

## PREVENTATIVE LAW CARD

Provided by the  
Office of the  
Staff Judge Advocate

### LEGAL ASSISTANCE

Located at Building 708, 7<sup>th</sup> Street, Robins AFB,  
GA. (Across from the Hospital Entrance)

Phone: (478) 926-9276  
Hours: Monday-Thursday, 0800-1100, 1100-1600  
Friday, 0800-1100, 1200-1400  
Closed for Lunch, 1100-1200

Powers of Attorney and Notaries on a walk-in basis  
Legal Advice and Wills (Appointments & Walk-Ins)

Walk-ins available: Tuesday and Thursday  
mornings; appointments available M-F

#### Legal Advice Is Available On The Following:

Family Law: Adoption, Custody, Divorce Paternity  
& Support.

Landlord & Tenant Law: Leases/Sales Agreements,  
Evictions.

Consumer Law: Sales Contract, Debt Collection  
Actions.

Immigration/Naturalization Law;  
Bankruptcy Law; Tax Preparation and  
Filing; Wills/Power of Attorney/Notary

Credit Reports: Adverse credit information stays on  
your credit report for 7 years; Bankruptcy for 10  
years. If denied credit due to a bad mark on your  
credit report, you have the right to know what Credit  
Reporting agency provided this information.  
Request a copy of the report. Explain disputed  
information by placing a letter in your credit file for  
inclusion with future reports.

Used Cars: "AS IS" means what it says! Have the  
car inspected by a qualified mechanic before you  
buy.

Remember: If a deal sounds too good to be true, it is  
too good to be true!

### Legal Landmines

Consumer Scams & Door-To-Door Salesmen:  
DON'T GET RIPPED OFF! Watch out for  
magazine, life insurance, encyclopedia, and film  
processing contracts. HAVE YOUR JAG  
ATTORNEY READ THE CONTRACT BEFORE  
YOU SIGN!

Bad Checks: DO NOT WRITE POST-DATED  
CHECKS! They can legally be cashed early. PAY  
OFF BAD CHECKS ASAP! If you don't, your  
creditor can collect over \$500 in charges & fees.  
DO NOT PAY \$500 FOR A \$10 PIZZA!

Garnishment: PAY DEBTS ON TIME! If not, your  
creditor can sue you, obtain a judgment, apply to the  
Accounting & Finance Office, and take money  
directly out of your pay without your consent!

PCS & Debts: YOU CANNOT ESCAPE DEBTS  
BY PCSing! Notify creditors of your new address  
when you PCS. Protect your credit rating. Pay  
creditors or they can sue you and destroy your credit  
rating.

### Deployment Issues

The Servicemembers' Civil Relief Act: Soldiers  
whose military service prevents them from appearing  
at civil court proceedings may get a postponement.  
If you are involved in a lawsuit, DO NOT write or  
call the court before contacting your Legal  
Assistance Office first!

SGLI: Soldiers must designate all beneficiaries BY  
NAME. If you have minor children, talk to Legal  
Assistance about creating a trust within your will for  
SGLI insurance proceeds.

Wills/Powers of Attorney: Are your legal, financial,  
and personal affairs in order? Who will pay your  
bills during deployment? Make plans now,  
BEFORE YOU DEPLOY!

Family Care Plans: Review your plan. Make sure it  
is complete and up to date.

Voluntary Repossession: If you return your car to  
the dealer or bank to satisfy the loan, YOUR DEBT  
IS NOT PAID OFF! You still owe the loan balance,  
minus the resale price plus expenses of the sale.

Lease Agreements: PROTECT YOURSELF! Does  
your lease contain a Military Clause which allows  
you to break the lease if you come up on PCS or  
TDY orders? Conduct a walk-through inspection of  
the premise and document all preexisting  
deficiencies on a paper signed by you and the  
landlord. NOTE: Oral promises by your landlord  
are not legally enforceable unless in writing.

Renter's Insurance: If your house, quarters, or  
apartment burns, the value of your personal property  
can only be protected by renters' insurance.  
Consider insuring for replacement value. Keep a  
record of what you own, to include serial numbers.

### CLAIMS

Located at Building 708, 7<sup>th</sup> Street, Robins AFB,  
GA. (Across from the Hospital Entrance)

Phone: (478) 926-9276  
Hours: Monday-Thursday, 0800-1100, 1100-1600  
Friday, 0800-1200, 1200-1400  
Closed for Lunch, 1100-1200

Household Goods: DO NOT LET THE MOVERS  
RUSH YOU! Check items off the inventory sheet as  
they are brought into or taken from your home.

POVs: For theft & vandalism claim, you MUST  
also file a claim with your insurance company.

Collision and hit and runs cannot be claimed.

Large-Ticket Items: RECORD ALL SERIAL  
NUMBERS! If an item is stolen, a serial number  
will help police track it down.