



TAMPA BAY BANKRUPTCY CENTER, P.A.

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How to Find a Bankruptcy Attorney in Tampa

It is never easy to decide to file bankruptcy but sometimes it is the only option. When you are late on your payments creditors will constantly call and attempt to collect your debt. You may get call after call from your creditors as they try to collect your debt. The high call volume is stressful and aggravating.

You should know that you are protected from harassing phone calls by law once you file bankruptcy. The Automatic Stay Law makes it illegal for creditors to continuously harass consumers once they have filed bankruptcy. Regardless of the amount of the debt the creditor must refrain from contacting the consumer about debt once it has become part of a bankruptcy proceeding.

Once you have filed creditors are prohibited from contacting you by mail, phone or through a third party representative once you have filed bankruptcy. By law creditors cannot enforce a lien or pursue legal action. 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.

Individuals who feel their creditor has violated this law or who wants more information can find what they need. If you look in Section 362 it clearly states you are protected from debt collection proceedings once you file bankruptcy. Consumers should know that the bankruptcy courts have up to ten days to tell creditors about bankruptcy filings.

You are protected by the automatic stay law, but your creditors may not be aware you have filed. You are recommended to contact each creditor and tell them about your bankruptcy immediately. The automatic stay provides you with more time to handle pressing financial matters. For instance if you are facing foreclosure, the automatic stay will stop the proceedings even if just temporarily. You should show your creditor your bankruptcy documentation especially if your house is already on the market or about to be sold.

Protection from wage garnishments and collection calls are just a few ways that the automatic stay law is beneficial. If you are being sued by your creditors for unpaid debts the automatic stay

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law protects you from legal action. You should note that the automatic stay law does not protect consumers in certain situations.

Legal procedures such as criminal proceedings and convictions are not protected by the law. 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](http://tampabankruptcy.pro)