



TAMPA BAY BANKRUPTCY CENTER, P.A.

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Clearwater Debt Consolidation

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 continuous calls from creditors can be very stressful and annoying.

Once you file bankruptcy you are protected from creditor debt collection calls by law. The Automatic stay law protects you from continuous harassment by creditors after you 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.

Creditors are prohibited from contacting consumers by phone, mail or a third party representative once they file the petition. 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. Once you file bankruptcy immediate protection from creditor calls begins according to Section 362. 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. You should contact each creditor as soon as possible and let them know about your situation. 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. Show your bankruptcy information to your creditors as soon as possible especially if your house has already been put on the market or has been sold.

The automatic stay law is very beneficial because it protects consumers from wage garnishments as well as harassing collection calls. You are protected from adverse legal action from your creditors due to the automatic stay law. The automatic stay law does not protect consumers in all situations.

Legal procedures such as criminal proceedings and convictions are not protected by the law. 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)