

PROTECT YOURSELF AFTER BANKRUPTCY

Even though your bankruptcy is complete and you have received your discharge order you need to remain diligent in protecting yourself from creditors. We are aware of "debt buyers" who actually purchase debt that has been discharged in bankruptcy with intent to collect! Obviously this is in violation of the Bankruptcy Code, but in most instances their unlawful acts go un-checked. Remember that ANY act or attempt to collect a debt which existed prior to your bankruptcy (excepting debts which you reaffirmed or which relate to a home or vehicle which you have retained) is in violation of the discharge injunction. There is no time limit on this injunction so an attempt to collect a debt ten years from now is just as much a violation as it would be today. If you receive anything in the mail, any phone calls, emails or other communications let us know immediately. Save all of the documents including envelopes and drop them by our office. We are aggressively pursuing these offenders and recovering money damages for egregious violations.

Some of the illegal activities include:

- Banks or credit unions deducting money from a checking or savings account to apply to a discharged debt without your approval.
- Credit card offers which incorporate discharged debt.
- Letters which seek to collect discharged debt.
- Lawsuits which seek to collect discharged debt.
- Phone calls which seek to collect discharged debt.

Also, we attempt to provide each of our clients with letters to mail to the three credit reporting bureaus (Experian, Equifax and Transunion). These letters instruct the reporting agencies to zero out the trade lines due to your bankruptcy. They are to be sent out certified mail, return receipt (green cards). We then ask the clients to run a credit check 60-90 days after mailing those letters and confirm that the trade lines are all being reported as zero. This credit checking process should continue well into the future as these collectors usually do not stop. If you find any suspect entries you should bring them to our attention at once. If you do not recall sending out these letters please contact our office and we will prepare them for you!