



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 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 generate), 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.
- 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's time to file a creditor harassment lawsuit and go over the strengths of your case.
- Please contact Attorney Karen Spicker at karen@doanlaw.com since she is in charge of our Creditor Harassment Department.

UNLAWFUL COMMUNICATIONS LOG

DOAN LAW FIRM: (800) 380-DOAN www.doanlaw.com

1. **MAIL YOUR CEASE AND DESIST ORDERS IMMEDIATELY**(certified recommended)! Simply insert the Order with the Bill in the payment envelope and mail back. Creditors can continue to contact you until the Order is received. Please copy the Orders and Bills prior to mailing!
2. **SAVE** every bill and collection letter received after retaining Doan Law Firm in your Green Folder. You will turn these in with all your documents.
3. **SEND ANOTHER CEASE AND DESIST NOTICE BY CERTIFIED MAIL** to any creditor that contacts you after the first Cease and Desist Order.
4. **DOCUMENT** all calls below after mailing the Orders. Make detailed notes of all harassing communications. Keep this log next to your phone. **TRY TO SAVE ALL RECORDINGS AND MESSAGES!** We have phone recorders for use if you need.

Date of Call? (MM/DD/YY)	Time of Call? (00:00 AM)	How Many Minutes Did Call Last? (Approx.)	Phone Call, Voice Mail, Message? SAVE !!!!!	Collector's Name?	Collection Agency Name and Telephone Number?	What Did Collector Say? Amount Demanded? Payment Terms? Threats? Profanity? Harassment? Legal Action? Calls to Friends or Neighbors? Abuse? (Use as many lines or pages as needed)
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