



TAMPA BAY BANKRUPTCY CENTER, P.A.

PHONE: (813) 200-4133

TOLL FREE: (800) 965-5074

May 17, 2010

## [Get Bankruptcy Help](#)

Filing bankruptcy is never an easy decision but for many consumers it is their final option. When you do not make your payments on time creditors will call repeatedly and try to collect your debt. You may get call after call from your creditors as they try to collect your debt. Most people can probably agree that the numerous calls are stressful and aggravating.

Once you file bankruptcy you are protected from creditor debt collection calls by law. According to the automatic stay law it is illegal for creditors to continue to attempt debt collection once bankruptcy has been filed. Regardless of the amount of the debt the creditor must refrain from contacting the consumer about debt once it has become part of a bankruptcy proceeding.

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 are prevented from enforcing liens or taking legal action. The United States legal system recognizes this law as true and valid and it is listed in Section 362 of the United States Bankruptcy Code.

If you think your rights have been violated by a creditor or you just want more information you can find more information here. Your immediate protection from your creditors begins as soon as you file bankruptcy. Court personnel have up to ten days to tell your creditor about your bankruptcy petition.

Though you are still protected by law but your creditors may not be aware of your situation immediately. You should contact each creditor as soon as possible and let them know about your situation. The automatic stay gives consumers a chance to handles pressing financial matters. If your home is in foreclosure the automatic stay will stop the proceedings. 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 also protects consumers from wage garnishments and harassing collection calls. If your creditor is suing you once you file bankruptcy the automatic stay law protects you from legal action. You should be aware of the situations where the automatic stay law does not apply

<http://tampabankruptcy.pro/blog/>

The automatic stay guidelines do not protect you from any criminal proceedings or convictions. Certain types of IRS tax proceedings are not exempt and they have the right to try and collect information and 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)