



## DOAN LAW LLP

CALIFORNIA'S LARGEST FAMILY OF ATTORNEYS

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### **CREDITOR HARASSMENT PROCEDURES**

**CREDITOR HARASSMENT MAY PAY FOR YOUR BANKRUPTCY!** All creditor communications must now cease since you retained Doan Law Firm. Continued calls, emails, or texts amount to creditor harassment, unlawful under state and federal law, and require compensation from the creditor. In most cases, we can recover a settlement that will **pay all** or **some portion** of your Bankruptcy fees since most settlements average \$10,000.00 or more. You are guaranteed the first \$100.00 of any award despite the amount of any award. Please note the following three (3) steps necessary in creating creditor harassment claims:

#### **Step One: Advise Creditors we represent you for Bankruptcy and to Stop Communications.**

- Answer the phone and respond to emails/texts as often as possible to inform creditors that you are represented by Doan Law Firm for Bankruptcy and to stop contacting you. You may also refer them to [doanlaw.com](http://doanlaw.com) where we have a direct link for creditors.

#### **Step Two: Log all communications from creditors using the Unlawful Communication Logs.**

- Attached are the Unlawful Communication Logs to keep track of every phone call, letter, email, text, or any other communication from each creditor.
  - Please Note: CDs do not stop legal, administrative, or criminal proceedings, criminal proceedings (Lawsuit, DMV proceedings, traffic ticket, etc.)
- If you should receive any automated calls (computer generated), also keep track on the Unlawful Communication Logs. We encourage you to record any and all voicemails or automated calls.
- If calls are coming in on a cellular phone, you can set up an internet account with your cell phone provider (this is free) to obtain copies of your phone records, which will assist you in tracking creditor calls.
- Please also screenshot any calls that come in on your cellular phone. You may do this as the calls come in or by taking a screenshot of your cell phone call history.
- Make sure to save copies of all voicemails, emails, text and to note your call log.
- Monthly billing statements are legal and do not trigger liability. Simply ignore them.

#### **Step Three: Contact us after five (5) communications.**

- Please contact our office IMMEDIATELY once you receive five (5) or more communications per creditor. We will then investigate whether it is time to file a creditor harassment lawsuit and go over the strengths of your case.
- Please contact Attorney Karen Spicker at [karen@doanlaw.com](mailto:karen@doanlaw.com) since she is in charge of our Creditor Harassment Department.

# Unlawful Communications Log

NAME: \_\_\_\_\_

EMAIL \_\_\_\_\_

DATE \_\_\_\_\_

You need to **document** below all calls received 10 day after sending Cease and Desist letter. Make detailed notes of all communications. **Save all recordings and messages!** This is very important!

- We recommend setting up an internet account with your cell phone provider in order to have free access to cell phone records
- Answer all inbound calls and give notice represented by Doan Law Firm and to STOP contacting you.
- Log each call below and provide as much detail as possible.
- Screenshot each call.
- Save all voice mail messages, emails, text, and letters you receive.
- Call us after receiving (5) calls from any one creditor.

**ATTORNEY CLIENT PRIVILEGE/ATTORNEY WORK**  
**PRODUCT**

Date of call? (mm/dd/yy)	Time of call? (00:00am)	Duration of call?	Call? Message? Computer Call? <i><u>SAVE!</u></i>	Collector's Name:	Collection Agency name/#:	What did they say? Be specific about any comments made. Profanity? Abuse? Calls to family or neighbors?
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