

## Debt Collection Defense & Consumer Law Referrals

- Legal Aid Organizations (Free Legal Help)

<p><b>East Bay Community Law Center</b>                  2921 Adeline St., Berkeley                  (510) 548-4064                  M – F 9:00 am – 5:00 pm</p> <p style="text-align: center;"><a href="https://ebclc.org/">https://ebclc.org/</a></p> <p><b>Debt Collection Defense Clinic</b>                  Hayward Hall of Justice, Room 502                  24405 Amador St. Hayward                  1<sup>st</sup> &amp; 3<sup>rd</sup> Tuesday/month, 1:30 – 4:00 pm</p> <p><b>Consumer Rights Workshop</b>                  3190 Shattuck Ave. Berkeley                  Tuesdays, 6:00 – 9:00 pm</p>	<p><b>Services:</b></p> <ul style="list-style-type: none"> <li>-Debt collection defense</li> <li>-Contesting wage garnishments, levies, and liens</li> <li>-Student loan discharge/restructuring</li> <li>-Correcting credit reporting errors</li> <li>-Counseling about predatory lending practices</li> <li>-Assisting with storage unit disputes</li> <li>-Help with tow hearings</li> <li>-Assisting victims of identity theft</li> </ul> <p><b>Fees:</b></p> <ul style="list-style-type: none"> <li>-Free counseling and representation for low-income individuals.</li> </ul>
<p><b>Bay Area Legal Aid</b>                  1735 Telegraph Ave, Oakland                  (510) 663-4744                  M – F 9:00 am – noon, 1:00 – 5:00 pm</p> <p style="text-align: center;"><a href="http://www.baylegal.org">www.baylegal.org</a></p> <p><b>Legal Advice Line: (510) 250-5270</b>                  MTh 9:30 am – 3:00 pm                  TuW 9:30 am – 1:00 pm</p>	<p><b>Services:</b></p> <ul style="list-style-type: none"> <li>-Debt collection defense</li> <li>-Fair debt collection practices</li> <li>-Bankruptcy counseling</li> <li>-Foreclosure prevention</li> <li>-Student loan discharge/restructuring</li> <li>-Innocent spouse tax relief</li> </ul> <p><b>Fees:</b></p> <ul style="list-style-type: none"> <li>Free counseling and representation for low-income individuals.</li> </ul>
<p><b>Centro Legal de la Raza</b>                  3022 International Blvd. #410, Oakland                  (510) 437-1554</p> <p style="text-align: center;"><a href="http://www.centrolegal.org">www.centrolegal.org</a></p>	<p><b>Services:</b></p> <ul style="list-style-type: none"> <li>-Debt collection defense</li> <li>-Correcting credit reporting errors</li> <li>-Predatory lending</li> <li>-Identity theft</li> <li>-Student loan discharge/restructuring</li> <li>-Affinity fraud/pyramid schemes</li> </ul> <p><b>Fees:</b></p> <ul style="list-style-type: none"> <li>Free for low-income residents of Alameda County.</li> </ul>

<p><b>Housing &amp; Economic Rights Advocates (HERA)</b>  P.O. Box 29435  (510) 271-8443  <a href="mailto:inquiries@heraca.org">inquiries@heraca.org</a>    <a href="http://www.heraca.org">http://www.heraca.org</a></p>	<p><b>Services:</b>  -Debt collection defense  -Predatory lending &amp; abusive mortgage servicing  -Foreclosure defense  -Help with homeowners' association problems  -Help building/improving credit</p> <p><b>Fees:</b> Free advice, representation and consumer workshops.</p>
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- **Alameda County Superior Court Self-Help Center**

<p><b>Self-Help Center</b>  Hayward Hall of Justice  24405 Amador Street  Department 501  Drop-In: M – F 8:30 am – noon  Ph: (510) 272-1393 M – Th 2:00 – 4:00 pm</p>	<p><b>Services:</b>  -Staff can provide limited help with general civil matters.</p> <p><b>Fees:</b>  Services are free. Will only assist self-represented litigants. Arrive as early as possible.</p>
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- **Alameda County District Attorney- Consumer, Environmental & Workers' Protection**

<p><b>Alameda County District Attorney</b>  Consumer, Environmental &amp; Workers' Protection Division  7677 Oakport St., Suite 650, Oakland  (510) 383-8600    <a href="http://www.alcoda.org/cewpd/">http://www.alcoda.org/cewpd/</a></p>	<p><b>Services:</b>  -Investigate and prosecute economic crimes against consumers, identity theft, real estate fraud, and mortgage fraud.</p> <p><b>Fees:</b>  Services are free for crime victims.</p>
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- **Hire an Attorney**

<p><b>Bay Area Legal Incubator</b>  125 12<sup>th</sup> Street, 2<sup>nd</sup> Fl. Oakland  (510) 473-5592    <a href="https://www.bayarealegalincubator.org/">https://www.bayarealegalincubator.org/</a></p>	<p><b>Services:</b>  -Representation and counseling in various legal areas.</p> <p><b>Fees:</b>  -Affordable legal services. Some offer sliding scale fees.</p>
<p><b>ACBA Lawyer Referral Service</b>  (510) 302-2222 x4  M –F 8:30 am – noon; 1:00 – 3:30 pm    <a href="https://www.acbanet.org/need-a-lawyer/">https://www.acbanet.org/need-a-lawyer/</a></p>	<p><b>Services:</b>  - Representation and counseling in various legal areas.</p> <p><b>Fees:</b>  \$35.00 for referrals to two attorneys for 30 minute consultations. Attorneys charge \$200 – 400/hour for services.</p>