# LegalShield<sup>®</sup>

# **Top 5 Areas of Law**

# 1. Landlord/Tenant

Any legal issue involving the agreement between a landlord and tenant. This could be questions either the landlord or tenant have on their rights regarding the rental of commercial or residential properties.

\* Only applies to landlords under applicable business plans.

#### **Common Examples:**

- Eviction (Tenant)
- Rental (Landlord or Tenant)
- Damages or repairs to home (Landlord or Tenant)
- Rights to belongings in rental home (Tenant)
- Refund of deposit (Tenant)
- Wrongful eviction (Tenant)
- Steps to eviction (Landlord)
- Review of lease agreement (Landlord or Tenant)
- Collection for past due rent (Landlord)
- Breach of rental agreement (Landlord or Tenant)

# 2. Consumer/Finance

Any legal matter involving a dispute with a purchase or service from a company, bankruptcies, foreclosures, vacating of home, rights of avoiding foreclosure, or business issues.

#### **Common Examples:**

- Vehicle Financing Issues Issues financing vehicle, options if a vehicle is financed, cost to finance a vehicle
- Billing Disputes Cell phone, medical, student loan, credit card bills
- Credit Reports and Repair Review of credit reports, ways to repair credit, copies of credit report
- Payday Loans/Title Loans How do I get a payday loan? How much do I qualify for on a loan? Do I have the option of a title loan or payday loan and which is better?

## 3. Estate Planning

If you were to pass with no Will, the state where you reside would determine what to do with your assets. Not ideal. Wills are included in LegalShield plans and can be updated yearly. You can start the process from the LegalShield app!

#### **Common Examples:**

- Any legal issue involving Will preparation
- Will review or Will revision
- Simple Will
- Healthcare Power of Attorney Directive
- Power of Attorney
  - How do I get Power of Attorney?
- Steps in becoming Power of Attorney
- What are my rights if I'm named Power of Attorney?
- Living Will
- What am I entitled to with a Living Will? Trust
- Special Needs Trust
- Guardianship/Conservatorship

# 4. Traffic

Traffic laws and regulations vary from place to place. In many countries, the rules of the road are codified, setting out the legal requirements and punishments for breaking them. In the U.S., traffic laws are regulated by the states and municipalities through their respective traffic codes.

#### **Common Examples:**

- Any legal issue involving a moving or parking citation (i.e. wrong turn, following too close, window tinting, negligence, impeding traffic)
- · Driving record
- Driver's license suspensions
- Traffic tickets
- Property damage
- Parking ticket
- Driver's license reinstatement
- Driver's suspension
- Motor vehicle accidents
  - · Rights to fight a citation received
  - Rights as a CDL driver
  - Points violations
  - · Speeding tickets
  - · Heavy load

### 5. Real Estate

Any legal issue involving purchasing or selling, renting or leasing real estate or questions pertaining to land and anything permanently affixed to land, such as buildings, fences and things attached to buildings.

#### **Common Examples:**

- Purchase of a home
- Selling of a home
- Review of purchase agreement
- Rights to home in a divorce
- Air rights above the land and underground rights below (for real or physical property)
- Real estate closing
- · Review of residential loan documents
- Construction

For More Information, Contact Independent Associate

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