



Washington Debt Law, PLLC

A Boutique Consumer & Debtor-Creditor Rights Law Firm

Everett ▪ Seattle ▪ Tacoma

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Dear Client,

Thank you for retaining Washington Debt Law to assist you in filing for bankruptcy protection. Once you have signed the fee agreement and returned it to our office, you have established an attorney-client relationship that will require your creditors to stop contacting you and only communicate with us. Accordingly, once this occurs, please read the below statement verbally to any creditors that contact you:

I have retained attorney Edgar Hall for Bankruptcy Services and plan to file a Chapter 7 or 13 Bankruptcy shortly. I have been advised that under the Fair Debt Collection Practices Act any and all communications regarding the alleged debt must now be addressed through his office, Washington Debt Law. Please call 206-535-2559 to confirm representation.

If any creditor that you have read this to continues to contact us, please let us know immediately. Normally it can take a few weeks for a creditor's system to reflect that you are not to be contacted. The Bankruptcy Court has a general guideline of either one month or 10 contacts, whichever occurs first before they generally find a creditor to have violated the rules, though liability has been found for less. In our experience, for mail to stop (or at least not include a bankruptcy disclaimer) usually takes a month while calls tend to end much sooner (one week or less). If you have any questions, do not hesitate to contact us. We look forward to assisting you.

-Washington Debt Law Team