Legal Aid
OF NEBRASKA



COLLECTIONS HANDBOOK

LEGAL AID OF NEBRASKA

This Collections Handbook was developed by Legal Aid of Nebraska, a private, non-profit law firm that provides legal services to low-income Nebraskans. If you would like more information about Legal Aid of Nebraska, or if you would like to make a donation, please visit our website at legalaidofnebraska.org.

If you would like to apply for services please call:

- **AccessLine® at 1-877-250-2016**
  For Spanish - Press #2
  Monday& Wednesday 8:30 a.m. – 11:30 a.m. CST
  Tuesday & Thursday 1:00 p.m. –3:00 p.m. CST
- **Elder AccessLine®** for people over age 60
  1-800-527-7249
  Monday – Thursday 9 a.m. to 12 p.m. CST
  Monday – Thursday 1 p.m. – 3 p.m. CST
  Friday 9a.m. to Noon CST
- **Native American Accessline® at 1-800-729-9908**
  Monday – Friday 9 a.m. – 12 p.m. CST
- **Farm Ranch Hotline 1-800-464-0258**
  Monday – Friday 8 a.m. – 5 p.m. CST
- **Disaster Relief Response Hotline 1-844-268-5627**
  Monday – Thursday 9 a.m. – 12 p.m. CST
  Monday – Thursday 1p.m. – 3 p.m. CST

You have the option of applying online for services. The online application is available 24/7 on our website at legalaidofnebraska.org.

Please see the "WHERE TO GO FOR HELP IF YOU CANNOT AFFORD AN ATTORNEY" at the back of this Handbook for resources if you cannot afford a lawyer.

IMPORTANT DISCLAIMER

Use of this informational Collections Handbook is not intended to and does not create an attorney-client relationship between you and Legal Aid of Nebraska's attorneys. The information provided to you through this Handbook is intended for educational purposes only. Nothing in this Handbook should be considered legal advice or as a substitute for legal advice.

Please understand that the information contained in this Handbook is based upon generally applicable law. Some laws and procedures may vary. If you want legal advice about your specific issue you must consult an attorney.

The purpose of this Handbook is to help you with troubles you may be having with debt or debt collection. You may be receiving collection phone calls, collection letters, or notices that you have been sued. This can be confusing and frightening.

This Handbook talks about your rights and about the rights of your creditors. We will tell you about how you can get a fresh start if you can't solve your financial problems in other ways.

We have tried to explain things so that you can help yourself. However, if you are being sued, you will be dealing with a confusing legal system. If you are not sure how to handle things yourself, see a lawyer (the sooner the better). It may cost you, but might save you money and problems in the long run. Please see the "Where To Go For Help If You Cannot Afford An Attorney" at the back of this Handbook for resources if you cannot afford a lawyer.

I. IMPORTANT TERMS

DEBTOR

Any time you owe someone money, you are a debtor. This means every time you use a credit card, you are a debtor. Every time you sign loan papers, you are a debtor. When you go to the doctor and ask that the charges be billed, you are a debtor. You are a debtor when you owe someone for things or services you received.

CREDITOR

The person you owe money to is your creditor. This might be:

- the bank;
- a loan company;
- a utility company;
- your doctor;
- a relative; or
- a department store.

COLLECTION AGENCY

If you do not pay a creditor, the creditor may hire a special company to get the money from you. This special company is called a "collection agency." A collection agency may also be called a "debt collector." Your creditor gives the collection agency the right to collect the money you owe. In exchange, the collection agency keeps part of the money it gets from you. A collection agency can do everything a creditor can do to get money or property from you.

DEFAULT

When you do not pay a bill, or you miss a payment, you are in default. That means you have not paid the debt as agreed. Once you are in default, your creditor has the right to try to collect from you.

TYPES OF DEBT

The two most common consumer debts are: secured and unsecured.

Secured Debt

When you sign a contract that gives the creditor collateral for the debt, the debt is secured. Often the collateral is the property you bought with the loan. Some examples of secured

debt are:

- house loans,
- car loans, or
- furniture loans.

The contract you sign is called a security agreement. If you miss a payment on this loan the creditor can take or "repossess" the property that you gave as collateral. For example, if you have a car loan:

- your car is collateral (security) for the loan,
- if you stop making your car payments (you default), then
- your creditor can take (repossess) your car.

Unsecured Debt

The debtor does not promise collateral (security) for "unsecured" debts. Examples of unsecured debt are:

- credit card debt,
- medical bills,
- utility bills or
- paycheck advance loans.

If the debt is unsecured, the creditor has no collateral to take back from you. The creditor must sue you in court and win a judgment before trying to take any of your income or property.

JOINT DEBT & MARITAL DEBT

Joint debt is debt that you share with another person. For example, there may be two people authorized to use a credit card. Joint debt is also debt for which you have "co-signed." For example, you may have co-signed for your child's car loan. If you have joint debt you are fully responsible for all of the debt, even if you are listed as second on the loan.

A husband and wife may have joint debts even if the debts *are not* in both of their names. In a divorce decree marital debt may be divided between you and your spouse, but this does not take your name off of the debt. The creditor can still try to collect from both the husband and wife. Contact a lawyer if the creditor is trying to collect a debt from you that your spouse was ordered to pay in the divorce. Also contact a lawyer if you hear that your spouse is filing bankruptcy.

II. DEBT COLLECTION

A. CREDITORS ARE CALLING

A creditor has the right to collect money you owe the creditor. A creditor will first call or write asking for the money you owe. The first calls and letters are usually friendly reminders that you forgot to pay. If you still do not pay, the calls and letters begin to demand payment.

The best time to work with your creditors is *before* they start demanding payment. Carefully look at your budget and see if you can afford to make some payment to the creditor. You should always pay necessities of life, like food, rent and medicine, first.

If you want help making a budget to try and pay your debts, visit Consumer Financial Protection Bureau's website at https://www.consumerfinance.gov/about-us/blog/budgeting-how-to-create-a-budget-and-stick-with-it/.

Creditors and Debt Collectors

Your creditor may hire a debt collector to collect the debt from you. A debt collector is someone who regularly collects debts owed to others, like collection agencies and collection attorneys. Not all creditors will hire a debt collector. Some creditors will hire a lawyer to sue you.

A debt collector may demand that you pay the whole debt. A debt collector may be willing to make a repayment agreement with you. Make sure the repayment agreement is in writing. Make sure the agreement says the debt collector will not sue you as long as you make the payments. Otherwise, a debt collector can sue you *even when you are making payments*.

There are rules about how debt collectors can collect personal, family and household debts.[1] These rules do not apply to the original creditor.

A Debt Collector CANNOT:

- Send you to jail
- Threaten you
- Curse at you
- Lie to you
- Call you at work if you tell them your boss will not let you take personal calls
- Write or call you if you have an attorney handling your case
- Call you early in the morning or late at night

[1] The Federal Debt Collection Practices Act.

- Talk to your friends or family (other than your spouse) about your debt except for one contact to find out your address, phone number and where you work

You may dispute the debt

Within five days after you are first contacted, the debt collector must send you a written notice telling you:

- the amount of money you owe,
- the name of the creditor you owe, and
- what action to take if you believe you do not owe the money.

If you do not think you owe the debt you should send a letter to dispute the debt. Use Sample Letter A attached to this Handbook. You must send the letter within thirty days after you receive the first written notice from the debt collector.

You can make debt collectors stop calling you

Debt collectors cannot call you at all if you write a letter telling them to stop contacting you. (Use Sample Letter B in Section IV. How to Stop a Debt Collector from Contacting You.) After you write the letter they may only call you once to tell you they will no longer contact you, or to tell you that the debt collector or the creditor intends to take some specific action.

Your debt will not go away if the debt collector stops calling you. You will still owe the money and can be sued in court.

You can complain about a debt collector

You can report any problems you have with a debt collector to the Nebraska Attorney General's Office and the Federal Trade Commission. The Nebraska Attorney General's Office can help you learn what your rights as a debtor are.

The Nebraska Attorney General's number is 1-800-727-6432 and their website address is http://www.ago.state.ne.us/.

To file a complaint with the Federal Trade Commission or to get free information on consumer issues, visit www.ftc.gov or call toll-free, 1-877-382-4357; TTY: 1-866-653-4261.

If you think a debt collector has violated the rules of The Fair Debt Collection Practices Act you may be able to sue the debt collector and get damages. You should contact an attorney about this.

B. WHAT CAN A SECURED CREDITOR DO TO COLLECT A DEBT?

A secured creditor can take back the property that you put up as collateral for the loan. This is called "repossession."

A secured creditor does not need a court's permission to take back property. The secured creditor does not need your permission to come on to your property.

The secured creditor **cannot**:

- break into your house or garage to take property or
- disturb the peace to get the property.

The secured creditor can sell the property it takes back or repossesses. The secured creditor has to give you notice of the sale. Your property probably will sell for less than what you owe. Then you will still owe the secured creditor the difference. The difference between the amount of the debt and the amount recovered from the sale is called a "deficiency." The deficiency becomes an unsecured debt. The creditor can then try to collect the deficiency just like any other unsecured debt.

C. WHAT CAN AN UNSECURED CREDITOR DO TO COLLECT A DEBT?

The creditor must file a lawsuit and win a judgment against you in court before it can try to get its money back from you.

1. File a Lawsuit in Court

Do not ignore papers from the Court!

- The creditor must sue you in court by filing a complaint that tells the court why you owe the creditor money.
- The creditor must have you served with a summons and the complaint so that you know about the lawsuit.
- After you receive the summons and complaint, you have 30 days to file a written response to the creditor's claim. A written response is also known as an answer.
- You file the answer with the court. In the answer, you say whether you agree or disagree that you owe the creditor money.
- If you do not file an answer by the due date, the creditor can get a judgment against you without going through a trial. The creditor wins automatically. This is called a "default judgment". You will not have any kind of hearing before a default judgment.
- You should file an answer if you have a legal reason why you do not owe the debt. This is called a "defense".

You have a defense to a creditor's lawsuit if:

- The creditor is suing the wrong person;
- You already have paid the debt; or
- The creditor has waited too long to sue you.

You should speak to an attorney about whether you have a defense. If you file an answer when you do not have a defense the judge may give the creditor attorney fees. That means the judgment against you will be even higher.

Once you file an answer you should be told about all hearings in your case. If you file an answer you should always go to any hearings in your case.

2. Use the Court to Collect a Judgment

A creditor who has a judgment against you is called a "judgment creditor." A judgment creditor can use different ways to collect on that judgment through the court. When a creditor uses the court to collect the judgment you will get paperwork telling you what you need to do to defend yourself. Read the paperwork carefully. Get help from a lawyer, if possible.

Here are the ways a judgment creditor can try to collect its money and how you can protect yourself:

- **Try To Force a Sale of Your Home**

  A judgment creditor can place a lien against your home. Once the lien exists the creditor can ask the sheriff to sell your home to pay the judgment. You will know this has happened because the Sheriff will serve you with a "Writ of Execution" on your home. A "writ of execution" is a court order that says a sheriff can take the property.

  Do not ignore a judgment creditor's attempt to take your home. Contact a lawyer immediately. You have a limited amount of time to try to stop the sale of your home.

  With help from a lawyer you can stop the sale of your home if the equity in your home is not more than $120,000.

  Equity is the difference between what the home is worth and what you owe on it. For example, if your home is worth $50,000 and you owe $40,000 on the mortgage, your equity is $10,000.

- **Try to Force a Sale of Your Personal Property**

Judgment creditors can try to force a sale of your personal property to pay a judgment. You will know this has happened because the Sheriff will serve you with a "Writ of Execution" on your personal property. Do not ignore a judgment creditor's attempt to take property. Contact a lawyer immediately.

A creditor who has a judgment against you cannot take everything you own. Nebraska law creates exceptions to what a creditor can take. These exceptions are called "exemptions." A creditor who has a judgment cannot take property that is exempt.

A judgment creditor cannot take:

1. your immediate personal possessions, like a wedding ring or family photos;
2. your clothing;
3. up to $3,582 in household furnishings, goods, computers, appliances, books;
4. up to $5,970 of tools and equipment you use for your own support;
5. up to $5,970 for an automobile
6. up to $5,970 in other personal property, except for your wages. Personal property is all property except land and buildings.

All of these exemptions must be claimed in court. You must file a form in court called a "claim of exemption" and request a hearing. You only have twenty days after you are served with the Writ of Execution to file the claim of exemption form.

- **Bank Account Garnishment**

"Garnish" means "to take" property that belongs to you but is in another person's possession. For example, a garnishment takes money from your bank account or wages owed to you from your employer.

A creditor can ask the Court to send a garnishment order to a bank to freeze the money in your bank account. The creditor wants the bank to give it the money in your bank account. Do not ignore a judgment creditor's attempt to garnish your bank account. Contact a lawyer immediately.

If a judgment creditor garnishes your bank account **YOU MUST ACT FAST!** The creditor is supposed to send you notice of the garnishment by certified mail. The law gives you only three (3) business days after you receive the notice of garnishment by certified mail to ask for a court hearing. Call your bank immediately and find out how much money was in your bank account when it was garnished.

Can I stop the creditor from taking the money in my bank account that was garnished?

Sometimes. If the only money in your bank account comes from one of these sources, the money is exempt and cannot be taken by a creditor:

- Social Security Retirement Benefits
- Social Security Disability Benefits
- Supplemental Security Income Benefits
- Veterans benefits
- Railroad Retirement Benefits
- Black Lung Benefits
- Unemployment Benefits (so long as it is not mixed with other money)
- Welfare Benefits
- Student Loans or Grants

Even if the money in your bank account does not come from one of the sources on it may be exempt. Nebraska law exempts up to $5,970 in personal property. You can use this law to protect money in a bank account that does not come from a government benefit. To claim this exemption you have to file a list of all of your personal property to show the court that you do not own more property than the law allows you to keep.

- **Wage Garnishment**

Judgment creditors can also garnish your wages. If a judgment creditor knows where you work, the creditor can ask the Court to send a garnishment order to your employer asking how much you make, the hours you work, when you are paid, etc.

If you are an employee (not an independent contractor) and make less than $217.50 per week after taxes, nothing will go to your creditor.

If you are not the head of a family the garnishment is based on 25% of your wages. You always get to keep the first $217.50 per week after taxes.

If you are the head of a family the garnishment *should* be based on 15% of your wages. You are the head of a family if you support at least one other family member.

You may need to object to the garnishment if you are head of a family. You can use the form from the court to request a hearing to have your garnishment based on 15% of your wages instead of 25%. There is no timeframe to request a hearing on a wage garnishment.

A wage garnishment can be for more money if it is for child support or spousal support.

The only ways to stop a wage garnishment are to pay the judgment or file for bankruptcy.

If you are an independent contractor (not an employee) then the creditor can try to garnish all of your employment income. Some or all of the income you earn as an independent contractor may be exempt. Contact a lawyer immediately if your employment income is garnished.

- **Order You to Appear in Court For A Debtor's Examination**

Judgment creditors can get a court order for you to appear in court to answer questions about your income and assets. This is called a "debtor's exam." The purpose of the debtor's exam is for the creditor to find out what kind of income and assets you have that could be used to pay the judgment.

You will receive a court order that tells you to go to a court hearing. It may be called an "Order In Aid of Execution." You should go to the debtor's exam. **If you do not show up to the debtor's exam, the judge could issue a warrant for your arrest.**

At the debtor's exam you may be put under oath. The creditor has the right to ask you questions about your bank accounts, your assets, your income and other questions about your finances. You must answer the questions truthfully. The creditor may try to get you to agree to a payment plan. You do not have to do this. You should not agree to do anything you don't want to do. Your only obligation is to show up and answer the questions truthfully. Listen to the questions and answer only what is asked of you.

III. BANKRUPTCY

- The filing of a bankruptcy should always be your last choice.
- Bankruptcy can stay on your credit history for up to 10 years.
- You can only file Chapter 7 bankruptcy every 8 years.

The filing of a bankruptcy is intended to give you a fresh start. The timing of the filing is very important. You want to make sure that you do not wind up in the same position again. Here is what we mean by that.

The filing of a Chapter 7 bankruptcy is intended to give you a fresh start. That means:

- you would be able to pay all your regular bills; and
- you would not have to go into more debt.

If you know you will continue to pile up debt, a bankruptcy may not be a good idea. Here are two examples.

1. John Doe had an accident. John did not have insurance. John was in the hospital. John cannot pay the hospital bills. John is all better. If John could get rid of the hospital bill, he could pay all his other bills.

2. John Doe had an accident at work. John did not have insurance. John was in the hospital. John cannot pay the hospital bills. John still needs medical treatment. John will not be able to pay those medical bills.

In the first example, John would get a "fresh start" if he filed bankruptcy. He could get rid of his big bill and pay all his other bills. It may be a good time for John to file bankruptcy.

In the second example, John will continue to need medical treatment. John will not be able to pay the medical bills. It is too soon for John to file for bankruptcy. John should wait until his medical treatment is over before filing for bankruptcy.

Filing for bankruptcy means you do not have to pay past debts. Filing for bankruptcy will not protect you from future debt. If you know you will continue to get bills you cannot pay, wait to file for bankruptcy. You want to make sure that you do not wind up in the same position again.

A Chapter 7 bankruptcy costs $338.00. A Chapter 7 Bankruptcy takes about 4 months from start to finish. You can file a Chapter 7 Bankruptcy only once every 8 years.

For more information on Chapter 7 Bankruptcy, contact an attorney. If you cannot afford an attorney, contact Legal Aid of Nebraska by phone at 1-877-250-2016 or on line at legalaidofnebraska.org.

If you have tried to work out payments and you know there is no way you will be able to pay off your debts, bankruptcy may be right for you.

If a judgment creditor cannot take anything from you, filing a bankruptcy may not be in your best interest.

IV. HOW TO STOP A DEBT COLLECTOR FROM CONTACTING YOU

You can send a letter to the debt collector. Use SAMPLE LETTER B, attached to this Handbook, as a model for your letter. If you are receiving state or federal benefits, use SAMPLE LETTER C, attached to this Handbook, as a model for your letter. Make a copy of your letter. Send the original by certified mail, return receipt so you will have proof that the debt collector received the letter.

Once the debt collector receives your letter it may not contact you except to tell you there will be no further contact or to tell you that they, or the original creditor, intend to take some specific action.

If you have been sued, you should seek legal advice regarding the lawsuit. The SAMPLE LETTER B or C does not stop the creditor or debt collector from filing a lawsuit.

SAMPLE LETTER A

Date_____

_____
(Name of Debt Collector)

_____
(Address of Debt Collector)

_____
(City, State, Zip Code of Debt Collector)

Dear Sir or Madam:

I am writing you pursuant to the Fair Debt Collection Practices Act ("FDCPA") regarding the debt to _____, Account Number _____. I do not think I owe this debt.

I dispute the validity of the debt you are attempting to collect. The FDCPA gives me the right to obtain verification of a disputed debt from a debt collector.

I demand verification of the debt you are attempting to collect from me by sending to me the following information:

1. an explanation of the nature of the debt-who I owe and for what;
2. a copy of any contracts or documents that are the basis for the debt you are attempting to collect;
3. the outstanding balance allegedly due on the disputed debt; and
4. an accounting of how the outstanding balance was computed.

You are required by law to cease any further collection of the disputed debt until you provide verification of the disputed in accordance with the FDCPA.

Sincerely,

_____
Your Name

SAMPLE LETTER B

Date_____

_____
(Name of Debt Collector)

_____
(Address of Debt Collector)

_____
(City, State, Zip Code of Debt Collector)

Dear Sir or Madam:

I am writing you pursuant to the Fair Debt Collection Practices Act ("FDCPA") regarding the debt to _____, Account Number _____.

I am writing to ask that you stop contacting me.

This letter is not meant in any way to be an acknowledgement that I owe this money.

Sincerely,

_____
Your Name

SAMPLE LETTER C

Date_____

_____
(Name of Debt Collector)

_____
(Address of Debt Collector)

_____
(City, State, Zip Code of Debt Collector)

Dear Sir or Madam:

I am responding to your contact about an alleged debt you are attempting to collect. You contacted me on _____, 20__. You identified the alleged debt as _____, Account Number _____.

My only source of income at this time is from _____ benefits, and I receive only $_____ per month. I believe that all of my income is exempt from collection and creditors may not garnish these payments.

Sincerely,

_____
Your Name

WHERE TO GO FOR HELP IF YOU CANNOT AFFORD AN ATTORNEY

You may not be able to afford to pay a lawyer to represent you. If so, you may be able to get free help or you may be able to represent yourself in court. Some resources are:

LOW-INCOME LEGAL SERVICES

LEGAL AID OF NEBRASKA
legalaidofnebraska.org

If you cannot afford an attorney, you can call any one of Legal Aid of Nebraska's AccessLines® on page 2 of this Handbook to see if you qualify for assistance. You can also apply online at legalaidofnebraska.org.

LAW SCHOOL LEGAL CLINICS

UNIVERSITY OF NEBRASKA COLLEGE OF LAW CIVIL CLINICAL LAW PROGRAM
http://liferaydemo.unl.edu/web/law/academics/curriculum/clinics
A limited number of cases are accepted by the UNL Civil Clinical Law Program. Clients are represented by students under the supervision of College of Law faculty. The telephone number is 402-472-3271.

CREIGHTON UNIVERSITY SCHOOL OF LAW LEGAL CLINIC
http://www.creighton.edu/law/clinics/civillawclinic/index.php
For Douglas County residents only. A limited number of cases are accepted by the Creighton Legal Clinic. Clients are represented by lawyers assisted by third year law students. To complete an application for assistance call the Clinic at 402-280-3068 between 9:00 a.m. and 4:00 p.m. Monday through Friday.

SELF-HELP RESOURCES

NEBRASKA SUPREME COURT SELF-HELP FORMS

http://court.nol.org/self-help/
The Nebraska Pro Se (Self Help) Committee has developed some self-help forms. Visit their website to see what forms are available.

SELF-HELP CENTERS

Several Courthouses around Nebraska have a "Self-Help Desk" staffed by volunteers to assist people representing themselves in court. The Douglas County Courthouse in Omaha, the Madison County Courthouse in Madison, the Hall County Courthouse in Grand Island, and the Scotts Bluff County Courthouse in Scottsbluff have all had Self-Help Desks. Typically, appointments are not needed at these Self-Help Desks, and people are seen on a first-come, first-serve basis. However, these offices may experience temporary closures or changes in office

hours. You should contact the Clerk of the District Court in the appropriate county to see if a Self-Help Desk is available to help you.

LEGAL AID OF NEBRASKA'S ACCESS TO JUSTICE (A2J) CENTERS

Legal Aid of Nebraska's A2J Centers are self-help centers where low-income people can access legal resources including computers, forms, and self-help clinics.

Omaha
Located at 209 S. 19th Street on the second floor**.** The A2J Center is open:
Monday – Wednesday 1:00pm to 4:00pm.
Call 402-348-1069, or toll-free at 1-888-991-9921, or visit our website at legalaidofnebraska.org to find out more information. *The hours the A2J Center is open may vary.*

Lincoln
Located at 941 "O' Street, Suite 800, Lincoln, NE. The A2J Center is open:
Monday and Wednesday 1:00pm to 4:00pm
Thursday 9:00am to 12:00pm
Call 402-435-2161, or toll-free at 1-800-742-7555, or visit our website at legalaidofnebraska.org to find out more information. *The hours the A2J Center is open may vary.*

Grand Island
Located at 1811 W 2nd St., Suite 440, Grand Island, NE**.** The A2J Center is open:
Tuesdays 12:00pm to 3:00pm.
Call 308-381-0517 or visit our website at legalaidofnebraska.org to find out more information. *The hours the A2J Center is open may vary.*

LIBRARIES

STATE LIBRARY
http://www.supremecourt.ne.gov/state-library/index.shtml
You can go to the State Library if you need access to legal resources including using the internet to do legal research. The State Library is located in room 325 at the State Capitol Building in Lincoln. The telephone number is 402-471-3189.

PUBLIC LIBRARIES

Your local public library may have some resources and public access to computers and the internet. To find your local library you can visit http://www.publiclibraries.com/nebraska.htm.

UNIVERSITY OF NEBRASKA COLLEGE OF LAW LIBRARY
http://law.unl.edu/library/
The UNL College of Law Library is located on the east campus of UNL. The Law Library has one

public access computer for members of the public to conduct legal research. The general telephone number to the law school is 402-472-2161.

CREIGHTON UNIVERSITY LAW SCHOOL LIBRARY
http://www.creighton.edu/law/library/
The Creighton Law School Library has public access computers available for legal research. Reference assistance is also available. The general library telephone number is 402-280-2875. The Law Library is open to the general public with legal research needs from 7:00 a.m. to 7:00 p.m. Monday through Friday while school is in session. Hours may vary during breaks and over the summer. It is located in Omaha on the corner of 21st and Cass Streets on the second floor of the Ahmanson Law Center.

REFERRAL SERVICES

Referrals to private attorneys are available. Private attorneys may charge for their services.
OMAHA BAR ASSOCIATION LAWYER REFERRAL SERVICE
The service refers callers to private practicing attorneys in Douglas and Sarpy counties. For more information call 402-280-3603 or visit their website at:
http://omahabarassociation.com/lawyerreferral.asp.