

Collection Letters and Calls — Should I Ignore Them?

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<http://azdebtcollectionlaw.com/>

Definitely not! Ignoring collection letters and phone calls will not make the debt go away. Even if you think the debt is not yours, the creditor or collector cannot read your mind. The people calling have a job to do, and they are not likely to simply give up because you do not respond. So, yes, you should answer the phone or write a letter to find out the details about the debt.

Second, it is important to remember that the purpose of the contact is usually to give you an opportunity to make arrangements to [pay the debt](#) in full or in part, or to set up a payment plan to retire the debt. If you don't respond, then the creditor will have to decide whether to escalate the collection efforts.

Though policies vary among creditors, the next step in the collection process is often legal action, meaning you could be sued in court for the debt owed. If the creditor is using a collection law firm, it is almost a certainty that the creditor will proceed to court.

If you still fail to respond within the time allowed by law after you have been served with the lawsuit (which can be accomplished legally in a number of ways), a creditor may obtain a default judgment against you for the full amount the creditor says you owe, plus court costs, and possibly attorney's fees to the extent allowed by law and any contractual agreement you have with the creditor.

Once the creditor obtains a judgment against you, it is generally too late to dispute the amount owed. The rules for setting aside a default judgment vary by jurisdiction, but it is an uphill battle, even if you eventually succeed in having the judgment set aside.

Honesty and responsiveness early in the collection process can result in an early resolution that fits your budget and avoids unneeded stress.

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About Seidberg Law

Unlike a "collection agency", a professional debt collection law firm will work both in and out of the court system to help collect money owed. At [Seidberg Law](#), we will first exhaust all non-judicial means to encourage delinquent customers to pay. If that doesn't work, we can engage the legal process to seek payment of unpaid accounts.

Don't let outstanding debt bankrupt your business. Call the professional debt collection attorneys at [Seidberg Law](#) for help. Centrally located in Phoenix, Arizona, Seidberg Law can help recover delinquent debts from debtors throughout Arizona. Call Seidberg Law today at (623) 258-4397 or visit us online at www.seidberglaw.com.

