

We Can Help You Stop Creditor Harassment

Collectors can make everyday life impossible when you are struggling with debt. Even the simple sound of your phone ringing can cause extreme anxiety and stress. Ozment Law can help you put a stop to creditor harassment and take back control over your financial situation. You do not have to answer your phone or even talk to your creditors before speaking to one of the attorneys at Ozment Law first.

Call our offices in West Palm Beach and Port St. Lucie at 561-328-0726 or [email us](#) for a free initial consultation.

The Automatic Stay Prohibits Creditors From Contacting You

When you [file for bankruptcy in Florida](#), the court will immediately put an injunction called an automatic stay in place that prevents creditors from continuing to collect on existing debts. There are some exceptions, but these are very limited.

The automatic stay makes it illegal for creditors to contact you in any way. This includes calling, emailing, mailing or knocking on your door. It also prevents the creditor from filing a lawsuit against you. This means that they cannot foreclose on your home or repossess your car or other property without first going through the Bankruptcy Court or your attorneys at Ozment Law.

The Bankruptcy Court can impose sanctions against a creditor who violates the automatic stay, including awarding attorney fees and costs. Florida Law explicitly prohibits a creditor from contacting you at your place of employment after your case is filed.

What Creditor Actions Are Always Over The Line?

Creditors' rights to collect debts are restricted by state and federal laws. Even if you have not filed for bankruptcy, there are some creditor actions that are considered harassment or illegal collection behavior. These include:

- Calling outside your local hours of 8 a.m. to 9 p.m.
- Failing to identify themselves or lying about their identity
- Calling too often and too much
- Calling your place of employment after you have asked them not to
- Collecting one debt by using multiple servicing companies
- Giving details about the debt to unauthorized persons, including in a voice message on an answering machine
- Making threats of harm or criminal sanctions
- Swearing or making discriminatory statements

We Can Help You Want To Answer Your Phone Again

Call our offices at 561-328-0726 to schedule a *free initial consultation* with our lawyer. You can also [send us an email](#) with your information. *Se habla español tambien.*

We are a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code when necessary. WE WANT TO MAKE YOUR FINANCIAL LIFE BETTER.