How to Defend Yourself from Creditor Lawsuits

By James Andrews

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Being sued by a creditor, that is, a company or individual to whom you owe money, can feel like a hopeless situation, particularly if you do not have the money to pay the creditor what you owe. You can defend yourself from creditor lawsuits, however. Your options may include invoking the statute of limitations (meaning the creditor ran out of time to try to sue for payment on the debt), prior collection efforts of the creditor, etc. Creditors must also be able to prove that they properly own the debt you allegedly owe, which oftentimes can prove quite difficult in cases where a debt has been assigned or transferred. Nonetheless, it is always best to answer any lawsuit filed against you and to assert all defenses you may have. The experienced debt attorneys at Andrews Law, PLC are ready to assist you. For a review of your situation, please call Andrews Law, PLC today at 1.888.955.9111 or 480-237-9756 to schedule a confidential consultation.