

Don't have an attorney but need legal advice? If so, contact...

The Debtor Assistance Project



➤ **What?** The Debtor Assistance Project (“DAP”) is a clinic, located at the U.S. Courthouses in Maryland, which provides debtors with an opportunity to meet with a bankruptcy attorney for a **cost-free half-hour consultation**.

The DAP is designed to help individuals without an attorney to **answer legal questions about bankruptcy**, including how bankruptcy may be used to help prevent **foreclosure**. The DAP **cannot provide an attorney to complete your paperwork for you or represent you**. If you need representation services after your half-hour consultation, you can find information on finding an attorney (sometimes at low to no cost) on the Court’s website or in the DAP waiting room.

➤ **Where?** The Baltimore and Greenbelt U.S. Courthouses and the Mid-Shore Pro Bono Project in Easton:

Baltimore - 101 W. Lombard Street, 8th Floor, Baltimore, MD 21201

Greenbelt - 6500 Cherrywood Lane, 1st Floor, Greenbelt, MD 20770

Easton - 216 E. Dover Street, Suite 301, Easton, MD 21601

➤ **When?** Days and hours vary depending on location:

Baltimore - **Walk-ins and prescheduled** appointments are accepted on Tuesdays, Wednesdays, and Thursdays from 9:00am-3:30pm. Pre-scheduled appointments are also available on certain Mondays and Fridays throughout the month.

Greenbelt - **Pre-scheduled** appointments are available on Thursdays from 10:00am-2:00pm

Easton - **Pre-scheduled** appointments are available monthly, on Mondays or Fridays.

➤ **Who to Call?** Contact the Court’s Pro Bono Coordinator at probono@mdb.uscourts.gov or 410-962-3813 to schedule your DAP appointment.

➤ **Arrive Early!** Please arrive at least 15 minutes prior to your appointment time to complete the DAP’s intake form.

➤ **What to Prepare/Bring?** Please see the back of this flyer.

What to Bring with You to your DAP Appointment?

Please bring any documentation you think is relevant to the questions you are planning to ask the attorney staffing the DAP office. Though you are not required to bring any documentation to your appointment, **your half-hour appointment will be best utilized if you have the information readily available.**

If you have not yet filed for bankruptcy, please attempt to compile the following before your appointment to share with the DAP attorney:

- Copies of any documents you want reviewed or explained by an attorney (e.g., court documents, creditor collection letters, bills, etc.)
- Your most recent pay stubs or other income statements for ALL income you receive (e.g., full or part-time job, child support income, retirement income, child care income, etc.)
- Your most recent W-2 or Tax Return
- Your credit report - which you can receive free of charge once per year from the following providers:
 - Equifax - 1-800-685-1111 or www.equifax.com
 - TransUnion – 1-800-888-4213 or www.transunion.com
 - Experian – 1-888-397-3742 or www.experian.com
- Your most recent bank statements
- Documentation of the value of your real property (e.g., house, land) – examples include past appraisals, an estimate from www.zillow.com, etc.

If you have not yet filed but you have drafted your filing forms, you may bring them with you to your appointment for the DAP attorney to review.

If you have already filed for bankruptcy, please bring your case number and copies of any documents you wish to ask questions about.



www.mdb.uscourts.gov

The DAP is the result of collaboration between the U.S. Bankruptcy Court, the Maryland State Bar Association Consumer Bankruptcy Section, the Bankruptcy Bar Association of Maryland, the Standing Chapter 13 Trustees, Civil Justice, Inc., Community Legal Services of Prince George's County, the Montgomery County Pro Bono Program, the Maryland Volunteer Lawyer Service, the Mid-Shore Pro Bono Project, and the Pro Bono Resource Center of Maryland.

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