

## **DEBTOR'S RIGHTS AGAINST CREDITORS**

A “debtor” is someone who owes money to another person or entity (a “creditor”). Creditors naturally and understandably want their money repaid to them under whatever the agreed terms. There are Federal laws and New Jersey laws that protect debtors from certain tactics taken by creditors to harass or attempt to collect from debtors.

Darren M. Baldo, Esq., CPA, LL.M. is an attorney who focuses on bankruptcy, collections, business law, contracts, wills, trusts, estates, employment law and taxation. Visit [www.dbaldolaw.com](http://www.dbaldolaw.com) for more information or call 609-799-0090.