

How Bankruptcy Will Stop the Calls, Eliminate Debt, and Get You \$1,000

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When I meet with clients for a [bankruptcy](#) consultations it usually goes without saying that the [collection calls are going non-stop](#). In fact, it is not unusual to have a few calls to their cell phone while they are in the bankruptcy consultation with. As I have mentioned in previous articles, when you file bankruptcy the calls will stop, as will [garnishments](#), [lawsuits](#), [collection letters](#), etc. However, it is important to understand that the phone calls will generally not stop until the bankruptcy case is actually filed with the bankruptcy court.

Along those same lines, I can't file your bankruptcy case with the court until the [legal fees and costs](#) are paid in full. So what happens during that period between when you hire me and you are able to get the funds together? Unless you have a bankruptcy attorney that is willing to take action, the calls will keep on coming, night and day. Here is what I will do for you:

I Will Make the Calls Stop - Before Your Bankruptcy Case is Filed.

After you retain me as your bankruptcy lawyer, I will send a letter to your creditors letting them know that I am your attorney and that they must stop calling you and that all future calls must go to my office. The hammer out there forcing your creditors to do what we are telling them to do is the FDCPA - the Fair Debt Collection Practices Act. The FDCPA mandates that once your creditors know that you are represented by an attorney, that they must stop contacting you and go through your attorney. This will stop the phone calls while I am preparing your bankruptcy case and will give you some peace while you getting the needed documents and legal fees together to get your case filed.

How to Earn \$1,000 By Answering Your Phone

So what if your creditors ignore the letter I send them? I know it is hard to imagine that the people who call a dozen times a day would ignore a letter from your attorney, but if they do they are in violation of the FDCPA. The FDCPA provides for damages up to \$1,000 against a creditor that violates the FDCPA plus any attorney's fees. This means that not only may you be entitled to \$1,000 in damages; I will take your case for no additional legal fees up front.

After I notify your creditors that I am your bankruptcy lawyer, I will provide you with call log. If your creditors call you after I have told them not to, I will have you keep track of the calls. These will be used to go after the creditors that have ignored the requirements of the FDCPA.

I offer a free bankruptcy consultation where we can discuss what creditors you have, what the bankruptcy process requires, and how I can help you in becoming debt free. I can be reached at (480) 420-4028 or via email at john@skibalaw.com .