

# Debt Collection Defense Clinic



VOLUNTARY  
LEGAL  
SERVICES  
PROGRAM  
OF NORTHERN CALIFORNIA

**Held Every Tuesday**  
**Begins at 5:00 PM - by appointment only**  
**517 12<sup>th</sup> Street**  
**(between E and F Streets)**  
**Sacramento, California**  
**To Sign Up For The Next Clinic Call**  
**916-551-2102**

**The clinic is your opportunity to talk to an attorney about:**

- **Your legal rights as a consumer**
- **Negotiating with creditors**
- **What to do before/after being sued**
- **Judgments**
- **Bankruptcy**

[www.vlsp.org](http://www.vlsp.org)