

LEGALSMART

September 2022 Edition

THE MISSION

The mission of Legal Resources is to provide superior legal services to our members, enabling them to lead active, healthy and worry-free of major legal expenses.

Featured in this issue:

How to Buy a House in 2022

This year has been a tough and unpredictable market for homebuyers, with rising mortgage interest rates and a depleted housing inventory post pandemic.

And while it's possible to successfully navigate a seller's market, you have to be strategic. Buying a house is a major commitment, and likely the biggest purchase you'll ever make. The best way to ensure you get the house of your dreams and avoid any costly mistakes is to understand the homebuying process and make sure you're financially prepared for homeownership before you start.

Here's a few tips on how to buy a house in 2022:

- Start house hunting early.
- Have consistent income.
- Save a down payment.
- Figure out what you can afford.
- Get preapproved for a mortgage.
- Hire the right Lawyer and Agent.

"You don't want to end up in a position where you're rushing to buy a house. People are acting like it's their last chance, and it's not their last chance. There will still be houses next year," says Jennifer Beeston, a mortgage educator.

THIS MONTH'S EDITION

- Power of Attorney Documents
- Tech trends in the Legal Industry
- Avoiding Back to School Scams

**Your peace
of mind
matters!**



#TRENDINGNOW

The relationship between technology and the legal system is continuously evolving. Gone are the days when attorneys had to sift through large piles of paperwork on their desks. With the emergence of cutting-edge technology, law professionals can streamline their work, saving precious resources. During the global pandemic, law practices had to pivot and embrace new technologies.

[READ MORE ON PAGE 2 >](#)

**LEGAL
RESOURCES**

Relax... you're covered.®





#TRENDINGNOW

With nationwide social distancing mandates, law firms had to implement a digital-first mentality to conduct business as usual. Remote depositions, cloud-based technology, and many other innovations allowed attorneys to keep providing their clients with superior support, even while working remotely. To the right are five technology trends that have changed the legal industry for good.

5 Technology Trends that have changed the legal industry for good.

- Cloud-Based Technology
- eDiscovery Automation
- eFiling Integration
- Remote Meetings & Depositions
- New Billing Models and More Payment Options

CYBER CORNER

Are you receiving random text messages?

Sorry to burst your bubble. That unexpected text from the Postal Service (USPS), Costco, or The Home Depot telling you about an unclaimed package or a survey you can complete to claim a freebie is NOT from them. It's a scam.

The FTC has seen a spike in reports from people getting text messages that look like they're from well-known names like USPS, Costco, or The Home Depot and others. Spoiler alert: they're from impersonators. [Click Here to Read More](#)



Frequently Asked Questions:

Q: Is there a limit on how many times I can use my Legal Plan in a year?

A: No, Legal Resources has no caps on coverage or usage limitations within your Legal Plan! Legal Resources offers unlimited General Advice and Consultations with your plan attorney for all fully covered services and legal needs.

Have a question?

Please contact our Member Services Department with questions regarding your plan coverage, or attorney/law firm-related questions at 800.728.5768.

DID YOU KNOW.....

Labor Day started with a parade to celebrate union work and show support for all unions when more than 10,000 union workers took unpaid time off work to march in New York City on September 5, 1882. Though many states recognized Labor Day, it wasn't made a national holiday until President Grover Cleveland signed it into law in June 1894. It's now estimated that more than 164 million people make up the US civilian labor force. This Labor Day take a moment to remember those in the labor movement who worked tirelessly for safe conditions, fair pay, appropriate hours, time off, and for all workers' rights.

Tip of The Month!

Power of Attorney Documents

In many states, Power of Attorney forms must be notarized in order to be enforceable. It is still advisable to have a POA document notarized even if the state does not require it. This will help ensure that all entities an agent must deal with (banks, insurance companies, etc.) will accept the document as valid.

