



HANDLING CREDITORS NOW!

Stopping creditor calls is a priority for many clients.

Once you have retained the firm, Creditors will be able to call you one more time.

We ask that you please go ahead and answer the phone and if you follow these 4 instructions, 99% of them will not call back as they know, or should know, that it is a violation to contact you to attempt to collect a debt once you have alerted them that you have an attorney and are filing bankruptcy.

For the other 1%, we ask that you keep a call-log page, to keep track of who calls, the day/time of the call and any contact information you can get from them like an address and/or phone number. In this way, we may be able to prosecute them and recover money for you if they continue to call.

Keep the call-log and a pen close by when the phone rings.

All calls should stop from that specific creditor after you say there 4 things:

- 1) I am Filing a Chapter 7**
- 2) I have retained Horizon Law**
- 3) Please Contact them, not me, anymore.**
- 4) Here's their number: 914-685-8668**