



TAMPA BAY BANKRUPTCY CENTER, P.A.

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## **Pinellas County Middle District Bankruptcy Court**

Filing for bankruptcy is never easy but sometimes it is the only way. When you are late on your payments creditors will constantly call and attempt to collect your debt. Various companies will probably call you several times per day in reference to you paying off your debt. The high call volume is stressful and aggravating.

According to law once you file bankruptcy your creditors cannot harass you with phone calls. Once you file bankruptcy, according to the automatic stay law it is illegal for your creditors to continue to try and collect your debt. Regardless of the amount of debt you have once it becomes part of your bankruptcy your creditors must refrain from contacting you.

This law makes it illegal for creditors to contact you by phone or mail. Creditors are prevented from enforcing liens or taking legal action. This law is a part of the United States legal system and it can be found 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. Section 362 lays out the facts and informs consumers that are immediately protected from all forms of debt once they file bankruptcy. Court personnel have up to ten days to tell your creditor about your bankruptcy petition.

You are protected by the automatic stay law, but your creditors may not be aware you have filed. You are recommended to contact each creditor and tell them about your bankruptcy immediately. The automatic stay gives consumers a chance to handle pressing financial matters. For those who are facing foreclosure the automatic stay will stop the proceedings even if just for a short time. 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. If you are being sued by your creditors for unpaid debts the automatic stay law protects you from legal action. It is important to note that the automatic stay cannot protect consumers involved in certain situations.

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Criminal proceedings and convictions are not protected by this law. In certain cases the IRS has the right to contact a consumer regarding financial information as well as payment for a debt.

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)