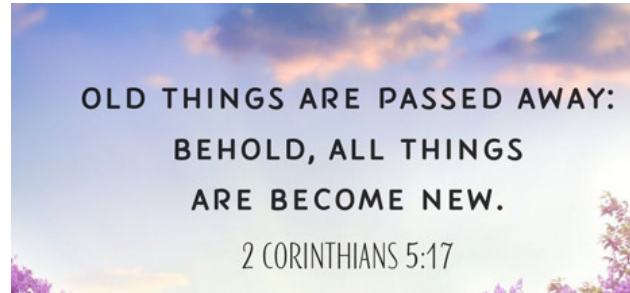




THE LEGAL ADVISOR

The official newsletter of Scranton Road Legal Clinic



RIGHTS OF DEBTORS

by Natalie L. Thomas, Esq., Director

You may have found yourself in a tough spot after over a year of the global pandemic. While we all get back to some sense of normalcy as we emerge again, creditors are also starting to get back to collecting on debts owed. If you have been unable to pay your debts or unable to meet some financial obligations you do have rights. The Fair Debt Collections Practices Act (FDCPA) governs how and when creditors can attempt to collect a debt.

Under the FDCPA, debt collectors are NOT allowed to:

- call you before 8:00 in the morning or after 9:00 at night
- tell anyone other than you or your wife/husband/parent (if you are under 18)/attorney anything about why they are calling
- lie to you (or mislead you) about anything
- speak to you in an abusive manner such as “We are going to put you out” or “The sheriff will arrest you for not paying us”
- try to collect money that you do not owe such as more than what you owe or a deceased person's debts.

There are also rules about how long ago you incurred the debt and if they have already gotten a judgement or not. If your creditors are calling you and you wish for the harassment to stop you may send a written request to the creditor and explain you are unable to pay and wish for them to stop contacting you. This does not get rid of the debt it just stops them from contacting you. We can help you write this letter. Also, if your creditors are doing anything that is described above which is not permitted we can help you navigate what to do next.

COMMON LEGAL MISCONCEPTION



What is an Affidavit?

If you have ever been involved with the legal system you may have been asked to fill out an Affidavit. You may have been asked to sign something in front a notary. Many pleadings in court require that someone take an oath that what they are saying is true.

Simple put, an affidavit is a written statement confirmed by oath or affirmation, made before someone who is officially authorized to administer oaths. You can get a form or use any paper to write your affidavit out. Some courts have a notary on hand who will help you get the affidavit completed before filing.

DMV UPDATE: If the stated expiration date on your drivers license, state ID card or vehicle registration falls between March 9, 2020 and April 1, 2021, the expiration date has been automatically extended and those documents will remain valid until July 1, 2021.

At this time, if your documents expire after April 1, 2021, you must still renew those items by the stated expiration date, and this deadline extension through July 1, 2021 does not apply to you.

UNUSUAL LAWS

Strange Laws Around the US

- The Ohio driver's education manual states that you must honk the horn whenever you pass another car.
- In Ohio, participating or conducting a duel is prohibited.
- In Bexley, OH - Ordinance number 223, of 09/09/19 prohibits the installation and usage of slot machines in outhouses.



NEW

Check out online virtual Know Your Rights Workshops at www.scrantonroadministries.org/legal

Formed in 2012, Scranton Road Legal Clinic educates and empowers our neighbors to make educated and prudent legal decisions, while providing the holistic support for the spiritual, emotional and relational problems that often accompany legal concerns. We offer brief advice via our brief advice telephone line at 216.861.5323 or via our online intake form at www.scrantonroadministries.org/legal. Contact us today to discuss your legal need.