

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.

CLSMF is a nonprofit legal aid organization which provides free legal assistance to low-income people with civil legal problems in twelve counties across Central Florida. Since 1966, dedicated CLSMF lawyers, paralegals, legal assistants and advocates have worked diligently to solve civil legal problems for people facing life-changing situations, such as domestic violence, unlawful eviction, or the loss of veterans' health or public benefits. We are committed to delivering the highest quality legal aid, with dignity and respect, for those who are seeking access to justice.

**We do not provide legal assistance in criminal or traffic matters*

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 Avenue, 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 Street, Tavares, FL 32778

MARION: (352) 629-6257

1610 SE 36th Avenue, Ocala, FL 34471

***ORANGE** (407) 841-7777

122 E. Colonial Drive, Suite 200, Orlando, FL 32801

OSCEOLA: (407) 933-1791

800 North Main Street, Kissimmee, FL 34744

PUTNAM: (386) 385-0928

216 S. 6th Street, Palatka, FL 32177

***SEMINOLE:** (407) 322-6673

315 Magnolia Avenue, Sanford, FL 32771

VOLUSIA : (386) 258-5600

128 Orange Avenue, Daytona Beach, FL 32114

Client toll-free number: 1-800-363-2357

ADMINISTRATIVE OFFICE: (386)523-9181

**Certain legal services not offered*

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. You can clean up your credit on your own. First request copies of your credit reports—you can receive free reports annually at <http://www.consumer.ftc.gov/articles/pdf-0043-free-credit-reports.pdf>. Second, read carefully and dispute what is untrue. If your dispute does not work, contact CLSMF.

High Rate Loans

Don’t be fooled by lenders offering mortgage *consolidation loans* to assist you in paying off your debts. These high-rate loans often increase the problem by creating additional debt and possibly put your home at risk. Your home cannot be taken from you to pay normal consumer debts. However, when you take on a mortgage *consolidation loan*, you put your house up as security and then it can be sold to pay this debt.

Beware of Loan Brokers

Beware of loan brokers who advertise to people with weak credit histories. These companies 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 preform a check on contractors before you hire them to ensure they are licensed. 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.