

**We also have offices at:**

**TORYGLEN LAW & MONEY  
ADVICE CENTRE**

179 Prospecthill Circus Glasgow G42 0LA  
T: 0141 647 4333  
Email: mail@toryglenrightsproject.co.uk

**GORBALS LAW & MONEY  
ADVICE CENTRE**

6 St Ninian Terrace, Glasgow, G5 0RJ  
Tel: 0141 418 1010  
Email: mail@gorbalslawcentre.co.uk

[www.castlemilklawcentre.co.uk](http://www.castlemilklawcentre.co.uk)

**Buses:  
7, 90, M2**



**MORTGAGE DEBT?  
RENT ARREARS?  
OTHER DEBT?**



**CASTLEMILK  
LAW & MONEY ADVICE CENTRE**

**You can find us at:**

First floor  
155 Castlemilk Drive Glasgow G45 9UG  
Tel: 0141 634 0313  
Email: mail@castlemilklawcentre.co.uk

We are open 9am – 5pm.  
Please phone for an appointment.



**We are a registered charity and  
give confidential legal advice on:**

- Mortgage arrears
- Rent arrears
- Homelessness
- Bankruptcy
- Debt repayment
- Factoring bills
- Budgeting
- Foodbanks

We are Supported by:



Castlemilk Law & Money Advice Centre is a private limited company registered in Scotland with company number 314091.  
It is a Scottish registered charity with charity number SC027619.

[www.castlemilklawcentre.co.uk](http://www.castlemilklawcentre.co.uk)

## MORTGAGE ARREARS

If you are threatened with repossession of your home because you have mortgage or secured loan arrears, our experienced solicitors can offer you free advice including representation at court. We can support you by:

- Representing you at court
- Negotiating with your lender
- Checking your lender is being fair
- Advising on maximizing your income
- Helping you access government assistance schemes
- Help with benefits/money advice
- Advising on housing options
- Helping you avoid court

*It is important that you seek help as soon as possible to save your home.*

## RENT ARREARS

If you are threatened with eviction by your social or private landlord due to rent arrears we can help you with advice and assistance and court representation if necessary. We can support you by:

- Representing you at court
- Negotiating with your landlord
- Checking your landlord is being fair
- Agreeing repayment plans
- Advising on maximizing your income
- Helping with benefits/money advice
- Helping with benefit sanctions, crisis payments and Bedroom Tax.
- Helping you avoid court

## HOMELESSNESS

If you are, or are about to be homeless, we can advise you on your housing options, try to keep you in your current home, or help you access temporary and/or permanent housing. We can support you by:

- Advising you on your rights
- Negotiating with your landlord if you get a Notice to Quit, to prevent homelessness
- Helping you access other housing
- Helping you make a homelessness application to the Council, including appeals
- Advising you on benefits/money advice/housing benefit.

**Don't delay, get help now!**

## BANKRUPTCY

If you are threatened with bankruptcy by a creditor, we have experienced solicitors who can advise you on your rights. We can support you by:

- Representing your interests at court
- Checking that your creditor is following the correct procedure
- Advising you on possible alternatives to bankruptcy
- Negotiating with your creditors

If you are considering bankruptcy, we can advise with an application to the Accountant in Bankruptcy or discuss alternatives.

## OTHER DEBT

We can advise on and challenge debt, where appropriate, including credit cards, bank loans, consumer debt, council tax, credits and factoring bills. We can support you by:

- Negotiating with creditors
- Helping you access the Debt Arrangement Scheme to deal with debt, if appropriate
- Advising you on other options to deal with debt
- Entering informal repayment agreements with lenders.

*Remember, debt won't go away.*

## Maximising Income & Budgeting

We can help with advice on benefits and make sure you are receiving all the payments you are entitled to.

We can discuss your finances in detail and help with balancing your income and expenditure. We can help identify any disposable income you can put to paying off outstanding debt.

**Tel: 0141 634 0313**