



WHAT CAN I DO TO STOP CREDITOR HARASSMENT?

It can feel like a helpless situation. You're struggling with debt, which is hard enough as it is, trying to make payments while providing for yourself and your family. But then you get constant phone calls at all hours, official-looking letters in the mail, maybe even your friends and family in Wayne County have been contacted by your creditors looking to collect. Some of these communications may have left you feeling threatened in some way.

In any case, you are sick of it and you need it to stop. What can you do? Fortunately, there are a number of important legal protections of which you need to be aware. One is the Fair Debt Collection Practices Act, which limits what kinds of tactics your creditors can use in communicating with you. Another is the automatic stay provided under Chapter 7 bankruptcy.

Let's first look at what the law has to say about debt collection practices. The FDCPA is quite detailed in spelling out what your creditors cannot do to you, but a few major points include:

- They cannot threaten you. That includes your physical safety, your property or your reputation.
- They cannot swear at you or verbally abuse you.

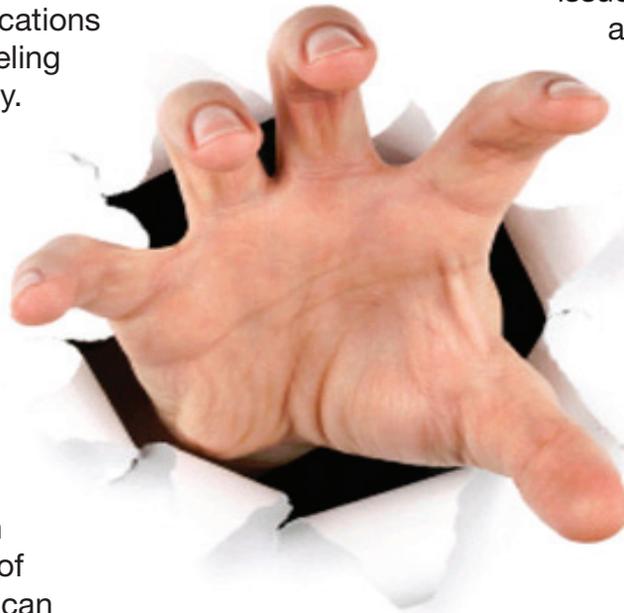
- They cannot tell other people that you owe debt.
- They cannot pretend to represent a state or federal agency.

Another important point is that, if your creditors know that a legal professional represents you regarding your debt issues, they must deal with your attorney. They cannot try to get around your attorney to get to you.

Even with those protections, Wayne County residents may find that they need to take significant steps to eliminate debt and start fresh financially. When filing for Chapter 7 bankruptcy, an automatic stay will go into effect. What this means, is that your creditors cannot try to collect on your debts at all while the legal process is in motion.

Not only can a legal professional help with a potential bankruptcy filing, but by virtue of hiring legal representation, the FDCPA directs your creditors to work with that attorney instead of harassing you.

Dealing with financial challenges is never easy, but it's important to understand and take advantage of the rights and options you do have under the law.





NEWS FROM INSIDE THE OFFICE...

We are proud to announce our recertification as a Consumer Bankruptcy Specialist by the America Board of Certification, which is sponsored by the American Bankruptcy Institute. Not all bankruptcy attorneys are specialists who are recognized by this organization. Please read the article below from the ABC website explaining why this is such an honor. www.abcworld.org

WHY CERTIFIED ATTORNEYS?

You expect certification from your doctor - expect it from your lawyer too. Board Certification means that the certified attorney has met rigorous, objective standards and has demonstrated knowledge in bankruptcy and/or creditors' rights law. Hiring an attorney with expertise in any specialized field of law can be a bewildering experience. As a client, you want to make sure your counsel is experienced in the particular field. Unfortunately, prospective clients usually have little objective criteria on which to rely.

The American Board of Certification's (ABC) programs are designed to identify and recognize those attorneys in consumer or business bankruptcy who have met or exceeded rigorous certification standards relating to experience, continuing legal education, integrity, and peer review; in addition to demonstrating a sophisticated understanding of the law in their specialty area.

The goal of ABC is to provide meaningful information to those seeking legal services to enable them to make informed decisions in selecting experienced counsel.

To become certified as a bankruptcy

specialist by ABC, an applicant must successfully complete a comprehensive day-long written examination covering

1. General bankruptcy/creditors' rights law
2. Legal ethics, and
3. Substantive questions in the specialty area.

In addition, each applicant must show significant experience in legal matters and a substantial dedication of their practice to such matters, as well as providing professional references and participating in at least 60 hours of continuing legal education over a three-year period.

