



The Lee Law Firm

Helping Good People Through Bad Times



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Providing the Best representation at the Best price, Guaranteed!

Bankruptcy News

Did you know that creditors are supposed to follow certain rules when attempting to collect on a debt? It's true. Unfortunately, creditors often violate these rules and many may even cross the line into harassment or unfair practices.

When dealing with creditors it is important to protect your rights. Familiarize yourself with the guidelines specified by The Federal Trade Commission for fair [debt collection practices](#). If you are being harassed by a creditor, file a complaint with the FTC right away. Also, contact an attorney here at the Lee Law Firm. We can put a stop to credit collections, discuss ways to help you resolve your debt problems and even mediate any future discussions with your creditor.

As part of our mission to educate others about the difficulty that comes with overwhelming debt and collection practices, we are running campaign that will feature creditor harassment stories. On the Lee Bankruptcy Facebook page you will find a link to our [Fall Giveaway](#), featuring a contest of the worst creditor harassment experiences. The story that gets the most "likes" on our [Facebook](#) contest post wins an iPad Mini!.

To enter this giveaway, please read the contest rules in the [Fall Giveaway blog](#) post. Entries will be accepted until September 25, 2013; and a winner will be selected Monday September 30th!

Q & A with Mr. Lee

What is the number one mistake people make when dealing with creditors?

Client's often think that dealing with creditors themselves is the best idea. It's not. Giving creditors too much information can induce lawsuits and ultra-aggressive harassment. When dealing with creditors, one should always hire a professional to act on their behalf. Nine times out of ten the client will get much better results with an agreement in writing from the creditor without an loopholes.

Have a question for Mr. Lee? Want to see it in next month's issue? Submit it to newsq@leebankruptcy.com and we may just pick your question to be featured next month!

Check Out Our Blogs!!

[Staying on track in Chapter 13](#)



[Money Management Strategies](#)



[Chapter 7 Texas Bankruptcy](#)





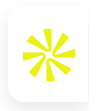
Money Management Tips

If you are experiencing debt collections, chances are your credit has already been affected by your delinquent debts. While you may face some challenges in the coming months, here are a few tips for successfully resolving your debts with creditors:

1. Don't ignore the call— many people are tempted to avoid creditors, but this could actually work against you. Take the call at least once to find out who the collector represents, the alleged amount you owe and the current status of your account.
2. Request verification— by law, collectors are required to provide you with a written letter of verification regarding your debt account. You have 30 days to respond to this letter before further action can be taken.
3. Don't negotiate with collectors— once you have the information about which creditor the collector represents, contact your account holder directly. Avoid giving collectors your personal or payment information, especially over the phone, unless otherwise directed by your actual creditor.
4. Get it in writing— always get a signed copy of negotiated payment plan between you and your creditor, or the authorized third party collector in writing. Keep this agreement and any payment receipts in your records.

"Creditors have better memories than debtors."

- Benjamin Franklin



What Clients Are Saying

I must admit I was first skeptical about doing this based on horror stories I heard about bankruptcy. I later realized the stories were from those who wanted what I had and did not care how they got it. No concern for how much I needed it or how important it was to me, they just wanted to take it. But Lee Law Firm gave me the opportunity maintain property that I had worked so hard for, the banks seemed not to care about the time or hard earned money I've invested.

We all have had hard times one time or another but Lee Law Firm seemed to be the only one who cared enough to at least get me the time I needed to get back on my feet and keep my valued belongings. To add: the staff was easy to work with and had a I do care attitude. They made me feel comfortable through-out the whole process which was conducted in a very timely and professional manor.

Thank you Lee Law Firm for all you've done for me and I will not be hesitant to refer you to anyone I know that can use a we care and we work hard for you mentality that can and will help you get your life's cherished, hard earned and valued belongings back to where they belong (To You) and thanks again Lee Law Firm for all you've done for me.



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