

LSA

Legal Services Agency

Doing the Right Thing,
the Right Way

What to do if you are facing mortgage repossession in Scotland

A guide for homeowners
and their advisors



Includes information about services for those living
in or around Glasgow and in Inverclyde

About this booklet

This booklet is aimed at homeowners, and will also be useful for their advisors.

It gives information to help prevent losing a home through mortgage repossession for arrears.

It describes how the law protects mortgage borrowers facing repossession (part 1 of the Home Owner and Debtor Protection (Scotland) Act 2010). This protects borrowers by:

- Requiring mortgage lenders to help borrowers and to give them advice before taking any court action
- Ensuring that all cases go to court
- Allowing the court to delay cases in order for the borrower to get help, pay arrears or make other arrangements.

It is important to **get advice as soon as possible** (see page 26).

The information in this booklet is correct at May 2014.

It is based on Mortgage Repossession: the new law by Adrian Stalker, published by LSA. This contains valuable information for homeowners and advisors. We acknowledge Adrian's assistance and also the contribution of the LSA housing and general court team, particularly Chris Ryan.

The work of this team, including this booklet, is funded by Glasgow City Council, Inverclyde Council and the Scottish Government.

Any mistakes are the responsibility of the authors (Paul D. Brown edited by Shirley Henderson).

Advice and legal help

If you are behind with your mortgage and facing repossession, you should **get advice as soon as possible**. If you do nothing, you may lose your home. With advice and help, you might be able to prevent that from happening. Even if you do not want to stay in your home, getting advice can help give you more control over when you leave, and how much money you owe your lender.

The law about repossession can be complex. You will almost certainly need money advice and/or independent financial advice for example to:

- Work out the best way to manage your income and pay essential creditors, including the mortgage
- Review commitments and assets and consider switching mortgages
- Review entitlement to welfare benefits and consider the Mortgage to Rent Scheme (see page 20)
- Consider the financial implications of defending a repossession order in court (see page 21)

You also need a solicitor or other advisor to help with any court action or if you need to sell the house. LSA can help with this.

Freephone: 0800 316 8450

www.lsa.org.uk

The Law Society of Scotland can give you contact details for legal aid and conveyancing solicitors in your area (0131 226 7411). You can also contact your local CAB or advice centre.

If you are in dispute with a partner or co-owner, you may also need to get advice from a solicitor experienced in family law.

If you have more than one mortgage, for example a second secured loan, the rate of interest on the second mortgage may be very high. Ask your solicitor whether you can use the Consumer Credit Act to reduce the rate of interest you are paying.

How LSA can help

LSA can:

- Give you legal advice
- Represent you in court
- Help with other aspects such as Mortgage to Rent applications
- Put you in touch with money and benefits advisors
- Help with complex issues, for instance, second secured loans or very high interest rates or disputes between co-owners.

We are legal aid solicitors regulated by the Law Society of Scotland.

You can phone for an appointment or come to one of our drop-ins without an appointment. For our Glasgow and Greenock phone numbers and opening times see pages 26–28 or our website at **www.lsa.org.uk**

In an emergency

We provide initial free advice and representation to homeowners facing eviction/repossession at Glasgow Sheriff Court Mortgage Repossession Courts. Our staff are at helpdesks outside the courtroom, inside the building, every Friday before the mortgage 'repossessions' ordinary court starts at 9.30am. Please arrive early.

What mortgage lenders must do before taking court action

Your lender cannot simply throw you out of your home if you are in arrears with your mortgage. There are certain procedures which they have to follow to give you a chance to put things right.

Before applying to the court to try to repossess a home, lenders must:

1. Give borrowers certain advice and information
2. Try to reach an agreement with the borrower (negotiation)

If lenders do not do this, the court may refuse the application.

1. Information

The lender must give you clear information about:

- The terms of the standard security (the document which you signed when taking out the loan). This document states that your home is the security for the loan. It means that if the loan is not repaid, the lender can repossess your home, and sell it to pay the loan
- The amount due to the lender under the mortgage or secured loan, including any arrears and other charges. This should itemise total arrears and the total outstanding, including any charges

The lender must also:

- Tell you about agencies which help people with managing debt
- Encourage you to contact your local council. This is because the council must give advice and assistance to anyone threatened with homelessness

Once a lender has decided to go to court, it must tell the local authority which must tell homeowners about where to get advice to try to prevent homelessness.

If in doubt about where to go for help contact your council, CAB or a local advice agency, see page 26 onwards.

2. Negotiation

Lenders must make reasonable efforts to agree a way for you to make future payments of the mortgage and arrears. This includes:

- Making reasonable attempts to contact you to discuss the arrears
- Explaining what they are proposing
- Making sure their proposal is affordable
- Allowing you enough time to think about what they are offering
- If the lender rejects any payment offer which you make, they must tell you why within 10 working days

The lender cannot raise court proceedings if you are taking steps which are likely to result in paying the arrears or the whole mortgage within a reasonable time.

There is no exact definition of 'reasonable'. It all depends on the circumstances. An advisor can help you make the best case. One possible argument, for example, is that you will clear the arrears within the remaining term of the mortgage.

If you are facing repossession proceedings in court because of mortgage arrears:

- Try to get advice about your financial position (debts, assets, income, benefits and tax). This is particularly important if you have more than one mortgage (a second secured loan)
- Don't make an offer that is unrealistically high. If you are thinking about offering to pay by instalments, be sure that you can afford this for the whole of the payment period. Ideally, work with a money advisor to draw up a budget of income and expenditure to make sure your offer is affordable. Lenders usually require this anyway
- If the lenders refuse your offer, you should still start to make payments – at an amount which you can afford. The lenders may still go to court for repossession but if you have been paying something, it will be easier to argue your case
- Keep a record of all communications with your lender. This may be helpful later

If you agree a payment plan with your lenders and then fail to make a payment, the lenders will probably notify you saying that they intend to apply to the court to repossess your home. You then have 15 working days to pay the missed payment. If you do this, the lenders cannot raise court proceedings. This only applies to a first missed payment. If you miss other payments the lenders can raise court proceedings. But, your lenders may decide not to do this if you make the missed payment.

Notices

Before taking court action, lenders have to serve (give you) various documents and letters (notices). These usually include:

- If you fall into arrears, the lenders will contact you, by letter, email, phone or text, to discuss proposals to pay off the arrears
- Because lenders must give you information and try to negotiate with you (see pages 5–8) they will try to communicate with you as above
- The lenders will serve (give you) a document called a 'calling up notice'. They have to do this before they can raise repossession proceedings at court
- The lender may continue to try to negotiate with you after this
- Finally, you will receive the court papers with a court date

Keep all these documents.

At any stage, you can seek advice or help, or contact the lenders to discuss your situation.

It may feel as if your lenders are 'harassing' you and 'bombarding' you with information. But, remember that lenders do not want to repossess people's houses if they can avoid it. For them, repossession means extra work, and possibly losing money.

Also, many of the steps lenders have to take are required by law to protect borrowers, and to avoid repossession.

Going to court

All cases go to court (the sheriff court if negotiations break down). The date for the case is on the court papers which are given to you. It is very important that you check any papers so you do not miss the court date.

Representation

It is best if someone experienced in these matters can represent you (put your case) in court. This can be:

- A solicitor (you may be eligible for legal aid to help with the costs). LSA can give you free initial advice and representation. We can tell you whether you are eligible for legal aid
- Someone else with relevant experience, for example a CAB worker or other advisor

Some sheriff courts have 'in court' advisors, who may be able to advise borrowers who go to court without someone to represent them.

LSA has an in-court advice and representation service at Glasgow Sheriff Court immediately before the Friday "Mortgage Court" see page 27 for further information.

LSA's Inverclyde Housing Rights Project can provide advice and representation at Greenock Sheriff Court see page 30 for further information for further details.

There are details about how to find someone to represent you on page 26.

At court

You, or your representative, can ask the court not to grant repossession.

The court must consider the following:

- Whether the lender has followed the correct procedure before going to court (see page 9). This can involve complex legal arguments so it is always best to get advice
- Why you are in arrears with the mortgage
- Your ability to repay the arrears, and other obligations under the mortgage, within a reasonable time
- Any action taken by the lenders to help you meet your obligations
- If appropriate, your participation in a debt payment programme approved under the Debt Arrangement and Attachment (Scotland) Act 2002 and
- Your ability, and that of anyone else living in the house, to arrange reasonable alternative housing

Because the court has to consider the above factors, you or your representative should be prepared to explain why the mortgage is in arrears, and your proposals for repaying the debt now or in the future.

The court may also consider anything else that is relevant (for example if you or a member of the household is sick or disabled). This is because it cannot grant the repossession order unless it is reasonable to do so. So, it is important to tell the court about anything you think could be relevant.

The orders which the court can make

The court may grant the order for repossession the first time the case goes to court (first calling). That can happen if, for example, the court decides that your offer to pay the arrears is too little, too late. But, if you ask the court to give you time to pay off the arrears, it will probably allow you to do so.

The court may refuse to grant the order, and dismiss the action. This is rare but may happen if the court thinks the lenders have not taken the required steps before taking court action.

The court may decide to postpone the case (continuation) or grant a 'sist', which suspends the case without setting another court date. It usually does this to give a borrower time to make the repayments they have offered.

If your case is continued to another date, it is very important to note the date so that you can make sure that you or your representative attends.

If there is a dispute between a lender and a borrower, for example whether or not the borrower's offer is reasonable, the court may fix a full hearing (also known as a 'proof' or 'evidential hearing') so that it can hear evidence. Evidence can be from you and other relevant witnesses.

After hearing the evidence, the court will decide whether to give you more time to pay the debt or to grant repossession. If a full hearing is arranged, get legal advice immediately.

If you are not at court for the first calling, the court is likely to grant the order for repossession if it is satisfied that the lenders have taken the required steps.

The court may make an order for 'answers'. These are court documents which set out your case and defence. Your representative is responsible for lodging these with (giving to) the court. If you do not have a representative, get legal advice immediately. If you do not lodge 'answers' on time or in the correct form, the court may grant an order to repossess your home because you have failed to comply with a court order ('decree by default').

What happens after the court case?

This depends on the outcome of the first calling.

If the court grants the repossession order, the lenders will start arranging to repossess the house. This involves setting a date to evict you and anyone else living in the house. Sheriff officers will serve (give) the occupiers the eviction notice.

Even at this point, it is still possible to negotiate with the lenders, and to persuade them not to go ahead with the eviction.

You (or an entitled resident – see page 16) can also recall the court order (see below).

If the case has been continued to another date so that your payments can be monitored, the case will go back to court. On that date, the court will want to know whether you have made the agreed payments. If you have, the court may continue the case again or grant a 'sist'. If you have not made the payments, the court may give you another chance, or may grant the order for repossession.

If the case is sisted, no court date is set. It is as if the case is frozen. Nothing happens until either the lender or the borrower applies to the court again. The lender may do this if you fail to make the agreed payments. Or you may do this if you have paid all the arrears.

While the case is continued or sisted, you may pay off all of the arrears. If so, the court will refuse to order repossession, and will dismiss the case.

If the court decides to take evidence at a 'hearing', it will set a date. You should get legal advice as soon as possible.

Minute to recall the decree or Appeal

(applying to recall your case to court and cancel the eviction)

If you **do not attend** the first calling, and **do not apply** to pay the arrears, the court is likely to grant the repossession order.

Even so, it is still possible to prevent the loss of your home.

At any time before you are evicted, if you **did not go** to court and **were not represented** in court at any point, you can apply to the court for the repossession order to be recalled (cancelled).

You can then make a proposal to the court, which will then deal with the case as described on pages 10–14. You can do this only once.

Applying for a recall can prevent the loss of your home at any time up to the eviction date.

It is best to get help with a recall. Make sure you take all the court documents with you to your first meeting with the solicitor/representative. Court timetables and time limits are always very important. This is particularly so in recall cases. Act immediately!

If you did go to, or were represented in, court at any point it is not possible to recall the decree. But it may be possible to appeal. Get advice immediately: there is a 14-day time limit.

If you think it is past the time limit, you should still get legal advice as there may be options.

Entitled residents

An 'entitled resident' is someone (other than the borrower) whose sole or main home is the house which the lenders want to repossess **and:**

- Is the owner or part owner of the house (but not the borrower on the standard security)
- Is the husband, wife or civil partner of the borrower
- Lives with the borrower as husband/wife, or in a relationship which 'has the characteristics of a relationship between civil partners' (including same-sex partners)
- Used to live with the borrower as husband/wife, or in a relationship which 'has the characteristics of a relationship between civil partners', provided certain conditions are met: (a) the borrower no longer lives at the home; (b) the person claiming to be an entitled resident lived with the borrower for a continuous period of six months, up to the date on which the borrower stopped living at the house; (c) the house is the home of a child under 16, who is a child of the relationship between the borrower and the person claiming to be the entitled resident

An entitled resident has certain rights to become involved in the court process. They can ask the court to continue (postpone) the case or make any other order that the court thinks fit.

If you are an entitled resident, you should think carefully before getting involved. It is not usually necessary if the borrower is defending the case. Even if the borrower is not defending the case, and you want to, it may be difficult for you to prevent repossession if the mortgage is not being paid. It is best to get legal advice before taking action.

Repossession cases not based on mortgage arrears

Most repossession cases result from mortgage arrears. But, homeowners also have other obligations such as keeping the house in good repair; insuring it; and not letting it out to a tenant without the permission of the lender.

If a borrower does not meet their obligations, the lender can apply to the court for repossession.

In those cases, the duties of lenders, and the rights of borrowers, are broadly similar to the procedures for mortgage arrears. The lender has to provide information to the borrower, and negotiate with the borrower to give them time to put matters right.

The borrower can make a proposal to the court showing how they will remedy the situation, and ask for time to do so.

What happens if the action is successful and the lenders are selling the property

Once lenders have a court order for repossession, they usually seek to evict the borrower so that they can sell the house, and use the money to pay off the borrower's debt.

The lenders must advertise the sale of the property and ensure that the sale price is the best price that they can reasonably get.

If the property sells, the lenders will pay (in this order):

- 1.** Their own expenses
- 2.** Any secured debts which, by law, must be paid first
- 3.** The amount due under the loan to them
- 4.** The amounts due to other lenders under any other loans secured on the property
- 5.** Any remaining surplus to the borrower

If a borrower no longer wishes to stay in the property, it is much better financially for them to sell the property themselves, rather than have the lenders carry out a repossession and sale. Repossessed properties tend to sell at a much lower price. The expenses of the lenders in carrying out repossession and sale are often very high. Repossession may also make it difficult for the borrower to borrow any money in the future.

Support for home owners: mortgage to rent/shared equity

There are two Scottish Government schemes (as part of the Home Owners' Support Fund HOSF) to help owners who are finding it difficult to pay loans secured against their property:

Mortgage to rent: a social landlord such as a housing association or local authority buys your home and you continue to live there as a tenant

Mortgage to shared equity: the Scottish Government takes a financial stake in your home. You still own your home and are responsible for maintaining it and insuring it. But you can reduce the amount you pay to your lender every month

LSA and any CAB can tell you more about this. You should always consider independent financial advice to help work out your best option.

More information about HOSF at www.scotland.gov.uk

Costs of court proceedings

Nearly all mortgages specify that the borrower must pay all the lenders' expenses in such cases. This includes the legal expenses which lenders pay to their own solicitors. These may include the cost of phone calls, letters and meetings and the formal court costs. These are usually added to the borrower's account with their lender, so that the borrower owes not only the arrears, but the expenses too.

These expenses can be considerable, especially if the case is defended. This is another important reason for you to get advice as soon as possible. You may want to keep your home, and resist repossession. But, you need to consider all the financial implications, including the legal expenses involved in defending the case. If the prospect of you paying off the arrears and the mortgage is poor, you may simply be adding to your debt if you defend the case, because you will have to pay the legal expenses. It may be better to ask your lender to give you time to sell the house, or re-mortgage it, or arrange 'mortgage to rent' (see page 20).

You may be eligible for legal aid to pay for a solicitor to advise and represent you. Get advice from a legal aid solicitor about this. Legal aid is not necessarily free: you may have to contribute. You can pay in instalments.

If you succeed in keeping your home, you may have to pay some or all of your legal costs out of the free equity in your home – the value of your home after the mortgage is deducted.

You should discuss these issues with your solicitor.

Voluntary surrender

You can voluntarily give up (surrender) your house to your lender, if you no longer intend to live in it. You have to complete a document certifying that you consent to your lender taking over the property and selling it. If anyone else is entitled to live at the property, such as your husband/wife or partner, they need to sign a similar consent.

The advantages of voluntary surrender are:

- The arrears stop increasing, and
- The lender does not need to go to court, which reduces the expense

However, it is usually better for the borrower to sell the property themselves, if possible.

If you are thinking about voluntarily surrendering the property, discuss this with an advisor first.

If all else fails: possible homelessness

If you cannot keep your home and are threatened with homelessness or become homeless, you have rights as a homeless person.

Anyone who is, or is at risk of becoming, homeless has a right to temporary (short-term) housing from the council. Many people also have the right to permanent (settled) housing.

Get advice as soon as possible. If you are, or might become, homeless contact your council or a local advice agency (LSA in Glasgow and Greenock can help here).

There is information on homelessness and the law on the LSA website at **www.lsa.org.uk** or freephone 0800 316 8450 or see page 26 onwards for where to get help.

Advice and representation

In Glasgow, for Glasgow Sheriff Court, you can phone LSA for an appointment or call in at a drop surgery at our Glasgow office (see page 26). If all else fails, on the court date, go to the LSA 'Mortgage Rights Desk' which is immediately outside the courtroom dealing with mortgage cases. Arrive early!

For information on LSA's services freephone 0800 315 8450 or www.lsa.org.uk

In Inverclyde, for Greenock Sheriff Court, phone the LSA Inverclyde Housing Rights Project for an appointment or call in at a drop in surgery at our Greenock office (see page 30).

There are other Glasgow Advice & Information Network (GAIN) organisations which can provide advice and representation. Phone the GAIN telephone number on 0808 801 1011. You can also find money and benefit advice by phoning this number.

There are 'in court' advice desks in many sheriff courts throughout Scotland and advice agencies in most areas.

For further information contact your local authority or Citizens Advice Direct free advice helpline on 0844 848 9600 or Shelter Scotland's free housing advice helpline on 0808 800 4444.

Sources of help

Glasgow

Legal Services Agency: www.lsa.org.uk

Fleming House, 134 Renfrew Street, Glasgow, G3 6ST
Tel: 0141 353 3354 or freephone 0800 316 8450

LSA's housing and social welfare law drop-ins
(no appointment needed):

- | | |
|------------------|---|
| Monday | 11am to 4pm (any topic) |
| Tuesday | 11am to 2pm (preventing homelessness/
defended eviction cases – next day court cases) |
| Wednesday | 9.30am and 1.30pm – advice desk and
representation at Glasgow Sheriff Court
eviction court

11am to 1pm (preventing homelessness) |
| Thursday | 11am to 1pm (street homeless, roofless special
drop-in)

4.45 to 6.45pm (any topic) jointly with Glasgow
Central CAB |
| Friday | 9.30am advice desk at Glasgow Sheriff Court for
mortgage cases

11am to 2pm (preventing homelessness) |

**LSA at North Glasgow Advice Centre,
1169 Royston Road, Glasgow, G3 6ST
Tel: 0141 770 7869**

Drop-in (no appointment needed):

Mondays 2.00pm to 4.00pm

Tuesdays 2.00pm to 4.00pm (housing specialist session –
eviction and mortgage)

Wednesdays 10.00am to 12.00pm (money advice/benefits/
employment session)

Fridays 10.00am to 12.00pm

Saturdays First Saturday of each month by appointment

Money and benefits advice at North Glasgow Advice Centre is
provided by Glasgow Central Citizens Advice Bureau

Glasgow Sheriff Court

LSA runs a free emergency advice desk and offers free legal
representation to **tenants every Wednesday** immediately
before the 10am and 2pm 'eviction' courts. Arrive early.

LSA runs a free emergency advice desk and offers free legal
representation to **homeowners every Friday** at 9.30am
immediately before the 'repossession' or 'ordinary' court for
defended mortgage cases

Outreach and other services

LSA also runs drop-in surgeries in Maryhill, Possilpark, Drumchapel and other areas.

LSA runs other services including for people with mental health problems or dementia or their carers and:

- Free advice and representation for women with an unsettled immigration background or who have been trafficked
- Free advice and representation in some areas of law for young people, under the age of 25, from abroad

Phone 0800 316 8450 for information

Other sources of legal help and money advice in Glasgow

Govan Law Centre: 0141 440 2503 www.govanlc.blogspot.co.uk

Castlemilk Law & Money Advice Centre: 0141 634 0313
www.castlemilklawcentre.co.uk

Money and benefits advice and information

Your landlord may provide a welfare rights service. You may also be able to get services through the social work department.

Glasgow Advice and Information Network (GAIN):
www.gain4u.org.uk. Free advice helpline: 0808 801 1011

There are GAIN organisations, money advice centres, Citizens Advice Bureaux and law centres all over Glasgow. The free advice helpline can give you more information.

Anyone in Glasgow can go to Glasgow Central Citizens Advice Bureau: www.glasgowcentralcab.org.uk. You can drop in (no appointment necessary) Monday to Friday, 9.30am to 4.30pm: 1st floor, 88 Bell Street, Glasgow G1 1LQ. Phone: 0141 552 5556

For information about CAB in your area and helpline support see: Citizens Advice Bureaux: www.cas.org.uk and www.adviceguide.org.uk

Citizens Advice Direct: free advice helpline: 0844 848 9600
Citizens Advice free money advice service: 0300 500 5000

Homelessness

If you are homeless in Glasgow you can get advice and help from the Hamish Allan Centre, 180 Centre Street, Glasgow, G5 8EE Tel: 0800 838 502 (out of hours)

During office hours you will be directed to a Community Casework Team: more information at Glasgow Homeless Information Pages: www.ghn.org.uk/hip/emergency_accommodation

LSA provides a comprehensive casework service for people who are rough sleepers or threatened by homelessness, see page 26 onwards on how to access us.

Greenock and Inverclyde

Legal:

LSA Inverclyde Housing Rights Project, 9 Sir Michael Street,
Greenock, PA15 1PQ Tel: 01475 725665

Drop-in (no appointment needed):

Tuesday 10am to 1pm

Thursday 10am to 1pm

Money and benefits advice:

Financial Fitness, 29 West Stewart Street, Greenock, PA15 1SH,
Tel: 01475 729 239

Website: www.financialfitness.btck.co.uk

Email: finfitteam@yahoo.co.uk

Scotland-wide

Citizens Advice Bureaux: www.cas.org.uk and
www.adviceguide.org.uk

Citizens Advice Direct: free advice helpline: 0844 848 9600

Citizens Advice free money advice service: 0300 500 5000

Shelterline: free housing advice helpline: 0808 800 4444
www.scotland.shelter.org.uk/getadvice

For a legal aid lawyer phone the Law Society of Scotland:
0131 226 7411

There are in-court advice and representation projects in many sheriff courts

More information

LSA has published a detailed booklet in large print explaining eviction for rent arrears and the court process. It is free. We also publish a booklet on homelessness. For details of these and other LSA publications phone us free on 0800 316 8450 or see our website www.lsa.org.uk or contact celiahay@lsa.org.uk.

Remember: it is very important to get benefits and money advice AND legal help as soon as possible.

Legal Services Agency

Freephone: 0800 316 8450

LSA is one of Scotland's leading law centres. We undertake a wide range of casework in all courts and tribunals, arrange seminars, and publish leaflets on many topics. **See www.lsa.org.uk** for full details of our work and how we can help you.

We specialise in social welfare law including asylum, landlord and tenant disputes, mortgage arrears, homelessness, criminal injuries compensation, children's rights, mental health, community care, disability discrimination and dementia.

We also provide free advice and representation for women with an insecure immigration status who have experienced violence, and for victims of trafficking. We provide free advice and representation in certain areas of the law for young people from abroad.

LSA's legal work is undertaken by a team of solicitors in the firm of Brown & Co which is regulated by the Law Society of Scotland.

LSA is managed by a board of directors elected by members. It receives funding from, amongst others, Glasgow and Inverclyde Councils and the Scottish Government.

Legal Services Agency, Glasgow

3rd Floor, Fleming House, 134 Renfrew Street, Glasgow, G3 6ST

Tel: 0141 353 3354 or 0800 316 8450 (free number)

Email: lsa@btconnect.com

**Legal Services Agency Edinburgh: for the Mental Health Legal Service Representation Project
Edinburgh and Lothians**

3rd Floor, Princes House, 5 Shandwick Place, Edinburgh, EH2 4RG

Tel: 0131 228 9993

Email: Isaedin@lsa.org.uk

Legal Services Agency, Greenock

Inverclyde Housing Rights Project, 9 Sir Michael Street,
Greenock, PA15 1PQ

Tel: 01475 725665

Email: greenock@lsa.org.uk

Legal Services Agency at North Glasgow Advice Centre (NGAC)

1169 Royston Road, Glasgow, G33 1EY

Tel: 0141 770 7869

Email: ngac@btconnect.com

Website: www.lsa.org.uk

Legal Services Agency
134 Renfrew Street
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LSA is a charity (SC017160) and a company limited by guarantee (SC123919).

It is community controlled.

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Glasgow's Advice &
Information Network



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