



TAMPA BAY BANKRUPTCY CENTER, P.A.

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## North Tampa Debt Consolidation

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. The numerous calls are very stressful and annoying.

Once you file bankruptcy you are protected from creditor debt collection calls by law. Once you file bankruptcy, according to the automatic stay law it is illegal for your creditors to continue to try and collect your debt. Regardless of how much an individual owes, none of their creditors can try to collect the debt once they have filed for bankruptcy.

Your creditor cannot contact you by phone, mail or through a representative once you have filed. Your creditor does not have the authority to enforce a lien or take legal action against you. It is important to know this law is upheld by the United States legal system and it is listed in Section 362 of the United States Bankruptcy Code.

According to Section 362 you are immediately protected from all forms of debt collection as soon as you file for bankruptcy. Consumers should know that the bankruptcy courts have up to ten days to tell creditors about bankruptcy filings.

Your protection status by law does not change but creditors are not always informed immediately after a consumer files. You should contact each creditor as soon as possible and let them know about your situation. The automatic stay may give you a little more time to take care of important financial matters. For those who are facing foreclosure the automatic stay will stop the proceedings even if just for a short time. 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.

Protection from wage garnishments and collection calls are just a few ways that the automatic stay law is beneficial. 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

If you are involved in criminal proceedings or receive a criminal conviction you are not protected by the automatic stay. You should be aware that the IRS does occasionally have the right in certain tax proceedings to contact you for financial information or to collect a debt.

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](#)