



TAMPA BAY BANKRUPTCY CENTER, P.A.

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## **Largo Credit Counseling**

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 numerous calls can be very stressful and extremely aggravating.

You should know that you are protected from harassing phone calls by law once you file bankruptcy. The Automatic stay law protects you from continuous harassment by creditors after you have filed bankruptcy. The amount of debt does not matter because once you file your petition for bankruptcy your creditors cannot try and collect your debts.

Once you have filed creditors are prohibited from contacting you by mail, phone or through a third party representative once you have filed bankruptcy. Creditors cannot take actions such as enforcing a lien or pursuing legal action. The legal system upholds this law and it is located in Section 362 of the United States Bankruptcy Code.

If you think your rights have been violated by a creditor or you just want more information you can find more information here. Once you file bankruptcy immediate protection from creditor calls begins according to Section 362. The bankruptcy court may take up to ten days to notify your creditors about your bankruptcy petition.

Your protection status by law does not change but creditors are not always informed immediately after a consumer files. As a good rule of thumb you should contact each of your creditors and inform them about your current situation. For those of you who are pressed for time the automatic stay gives you a little more time to handle your financial problems. If you are facing foreclosure the automatic stay will halt the proceedings. 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. For those individuals who are being sued by their debtors the automatic stay protects them against this type of legal action. There are some situations where the automatic stay law does not apply.

***<http://tampabankruptcy.pro/blog/>***

Criminal proceedings and convictions are not protected by this law. If you are involved in certain types of tax proceedings with the IRS they still have the right to collect information from you as well as try to collect 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)