
Swift Platinum

Legal 911™

for Windows

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SYSTEM REQUIREMENTS

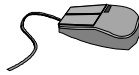
Operating System

Your computer must have Microsoft Windows 3.1, Microsoft Windows for Workgroups 3.11, Microsoft Windows 95, or Microsoft Windows NT 3.x, or higher versions of these operating systems.

Disk Space

The main program requires approximately 10 megabytes of disk space on your hard drive. The video and articles remain on the CD ROM.

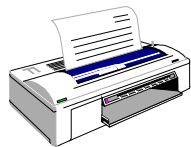
Hardware



A mouse or pointing device is required.



A CD-ROM reader is required to use the program. To view videos you must have a multimedia kit and speakers.



To print out any items you must have a printer. Although the program will operate with dot matrix printers we recommend ink jet or laser printers for the best results.



To access our web site you must have a modem and a connection to the Internet.

INSTALLATION

For Windows 3.1, Windows NT 3.x or Windows For Work Groups

1. Place the CD into your CD-ROM drive.
2. From the Windows program Manager, click on **FILE** and then click on **RUN**.
3. Type in **D:\COS16\CDSETUP** and Press Enter. (If your CD-ROM drive is not D, then change it to the letter associated with your CD-ROM drive.)
4. Follow any instructions that appear on the screen.

For Windows 95, or Windows NT 4.0

1. Place the CD into your CD-ROM drive.
2. In the start-up screen, click on **START** and then click on **RUN**.
3. Type in **D:\COS32\CDSETUP** and Press Enter. (If your CD-ROM drive is not D, then change it to the letter associated with your CD-ROM drive.)
4. Follow any instructions that appear on the screen.

NOTE: Please be sure that you install correctly. Although the programs are the same, you must install the proper version of the software for your operating system.

WELCOME TO LEGAL 911

Swift Platinum Legal 911 provides you with three different resources, packed with legal advice. These programs are:

- Videos with tutorials
- 911 Law Library
- The 50 Most Commonly Asked Legal Questions

Special Bonus!

Legal 911 also includes two powerful financial calculators. Whether you need to calculate an annuity problem, do a complete mortgage loan amortization or find out the loan payment on your new car, our financial calculators will do the trick. A complete manual for the calculators appears at the end of this manual.

And now, back to Legal 911...

We'll review how each program works below, after a few preparatory words. As practicing attorneys and, unfortunately, too many persons have found out, the first action taken in response to a crisis is the most important. On many occasions persons who were wronged, and had legal rights, made mistakes while handling the problem on their own, or, waited too long to assert their rights and lost important legal protections. Many legal protections which affect consumers the most, like correcting credit card errors, require action within as little as sixty days! With Legal 911, you'll know the time limits, and how to handle these problems or when to go and get professional assistance. Legal 911 provides quick, authoritative answers to the most common legal questions, and

well over 2,000 pages of authoritative legal answers to your questions.


When you have a legal dilemma, turn to Legal 911 to get immediate “first aid.” Legal 911 also goes to bat for you in the never ending battle to shop smart. Whether it’s insurance, automobiles (new or used, purchased or leased), credit cards or real estate time shares, Legal 911 has nuts and bolts advice which will save you money and point out any pitfalls or rough spots.

What you don't know will hurt you- BADLY.

If you use Legal 911 just once you'll earn many times more than your investment in this program. Even better, Legal 911 is backed up by a web site which we will discuss later which updates and adds to this information.

RUNNING LEGAL 911

In Windows 95:

After installation you will have a new entry on your task bar for Legal 911. You may start the program you wish to use by tapping the  key (Windows 95 start) and selecting the icon for the program you wish to use.

From Windows 3.1:

In Windows 3.1, click on the Legal 911 group and select the icon for the program you wish to use.

- 50 Common Questions
- Legal 911
- Financial Calculators

We'll cover each of these programs separately.

THE 50 MOST COMMON LEGAL QUESTIONS

Fortunately, many legal questions DO have rather simple yes or no answers. After consulting with many lawyers and consumer advocates, we have created a “book on disk” containing brief answers to the most common legal questions. Many of these questions have quick, clear answers- a few require referral to more detailed information.

The 50 Most Common Legal Questions is a “book” on disk. At the bottom right hand corner of the screen notice that the page number which you are on is shown, and you can click to “turn” the page forward or backward. To select one of the questions, click on the topic and then “Jump to Selection,” or double click on the selection. There is more than one page of articles, so use your mouse to pull down the thumb (small box) on the elevator bar. The top right corner of each page contains an area dotted in a small triangle. Like a paper book you can “dog ear” the pages, electronically of course! Click on the triangle and you will be prompted for a name for your bookmark. To go back to a bookmark, click on “Marks”.

LEGAL 911
File Edit Page Help

AIRLINES- BUMPING (OVER BOOKED FLIGHTS)

AIRLINES- LOST BAGGAGE

If an airline loses my luggage, what are my rights?

Airlines liability for lost or damaged baggage on flights within the United States is limited to \$1250. Airlines are not liable for "inconvenience" but just for hard losses. Fortunately lost baggage is less and less frequent with airlines having much better tracking of baggage. However, items of unusual value like cameras and jewelry are not covered. You must declare and pay extra if you have items above \$1250. Many airlines as a matter of policy don't accept baggage of higher value. Your homeowner's policy may provide coverage if the airline is not required by law to cover your losses. If an airline totally loses your bags, they will be required to pay the used value of the items, not their replacement cost. At the airport, the airline will, upon polite request, provide funds to obtain "personal comfort items." It is necessary to file a claim if your baggage is lost or delayed, which you can do at the terminal. To get a claim paid it will be much easier if you have receipts for the items which were lost or damaged. In aggravated cases you may go to the FAA, or to local small claims court.

LEGAL 911

Topics Index Marks ?

- THE 50 MOST COMMON LEG
- INTRODUCTION
- AIRLINES- BUMPING (OVER
- AIRLINES- MISSED FLIGHTS
- ARREST
- ATTORNEYS- HOW DO I SEL
- AUTO ACCIDENT- SLOW INS
- AUTO ACCIDENT- SERIOUS
- BANKRUPTCY- DISCHARGE
- BANKRUPTCY- OBTAINING C
- BANKS- AUTOMATIC TELLE
- COLLECTION AGENCY- HAR
- COOLING OFF PERIODS
- COPYRIGHT
- CREDIT BUREAUS- ADVERS

Jump to Selection Back

Previous 4 Next

The topics for the 50 most common questions are:

AIRLINES - Bumping (Over Booked Flights); Lost Baggage; Missed Flights, Delays; Canceled Flights

ARREST

ATTORNEYS - How Do I Select An Attorney?

AUTO ACCIDENT - Slow Insurance Payment; Serious Personal Injury

BANKRUPTCY - Discharge Of Taxes; Obtaining Credit After Filing

BANKS - Automatic Teller Cards and Electronic Funds Transfer

COLLECTION AGENCY - Harassment;

COOLING OFF PERIODS

COPYRIGHT

CREDIT BUREAUS - Adverse Credit Report

CRIMINAL LAW - Drunk Driving; Victim Of Crime; Sealing Of Criminal Record

DEFECTIVE PRODUCTS

DIVORCE - Moving Children Out Of State; Collection Of Child Support; Increase Or Reduction Of Child Support

ESTATE TAX - Amount, Planning

FORECLOSURE

HEALTH CARE - Living Wills - Death With Dignity; Health Care Power Of Attorney

INVENTIONS - Patents

JURY DUTY

LANDLORD- TENANT DISPUTES

LAWSUIT

MARRIAGE - Debts; Common Law

MINORS - Contracts

NEIGHBORS - Dogs, Cats, Loose Animals; Noise; Trees

PURCHASING A HOME

SMALL BUSINESS - Should I Incorporate?

TAX - Offer In Compromise; Record Keeping; Mistake On Tax Return; Audit; Hobby Versus Business; Independent Contractor Status;

TELEPHONE - 900 Line Charges

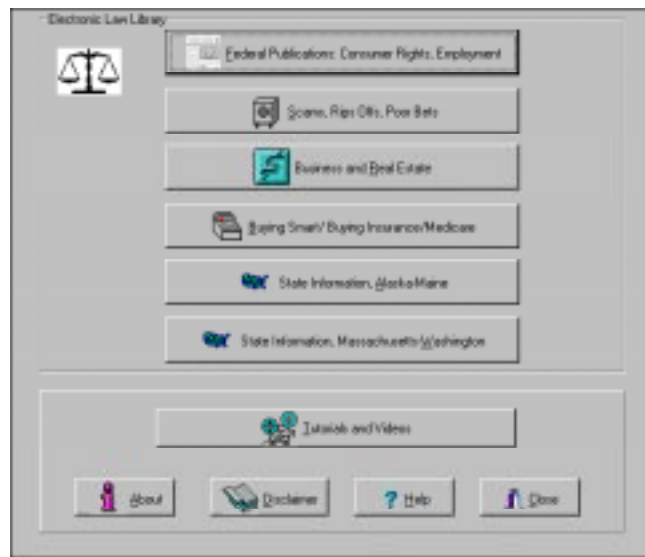
TRADEMARKS

TRAFFIC TICKETS - Speeding;

WILLS - Should I Have One? Avoiding Probate; Disinheriting; Handwritten; Revocation

LEGAL 911 LAW LIBRARY

The 911 Law Library contains detailed information on many topics. The Windows 95 main menu appears below:



To select the publications or videos you want, click on the appropriate button. There are over 200 publications contained in this edition of Legal 911.

A few individual items deserve special mention. The six volume Consumer Resource Handbook is the finest compilation of information on solving consumer problems available at any price. Among the jewels in this work are the addresses of virtually every government and private resource that can help you with solving a problem. Complete information on using the 911 Law Library is available on the pages which follow.

Our Web site, www.cosmi.com, provides continuous updates to Legal 911, special reports on issues, and periodic meetings to discuss legal questions via Internet Relay Chat.

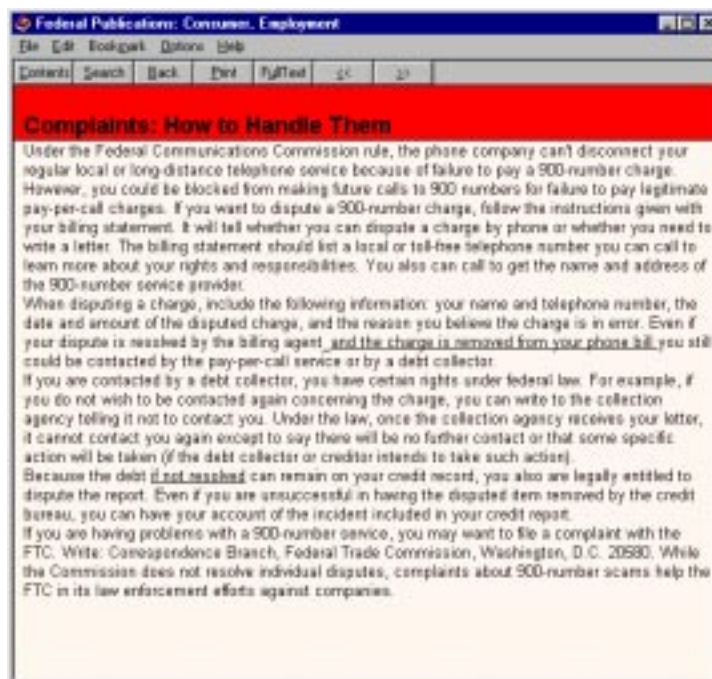
We welcome your visits and suggestions for topics.

NOT ON THE INTERNET?

This is a great incentive to get on line. A special offer for Internet access is available with this program. Further information is available from the Installation menu.

USING THE 911 LAW LIBRARY

An example screen from the 911 Law Library appears below:



Navigating

To read about a particular topic, simply scroll down the list and double-click on its name.

You can move anywhere within the file by clicking on a link (a green, underlined word or phrase), or by clicking the << (reverse) or >> (forward) browse buttons to display the topics in sequence.

You can return to your previous topic by clicking the Back button. To backtrack by several jumps, click Back until you reach the desired topic; or click the History button to display a list of where you've been, then double click the topic to which you wish to return. The History window will close automatically when you leave the online manual.

Marking your place

If you plan on referring to particular topics frequently, you may wish to place a "bookmark" at that topic. Simply display the topic which you wish to mark, and select Bookmark/Define. The topic's actual name will appear in the Bookmark Name box; you can give the topic a different name if you wish, then click OK. The next time you want to jump directly to that topic, select Bookmark, and then click on the topic name from the drop-down list (or if the topic is one of the first nine in the list, you could type the corresponding number instead). If the bookmark is not on the drop-down list, select More... , highlight your topic, and click OK.

The bookmark information is stored in your Windows default directory (for most users, this will be C:\WINDOWS) as WINHELP.BMK. Please do not move, rename, or delete this file. If you want to remove a bookmark, click on Bookmark, Define... , enter the name of the bookmark in the Bookmark Name box, and click Delete. When you have deleted the last bookmark, WINHELP.BMK will be deleted by Windows.

Copying to file

To copy part of the legal information as ASCII text into a word processor, Click Edit/Copy, and then select a portion of text (if you want to copy the entire topic, you do not need to highlight anything). Then click Copy, and the material is automatically copied to your Windows Clipboard. Now open (or return to) your favorite word processor and Paste the text into your document. Since Windows always outputs the material as ASCII text, you may have to remove "hard returns" from your selection.

Printing

To print out an entire topic, display that topic and select File/Print Topic.

To print an excerpt, Click Edit/Copy, and then select a portion of text. Then click Copy (if you click copy without selecting any text, you are copying the entire topic). Once you have copied the material you wish to print, open your favorite word processor and Paste the text into a new document. You may now print the text using your own word processor's print command.

Taking notes

You can insert notes anywhere in the online manual by selecting Edit/Annotate. Then fill in your notes and click Save; a picture of a paper clip will appear at the beginning of the topic where you made the annotation.

To display any annotation, click on the corresponding paper clip.

The text of your annotations is stored in your Windows default directory (for most users, this will be C:\WINDOWS) as {name of file}.ANN. Please do not move, rename, or delete this file. To remove your annotations, display the annotation and click Delete.

When you have deleted the last annotation, the *.ANN will be deleted by Windows.

Word searches

Legal 911 allows you to conduct powerful word searches including logical searches as described below using "AND," "OR," "PROXIMITY," "NOT," "EXACT" and "WILDCARD" searches.

Left-click once on the Find button to open the word search dialog box. Type the word you wish to find in the Search For box; or, you can select a prior search term by clicking on the down arrow. You do not need to specify capitalization (the search is not case specific).

If you want to limit your word search to the words in the topic titles, select "Topic Titles Only." Once you have set your full text word search parameters, click Search... to locate the appropriate topics.

Once you have found the relevant topics, you can highlight and select an individual topic by clicking on Go To; or you can simply click Next (or Previous) to view every occurrence of your searched-for text in sequence (the scroll bar will advance as you change topics).

You can customize your search in many ways:

- "AND SEARCH": To locate all the topics containing two or more words, type the words with AND in between them. For example:

CREDIT AND FRAUD

- "OR SEARCH": To locate all the topics that contain either one word or another, type the words with OR in between them. For example:

MORTGAGE OR TRUST

- "PROXIMITY SEARCH": To locate all the topics that contain two or more words, with those words close to each other, type the words with NEAR between them. You can specify anywhere from 1 and 50,000 words between your search terms; the default value, 8, can be changed by selecting Hints... .

DIVORCE NEAR CARS

- "NOT SEARCHES": To locate all the topics that contain one word but not another word, type the two words with NOT between them.

CREDIT NOT MORTGAGE

- If you want to find an exact phrase, enclose the entire phrase in quotation marks " ".

"FAMILY LEAVE ACT"

- If your word can end in more than one spelling, substitute a single asterisk * for the variable letter or letters. For example, rad* would find radio, radar, radical, radishes, or radiators.

Any of these search specifications can be run in combination by enclosing the individual specifications in parentheses ().

If you try to treat one of the search parameters (**and or near not**) as a searched-for word, the search engine may ask you to choose another word (if that is the only search term you have entered); or it may ignore those words when they are part of a longer search string.

Complete instructions are available from the search screen by clicking on the Hints... button.

Using Help

For more detailed information on using this or any other Help file, simply select Help/How to use Help from the online manual's menu bar.

STATE SPECIFIC INFORMATION

State agencies such as the Insurance Regulation Department, State Attorney General, or Child Support enforcement office have created informational publications, which are available from the 911 Law Library. These are official positions of the various states. The following 31 states have created publications:

Alabama	Minnesota
Alaska	Missouri
Arizona	Nebraska
Arkansas	New Jersey
California	North Dakota
Colorado	Oklahoma
Connecticut	Oregon
Delaware	Pennsylvania
Florida	South Carolina
Georgia	South Dakota
Hawaii	Tennessee
Illinois	Texas
Iowa	Utah
Kansas	Vermont
Maine	Washington
Massachusetts	

At the time when this program was released there were no official state publications which were generally available from any states

which are not listed above. The staff of Legal 911 is in regular contact with state governments and will add revised publications or new materials to the Legal 911 web site. If your state is either not listed, or the publications available from your state do not cover a topic of concern to you, first look to see if there are federal government publications. In many cases federal law controls. In all cases, federal consumer protection laws set a “minimum” standard below which no one can go without incurring liability. *Please accept our apologies in advance if we do not have state publications on topics of your interest. We will be adding publications as produced on our web site.*

A master topic list is available from Appendix 1.

FINANCIAL CALCULATORS

Legal 911 includes two financial calculators. After clicking on the Financial Calculators icon, the main menu screen shown below appears.



The hand held financial calculator, in addition to normal mathematical functions, also provides:

- Annuities
- Discounted Cash Flows
- Simple Loans
- Currency conversions:
Canadian Dollar, German Mark, British Pound, Yen,
Italian Lire, Mexican Peso, Swiss Franc, French Franc
[you must enter the conversion rate]

The hand held financial calculator appears below. The hand held financial calculator is unique because it contains an "adding machine" tape feature. Results of your calculations can be printed out or exported to other applications. If for any reason you do not want a "tape" print out of your calculations, you can press the HIDE button (on the bottom right of the calculator) to shut off the "tape".



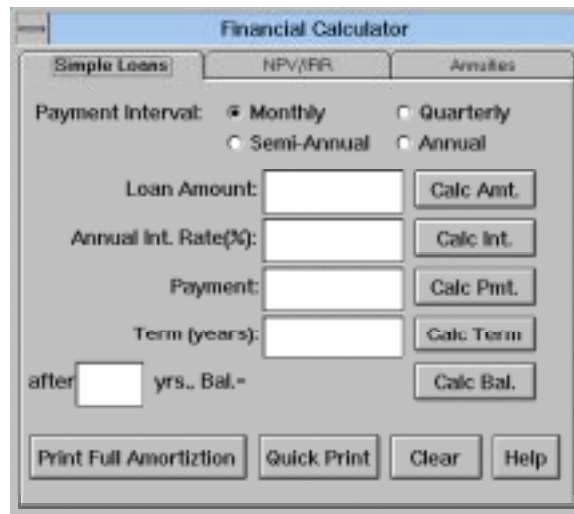
Notice that the financial calculator contains a "HELP" button in the upper left hand corner which provides comprehensive help as to

every available calculation. Pressing the *HINT* button and a key provides you with help specific to that key.

When using this calculator to calculate annuities, discounted cash flows or simple loans, you enter all of the items which you have, except for the one that is being solved. So, in doing a simple loan, enter all of the parameters except for the one that you are solving, and then tap the red CPT [short for compute] key to get the answer.

If you are familiar with hand held financial calculators you will find the hand held calculator to be a breeze. The "forms" based financial calculator calculates: Net Present Value/Internal Rate of Return, Discounted Cash Flow and Annuity Problems

The main screen of the forms based financial calculator appears below:

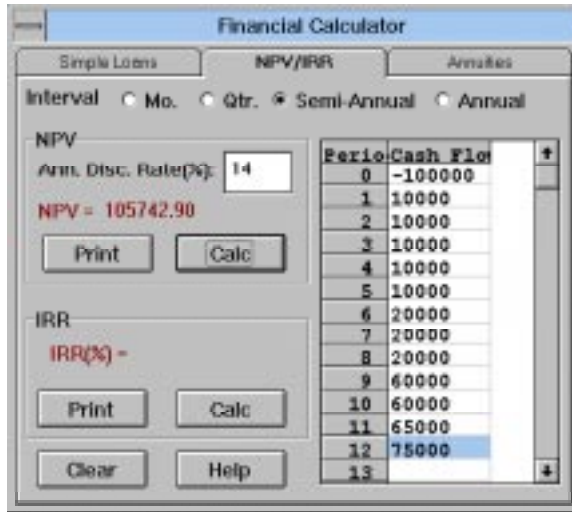


The image shows a screenshot of a software application titled "Financial Calculator". It features three tabs: "Simple Loans", "NPV/IRR", and "Annuities". The "Simple Loans" tab is currently selected. The interface includes several input fields and buttons:

- Payment Interval:** Radio buttons for "Monthly" (selected), "Quarterly", "Semi-Annual", and "Annual".
- Loan Amount:** A text input field with a "Calc Amt." button to its right.
- Annual Int. Rate(%):** A text input field with a "Calc Int." button to its right.
- Payment:** A text input field with a "Calc Pmt." button to its right.
- Term (years):** A text input field with a "Calc Term" button to its right.
- after [] yrs., Bal. =** A text input field with a "Calc Bal." button to its right.

At the bottom of the window, there are four buttons: "Print Full Amortization", "Quick Print", "Clear", and "Help".

To select which problem you wish to solve, click on the notebook tabs.



As you notice from the illustration above, each screen has a "HELP" button which explains how to make each calculation.

COMPANION PROGRAM

Cosmi Legal 911's companion program is the Cosmi Multimedia Law Library. The Cosmi Multimedia Law Library contains 750 categories of legal forms. Used by many attorneys, accountants, banks, real estate professionals and government agencies, the Multimedia Law Library contains legal forms for your personal, family, estate planning, real estate and business needs.

SUPPORT

We encourage all of our users to provide comments and suggestions about this program. This program is supported by voice, fax and Internet e-mail.

Voice Support



For telephone support, call Cosmi Customer Service at 1-310-886-3510:

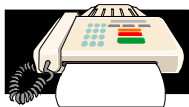
Monday through Thursday, 8:30 am - 12:00 noon and 1:00 pm - 4:00 pm. Pacific time.

Friday, 8:30 am - 12:00 noon. Pacific time.

E-mail

Support questions may be addressed to cos550@aol.com

Fax



You may fax any customer support questions to: 310-886-3517.

Acknowledgments

Team Cosmi, the only fully integrated software developer and publisher in the budget software industry, wishes to give special thanks to Team Cosmi members who made special contributions to this program:

Team Leader: George Johnson; Concept and Executive producer of Legal 911: Herb Kraft; Actor: Ken Kurtis; In House Programming: Bob Truxal; Art: Susan Randle; Marketing: Ray Allen, Randy Jick, Beverly Johnson; Special thanks to Amy Seeberger for programming and document conversion routines.

Disclaimer

This publication is designed to provide accurate and authoritative information in regard to the subject matter covered. It is sold with the understanding that the publisher is not engaged in rendering legal, accounting or other professional advice. If legal advice or other expert assistance is required, the services of a competent professional person should be sought.

Copyright

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Appendix 1-Master Topic List.

Note: After this manual has gone to press, additional materials may be added to Legal 911. Please review the "readme" file for information on last minute additions to the program.

☞ Note: We apologize in advance if there are no publications from your state, or there is no publication related to your area of interest from your state. Remember that federal law specifies a minimum below which no state can go. In addition, publications from other states on the same topics will have general information which you may find to be very useful. Our web site will contain additional publications as these are made available. Our web site can be found at:

www.cosmi.com

Federal publications (or publications with national scope):

900 Line Rules; ADA- General; ADA - Employees Rights; ADA - Employer's Responsibilities; Airline Passenger Rights; Art sales scams; Automatic Checking Debits; Billing errors- credit cards; Automobile- Extended Warranties and Service; Automobiles - Buying Used Cars; Book clubs; Business Credit- Equal Opportunity; Business Opportunities- Investing; Business Opportunities - Federal Regulation; Business Opportunities - Vending and Display; Business Opportunities - Work at Home Scams; Buying by phone - Small Business; Car Rental - Basic Guide; Child Support - Federal CSE Program; Child Support - list of all state agencies; Child Support - Opening a case; Consumer Product Safety Commission - Reporting injuries; Consumer Product Safety Commission - Recalls; Consumer Resource

Handbook, six volumes; Continuation of Insurance Benefits - Cobra; Copyright Basics; Copyright- Education/Library Copying; Cosigning a loan; Credit Card Blocking; Credit Cards - Choosing and using them; Credit Cards/ATM's- lost or stolen cards; Credit Reporting - errors and correction; Credit Reporting - Disputing errors; Credit Reports- Employment applications; Credit - Divorce related issues; Credit - loans secured by your home; Electronic banking (EFT) - rights; Employment discrimination; Employment - scams; Equal credit opportunity; Fair Credit Collection; Family leave act; Financing a car - warnings; Flood insurance/catastrophes; Freedom of Information; Gemstones - Investments; General Consumer Complaints; Hiring someone to work in your home - legal requirements; Home equity line of credit; Home financing- primer; Home loans - ARM's; Home Loans - Refinancing Guide; Home purchasing - primer; Immigration- Becoming a citizen; Immigration - Discrimination in employment; Internal Revenue Service- audits, appeals; Internet - "cybershopping" rights; Investment scams - telemarketing; Investment scams - precious metals; Jewelry - basic information; Land Sales Rights; Layaway purchasing - legal rights; Life Insurance - Basics; Medical leave; Medicare Handbook - 7 volumes; Naturalization - becoming a citizen; Nursing Home Selection; Patents; Pension Rights - ERISA; Pensions- claiming benefits; Purchasing an automobile - guide to sales and promotions; Real Estate - reverse mortgages; Repossession of a vehicle; Righting a Wrong - Fast Facts; Second Mortgages - General information; Social Security - FAQ; Spas and Health Clubs; Telemarketing fraud - general information; Telemarketing fraud - reloading; Time shares - purchasing; Time shares - resales; Trademarks - obtaining a federal trademark; Travel Fraud; Travel Abroad; Utilities - consumer advocates; Veteran's Rights; Warranties

Alaska

Crime Victim Assistance; General Insurance Information.

Arizona

Automobile Insurance - FAQ; Guide to purchasing homeowner's insurance; Homeowner's Insurance - FAQ; Crime Victims rights.

California

AFDC and child support; Auto Insurance - FAQ; Can I work with my lawyer?; Child Support- Establishing Paternity; Out of state child support collections; Selecting an insurance agent; Steps to take after an automobile accident; Title Insurance

Colorado

Child support - general; child support - Custodial Parent Information; Child support - non-custodial parent information; Child support collection - employer guide;

Connecticut

Bankruptcy Summary; Child Support; Credit Repair Scams; Credit Reports - errors.

Delaware

General consumer warnings

Florida

Auto Insurance FAQ; Automobile Lemon law; HMO Frequently asked questions; Health Insurance - FAQ; Homeowner's Insurance - FAQ; Life Insurance, Frequently asked questions; Medicare Frequently asked questions; Rights of Crime Victims

Hawaii

Child support - faq; Child support - services available

Illinois

Auto Insurance Basics; Homeowner's Insurance - Basics; How to make a claim on homeowner's insurance

Kansas

Auto Insurance Requirements - FAQ

Maine

Insurance Complaints

Massachusetts

Consumer Rights - General; Credit Reporting; Home Insurance - FAQ; Lemon Law- new cars; "Lemon aid" - lemon used cars; Long term care; Tenant's rights; Worker's Compensation - Employees; Worker's Compensation - Employers.

Minnesota

Landlord-tenant handbook, 4 volumes

Nebraska

Medicaid HMO's; Pre-Need Funeral Arrangements; Spousal Impoverishment (Nursing Home Care.)

North Dakota

Crime Victim Organizations

Ohio

Automobile Lemon Laws; Automobile Repair Rights; Consumer Sales Rights; Crime Victim Rights; Home Improvement Rights; Medicaid Fraud

Oregon

Automobile Insurance FAQ; Child Support Collection Program; Choosing an Insurance Company; Credit Life Insurance; Earthquake Insurance; Guide to purchasing auto insurance; Guide to purchasing homeowner's insurance; Medicare HMOs; Renter's Insurance; Senior Citizen Insurance counseling; Terms used in insurance policies

South Carolina

Business and homeowner's insurance; Disaster Claims and Disputes; Health Insurance

South Dakota

Credit cards; Dispute resolution; General Consumer Protection Laws; Landlord/Tenants

Tennessee

Consumer FAQ

Texas

Auto Insurance Made Simple; Auto Insurance - FAQ; Child Support; Commercial Property Insurance; General Insurance - FAQ; Health Insurance- FAQ; Health Insurance - HMO's; Insurance claims settlement disputes; Insurance Fraud; Insurance and those with disabilities; Insurance - Coverage Issues;

Landlord/Tenant Handbook; Tips on purchasing home/renter's insurance; Title Insurance

Utah

Fair Debt Collection; Filing a complaint against an insurance company

Vermont

Automobile insurance; Credit card rights; HMOs; Home Owner's Insurance; Worker's Compensation Insurance

Washington

Crime Victim Assistance; Landlord/Tenant Insurance; Resolving Consumer Complaints

PROGRAM DESCRIPTION

If you have a legal emergency Legal 911 has answers. IRS audits, foreclosure, defective products, landlord tenant issues, divorce, child support, investment scams, insurance claim problems—answers are in here! Well over 5,000 pages of official, authoritative legal information. Hard hitting videos explain the issues to you. **SPECIAL BONUS:** Two full featured financial calculators that calculate loan payments, mortgage amortization and all time value of money calculations. Legal 911 is an unbeatable value- and what you don't know will hurt you. Be safe, know your rights with Legal 911.

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