

TOP TIPS TO AVOID LEGAL TANGLES

SEPARATION OR DIVORCE

- Organize your documents.
- Review credit report for discrepancies and/or unknown trade lines.
- Retitle property to reflect any changes in ownership.
- Review wills, powers of attorney, and beneficiaries declarations and change as necessary.
- Set new goals.
- Close all joint accounts.
- Create a new financial plan.
- Seek legal assistance in drafting separation agreement.
- Get a court order
- POAs- tear up and revoke

CHILD SUPPORT

- If you are responsible for child support, pay it, and keep a record of all payments made.
- If paternity is in question, get a paternity test. Refrain from taking any action that can be construed as child support, it may be considered in establishing paternity. Fathers can also request the court's assistance in the determination of paternity, custody and child support.
- If you are due child support and it is not being paid, visit your local child support enforcement office and seek assistance from NLSO.
- An involuntary allotment for back child support will take priority over all other debts save those owed to the government.

CONTRACTS

- Read the fine print
- Get everything in writing—no verbal promises
- Understand all the terms of the contract—ask questions.
- Before signing any contract, but especially one for a vehicle purchase, take a copy of the unsigned contract to NLSO to have an attorney check it out.
- Be sure the whole contract is filled in—leave no blanks.
- A contract is presumed legally binding on both parties—if the seller wants to cancel the existing contract, change some of the terms (such as the interest rate) and sign a new, one you have the right to stay with the original contract if signed by both parties.
- Cancellation of a contract may require the agreement of both parties. Get it in writing, and deliver it via certified mail.
- Be wary of any rights you may waive regarding collection of delinquent accounts.

LANDLORD/TENANT TRANSACTIONS

- Get a written lease—do not accept oral promises.
- Ensure there is a military clause in the lease.
- Get renters insurance to protect your property, whether you are renting or living in government quarters.
- Thoroughly inspect the property before moving in and note IN WRITING any discrepancies. Retain list for when you vacate. Take pictures or videos.
- See NLSO with concerns about your lease.

TOP TIPS TO AVOID LEGAL TANGLES

WARRANTIES

- Read any warranty and know what is covered.
- Seriously scrutinize any offers of extended warranties—Service Contracts. You probably don't need it.
- Inspect anything you are going to purchase "As Is". What you see is what you get, and what you DON'T see is what you get (especially when it comes to used cars).
- When something goes wrong with an item, take action while the warranty is in effect.
- Implied warranties are valid even when not in writing. These are the Warranty of Merchantability – the item does what it is supposed to do, (a toaster will toast) and the Warranty of Fitness for a Particular Purpose – the item will be suitable for the purpose which the seller said it was, (a zero degree sleeping bag).
- Express warranties can be oral or written –"As Is" means no warranty, "Limited" means only as specified by the seller, "Full" means completely guaranteed for a period of time.

SERVICEMEMBERS' CIVIL RELIEF ACT

- If you think you have a defense under the SCRA, consult a NLSO attorney.
- You have the right to stay court and administrative hearings for at least 90-days or longer if military service materially affects servicemembers' ability to defend their interests. Request it in writing.
- You must request in writing the provision reducing interest to 6% on pre-service loans and obligations.

- You and your family are protected from eviction if the rent does not exceed \$2,400 (2004).
- If you PCS or deploy at least 90 days, you can terminate a lease, even without a military clause.
- You may have the ability to terminate your auto lease, especially if you PCS or deploy overseas.

CREDIT, COLLECTION AND BANKRUPTCY

- Make sure all finance contracts include the Federal Truth In Lending information: annual percentage rate, finance charge, amount financed, total of payments.
- If wrong information is on your credit report, dispute it.
- Report in writing any loss or theft of credit or debit cards as soon as you realize they are missing.
- If you are being harassed by third party collection agents, ask them to stop calling you. Seek debt management counseling.
- Avoid letters of indebtedness to the command by developing and using a personal financial plan and keeping debts payments down to an affordable level.
- Get counseling before talking to a bankruptcy attorney.