



MICHIGAN CONSUMER
CREDIT LAWYERS

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FIXABLE PROBLEMS ON YOUR CREDIT REPORT AFTER YOU HAVE FILED FOR BANKRUPTCY.

- Creditor not reporting payments on reaffirmed debt;
- Creditor still reporting you as delinquent even though the debt was discharged;
- Creditor reporting account as “including in bankruptcy” instead of “discharged in bankruptcy”
- Creditor reporting the account in bankruptcy on non-filing spouse’s credit report.
- **Identity Theft.** For the past several years, this has been one of the fastest growing crimes in America. Someone gets a hold of your personal information and opens credit accounts in your name. If your identity has been stolen, the very first step is to get a police report. Then call us. We will take it from there.
- **Mixed/Mismerged data.** Two different people with the same name might have data mixed up between their accounts. Fred Smith, Sr. may have information on his credit report that belongs to his son, Fred Smith, Jr. This happens a lot.
- **Timely payments reported as late.** Some creditors have collection departments that report payments several days and sometimes weeks after receiving a payment from you.
- **Derogatory information** remaining on a credit report for longer than seven (7) years.
- **Bankruptcy information** remaining on a credit report for longer than ten (10) years.
- **Short sales being reported as foreclosures.** The credit bureaus have no code for short sales. If you short sold your home, chances are it’s being reported as a foreclosure. If so, your credit has been heavily damaged. We can fix that quickly.
- **Re-aging debt.** Less reputable debt buyers may report a delinquency as only recently made on your credit report in order to keep it on your credit report for far longer than it should. This is a prevalent practice and highly illegal.

Our lawsuits are free to our clients. We make the defendants pay your damages of up to \$1,000 plus our fees and costs.

If any of these items are on your credit report, call us at Michigan Consumer Credit Lawyers at (248) 353-2882 or email Attorney Gary Nitzkin at Gary@micreditlawyer.com.



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MOST COMMON VIOLATIONS BY DEBT COLLECTORS

- Repeatedly calling your telephone.
- Cursing, swearing or otherwise profaning at you.
- Contacting and disclosing your debt to other people.
- Contacting you without disclosing their identity or purpose for the call.
- Threatening to take action against you that they don't intend to take such as:
 - Threatening to take criminal actions-having you arrested or prosecuted.
 - Threatening to garnish your wages or take your property when there is no judgment against you.
 - Threatening to call your employer and disclose the debt.
 - Threatening to turn your case over to an attorney when it is highly unlikely that any attorney would sue for a small balance.
- Contacting you after they know you are represented by an attorney.
- Calling you at an unusual time (before 8am or after 9pm) or an unusual place.
- Calling you at work if they know that your employer prohibits it or if it is inconvenient for you.
- Contacting you after they receive a Cease and Desist Letter prohibiting any further contact.
- Contacting you and making false, deceptive or misleading statements in connection with the collection of the debt.
- Misleading you to believe that the debt collector is an attorney or that a phone call or letter is from an attorney.
- Falsely implying affiliation with the United States or any state, including the use of any badge or uniform.
- Sending a collection letter or leaving a voice mail that fails to contain the statement "This is a communication from a debt collector."

If you believe that you have been harassed, abused or lied to by a debt collector, call us at Michigan Consumer Credit Lawyers at (248) 353-2882 or email Attorney Gary Nitzkin at Gary@micreditlawyer.com. The call is free and the advice is priceless.