

About Community Legal Services of Mid-Florida (CLSMF)

The mission of CLSMF is to provide access to justice through high quality legal assistance to low-income persons.

Community Legal Services of Mid-Florida, Inc. provides free legal assistance to eligible low-income persons in civil matters (we do not provide legal assistance in criminal or traffic matters).

CLSMF offers free educational seminars and informational brochures regarding the areas of law we practice. Call your local office (listed on the back of this brochure) for further information.

This brochure is for general education only. It is not intended to be used to solve *individual problems*. If you have specific questions, see an attorney. CLSMF offices are listed on the back of this brochure.



The Florida Bar Foundation, with Interest on Trust Accounts program funding, provides support for this service.



Community Legal Services of Mid-Florida Offices

*BREVARD: 1-866-469-7444

CITRUS & SUMTER
106 N. Osceola Ave., Inverness, FL 34450
(352) 726-6592 — CITRUS
1-800-984-2918— SUMTER

FLAGLER: 1-800-405-1417

HERNANDO: 1-866-801-5566

LAKE— (352) 343-6351
226 West Main St., Tavares, FL 32778

MARION— (352) 629-6257
2300 SE 17th St. Suite 201
Ocala, FL 34471

*ORANGE — (407) 841-7777
122 E. Colonial Drive, Suite 200
Orlando, FL 32801

OSCEOLA — (407) 933-1791
800 North Main St., Kissimmee, FL 34744

PUTNAM: (386) 385-0928
216 S. 6th Street, Palatka, FL 32177

*SEMINOLE: (407) 322-6673

VOLUSIA — (386) 258-5600
128 Orange Ave., Suite 100,
Daytona Beach, FL 32114
Client toll-free number: 1-800-363-2357

*Offices currently not offering
Family Law services

ADMINISTRATIVE OFFICE: (386)506-5396

info@clsmf.org

Apply for help online at
www.clsmf.org

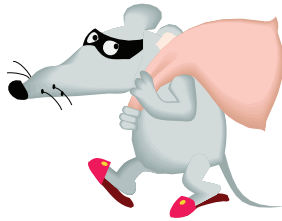


Community Legal Services of Mid-Florida

HOW TO AVOID SCAMS



COMMON SCAMS



Credit repair

If you have been behind in your debt payments, no agency can repair your credit. “Credit repair” is just a clever way to get you to spend money on a useless project. The best thing to do is try to work out payment plans with your individual creditors or seek consumer credit counseling services. If all else fails, bankruptcy might assist in getting you back on the right track.



High rate loans

Don't be fooled by lenders offering *consolidation loans* to assist you in paying off your debts. These high-rate loans often increase the problem by creating additional debt and put your home at risk. Your home cannot be taken from you to pay normal consumer debts. However, when

you take on a *consolidation loan*, you put your house up as security and then it can be sold to pay this debt.

Beware of loan brokers

advertising to people with weak credit histories. These are often looking to sell you a loan at the highest interest rate possible because they earn a higher commission from the lender.



Home Repairs

Use only contractors who have not just a business license but a contractor's license. You can check on contractors before you hire them. Go to www.myfloridalicense.com and Click *Search for a License, Permit or Registration* or call (850) 487-1395. Report unlicensed construction activity to (850) 488-6603.



Beware of advertising gimmicks such as “No credit checks” or “Bad credit—no problem.”

Companies that place ads like these are looking for people who believe that if they apply for a loan, they will be denied credit. It is important to remember the old adage, “*If it sounds too good to be true, it probably is.*”

Lenders or brokers who are willing to lend you money without doing a credit check or who advertise that your bad credit is no problem will make a loan at a much higher rate than other lenders. Shop around! You might be surprised who will loan you money or finance a car.



Most creditors know that many consumers experience problems that can cause them to pay their debts late. However, many creditors are willing to work with you if you are honest about your problems and you are making an effort to get back on your feet.