being sued by your creditors for unpaid debts the automatic stay law protects you from legal action. There are some situations where the automatic stay law does not apply.

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The automatic stay guidelines do not protect you from any criminal proceedings or convictions. You should be aware that some IRS tax proceedings are not exempt and the IRS has the right to contact you for information and to collect unpaid debts.

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)