

ON YOUR SIDE

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An informative presentation from your Pre-Paid Legal District of Columbia/Maryland Provider

FROM THE DESK OF Jeffrey M. Lippman, Managing Partner



SPOTLIGHT

After a hiatus, I am pleased to announce our firm's e-newsletter has returned. We plan to publish our quarterly volumes, tailored to Maryland and D.C.. I know many of our members have missed the home feel to our e-newsletter. We hope that you welcome it's return and will enjoy and share it with others.

As many of you know, the Provider Firm conference was held in November. This is where Pre-Paid Legal Services, Inc. presents it's annual awards. We are proud to announce that for the 8th year in a row, Weinstock, Friedman & Friedman, P.A. earned top 10 recognition and was honored to be the recipient of the Star Performance Award. We also had three attorneys receive WOW Awards (formally known as Member's Choice Awards). We are extremely proud of the WOW Awards since they are awarded by you through praise letters, survey responses, and other feedback measured by Pre-Paid. We have consistently had multiple WOW Award winners, and all our winning attorneys this year have been awarded WOWs in past years.

While the firm did not repeat in winning The Champion Award, we ranked second only to California. While California has five times our membership, we are striving every day to recapture this award. The Champion Award recognizes the law firm achieving the most monetary recoveries and debt reductions for their members resulting from Title I letters or calls.

Many of you are aware of some of the exceptional results we have achieved under Title IV in the recent past. Additionally, our Title III savings have been in the multi-millions in 2008 alone!

I would be remiss if I failed to mention the profound impact the loss of our friend and partner, Ed Friedman, has had on the firm. We know Ed would be proud of our achievements and the successful model he was so integral in building. We are very grateful for the outpouring of thoughts and prayers we received from our PPL membership. While Ed's loss is felt daily, we are confident that our clients did not feel that loss in the form of lesser quality of services performed by the firm.

Pre-Paid Legal Services, Inc. honored Ed by naming it's Ambassador Award, the "Edward J. Friedman Ambassador Award." We are truly honored.

The recent PPL conference focused strongly on customer service and providing our members with WOW - Service From The Heart. We received additional training in customer service and benefited from "best practices" brain storming. We are convinced this training, continued emphasis on service, and our existing structures, keep us poised to remain a top tier firm in the provider network.

PPL repeated it's successful Referral Attorney trainings, which have been held twice this past year in Las Vegas and is scheduled again for Spring '09. Our firm also conducted our own Referral Attorney Training seminar this past summer and

plans to repeat this session. The goal is to advance seamless service when referrals are made to outside attorneys, and to build those attorney's understanding of the PPL concepts, products, and philosophies.

We hope to continue to meet and exceed your expectations and deliver in accordance with our "Four C's" mantra: That is, to provide Current, Competent, Cordial and Correct legal services.

Lastly, on behalf of Weinstock, Friedman & Friedman, P.A., I want to wish you all a happy holiday season and a healthy and prosperous New Year!

Inside this issue:

From the desk of Jeffrey M. Lippman, Managing Partner	1
Consumer Corner MD Foreclosure Development	2
Legal Wellness Checkup	2
Watch Dog Alert	3
Congratulation Corner	4

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CONSUMER CORNER

The State of Maryland reached agreements with 6 mortgage servicing companies who account for approximately 25% of all Maryland mortgages. The agreement is that these 6 companies will voluntarily halt foreclosure procedures while a loss mitigation package is evaluated by the servicing companies. The companies created what they call a "streamlined and transparent loss mitigation process."

The 6 companies are: HSBC, Ocwen, GMAC ResCap, Litton Loan Servicing, AmeriNational Community Services, and Citi.

They have agreed to abide by a pre-

MARYLAND FORECLOSURE DEVELOPMENTS

determined timetable for loss mitigation. Once a complete package is submitted, the company has 75 days to respond with an answer. The agreement also generally provides that lenders will halt foreclosure actions AND penalties will not accrue. Designated representatives have been appointed for each company called "Team Maryland". These reps are the companies points of contact. The companies also are developing

internal incentives to employees who successfully close loan modifications v. foreclosures.

The State already enacted a longer foreclosure required time period of 150 days prior to a foreclosure sale, along with some other less direct measures to stem future foreclosures.

There is also the "Bridge to Hope" loan program, which provides small gap loans at zero% to homeowners facing foreclosure/default. MD Hope Counselors are available at 1-877-462-7555 or www.MDHOPE.org

LEGAL WELLNESS CHECK UP

The firm wants to get all of our members to think of their legal condition similarly to their medical condition. The New Year is great opportunity to review your legal wellness and take a legal "check up".

The following questions are designed to get you thinking about legal matters you may already have on your mind and, most importantly, getting you to call us to you can take advantage of your PPL membership.

1. Are you or any member of your family involved in a law suit at present?
2. Do you or any member of your family have a contract they would like reviewed by an attorney, signed or un-signed?
3. Have you or any member of your family been injured in an accident, at work or in any other manner?
4. Are you or any member of your family involved in a criminal matter or charged with a traffic offense?
5. Do you (and your spouse/ domestic partner) have a Will drafted and executed?
6. Do you (and your spouse/ domestic partner) have a Health Care Power of Attorney and Living Will drafted and executed?
7. Do you (and your spouse/ domestic partner) have a General Power of Attorney drafted and executed?
8. Have you co-signed a contract or obligation for anyone?
9. Do you or any member of your family have any question they would like to pose to an attorney?
10. Are you having an issue with your employer?
11. Are you experiencing challenges resulting from the current economic climate?

If any of the above apply to you please make it your business to call us. We will listen to your situation and review your options. We're here to be of service to you.

WATCH DOG ALERT

Date 5/8/2008 ~ **Message Number** 13011666 **Subject**
Economic Stimulus Payment-Scam Alert

A scam has been identified where people are impersonating IRS and Social Security Administration employees in telephone calls and emails to consumers. These individuals are NOT representatives of the IRS or Social Security Administration and only seek to get your personal information and commit identity theft.

Scam Details:

These individuals are requesting personal information, including Social Security and bank account numbers. Consumers are being told that the information is necessary to obtain the economic stimulus payment. This data is then used to commit identity theft.

Please remember:

- Unless you initiated the contact, Bank will NOT request your personal information (e.g., account number, Social Security number or mother's maiden name) through email, U.S. mail or by phone
- Never give out personal information in response to an unsolicited call or email.
- The only way to apply for a stimulus payment is to file a tax return.
- The IRS will NOT call or email a customer with regard to the stimulus payment

THANK YOU TO OUR MEMBERS

Weinstock, Friedman & Friedman, P.A., thanks all of its clients and especially its Pre-Paid Legal Services, Inc., members, who have once again helped to have the firm named as one of the top law firms in Baltimore. We are the 17th largest law firm in the Baltimore area.

We could not have done it without all of you.

HAPPY NEW YEAR

CONGRATULATIONS CORNER

Dear Victor Lembo.

This letter of appreciation goes out to you and your firm, for your fine legal representation demonstrated recently, on my behalf.

As you know, I was really in a terrible bind; my attorney on another matter inadvertently gave me the wrong date and time, on my divorce settlement court appearance. This appearance was absolutely mandatory.

On the weekend prior to Thursday the 24th, I found out that my divorce settlement date was not scheduled for the 21st but, rather it was scheduled for the 24th at approximately 1 pm in Baltimore County; the same basic time and date as my traffic court appearance, in Harford County.

I made an effort to reschedule the traffic matter but, was unable to do so.

Due to these circumstances, I had to totally rely on you to help me in this very delicate matter. You came through for me and I deeply appreciate it.

Again, thank you for helping me avoid getting driving probation rather than receiving points on my license. As a professional driver, I was looking to avoid any points on my drivers license.

I fully intend to keep my ongoing prepaid legal account.

Again, thank you.

Sincerely, Satisfied member

SPOTLIGHT ON

Brenda Gardner, Firm Receptionist

Brenda Gardner has been the "voice" of Weinstock, Friedman & Friedman since February 24, 1988. Chances are if you have called into our 410 number you have spoken to Brenda. She is the first point of contact for many of our clients and Brenda understands how important it is to make our clients feel comfortable when calling our firm.

Not only does Brenda do an excellent job on the phones but she is great at making our members feel comfortable when they come to our office. Whenever we have an in house event you can rest assured that Brenda has put her stamp on the affair. She makes sure everything is in order so our firm can put its best foot forward.

In addition to Brenda's efforts for Weinstock, she is always looking to help those in need. She is the one who decided that our firm should be a "Lee Denim Day" supporter and she is responsible for collecting all of the donations for this breast cancer event. Our firm holiday project is also spearheaded by Brenda. Whether we have sponsored a particular family or purchased coats to be disbursed to clients of Social Services Brenda is at the helm. She takes delight in shopping for the coats, wrapping them and making sure many who would have had a cold winter will now be warm. When one of our secretary's sons went off to Iraq, Brenda solicited donations for the soldiers.

Dear,

On October 15, my daughter had the misfortune of being charged with intent to distribute marijuana following a routine, but necessary stop by the police for speeding. I was in total disbelief when the police called to tell me this because my daughter had never committed a crime, felony or otherwise. The marijuana belonged to a so-called friend who was a passenger in my daughter's vehicle, but because the marijuana was stashed between the seats of the vehicle and no one confessed as to whom the marijuana belonged my daughter was charged with a felony crime. I called the 800 number to your firm and, to my surprise, an attorney, Michael Moore, promptly returned my call. He very carefully listened to me, answered my questions, and explained the legal process to me and, throughout it all, was very professional.

On October 17, I met Mr. Moore at the courthouse for my daughter's bail review. Not only was he very professional, but he was also kind and easy to talk to. Those are great traits to have when dealing with people who are experiencing legal difficulty. Mr. Moore success-

fully negotiated before the court at the bail review. He had my daughter's bond reduced from \$170,000 to \$25,000, making it possible for me to pay 10 percent of the bond to have my daughter released. During the period between the bail review and the preliminary hearing of November 13, Mr. Moore successfully negotiated with the District Attorney (D.A.) and whoever else because at the hearing, my daughter's case was heard first and the D.A. dismissed the felony charges. The D.A. also dropped the speeding charges since the D.A. said she knew nothing about the charges. The whole thing was just so amazing to me.

Mr. Moore is a real asset to your firm. I hope I never need a criminal lawyer again, but if I do, I will be calling him. In fact, for any one else who may need a criminal lawyer, I will definitely refer him whether or not they are a member of prepaid legal.

Please thank Mr. Moore again for representing my daughter and for doing an outstanding job.

Sincerely,