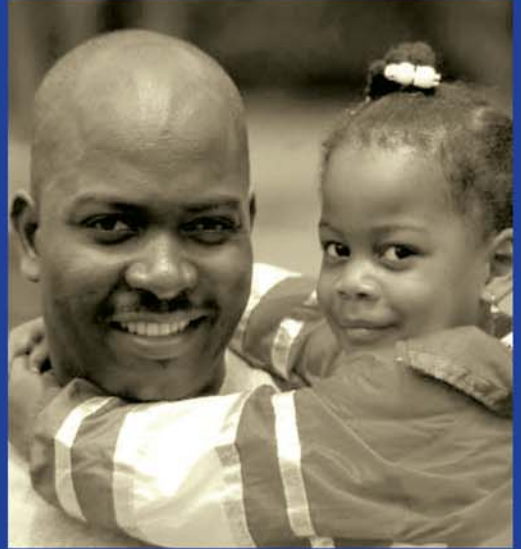


COMMUNITY LEGAL SERVICES OF MID-FLORIDA

Committed to Justice For All



*Through innovative collaboration with our
community partners, we strive to empower our
clients and relieve the hardships of poverty.*

www.clsmf.org

**In 2008, we
provided free legal
services to almost
9,000 clients**

Households

- 65% Headed by Women**
- 43% Low Wage Workers**
- 37% Children**
- 26% Headed by Seniors**

Types of Cases

- 40% Family**
- 25% Housing**
- 12% Consumer**
- 8% Education &
Public Benefits**
- 8% Domestic Violence**
- 7% Miscellaneous**

**\$1.27 million
recovered for our
clients in disability,
unemployment,
child support,
and government
benefits**

Since we opened our doors over 40 years ago:

- We have grown to a staff of 30 attorneys
- We have grown to an annual budget of over \$8 million.
- We have grown to encompass nine regional offices in Bunnell, Daytona Beach, Kissimmee, Inverness, Ocala, Orlando, Palatka, Sanford, and Tavares.

Promoting Equal Justice

Today we continue to provide innovative, effective legal services which help thousands of individual members of our community annually, creating a positive impact on the community as a whole. We are now the largest provider of broad-based civil legal services for the poor in central Florida and are recognized in the state and in the nation as a model legal services law firm. Our diverse staff provides clients with legal services in offices located in neighborhoods throughout our service area.

Making an Impact

Our talented and dedicated professional staff provides advice and representation in individual cases, addresses systemic issues, and empowers clients through community education and self-help clinics. Our staff receives support and guidance from our volunteer Board of Directors composed of attorneys appointed by local bar associations. In addition, local social services agencies appoint representatives who are financially eligible for our services. Their presence on our Board is vital in keeping us in touch with the community we serve.

CLSMF Rescues Senior in Mortgage Scam

Ms. Cook, a widowed and disabled 64 year old woman, with fixed social security disability income and small pension, found herself behind in her small mortgage payments on a zero interest county rehabilitation loan and a smaller equity line of credit.

Ms. Cook's only other expense was a car payment. Worried when she received a notice of late payments, Ms. Cook contacted a local broker who advertised on a postcard for assistance seeking to pay off her automobile and for additional funds to allow her to get back on her feet following the death of her husband.

Ms. Cook, who had substantial equity in her home, was instead sold an adjustable rate mortgage at 12.756% for \$89,000.00 with settlement costs of \$12,478.70 (12 times her late payments) with a prepayment penalty of \$10,676.93. Her monthly mortgage payment grew by over 500% to an amount exceeding her total monthly income by \$1,038.42.

Moreover, the terms allowed the percentage rate to increase to 18% with monthly payment of \$1,337.66. Ms. Cook received no cash at closing and her car was not paid off. She was then faced with a monthly payment she could never make. Undaunted, Ms. Cook took a job with the Salvation Army during Christmas collecting donations ringing the ever famous bell, and took in some children through the Department of Children and Families for which she received a small stipend. As a result, she was able to make two payments, one of which would have brought her original mortgage current.

The mortgage company filed suit to foreclose on April 23, 2007. Ms. Cook turned to CLSMF to save her home. The attorney for CLSMF filed an objection to stop the foreclosure and succeeded. After negotiation, the mortgage and title companies agreed to a settlement that allowed Ms. Cook to take a reverse mortgage which left her with money in her pocket. Ms. Cook was given back her home and enough money to keep her there safe and sound. She received word of her good fortune nearly one year after her horrific ordeal while she again was spending her time helping the Salvation Army collect donations at Christmas.

"The first duty of society is justice."

– Alexander Hamilton

Community Legal Services of Mid-Florida, Inc.

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MARIA

Maria has a congenital heart condition, suffered a stroke and was left paralyzed on one side of her body. Her SSI benefits were cut off without notice and she was even asked to repay \$9,000 in back payments. CLSMF filed an appeal and was successful. The case was sent back for a new hearing, where Maria was able to show that she is still disabled. Her benefits were restored and she was happy just to be able to see the doctor and get medication again.

Community Legal Services of Mid-Florida provides free civil legal services to the neediest individuals in our community. Our clients are primarily women, children, seniors, and the working poor. In many cases, we are the safety net preventing these individuals from becoming homeless or dependent on welfare. On a daily basis, our team of attorneys, who are organized into legal speciality units and projects, provide high quality representation to clients in the following areas:

- **Protection of vulnerable populations**
- **Legal Rights Education**
- **Use of innovative delivery models to provide better access**
- **Promotion of employment, economic security and health**
- **Promotion of improved outcomes for children**

Domestic Violence Project

CLSMF helps victims of domestic violence break the cycle of violence and move forward by dealing with matters such as injunctions for protection, dissolution of marriage, custody, child support and visitation.

Volunteer Lawyers Project (VLP)

The VLP matches private attorneys with low-income people in need of civil legal assistance. The project works with local bar associations to provide pro bono legal services to the disadvantaged in central Florida. Volunteer attorneys gain experience, exposure and fulfillment of a professional obligation to help the less fortunate as well as the satisfaction of having made a difference in the community.

If you are an attorney who would like to volunteer, email us at probono@clsmf.org or call us at (386) 255-6573 x 2425.

Senior Advocacy Project

Compassionate CLSMF staff members deal with senior citizens' concerns such as financial scams, living wills, health care and health care directives and durable powers of attorney. Our CLSMF Elder Abuse Project works in Flagler, Putnam, and Volusia counties.

One of our top priorities is to promote economic security for clients so that they can obtain and preserve a source of income.

The Unemployment Compensation Project

Establishes eligibility for unemployment compensation benefits to help people avoid falling into poverty and homelessness while they seek new employment.

The Low Income Tax Clinic (LITC)

Sponsored by the Internal Revenue Service, the LITC provides free tax advice and legal representation to resolve income tax controversies with the Internal Revenue Service. Low wage taxpayers are the most highly audited group in the United States.

The Special Education Advocacy Project

Helps parents maneuver through the complex administrative bureaucracy to ensure that their disabled children receive an appropriate public education.

The Mortgage Foreclosure Defense Project

Helps homeowners who struggle to make ends meet. Any type of hardship, illness, or injury makes it difficult to pay their mortgage. Their homes are also at risk due to unfair practices by contractors. CLSMF prevents the loss of homes due to mortgage or lien foreclosures, supporting the retention of assets by low income residents and preventing their downward spiral into homelessness.

Fair and Affordable Housing Projects

CLSMF works vigilantly on housing issues such as fair housing to ensure that discrimination against renters and buyers is kept in check, landlord/tenant issues, housing code violations, repair contracts, public housing, Section 8, and the preservation and growth of affordable housing.

Project GAP (Grupo Apoyo Padres)

Provides workshops that give concerned parents an overview of the legal rights of their children as related to public education. Parents can learn how to get involved in the management of their children's special needs or disabilities and what resources are available to assist them in advocating for their children. Free services available to their children may include testing for special needs, behavior management, speech/language therapy and/or other therapies, counseling, assistive technology, vocational training, or tutoring.

GALs In-School Project

Our Guardian ad Litem program helps foster children get the education services to which they are legally entitled and need by increasing the number of trained individuals who act as advocates for them. The GALs selected for training were chosen because they already are familiar with the dependency system, have thoroughly checked backgrounds and are eager to participate in the program.

Pro Se / Self Help Project

CLSMF publishes Family Law self-help forms and instructions for those who wish to represent themselves with regard to the following legal issues:

- Divorce
- Modification of Family Law Judgment
- Child Support Enforcement
- Custody
- Name Change
- Other Family Law issues

Pro Se packets are available from CLSMF offices and in Volusia County Circuit court-houses and are accompanied by free workshops by local attorneys.

THANK YOU TO OUR 2008 DONORS

The *Justice For All* campaign enables lawyers to fulfill one of the most basic tenets of the legal profession – to provide equal access to justice for everyone in our community by fulfilling our Pro Bono Buy-In obligation. Add your name to the list by making your commitment online at www.clsmf.org or email Campaign@clsmf.org with your pledge of support!

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They all received justice because of you.



Join the fight
for justice with
your gift to the
Justice For All
Campaign!

A little over five years ago, three legal services programs based in Orlando, Ocala and Daytona Beach merged to become CLSMF. We now have 30 lawyers in nine office service nearly 8,000 clients per year. We established a toll-free Helpline enabling our clients to easily access our services five days per week. However, with over 500,000 people in our 12 county service area living in poverty, free legal services have never been needed more. As poverty continues to escalate with the downturn in the economy, CLSMF is positioned to play a crucial role in keeping the doors to the courthouse open. We cannot rely on fluctuating governmental funds to meet our future needs which is why private funding remains critically important. Please join the fight for justice with your contribution to CLSMF.

Supporting the Mission

Individuals and law firms have joined our efforts by providing us with financial support through The Justice For All Campaign which was formed to fulfill the mission of Community Legal Services. Law firms, individual practitioners and foundations have joined together to contribute to *Justice For All*, where donations are directed to the local office that reflects the mission and interest of the contributors. We have proven to be excellent stewards of donated dollars with 95% of contributions going directly to client programs and services.

Building for Tomorrow

With over 500,000 people and 40% of the children in our service area living in poverty, free legal services have never been needed more. As poverty continues to escalate, CLSMF is positioned to play a prominent role in keeping the doors of justice open.

www.clsmf.org

COMMUNITY LEGAL SERVICES OF MID-FLORIDA, INC.



ADMINISTRATION OFFICE (386) 506-5396

128 Orange Avenue, Suite 300
Daytona Beach, FL 32114

Community Legal Services of Mid-Florida, Inc. *Counties Served*

- Brevard
- Citrus
- Flagler
- Hernando
- Lake
- Marion
- Orange
- Osceola
- Putnam
- Seminole
- Sumter
- Volusia



BREVARD* - (866) 469-7444

CITRUS - (352) 726-6592
106 N. Osceola Ave. • Inverness, FL 34450

FLAGLER - (800) 405-1417
1105 US 1 South, # 108 • Bunnell, FL 32110

HERNANDO - (866) 801-5566

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

MARION - (352) 629-6257
2300 SE 17th St., Ste. 201 • Ocala, FL 34474

ORANGE* - (407) 841-7777
122 E. Colonial Dr. • Orlando, FL 32801

OSCEOLA - (407) 933-1791
800 N. Main St. • Kissimmee, FL 34744

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216 S. 6th St. • Palatka, FL 32177

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315 Magnolia Ave. • Sanford, FL 32771

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128 Orange Ave., Ste. 100
Daytona Beach, FL 32114-4310
Toll Free Outside
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** Offices not offering Family Law Services*



www.clsmf.org • info@clsmf.org

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