



# HAMPTON ROADS LEGAL SERVICES

*Putting you in charge of your Financial Life*

Monthly Newsletter

July 2014

## Our Salute to the Military

As many of you know, we have strong ties to the military here at Hampton Roads Legal Services. Colleen, Annette and Edrie Pfeiffer, all served in the military. In addition, all of us are married to current or former military members. The Army is in first place, since Mr. and Mrs. Pfeiffer and Mr. and Mrs. Consolvo all served in the Army. The Navy is in close second, with Desirai's husband, Annette and her husband all serving in the Navy. Finally, the Pfeiffer's son served in the Marine Corp. Apparently, we don't have ties to the Air Force since we have no Air Force members on staff or in our immediate families.

During the month of July, we salute all of those who have served or currently serve in our nation's armed forces. As former service members and spouses of service members, we understand the hardships endured by our military. However, we all remember that the military is not all sacrifice. There are some benefits to serving. This month, we wanted to highlight some of our favorite benefits. We also have an article on mortgage loan modifications for military members and how being in the military affects a bankruptcy and how a bankruptcy can effect being in the military. Lastly, we have some red, white and blue treats you can make at home.



## Our Favorite Military Benefits

### *Edrie Pfeiffer:*

It has been a long time since I served in the military but there were many benefits that I enjoyed while serving. Of course, it was nice to get those discounts and other specials offered by local merchants for active duty military. We bought our first house with a VA loan, which meant we didn't have to put any money down. The commissary and exchange were great for shopping, especially when I was stationed in Korea. I also enjoyed many of the services offered by Morale, Welfare and Recreation (MWR). I went on many tours through MWR while stationed in Korea. In Utah, MWR ran a horse stable and I loved being able to ride on a regular basis. However, my favorite military benefit was what we called military hops. Many installations had regular air flights to other military installations. As an active duty service member, you could fly on those flights on a standby basis. When I was in Korea, a friend and I used a military hop to fly to Japan for a long weekend. Later, when I was stationed in Utah, a friend in California used to fly to Utah on a hop. There was no fee for flying on these flights but you couldn't be guaranteed a seat until the last minute.

### *Harry Pfeiffer:*

My favorite military benefit was military family housing. The best part about it was living on post. That meant very little commute time to work and great savings on gas and wear and tear on the car. I also really appreciated that you move

in without having to put down a security deposit or deposits for electric, gas and water. In fact, all utilities are included in the monthly Basic Allowance for Housing (BAH) which was given by the military then automatically taken for the rent and utilities payment. There was no need to write checks for any of these services. When anything needed repair, a phone call to the work order service desk brought out a repair person to take care of the problem at no cost to me. I enjoyed military family housing so much that I made a career of it. After my 6 years in the Army I finished my 30 year government career as a military housing manager.

### *Colleen:*

I experienced a lot of tangible and intangible benefits while I served in the Army. I was fortunate enough to be stationed in Germany, which made it easy to travel around Europe a little bit. I most likely never would have been able to go to the places I did if I had not joined the Army. One tangible benefit that was really great for my husband and I was being able to use our VA loan eligibility to purchase our first house without having

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## Our Favorite Military Benefits

to put a lot of money down. Without that, we likely would not have been able to purchase a home when we did.

### *Annette:*

My husband is retired Navy and I served in the Navy for 2 ½ years. I get to enjoy several military benefits. The healthcare insurance is probably the benefit that I use the most. We do pay a monthly fee for healthcare but it is by far a small fee compared to most healthcare insurance. The GI Bill is another military benefit that both my husband and I have been able to take advantage of. I went to college and got my degree all paid for by the GI Bill and my husband is currently attending college all paid for by the Post 911 GI Bill. We are both proud to have served our Country.

### *Desirai:*

WavesofHonor.com owned by SeaWorld Parks & Entertainment, is a website that salutes the men and women of the arm forces by offering a little bit of leisure time with their family at no cost. This company allows all service personnel and their dependents free entry to one of their many theme parks yearly. It's their way of thanking the military personnel and their families for all the sacrifices they make. There are many parks to choose from: SeaWorld, Busch Gardens, Adventure Island, Water Country USA, Aquatica SeaWorld's Waterpark or Sesame Place. To take advantage of this special offer, review the eligibility page to see if you qualify, register online and print out your passes.

## Red, White and Blue Meal

In honor of our military and the 4<sup>th</sup> of July, we decided to give you ideas for a red, white and blue themed menu.

For the main course, fix hamburgers with ketchup (red) and blue cheese (white and blue).

As a side, serve tomato slices with mozzarella cheese (red and white) on a blue plate.

Make homemade potato chips out of purple potatoes. Ok it is not exactly blue but it is hard to find blue vegetables. You can also get blue vegetable chips from a specialty store like Trader Joes or Whole Foods.

You can also try to find blue corn tortilla chips and serve with salsa.

Cut a watermelon in half and scoop out the fruit. Chunk the watermelon and mix with strawberries and blue berries. Drizzle with yogurt for dressing.

For dessert, make a strawberry cake, top with vanilla icing and decorate with fresh strawberries and blue berries. If you really feel creative, make a flag using the blue berries for stars and the strawberries for stripes.

Make a parfait of raspberries and black berries with whipped cream or yogurt.

Be sure to carry the theme through to your plates, cups and table decorations.

Hope this gets your creative juices flowing.



## Protection from Foreclosure for Service Members and Non-Service Members Still Going Strong in 2014

By Jeana McMurray, Esq.

Over the past few months you may have heard that the real estate crisis is over. However, your mortgage statement may tell a very different story. What the news media and politicians mean is that the crisis is over for the banks. You, the homeowner may still be in financial despair and facing foreclosure. Some of our servicemen and women have been hit the hardest. The question is, what can you do about it?

Veterans who have loans guaranteed by the Department of Veterans Affairs may find themselves with extra protection against foreclosure. When a VA guaranteed home loan becomes delinquent, the VA assigns special "Loan Technicians" who take an active role in interceding with the servicer in an attempt to avoid foreclosure. This can help open important dialogue between you, the borrower, and the bank. If you are a veteran or service member with a conventional or non-VA loan you can still benefit from the VA's Regional Loan Centers which offer resources and financial counseling. Another great resource for service members and non-service members is to sit and talk with an attorney who focuses on distressed homeowners and foreclosure prevention through loan modifications.

Home loan mortgage modification programs have been increasing in both number and popularity over the last five years. Most modification programs will take past due balances and add them to the "back end" of a loan, bringing the borrower current while at the same time lowering the interest rate of the mortgage to make the future payments more affordable for the homeowner.

The Home Affordable Mortgage Program (HAMP) lowers interest rates thereby reducing a borrower's payment by hundreds of dollars. Notoriously difficult to obtain, the HAMP program began in 2009 and has been the "bread and butter" of home loan modifications ever since. Homeowners are asked to submit financial documentation and a formula is applied to adjust the mortgage to an affordable percentage of a household's monthly income. The HAMP program can lower mortgage interest rates to as low as 2.0%, providing great relief to homeowners strapped by their high interest loans and payments.

A newer program, implemented by the Department of Justice (DOJ) has the ability, in some cases, to lower the principal you owe on your home loan, providing a life raft for those who are "under water" with their mortgage. This can reduce a home loan down closer to the home's actual market value and forgive a portion of the principal balance of the loan.

Chase Bank mortgage holders who have been active duty military at any time since September 11, 2001 are eligible for a "Servicemembers" modification that will lower a home loan interest rate to an unbelievable 1.0%. Active duty and veterans are encouraged to call (757)480-0060 and speak with an attorney who can assist you in getting this great rate.

Today, with increased regulation and administration of these modifications, many borrowers who were previously denied for home loan modifications are now eligible. Servicemen and women are reaping the benefit from these programs which allow borrowers to lower their monthly mortgage payment without having to pay off the delinquency up front.

The Law Office of Heath J. Thompson is incredibly successful at obtaining home loan modifications. If you are behind on your mortgage, or were previously denied for a modification and you would like to be reviewed to see if you qualify, call (757)480-0060 and set up a [free, no obligation, consultation](#).

## Bankruptcy and the Military

By Edrie Pfeiffer

There are several ways that filing a bankruptcy is slightly different for a military member than for a civilian. One of the main concerns of many military members is the effect of filing a bankruptcy on their security clearance. The bankruptcy code contains a provision that says the government may not discriminate with respect to employment against a person solely because they have filed a bankruptcy. This means that the military cannot discriminate against a service member solely because they have filed a bankruptcy. While you may have to list the bankruptcy on your paperwork when going through a screening for security clearance, the fact that you have filed a bankruptcy will not, by itself, cause you to lose your security clearance. I have filed many bankruptcies for high ranking military members and civilian employees without it having any impact on their security clearance. That being said, a Chapter 13 seems to be the preferred bankruptcy by the military since it does show an effort to repay one's debts.

Another concern of many military members is the impact that moving or being deployed during a Chapter 13 will have on their bankruptcy. Since bankruptcy is under Federal law, a move during a Chapter 13 bankruptcy does not mean that the case will be transferred. The nice part of being in a Chapter 13 while in the military is that the pay is done from a central location so moving during a Chapter 13 does not affect the payments to the trustee. However, a move may impact on your ability to make payments since the payments are based on your current income and expenses. If you move to a new duty station, your income and expenses are likely going to change. This will mean that you need to file amendments to your bankruptcy paperwork and may require some coordination with your attorney. Likewise, when you are deployed, your income and expenses may change. We understand the issues involved with our deployed service members and can work with you on making sure that your case is handled appropriately.

A final aspect of bankruptcy that has an impact on military members is their domicile. This is a legal term that refers to your permanent place of residence. For a military member, this may be their current residence but it might be their home of record. When filing a bankruptcy for a military member, an attorney will need to determine what the military members domicile is. The domicile will be based on things like what state your driver's license is from, where you are registered to vote and what state you claim on your taxes. The laws used to protect your assets are based on your domicile so it is important that the proper domicile is determined before a case is filed.

Here at Hampton Roads Legal Services, we are very familiar with the special challenges and concerns of our military members who are facing financial difficulties. As former members of the military or military spouses, we understand your situation. If you, or a family member, are facing financial difficulties and are in the military, we can help you through this process. Call us today for a free, confidential consultation on how bankruptcy can help.



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Hampton Roads Legal Services located in Virginia Beach assists clients with Debt Relief, Bankruptcy, Family Law, and Estate Planning matters. We serve clients throughout Hampton Roads including Virginia Beach, Norfolk, Chesapeake, Portsmouth, Suffolk, and surrounding areas. This firm is not a public legal aid agency.

### *In This Issue...*

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**One of the nicest parts of our practice is when someone sends a friend or relative to us. Be sure that to tell people you refer to us to give us your name so we can recognize and reward you. We would like to recognize the following individuals who have recently referred new clients to us.**

Arlene H., Virginia Beach, VA • Carolyn G., Portsmouth, VA • Jolina A., Virginia Beach, VA

Michael F., Virginia Beach, VA • Richard & Lori H., Virginia Beach, VA

*Beginning in July, we will be moving our late night from Tuesday evening to Wednesday evening. Starting July 2nd, we will be taking appointments until 6:30 on most Wednesdays instead of Tuesdays. Please remember that we are closed every Monday from 1 to 1:30 for our office staff meeting. In addition, please remember that Mrs. Pfeiffer, Colleen or Annette do not take walk in appointments or unscheduled phone calls. If you need to speak with Colleen, Annette or Mrs. Pfeiffer about your case, Desirai will be happy to schedule you a time to call one of us. Normally she will be able to schedule you an appointment with Colleen or Annette within 24 hours. You can always send us an email at [info@hamptonroadslegal.com](mailto:info@hamptonroadslegal.com) and we will respond within one day. This allows us to concentrate on your case without interruptions.*

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This firm is a debt relief agency. We assist people through bankruptcy.