



PURCHASING A USED CAR

I Just Bought A Used Car; It Needs Work And The Seller Says I Have To Pay For The Repairs. What Are My Rights?

When you buy a used car from a dealer, you take a risk because you don't know for sure about the condition of the car. Most used cars are sold "as is" and, even if there is a warranty, it will most likely require you to pay part of the cost of repairs.



What Can I Do To Protect Myself?

You could try to find a mechanic who could look the car over before you buy it;

You could consider purchasing from friends and/or family who would likely tell you about the vehicle's condition;

You should shop for a loan before you approach a dealer so you know how much you want to borrow and how much the monthly payment will be; and

You could look into getting free help from America Saves (www.AmericaSaves.org) in order to save for a large down payment to reduce the amount of interest you will have to pay; and

You should remember that there is no 3 day right to cancel for car or financing sales so be sure you understand all the terms before you sign a purchase contract.

This is legal information. If you want legal advice that is specific to your situation, you need to talk with an attorney. To find out if you are eligible for free legal advice or representation, please contact Southwest Virginia Legal Aid toll free at 1-888-201-2772 or on line at www.svlas.org.



EXTRA TIME TO PAY Electric or Water Bills

I Have A Serious Medical Condition And My Electricity Is About To Be Cut Off. What Can I Do?

If you or someone in your household has a serious medical condition, you can ask for a 30 day extension of time in which to pay your bill. The person with the serious medical condition and a physician (not a nurse or nurse practitioner) must complete a Serious Medical Condition Certification Form and send it to the utility company. The form can be found at http://www.scc.virginia.gov/publicforms/594/med_cert.pdf



What Is A Serious Medical Condition?

A serious medical condition is “a physical or psychiatric condition that requires medical intervention to prevent further disability, loss of function or death”. Examples of medical intervention could be the use of a ventilator, a dialysis machine, continuous oxygen or medications requiring special storage or access to water.

When Should I Ask For More Time To Pay?

It would be best to ask for more time and file the form before you receive the cut off notice. If you receive a cut off notice and have not yet filed the form, call the utility, tell them about your medical condition and ask for an extension. You will then get 10 days to file the form. These ten days count toward the 30 days you have to pay your bill.

What If My Electric Or Water Is Already Cut Off?

You will need to send the utility company the completed Serious Medical Condition Certification Form within 14 days of the cut off. The company should turn the service back on once they receive the completed form. A reconnection fee can be added to your future bill.

What If I Need More Than 30 Days To Pay My Bill?

You can ask for 30 more days for a total of 60 days once in every 12 month period.

This is legal information. If you want legal advice that is specific to your situation, you need to talk to an attorney. To find out if you are eligible for free legal advice or representation, you can contact Southwest Virginia Legal Aid at www.svlas.org or you can call toll free at 1-888-201-2772.