

How can I get the debt collector to stop calling me? This is the golden question that is on everyone's mind who is drowning in debt. Your [Detroit Bankruptcy Lawyer](#) will tell you some secrets to make that dream a reality.

The main law that governs debt collectors is the Fair Debt Collection Practices Act (FDCPA) and is enforced by the Federal Trade Commission (FTC). This Act prevents the debt collectors from unfair, abusive and deceptive means to collect a debt from you. Mainly, this Act only applies to debt collectors who are collecting a debt for someone else and not the owners of the debt themselves. The Act only applies to consumer debt, and not debt you incurred to run a business.

Under the Act, a debt collector cannot contact you at inconvenient times, before 8 AM or after 9 PM (unless you agree to have them call you before or after these times) and the debt collector cannot call you at work after you tell them (orally or in writing) that you can't accept calls there.

The debt collector may not call someone else about your debt, unless it is to find out where you are, and then they may contact the third party only once.

## **How can I get them to stop calling me?**

If you want the collector to stop calling you, tell them-in writing. The best way is to send the letter, stating that you want the contact to stop. Send this letter certified mail, return receipt (the little green card at the Post Office) so you have proof you told them to stop calling you (the debt collectors are not above lying about not getting the letter).

The debt collector may still call you, but only to tell you that there will be no further contact and to let you know that the collector will take specific action against you, like filing a lawsuit.

Remember, sending the debt collector the letter does not get rid of the debt you owe and they still can sue you for the debt. The letter only stops them from contacting you.

## **So how can my Detroit Bankruptcy Lawyers help me stop the collection process?**

Your [Detroit Bankruptcy Lawyers](#) can stop the collection process by filing bankruptcy, either [Chapter 7](#) or [Chapter 13](#). Once your case is filed, and we have your bankruptcy case number, this is your "golden ticket" for the collectors to stop calling you. You are under the protection of the bankruptcy laws and no one can contact you. They can only contact your lawyer.

When a collector calls you, give them your bankruptcy case number, our name, and our phone number. Tell them that they are not permitted to contact you anymore because of the Automatic Stay. Keep a notebook and document the creditor, date and time they called. Then if they call again, you let us know and we will take care of them.

I'll let you in on another secret (well, maybe not so much of a secret). If you hire your [Detroit Bankruptcy Lawyers](#) to handle your bankruptcy, as part of our service to you, we will handle your creditor calls for

you. As we are representing you, your creditors, by law, have to deal with us. So when you get a call from them, tell them you hired us to file bankruptcy on your behalf, give them our telephone number, and tell them to call us. Most of the time, they will call us. We will verify we are your attorney, that we are filing a bankruptcy on your behalf, and any and all questions regarding the debt must be dealt with through us. It's that simple, and the service is included in our fee.

So call your [Detroit Bankruptcy Lawyers](#) at (586) 439-4297, Extension 0, and set up your free consultation. See how we can stop those annoying creditor calls and harassing letters. Let us work for you.