



Countrywide Pre-Paid Legal Services Inc Newsletter

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DID YOU KNOW?!

Each month, we will be bringing you some of the most outlandish laws in our country!

May/2010

Dear Len,

In this month's issue we will touch on identity theft, and the new law in New Jersey that may protect you and your employees.

We have also included an article that demonstrates how a consumer deals with a major issue regarding her new home. If she had Countrywide Pre-Paid Legal Services, she would have been able to take advantage of one of our many benefits that we offer to resolve her issue, as well as decreased her presenteeism and absenteeism.

Your employees may be dealing with legal issues such as real estate matters, bankruptcy and family law issues. These matters are just a few of the services that are provided in the Countrywide Pre-Paid Legal Services Plan.

Countrywide Pre-Paid Legal Services provides group legal plans to small, medium and large companies.

We would appreciate the chance to speak with you and hopefully increase the value to your benefits package. Contact us about receiving more information at info@countrywideppls.com or **1.800.550.LAWS**

- **NO MINIMUM GROUP SIZE**
- **NO MINIMUM PARTICIPATION**
- **NO COST TO THE EMPLOYER**

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Bottom Lines: New law works to protect debit cards from identity theft



Law Summary **In Kansas**

Hitting a vending machine that stole your money is illegal.

[Read Full Text!](#)

Why Offer Countrywide Pre-Paid Legal Services???

[Countrywide Pre-Paid Legal Services](#) Inc. is a group legal services company providing a low cost employee benefit designed to make legal services available and affordable to employees when the need arises. The Personal Legal Protector Plan offers a wide range of benefits, which cover everyday situations where legal advice is important but often overlooked.

[Click here to find out more!](#)

Identity theft is rising and so is use of debit cards, two trends that could cause trouble because debit card numbers are not protected as well as those on credit cards.



A new law working its way through the New Jersey state Legislature and sponsored by Assemblyman Matthew Milam, R-Cape May, Atlantic, Cumberland, could help fix that.

In the recession, people have chosen debit cards over credit cards because they want to avoid taking on more debt. A debit card limits their spending to the money they have in the card's bank or credit-union account.

[Click here to read more...](#)

30 Minutes to a Better Benefits Program!

Let us show you in just one meeting how you can improve your company's benefits program. One of our consultants will be glad to help you understand how easy it is to get started on the Countrywide Pre-Paid Legal Services program.



Call **1.800.550.LAWS** or [click today](#) to arrange for a consultation!

Termite fix may include suing home sellers

By Steve McLinden · Bankrate.com

**Q. Dear Real Estate
Adviser,**

By Steve McLinden · Bankrate.com

Q. Dear Real Estate Adviser,

I'm a single mom with two kids. I bought my first home in December and the sellers' disclosure mentioned only a few minor things.



After I moved in and began taking down the old curtains, I noticed some holes in two window frames. A friend thought it might be termites. It was! The sellers -- a couple of pastors, by the way -- certainly didn't disclose this.

In fact, when the pest-control guy came out to confirm the infestation, he said, "Ma'am, I already KNOW you have termites. I was here in 2008 and saw the active infestation. The owner declined treatment -- he was selling the home."

It's quite obvious the owners committed fraud and the termite company that gave the initial clearance was negligent. I am now afraid we are living in an unsound structure. Help!

-- Lynette M.

A. Dear Lynette,

Drat. It pains me to hear of your gnawing problem, not to mention the apparent deception of these people of the cloth who seemed to be bucking their "thou shalt disclose" obligation.

[Find out what Lynette's options are...](#)