

SPRING CLEANING

Does anyone remember the days when the warmer weather in May meant it was time to air out the house and clean it? I can remember when it was warm enough to switch the storm window to the screens so we could open the windows to air out the house. We also took up the throw rugs and hung them outside to beat the dust out of them. Then we had to help Mom deep clean the house from the top to the bottom. (Ok, we didn't actually deep clean the basement.) This month's newsletter is all about cleaning up from cleaning tips and cleaning horror stories from our staff and clients to cleaning up your credit report. We also have an article about how Credit Unions clean up at your expense.

Edrie Pfeiffer:

Just like I had to help my Mom clean our house, make sure that you get everyone in the house involved in cleaning. I remember that my Mom always gave us a choice of whether we would rather vacuum or dust. She never would accept my choice of neither. We had to finish our chore before we could do anything else. Most young kids like to help clean. See the picture of one of my granddaughters helping to make her bed when she was younger.



Seth Eddy:

What I hate most about cleaning is vacuuming, especially how often I have to do it at my house. Over the past couple years, my wife and I have rescued two beautiful black long-haired cats from area shelters. Black cats are notorious for being the most difficult to place in homes, and we have certainly found out why, especially since our carpet is a very light cream color. With how much they groom and fight, it's not unusual for the carpet to need a good vacuuming just about every other day.



It can be annoying at times, but of course, we wouldn't trade those kitties for anything.

Colleen:

My favorite cleaning tip/product is OxiClean, it is great for all clothing. I also mix it with hot water to make a paste to scrub tile and grout or mix it with hot water in a spray or squirt bottle to spray carpet stains before I shampoo the carpet. It is a great cleaner for those things without the harshness and discoloration properties of bleach.

Also, I use a dry or wet swiffer floor cleaner wipes to clean walls. This is especially good for wood paneling-just spray a little murphy's oil soap or pledge on the dry cloth and run up and down the walls.

Desiria:

I use an eco-friendly product that I purchase from a door to door salesperson every summer. This product was very effective on stains and cleaning every hard surface in my home. It even removed black shoe polish from my carpet!! Believe it or not you can drink it and it would not harm your body. The reason I started using this eco-friendly cleaner is because one day my

daughter was coughing really badly when she was cleaning the bathroom. I realized it was the fumes that was causing her discomfort. These odors released by house-hold cleaners that most of us use day to day cannot be healthy for our respiration system.

One of my favorite cleaners is lemon juice. I have a sprayer with diluted lemon juice and another one with full strength (concentrated) lemon juice that I use on a daily basis. I steam my microwave with lemon juice and water to remove food odors and also to clean the food splatter from the walls. I heat a ½ cup of water with 2 tablespoons of lemon juice until it boils and let it sit for about 15 minutes and then I wipe down the microwave. The odor is gone and my microwave is spotless.

I use diluted lemon juice to clean and kill germs from my counter tops and cutting board. If there is a tough stain on my cutting board, I spray full strength lemon juice on the stain, leave it over night and I wipe it down with hot damp cloth in the morning.

I use lemon juice to clean bathtub and tile.

I use lemon juice to kill the germs on raw chicken. (my mom taught me this!)

To get stains and odors out of plastic food containers I soak them in diluted lemon juice and then scrub with baking soda.

I sanitize my kitchen sink, bathroom and shower drains including the garbage disposal by pouring in a gallon of hot water mixed with a half cup of lemon juice. (my mom says add baking soda also)

Tips from our Clients:

C. B.:

If you have a pet that urinates on the carpet, put some table salt on it and allow the salt to soak up the mess. Once it has dried, vacuum the area. Salt will not hurt the vacuum. For parents who struggle with children with allergies or asthma, you have to be mindful of the chemicals you use to clean with. White vinegar is a wonderful cleaner. If you mix

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1/2 cup of vinegar with a 1/2 cup of water, you make a solution that could be used to clean just about anything from glass to soap scum.

A. Y.:

The best solution to spring cleaning for me is to start in one room at a time. Start by setting up a plan of which room you want to start in and clean that one room. That way you can still go on with your family activities or workout plans. Seems like a bit much but at the end it's well worth it. Set your plans and start cleaning

S. G.:

Just want to pass on a great cleaning tip you can use in your car or in your home, when you just cant get those little particles out of your carpet. Spray glass cleaner on the carpet and then vacuum. Trust me picks up all those little crumbs and particles that wont come up when you vacuum alone.

There is a product on the market that fits in all our budgets, it is an awesome degreaser, great for using to get those hard grease splatter off the back of the stove area and hard to remove stains out of your carpets. You Ready? It's called AWESOME DEGREASER, you can find it at any Dollar Tree or Dollar General and it only cost \$1.00 for the small bottles and \$3.00 for the big bottles. Wonderful product

L. H.:

This time of the year I go thru our winter clothes and donate to nonprofit organizations clothes that no longer fit. I also go from room to room looking for household items that can also be donated. They will also give you a receipt that you can use at tax time if needed.

Congratulations to C. B. who our staff voted had their favorite cleaning tip. Thanks to all those who submitted tips. Check the last page and watch your emails for next months contest.

Ten Tips to Help with Your Spring Cleaning

By Edrie Pfeiffer

1. Break the cleaning up into chunks of time or rooms. It can be hard to stay motivated if you are trying to clean the house from top to bottom in one session. Instead, decide how much time you want to spend cleaning each day. Then make it a goal to get one area clean during that time. Maybe you want to spend 90 minutes cleaning the bathrooms on a Saturday morning and then an hour cleaning the bedroom that afternoon. Breaking it up into smaller goals will help you to see what you have accomplished and help to keep you motivated.
2. Prevent dirt from entering the house to begin with. Most of the dirt that you end up having to sweep up or clean up is dirt that is tracked in by footwear. Get a door mat made of bristly material to set outside each door. This will help to reduce the dirt that gets tracked in. While you are at it, make sure that muddy shoes, stay outside also.
3. Let gravity do the work for you. If you open and close your blinds, curtains or other window treatments often, the dust will tend to fall to the floor instead of building up on the fabric. Then when you are doing the cleaning, you can easily vacuum it up or run a dust mop over the area.
4. Fizz the toilets. Who wants to scrub the toilet. Instead of having to scrub it drop a couple of denture cleaning tablets in the water and leave it for a half hour or so. Then give your bowl a quick swish and flush. This will leave your toilet glistening.
5. Now for the shower. If you use lemon oil on the tiles in your bathroom, it will leave them shining. Lemon oil will also help to prevent mold and mildew. If your shower head seems to be running slower, the problem may be from hard water build up inside the head. Try filling a plastic bag with vinegar and place it over the shower head. This will



help to remove the hard water build up. Just be sure to let the water run for a few seconds before using the shower so you don't end up smelling like vinegar.

6. On to the kitchen and the microwave. The easiest way to clean the microwave is to put a cup of water in the microwave and heat it on high for a few minutes. You should be able to wipe the inside clean afterwards. Be careful when removing the water though, water heated in a microwave doesn't bubble like it does on the stove but it is still hot.
7. Don't forget the sink. Use several bunches of rosemary or thyme to give your sink a clean look and a fresh smell. Just soak the herbs in hot water for a few hours. Strain the leaves out and pour the herb solution in the sink with the stopper in overnight. In the morning, your sink will be clean and fresh.
8. Save money on window cleaner. It is easy to make your own window cleaner. Put about 1/3 cup of vinegar and 1 teaspoon of dishwashing liquid in about a gallon of water and mix it well. You can store this in spray bottles and use as needed in place of window cleaner.
9. Save time on dusting behind furniture. Don't place the furniture right up against the wall. Instead leave about 6 to 8 inches between the back of the couch or chairs. This will make it easier to dust behind it and will help to make sure that your furniture does not leave marks on the wall. You can also use wine corks or felt pads on the bottom of the furniture legs to help prevent the furniture from gouging the floors. Felt pads will also help your dining room chairs to slide over the floor without scratching it.
10. Clean out the refrigerator and the pantry. While you are doing the spring cleaning don't forget to go through the fridge and pantry and throw away the expired food. You may be surprised at what you have hiding behind the bottles and cans on your shelves and buried in the freezer. I did this recently to my spice collection and discovered many spices that were several years old.

I hope this helps you to get in the Spring cleaning mood. When you finish your house, you are welcome to come and do mine.

Cleaning up Your Credit Report

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Unfortunately, cleaning up errors on your credit report can be difficult. Specific steps must be followed to ensure that your credit is truly restored. The Fair Credit Reporting Act (“FCRA”) governs credit reports and contains specific procedures and guidelines that must be followed. The basic steps to take are as follows:

1. Obtain up-to-date credit reports from the major credit reporting agencies (“CRAs”)(Equifax, TransUnion, and Experian). Every 12 months you are entitled to a free copy of your report from the CRAs.
2. Review your reports and mark up a copy noting any incorrect information.
3. Dispute the errors on your credit report with the CRAs in writing, using certified mail, return receipt requested and include any supporting documentation. The CRAs generally have 30 days to complete its reinvestigation upon receipt of the dispute.
4. If the dispute is not resolved through the reinvestigation, you may file suit to force the errors to be corrected and seek actual damages and your attorney’s fees for pursuing the matter. In cases where it can be shown that the errors were the result of willful noncompliance, the court can also award statutory damages of up to \$1,000 for each violation, as well as punitive damages.

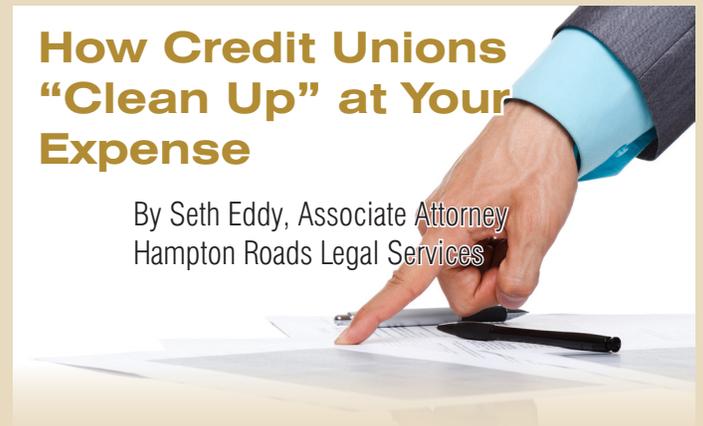
Under the FCRA, neither credit reporting agencies nor the creditors that report have any liability for incorrect information until you have disputed the reports to the agencies. The dispute process is also important to ensure you have properly prepared the matter for litigation, should a lawsuit be filed. I always recommend seeking legal counsel for these matters as the FCRA is a complicated statute and these lawsuits must be filed in federal court (which is not a friendly place for people without attorneys).

Additional information can be found on my website - www.ktparkslaw.com



How Credit Unions “Clean Up” at Your Expense

By Seth Eddy, Associate Attorney
Hampton Roads Legal Services



Many people favor credit unions like Navy Federal and ABNB because they often offer some of the best interest rates around. Others like the fact that they are member-owned, and have a smaller, more personal feel than the big national banks. That’s all fine, but I wanted to use this month’s article to draw some attention to one of the less attractive aspects of dealing with a credit union.

As most of you already know, when you sign a loan contract for a vehicle loan, you give the creditor a lien on your vehicle, meaning if you miss a payment, they have the right to repossess the vehicle. If/when all the payments on the contract are completed, the lien is released, and you own the car “free and clear”.

Credit unions, however, often include what’s called a “cross-collateralization clause” into their auto loan contracts. Most people don’t notice this, either because it’s not brought to their attention, or they don’t understand what it means. When you enter one of these contracts, the car that you pledge as collateral on your vehicle loan also becomes collateral for any other debts you have with that credit union. So, for example, if you have a \$5,000 personal loan with Navy Federal, and a \$10,000 car loan with a cross-collateralization clause, Navy Federal can repossess your vehicle if you miss a payment on either loan. Similarly, if you pay off the car loan, you will still have to pay off the personal loan before you will be able to get the title to the car.

This can cause substantial problems for our bankruptcy clients. Oftentimes, if the client is current on their vehicle payments, and the vehicle is insured, they can simply reaffirm that car loan, continue making the payments and keep the car. However, if they have a situation like the one in the previous paragraph, they must also agree to keep making payments on the personal loan, in order to keep the car. Oftentimes, having to keep both debts makes it not worth keeping the car.

Fortunately, there are a few options for dealing with this in bankruptcy. We highly recommend speaking with one of our attorneys if you or someone you know is contemplating bankruptcy and has a situation similar to the one described above. Feel free to give us a call to schedule a free consultation at (757) 340-3100!



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One of the nicest parts of our practice is when someone sends a friend or relative to us. We would like to recognize the following individuals who have recently referred new clients to us.

Alice N. – Virginia Beach, VA
Christina H. – Chesapeake, VA
Corey G. – Virginia Beach, VA
Darnell B. – Norfolk, VA

Lisa P. – Norfolk, VA
Robin R. – Norfolk, VA
Sam S. – Virginia Beach, VA
Velma B. – Virginia Beach, VA

As always, we really appreciate those individuals who refer clients to us. We will be sending a small gift card to each of these people who referred a client to us in April.

Our theme for June's newsletter will be travel and vacation. Tell us what your dream vacation is or what your favorite vacation has been for your chance to win the gift card for June. Send your comments and ideas to info@HamptonRoadsLegal.com. We look forward to hearing from you.

If you no longer wish to receive this newsletter you can call Desirai at 340-3100 to remove your name from the mailing list or you can e-mail her at info@HamptonRoadsLegal.com.