



TAMPA BAY BANKRUPTCY CENTER, P.A.

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May 18, 2010

Wesley Chapel Bankruptcy Attorneys

Some consumers are forced to file bankruptcy after they have exhausted every option. When you do not make your payments on time creditors will call repeatedly and try to collect your debt. Various companies will probably call you several times per day in reference to you paying off your debt. The high call volume is stressful and aggravating.

By law, individuals who file bankruptcy are protected from harassing creditor calls. The Automatic Stay Law makes it illegal for creditors to continuously harass consumers once they 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.

This law makes it illegal for creditors to contact you by phone or mail. By law creditors cannot enforce a lien or pursue 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. Your immediate protection from your creditors begins as soon as you file bankruptcy. Consumers should know that the bankruptcy courts have up to ten days to tell creditors about bankruptcy filings.

Regardless you are protected by law but sometimes creditors are not immediately aware of your bankruptcy situation. As soon as you can you should inform each creditor about your bankruptcy proceedings. For those of you who are pressed for time the automatic stay gives you a little more time to handle your financial problems. For those who are facing foreclosure the automatic stay will stop the proceedings even if just for a short time. It is important to show your creditor your supporting documentation especially if your house is already on the market or about to be sold.

The automatic stay also protects consumers from wage garnishments and harassing collection calls. If you are being sued by your creditors for unpaid debts the automatic stay law protects you from legal action. You should be aware of the situations where the automatic stay law does not apply

Criminal proceedings and convictions are not protected by this law. Certain types of IRS tax proceedings are not exempt and they have the right to try and collect information and 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)