

HAVE YOU EVER
Asked
Yourself
ANY OF THESE
Questions?



How do I make a will?



How do I file for child support or custody?



Should I sign this contract even though I'm not sure of what all the "fine print" means?



What should I do if I get into an accident?



How do I deal with my landlord?



Should I file for bankruptcy?



How do I prevent identity theft?

WE'LL ANSWER THESE QUESTIONS AND MORE!

EXAMPLES OF Legal Services YOU MAY NEED

GENERAL

- Advice
- Auto Negligence
- Tort Litigation
- Bad Checks – Acceptor
- Bad Checks – Drawer
- Agency Questions
- Power of Attorney
- Immigration
- Civil Litigation
- Residential Care
- Product Liability
- Other Matters

AUTO

- Advice
- DWI/DUI Charges
- Department of Motor Vehicles
- Traffic Violation
- Accident Claim by Member
- Accident Claim Against Member
- Driver's License Restoration
- Purchase/Sale of Automobile
- Auto Consumer Complaint
- Speeding Tickets
- Other Matters

REAL ESTATE

- Advice
- Sale of Real Estate
- Purchase of Real Estate
- Refinance
- Home Improvement Matters
- Tenant Matters
- Deed
- Mortgage
- Quiet Title/Ownership Disputes
- Land Contract
- Estates in Land
- Construction
- Rent with Option to Buy
- Foreclosure and Forfeiture
- Condemnation
- Other Matters

ESTATE PLANNING

- Advice
- Will
- Will with Trust
- Living Trust
- Estate Planning
- Decedent Estate
- Codicil
- Probate
- Fiduciary Accounts
- Trustee Matters
- Other Matters

FAMILY LAW

- Advice
- Divorce
- Separation
- Name Change
- Adoption
- Annulment
- Proof of Birth
- Dissolution
- Guardianship Matters
- Child Custody
- Visitation
- Child Support/ Non Support
- Post Divorce Action
- Other Matters

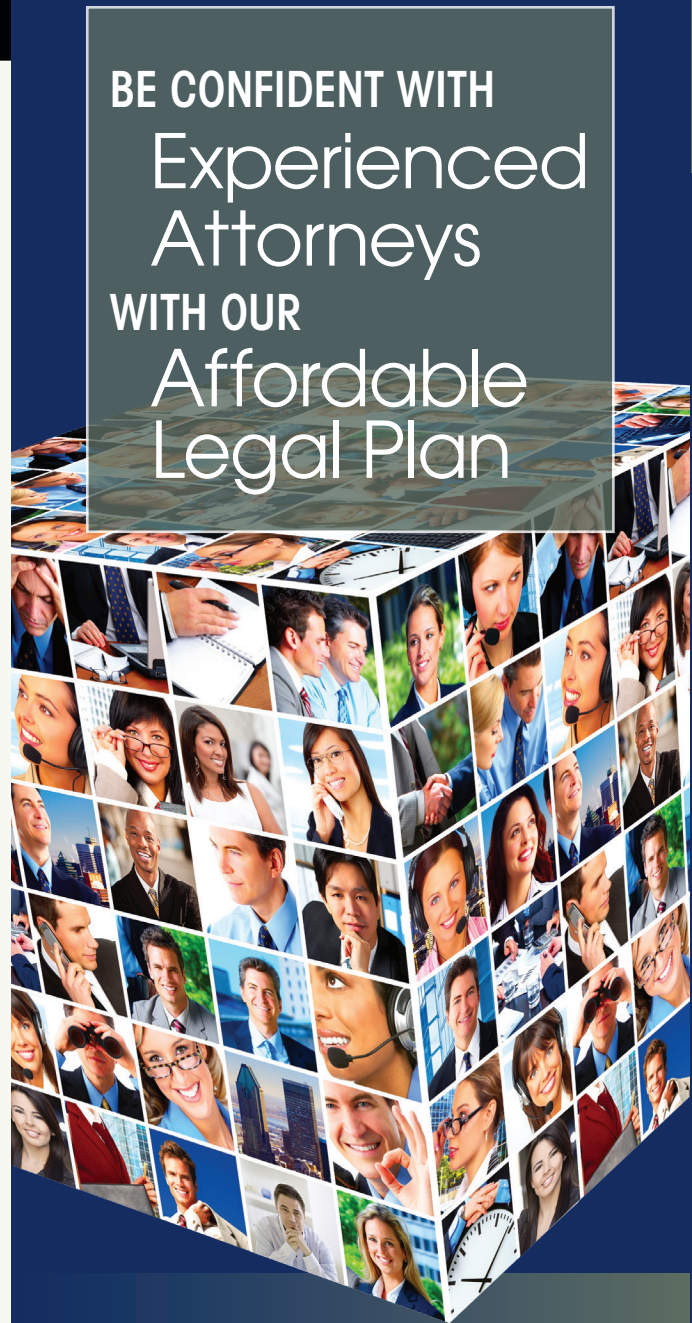
CONSUMER/CONTRACT

- Advice
- Identity Theft
- Insurance Matters
- Loans/Notes/ Debtor Matters
- Creditor Matters
- Bankruptcy
- Consumer Complaints
- Other Matters

CRIMINAL

- Advice
- Criminal Probation
- Grand Jury
- Juvenile Petition
- Juvenile Probation
- DWI
- Other Matters

CONVENIENT AFFORDABLE ACCESSIBLE



BE CONFIDENT WITH Experienced Attorneys WITH OUR Affordable Legal Plan

COUNTRYWIDE
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PERSONAL LEGAL PROTECTORSM

Who Says
YOU CAN'T AFFORD A
Lawyer?



COMPARISON OF LEGAL SERVICE FEES

Service	Your Fees With Your Legal Plan Attorneys	Private Attorneys' Fees
Unlimited Phone Consultations and Advice	NO CHARGE	\$250-\$450 per hour
Face-to-Face Consultations	NO CHARGE	\$250-\$450 per hour
Simple Wills	NO CHARGE	\$400-\$1,000 each
Living Wills & Medical Powers of Attorney	NO CHARGE	\$250-\$650 each
Legal Documents Reviewed <i>(Auto & rental leases, contractor agreements, etc.)</i>	NO CHARGE	\$250-\$450 per hour
Advice on Government Programs <i>(Your rights & benefits from programs such as Motor Vehicles, Social Security, Medicare, etc.)</i>	NO CHARGE	\$250-\$450 per hour
Advice on Small Claims Court <i>(How to file the necessary documents, prepare and present your case.)</i>	NO CHARGE	\$250-\$450 per hour
Legal Letters & Phone Calls	NO CHARGE	\$250-\$450 per hour
Consumer Protection and Warranty Problem Advice	NO CHARGE	\$250-\$450 per hour
Identity Theft Prevention & Assistance	NO CHARGE	\$250-\$450 per hour
IRS & State Tax Relief Advice	NO CHARGE	\$250-\$850 per hour
Guaranteed Reduced Rates on Other Legal Matters	25% Preferred Discount on Plan Attorneys' Hourly Rates 10% Preferred Discount on Contingency Fee Cases	\$250 & up per hour

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RECEIVE ALL OF THESE Valuable Legal Services WITH No Legal Fees ATTACHED

Providing you, your spouse and your dependents with the affordable legal services you require. Complete confidentiality is ensured between you and your Plan Attorneys.

1 Unlimited Telephone Consultation and Advice

You may call your Plan Attorneys as often as you need. Your Plan Attorneys are there for you with legal advice concerning any personal or family legal problems, no matter how serious they are.¹ Usually, a little well-timed advice is all that is needed. Many matters can be resolved by a phone call.

2 Face-to-Face Consultations

Your membership entitles you to consult with an attorney in person. You will receive free half-hour face-to-face consultations for each separate matter with a participating attorney.² A prior appointment is necessary.

3 Preparation of Wills

Your Will is one of the **most important documents you will ever sign**. If you die without a Will, you won't get to choose who gets your estate – the State chooses for you. As a member, you and your spouse and dependents are entitled to simple Wills³ drafted by your Plan Attorneys and annual Will updates as part of your legal service plan at **no additional cost**.⁴

4 Preparation of Living Wills and Medical Powers of Attorney

As a member, you and your spouse and dependents are entitled to Living Wills and Medical Powers of Attorney. A Living Will permits you to plan ahead for your health care. A Medical Power of Attorney allows you to designate a person to make health care decisions on your behalf if you're unable to make such decisions. Your Plan Attorneys will draft a document that spells out in advance what medical treatments you wish to accept or refuse and the circumstances in which you want your wishes implemented.

5 Review of Contracts and Documents

Every year far too many people sign leases, agreements and contracts without fully understanding what they signed — only to find out later that they made a costly mistake. The best time to receive legal advice is before you sign any document. What does the “fine print” and legalese mean? Your Plan Attorneys will review any legal document up to six pages for each document – leases, rental documents, promissory notes, affidavits, powers of attorney and a variety of other legal documents.

6 Advice on Government Programs

Your Plan Attorneys will provide you and your family with advice in dealing with frustrating city, state and federal agencies (e.g. Social Security, Department of Motor Vehicles and other government programs) and counsel you on what benefits you are entitled to.

7 Advice on Small Claims Court

If you go to small claims court to settle a grievance, your Plan Attorneys will advise you on how to file a complaint, prepare and present your case.

8 Unlimited Legal Letters and Telephone Calls on Your Behalf

You will be amazed at the positive results that an attorney's letter or telephone call may have. Your Plan Attorneys will prepare and send letters or make calls on your behalf as necessary to resolve third-party matters.⁵ A letter or telephone call from your Plan Attorneys can help you get results.

9 Warranty Problems and Consumer Protection Advice

The Plan Attorneys will provide the necessary advice for written or implied warranties or promises related to the lease or purchase of goods or services.

10 Identity Theft Prevention and Assistance

If you have been a victim or want to know how to prevent identity theft, the Plan will assist you through the first critical steps in identity theft issues. The Plan will help you understand what identity theft is and how to avoid it with our Countrywide ID Theft Prevention Kit. If you feel that identity theft has been committed against you, the plan will provide you with our ID Theft Assistance Kit that will help restore your identity.

11 IRS and State Tax Relief Advice and Discounted Rates for Tax Return(s) Preparation

Your membership entitles you to one free hour of telephone consultation for each separate matter regarding your personal income tax debt issues with a participating provider. The plan providers will analyze your tax debt, tax issues and prior tax filing history as well as review and assess your financial situation. You will be provided the options and the IRS programs that are available to you. If you need further representation for your personal income tax debt matters or preparation of your state and federal tax returns then you will receive a 25% discount on hourly and scheduled rates from the participating providers.

12 Store Your Health Records and Legal Documents in One Secure Place

Health & Legal Link[®] provides a safe and secure, web based record that puts you in charge of your important documents by enabling you to store, access and manage all of your legal, personal, financial and personal health records (PHR) from one place. This will allow you to improve care coordination between healthcare providers as well as your legal and financial advisors.

13 Legal Referral Network

If you have a problem outside your state, you will be referred to an attorney in our Countrywide network.

14 Online Legal Forms and Online Library for Your Convenience

As a member, you will have access to our online library and do-it-yourself legal forms including passport forms, immigration forms, common IRS and State tax forms, affidavits, consumer, promissory notes and hundreds more useful forms!

15 Receive Rebates or Home Warranties While Purchasing or Selling Real Estate

SMARTMOVE[®] will provide our members who are in the market for buying or selling a home to receive rebates⁶ ranging from \$350–\$10,000 or a home warranty by just using one of the network real estate agents. You will also receive a Personal Move Advocate who will coordinate your move and assist you with household moving services.

16 Guaranteed Reduced Rates on Other Legal Matters

If a situation can't be adequately handled by phone or by third-party letters or personal consultations, you will be referred to a network attorney at special member rates. You will receive a twenty-five percent (25%) discount on hourly and scheduled rates from the participating network of attorneys. Contingency fee cases (e.g. personal injury) are provided at a ten percent (10%) discount from the standard contingency percentages. We have received a fee schedule from each network firm so members are assured of reduced fees.

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1. In Virginia, consultations with your attorney, at no charge, are limited to three phone calls per month on each of no more than four legal matters. 2. In Virginia, face-to-face consultations with your attorney, at no charge, are limited to four legal matters per month. 3. A simple Will is defined as a testamentary document that provides for a basic distribution to the individual's spouse and/or descendants with no restrictions or trust provisions. 4. In New York, members and spouses are each entitled to one free will and annual updates of that will. Arkansas, Nebraska and Virginia residents are charged \$15.00 for this service. 5. To comply with state regulations, Arkansas, Indiana, Nebraska and Virginia residents must pay \$5.00 for each letter or phone call made on their behalf. New York residents are limited to three letters or phone calls a year, no more than two of which may be related to one matter. 6. In some cases rebates on new construction purchases are based on base price, not upgraded price. Rebate is based on a minimum real estate commission of 3% being paid to the selected SMARTMOVE[®] broker on your side of transaction. If less than 3%, your rebate will be calculated pro-rata and will be less. Some restrictions may apply. Rebates are not available in all states. The following states historically do not allow cash rebates: Alabama, Alaska, Kansas, Louisiana, Oregon, Tennessee and Iowa. New Jersey state law does not allow rebates to sellers. In lieu of a rebate a free home warranty will be provided on eligible residential properties. Restriction: You may not have an active listing agreement or a Buyer Broker agreement with any real estate company in order to enter the program. Speaking with a SMARTMOVE[®] Personal Move Advocate does not obligate you to use the program.