

Do you have financial & legal worries?



Come to a free community legal clinic & receive free legal advice.*

When: *third Wednesday* of the month**

Time: 5:30p.m. – 7:30 p.m.

Place: Texas RioGrande Legal Aid
1331 Texas (corner of Texas & Newman)

****2008 FREE legal clinics will be held on:**
Jan. 16 · Feb. 20 · March 19
April 16 · May 21 · June 18

***Types of *civil law* questions attorneys will be answering:**

Mortgages:

I am behind on my mortgage. Will my house go into foreclosure? What are my rights? How does foreclosure affect my ability to buy a house in the future? What happens to my mortgage in the event of divorce? I think I have a predatory mortgage loan. What can I do to get out of my loan?

Consumer Loans:

Can I lose my home if I don't pay on my credit cards? I am being hassled by my credit card company because I'm behind on payments. What rights do I have? Can creditors call me at work? I'm going through a divorce. What should I know about creditors collecting on debt? If my home gets awarded to my spouse, can it impact my credit? Do credit obligations get split or negotiated between spouses? Can a creditor take me to court if I don't pay my bills?

Basic Bankruptcy:

How long will a bankruptcy be reported on my credit report? What types of debts will never be discharged? What is the difference between Chapter 7 and Chapter 13 bankruptcy?

Absolutely no cost to receive advice. Walk-ins welcome. Individuals are seen on a first come, first serve basis. Legal clinics are made possible by Don't Borrow Trouble El Paso, a partnership of local organizations working to educate and empower El Pasoans on the consequences of high cost loans.

For more information on free legal clinics, contact 585-5100 or elpasodbt@yahoo.com www.elpasotexas.gov/DBT



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