

PREVENTATIVE LAW CARD

Provided by the
Office of the
Staff Judge Advocate

LEGAL ASSISTANCE

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

Phone: (478) 926-9276
Powers of Attorney and Notaries (Call for Times)
Legal Advice and Wills (By Appointment Only)

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 & 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, & 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 seeing 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.

Renters 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 in Building 708, near the base hospital,
Robins AFB, GA.

Phone: (478) 926-9276
Hours: Call for Times

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

- List all missing and damaged items on DD
Form 1840/1840OR.
- **READ THE FORMS!** Do not rely on the
mover's advice.
- You must file DD 1840 within 70 days of
delivery or you may not receive any
compensation.

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.

Current as of 15 January 2020