

You Need To Know

Get Legal Help Online



(NAPSA)—From taxes and estate planning to marriage and real estate, having legal issues nipped in the bud can save time and peace of mind. To get started, consider visiting a free legal information Web site, packed full of information on these and other legal issues.

Life After Taxes: More than 130 million people file individual income tax returns, according to the Internal Revenue Service (IRS) and about 14 million of those come in late. If you have trouble making the deadline, you can consult the “Taxes & the IRS” section on FindLaw.com. It offers instructions on how to request a filing extension and pay taxes by credit card, as well as tips on how long to wait before you clean out those old tax documents (three years for most documents).

Love Is in the Air: If you’ve been thinking of love, you’re not alone; more than two million couples marry each year in the U.S. Before and after tying the knot, however, there may be legal issues to consider. Prenuptial agreements, property contracts and financial implications are important considerations for couples-to-be. Even those who have already said “I do” could benefit from reviewing legal documents and property holdings. FindLaw.com’s “Marriage & Living Together” section has a host of articles to demystify the legal aspects of marriage. Professional advice is just a click away at the West Legal Directory, the Internet’s largest searchable directory of lawyers and law firms.

Owning a Home: The U.S. housing market has remained strong, according to the U.S. Department of Commerce. With the average sale price at \$288,400, many prospective homeowners are confronting financial and legal questions. Home owner-

ship can have important tax and insurance implications and it’s essential to understand how your responsibilities are affected. Buyers need to know the warranties and carefully inspect items that are not covered. Home owners should periodically revisit their insurance policies—do they reflect the appreciation of the home? The FindLaw Real Estate Center (<http://realestate.findlaw.com/homeownership/>), is a comprehensive resource for home owners. For example, it provides a list of defects to look for when doing a walk-through evaluation, as well as other important tips to follow before buying a home.

Honoring Your Wishes: Only one-third of Americans have a living will, a recent FindLaw.com survey showed. A living will is a document in which a person can indicate his or her instructions in advance as to what medical treatments he or she wishes to receive in the event of terminal illness or permanent unconsciousness. Although a living will is a simple form that can be purchased in most office supply stores, an attorney experienced in estate planning should review this document as part of an overall estate plan. An improperly completed living will may be invalidated and result in the author’s wishes not being carried out. Additional information on living wills, designation of health care agents and other essential health care directive legal documents can be found at <http://estate.findlaw.com/estateplanning/estate-planning-other-topics.html>.

Now is a great time to wrap up legal issues in advance. Whether it’s tax and financial questions, marriage and divorce, estate planning or home ownership, getting the right legal information and finding a good attorney can make a difference.