



**PennState**  
Dickinson Law

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The Miller Center for Public Interest Advocacy

*Pro Bono*  
**BANKRUPTCY**

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PROGRAMS AND RESOURCES

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Compiled by

The Miller Center for Public Interest Advocacy

under a grant from the National Conference of Bankruptcy Judges  
Endowment for Education and the American College of Bankruptcy

# ALABAMA

## 11th CIRCUIT NORTHERN DISTRICT

Linda L. Lund

Alabama State Bar Volunteer Lawyers Program

P.O. Box 671

Montgomery, AL 36101

Telephone: 334-269-1515 • Fax: 334-261-6312 • Toll Free: 888-857-8571

Email: [linda.lund@alabar.org](mailto:linda.lund@alabar.org) • Web site: [www.alabar.org/members/vlp\\_more.cfm](http://www.alabar.org/members/vlp_more.cfm)

- INCOME ELIGIBILITY GUIDELINES: We use the same income guidelines as the Legal Services funded programs — clients must have gross income at or below 125 percent of the federal poverty rate.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: The Alabama State Bar Volunteer Lawyers Program is one of four pro bono programs in Alabama. We serve all of Alabama's counties except, Jefferson, Madison and Mobile. In order to qualify for the program the client must be referred by one of the Legal Services programs in the state or must call the toll free number.

## MIDDLE DISTRICT

Linda L. Lund

Alabama State Bar Volunteer Lawyers Program

P.O. Box 671

Montgomery, AL 36101

Telephone: 334-269-1515 • Fax: 334-261-6312 • Toll Free: 888-857-8571

Email: [linda.lund@alabar.org](mailto:linda.lund@alabar.org) • Web site: [www.alabar.org/members/vlp\\_more.cfm](http://www.alabar.org/members/vlp_more.cfm)

- INCOME ELIGIBILITY GUIDELINES: We use the same income guidelines as the Legal Services funded programs — clients must have gross income at or below 125 percent of the federal poverty rate.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- REPRESENTATION BY: Lawyers

ADDITIONAL INFORMATION: The Alabama State Bar Volunteer Lawyers Program is one of four pro bono programs in Alabama. We serve all of Alabama's counties except, Jefferson, Madison and Mobile. In order to qualify for the program the client must be referred by one of the Legal Services programs in the state or must call the toll free number.

## SOUTHERN DISTRICT

Linda L. Lund

Alabama State Bar Volunteer Lawyers Program

P.O. Box 671

Montgomery, AL 36101

Telephone: 334-269-1515 • Fax: 334-261-6312 • Toll Free: 888-857-8571

Email: [linda.lund@alabar.org](mailto:linda.lund@alabar.org) • Web site: [www.alabar.org/members/vlp\\_more.cfm](http://www.alabar.org/members/vlp_more.cfm)

- INCOME ELIGIBILITY GUIDELINES: We use the same income guidelines as the Legal Services funded programs — clients must have gross income at or below 125 percent of the federal poverty rate.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- REPRESENTATION BY: Lawyers

ADDITIONAL INFORMATION: The Alabama State Bar Volunteer Lawyers Program is one of four pro bono programs in Alabama. We serve all of Alabama's counties except, Jefferson, Madison and Mobile. In order to qualify for the program the client must be referred by one of the Legal Services programs in the state or must call the toll free number.

## ALASKA

### 9th CIRCUIT

Eric Cordero

Pro Bono Coordinator

Volunteer Attorney Support

1016 W. 6th Ave. Suite 200

Anchorage, AK 99501

Telephone: 907-272-9431 • Fax: 907-279-7417

Email: [probono@alasc-law.org](mailto:probono@alasc-law.org) • Web site: [www.alasc-law.org/pro\\_bono/probono.html](http://www.alasc-law.org/pro_bono/probono.html)

- INCOME ELIGIBILITY GUIDELINES: Federal poverty income guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- LIMITS ON REPRESENTATION: Free legal service to persons who qualify under guidelines established by Alaska Legal Services Corp.
- REPRESENTATION BY: Lawyers

## ARIZONA

### 9th CIRCUIT

Michele Mirto

Volunteer Lawyers Program

2343 E. Broadway Blvd. Suite 200

Tucson, AZ 85719

Telephone: 520-623-9465 • Fax: 520-623-0161

Email: [mmirto@sazlegalaid.org](mailto:mmirto@sazlegalaid.org) • Web site: [www.vlparizona.org](http://www.vlparizona.org)

- INCOME ELIGIBILITY GUIDELINES: 125 percent of poverty — utilize Federal Poverty Guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13

## ARKANSAS

### 8th CIRCUIT

#### EASTERN DISTRICT

Lee Richardson

Legal Aid of Arkansas, Inc.

714 S. Main

Jonesboro, AR 72401

Telephone: 870-972-9224 • Fax: 870-910-5562

Email: [lrichardson@arlegalaid.org](mailto:lrichardson@arlegalaid.org) • Web site: [www.arlegalservices.org](http://www.arlegalservices.org)

- INCOME ELIGIBILITY GUIDELINES: 125 percent of the Federal Poverty Guidelines; 200% with a waiver.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- REPRESENTATION BY: Lawyers

## **WESTERN DISTRICT**

Jean Carter

Center for Arkansas Legal Services

303 W. Capitol Ave., Suite 200

Little Rock, AR 72201

Telephone: 501-376-3423 • Fax: 501-376-3664

Email: [jcarter@arkansaslegalservices.org](mailto:jcarter@arkansaslegalservices.org) Web site: [www.arlegalservices.org](http://www.arlegalservices.org)

- INCOME ELIGIBILITY GUIDELINES: 125 percent of federal poverty lines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7; Chapter 13
- LIMITS ON REPRESENTATION: Income guidelines
- REPRESENTATION BY: Lawyers

# **CALIFORNIA**

## **9th CIRCUIT**

### **NORTHERN DISTRICT**

John Hedges

Director, Pro Bono Project of Silicon Valley

480 N. First St.

P.O. Box 103

San Jose, CA 95103

Telephone: 408-998-5298, X311 • Fax: 408-971-9672

Email: [jhedges@probonoproject.org](mailto:jhedges@probonoproject.org) • Web site: [www.probonoproject.com](http://www.probonoproject.com)

- INCOME ELIGIBILITY GUIDELINES: None for bankruptcy
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 11, Chapter 13
- LIMITS ON REPRESENTATION: Counsel only; education on forms, procedures and process
- ADDITIONAL INFORMATION: The Pro Bono Project holds bankruptcy clinics on the first and third Tuesday of every month. We also hold one on one bankruptcy clinics on the second and fourth Monday of every month.

Andrea Fitandes

Supervising Attorney (Consumer Project)

Volunteer Legal Services Program

Bar Association of San Francisco

301 Battery St., 3<sup>rd</sup> Floor San Francisco, CA 94111

Telephone: 415-982-1600, X8714 • Fax: 415-477-2390

Email: [afitanides@sfbar.org](mailto:afitanides@sfbar.org) • Web site: [www.sfbar.org/volunteer/index.aspx](http://www.sfbar.org/volunteer/index.aspx)

- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 11, Chapter 13
- LIMITS ON REPRESENTATION: We offer a monthly bankruptcy consultation clinic that provides legal advice and consultation only. Full representation bankruptcy cases are considered on a case-by-case basis. Generally, we provide full representation for elderly clients.
- REPRESENTATION BY: Both Lawyers and Non-Lawyers. Non-lawyers include client advocates, social workers and interpreters.

## **CENTRAL DISTRICT**

Grant Specht, Director

Bet Tzedek Legal Services

12821 Victory Blvd.

North Hollywood, CA 91606

Telephone: 818-769-0136 • Fax: 818-763-3299

Email: [gspecht@bettzedek.org](mailto:gspecht@bettzedek.org) • Web site: [www.bettzedek.org](http://www.bettzedek.org)

- INCOME ELIGIBILITY GUIDELINES: 125 percent of poverty line
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- LIMITS ON REPRESENTATION: Prepare petition for client to file pro se
- REPRESENTATION BY: Both Lawyers & Non-Lawyers
- ADDITIONAL INFORMATION: Bet Tzedek is a non-profit legal services provider that provides free legal services to low income residents of Los Angeles County on a non-sectarian basis. Areas of practice include landlord/tenant, government benefits, wage/hour disputes, long-term care issues, home equity fraud, bankruptcies, guardianships and conservatorships. Although we have two offices, bankruptcies are handled only in the San Fernando Valley office.

Debtor Assistance Project

Public Counsel Law Center

Office Address:

610 S. Ardmore Ave.

Los Angeles, CA 90005

Mailing Address:

P.O. Box 76900

Los Angeles, CA 90076

Telephone: 213-385-2977, • Fax: 213-385-9089

• Web site: [www.publiccounsel.org](http://www.publiccounsel.org)

- INCOME ELIGIBILITY GUIDELINES: IOLTA Guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- REPRESENTATION: Both Lawyers and Non-Lawyers
- ADDITIONAL INFORMATION: Bankruptcy hotline, Educational materials

Kenneth W. Babcock, Executive Director

Public Law Center

601 Civic Center Dr. West

Santa Ana, CA 92701

Telephone: 714-541-1010 • Fax: 714-541-5157

Email: [kbabcock@publiclawcenter.org](mailto:kbabcock@publiclawcenter.org) • Web site: [www.publiclawcenter.org](http://www.publiclawcenter.org)

- INCOME ELIGIBILITY GUIDELINES: IOLTA income guidelines (75 percent of U.S. HUD "lower income" figure for county); no income guidelines for seniors or disabled persons
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: The Public Law Center provides three types of assistance:
  - a. Placing individual Chapter 7 cases with pro bono lawyers;
  - b. Co-sponsoring courthouse clinic for counsel and advice for pro se Chapter 7 debtors;\*
  - c. Co-sponsoring reaffirmation clinic providing assistance to pro se debtors seeking to reaffirm discharged debts.\*

\*Both projects are co-sponsored with the Orange County Bar Association Commercial Law and Bankruptcy Section and the Orange County Bankruptcy Forum.

# **COLORADO**

## **10th CIRCUIT**

Patricia Murphy, Administrator  
Faculty of Federal Advocates Bankruptcy Pro Bono Project  
PO Box 12025  
Denver, CO 80212  
Email: [pmurphyff@aol.com](mailto:pmurphyff@aol.com)

- **INCOME ELIGIBILITY GUIDELINES:** Debtor has to not exceed certain income levels and their liquid assets must not exceed certain levels.
- **LIMITS ON REPRESENTATION:** Locate attorney who will represent without charge of legal services. Debtor may be responsible for certain out-of-pocket expenses: court fees, photocopying, long distance calls, etc.
- **REPRESENTATION BY:** Lawyers

# **CONNECTICUT**

## **2nd CIRCUIT**

# **DELAWARE**

## **3rd CIRCUIT**

Associate Professor Nathaniel Nichols  
Director of Clinics, Widener University School of Law  
P.O. Box 7474  
Wilmington, DE 19803  
Telephone: 302-477-2174 • Fax: 302-477-2227  
Email: [ncnichols@widener.edu](mailto:ncnichols@widener.edu) • Web site: [www.law.widener.edu](http://www.law.widener.edu)

- **INCOME ELIGIBILITY GUIDELINES:** Local Legal Services guidelines normally, but we do exceed them on occasion.
- **CHAPTER(S) OF BANKRUPTCIES:** Chapter 7, Chapter 13
- **REPRESENTATION BY:** Paralegal students and Law students
- **ADDITIONAL INFORMATION:** This is done through our Pennsylvania Civil Law Clinic.

# **DISTRICT OF COLUMBIA**

## **DC CIRCUIT**

# FLORIDA

## 11th CIRCUIT NORTHERN DISTRICT

John Fenno

Director of Development, Legal Services of North Florida, Inc.

Private Attorney Involvement Program

2119 Delta Blvd.

Tallahassee, FL 32303

Telephone: 850-385-9007, • Fax: 850-385-7603

Email: [john@lsnf.org](mailto:john@lsnf.org) • Web site: [www.lsnf.org](http://www.lsnf.org)

- INCOME ELIGIBILITY GUIDELINES: Based on household size, are established at 125 percent of the federal poverty guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Client must meet established income eligibility guidelines observed by Legal Services of North Florida.
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: The Private Attorney Involvement Program (PAI) relies on volunteer attorneys expert in the area of bankruptcy law. Although not a formal panel of bankruptcy attorneys, volunteers handle cases assigned to them through the PAI program via a case acceptance process through each of the Legal Services four offices in Tallahassee, Quincy, Panama City and Ft. Walton Beach.

## MIDDLE DISTRICT

Robert Johnson

Brevard County Legal Aid

1017 S. Florida Ave.

Rockledge, FL 32955

Telephone: 321-631-2500 • Fax: 321-633-4822

Email: [brevardlegalaidd@yahoo.com](mailto:brevardlegalaidd@yahoo.com) • Web site: [www.brevardcountylegalaid.org](http://www.brevardcountylegalaid.org)

- INCOME ELIGIBILITY GUIDELINES: 125% federal poverty level
- LIMITS ON REPRESENTATION: Not currently representing clients in bankruptcy matters, but offer an advice clinic where an attorney is available once a month to provide bankruptcy advice to clients.

John P. Cunningham

Executive Director, Gulf Coast Legal Services, Inc.

641 First St. South

St. Petersburg, FL 33701

Telephone: 727-821-0726 • Fax: 727-821-3340

Email: [johnc@gulfcoastlegal.org](mailto:johnc@gulfcoastlegal.org) • Web site: [www.gulfcoastlegal.org](http://www.gulfcoastlegal.org)

- INCOME ELIGIBILITY GUIDELINES: Up to 150% of federal poverty guidelines based on family size
- CHAPTER(S) OF BANKRUPTCIES: Chapter 13
- LIMITS ON REPRESENTATION: Residents of Pinellas, Sarasota, Manatee Counties
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: We generally limit representation to cases where the client's residence/homestead is at risk and only a Chapter 13 can prevent loss of the home.

Larri Thatcher, Intake Supervisor (for clients)  
Catherine A. Tucker, Pro Bono Coordinator (for attorneys)  
Legal Aid Society of the OCBA, Inc.  
100 E. Robinson St.  
Orlando, FL 32801

Telephone: 407-841-8310 • Fax: 407-648-9240

Email: <mailto:ctucker@legalaidocba.org> (for attorneys only) • Web site: [www.legalaidocba.org](http://www.legalaidocba.org)

- INCOME ELIGIBILITY GUIDELINES: 125% of federal poverty income based on gross household income and household size.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Orange County, Florida residents. Priority of resources to protect household income, preserve home, special circumstances.
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: We also offer a Low Fee Panel referral for applicants who are 25 percent above the financial eligibility guidelines above.

### **SOUTHERN DISTRICT**

Patricia A. Redmond  
Bankruptcy Assistance Clinic  
University of Miami School of Law  
Stearns, Weaver, Miller, Weissler, Alhadeff & Sitterson, P.A.  
150 W. Flagler St. Suite 2200  
Miami, FL 33130

Telephone: 305-789-3553 • Fax: 305-789-3395

Email: [redmond@stearnsweaver.com](mailto:redmond@stearnsweaver.com) • Web site: [www.stearnsweaver.com](http://www.stearnsweaver.com)

- INCOME ELIGIBILITY GUIDELINES: Clients are placed with the Bankruptcy Assistance Clinic by the Put Something Back project. Clients must meet the income eligibility guidelines of the pro bono project which is an income below the federal poverty guidelines.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: None
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: The Bankruptcy Assistance Clinic not only handles Chapter 7 and 13 debtor cases, but also provides representation in adversary proceedings and contested matters. The Clinic operates as a law school course where the students are mentored by established members of the Bankruptcy Bar Association for the Southern District of Florida. The students are certified interns, and as such, are entitled to practice in the federal court system during their last year of law school. Students must have completed four semesters of law school in order to qualify for certification. The program not only provides a sound practical educational experience for the students, but also additional manpower for the backlog of persons awaiting legal assistance in the area of Chapter 7 and Chapter 13.

Debra Koprowski  
Supervising Attorney, Legal Aid Service of Broward County, Inc.  
491 n. State Road 7 (Route 441)  
Plantation, FL 33317

Telephone: 954-765-8950 • Fax: 954-765-5149

Web site: [www.legalaid.org/broward](http://www.legalaid.org/broward)

- INCOME ELIGIBILITY GUIDELINES: Household income below 125% of poverty level
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13



- LIMITS ON REPRESENTATION: Prepare petitions, financial documents, representation at 341s, confirmation hearings, and referral to private Bar for pro bono representation.
- REPRESENTATION BY: Both Lawyers and Non-Lawyers

Kimberly Rommel-Enright, Esq.  
 Legal Aid Society of Palm Beach County, Inc.  
 423 Fern St. Suite 200  
 West Palm Beach, FL 33401  
 Telephone: 561-655-8944 • Fax: 561-655-5269  
 Email: [info@legalaidpbc.org](mailto:info@legalaidpbc.org) • Web site: [www.legalaidpbc.org](http://www.legalaidpbc.org)

- INCOME ELIGIBILITY GUIDELINES: Up to 150 percent of the Federal Poverty Guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: The client must have at least \$10,000 in debt, of which medical debt comprises the majority of the debt.
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: The clients must pay the court filing fees.

Vivian Chavez Director of Client Services, Legal Services of Greater Miami, Inc.  
 3000 Biscayne Blvd., Suite 500  
 Miami, FL 33137-4129  
 Telephone: 305-576-0080 • Fax: 305-576-5112  
 Email: [vchavez@lsgmi.org](mailto:vchavez@lsgmi.org) • Web site: [www.lsgmi.org](http://www.lsgmi.org)

- INCOME ELIGIBILITY GUIDELINES: Must be below 125% of poverty guidelines. No eligibility guidelines if over 60.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Only to save family home.
- REPRESENTATION BY: Lawyers

Karen Ladis  
 Put Something Back  
 123 N.W. 1 Ave.  
 Miami, FL 33128  
 Telephone: 305-579-5733, X2252 • Fax: 305-372-7693

Web site: [www.jud11.flcourts.org/programs\\_and\\_services/psb\\_and\\_faqs7.htm](http://www.jud11.flcourts.org/programs_and_services/psb_and_faqs7.htm)

- INCOME ELIGIBILITY GUIDELINES: Federal poverty guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7 for extraordinary medical debt, Chapter 13 to save a home from foreclosure
- LIMITS ON REPRESENTATION: Clients are responsible for paying costs associated with filing fees.
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: The Bankruptcy Bar Association of the Southern District serves as the catalyst to recruit and train bankruptcy practitioners to handle Chapter 7 and 13 pro bono cases for Put Something Back, a joint pro bono project of the Dade County Bar Association and Eleventh Judicial Circuit.

# GEORGIA

## 11th CIRCUIT NORTHERN DISTRICT

Tamara McLendon-Coleman Atlanta Volunteer Lawyers Foundation  
235 Peachtree St. NE Suite 1750 North Tower  
Atlanta, GA 30303

Telephone: 404-521-0790 • Fax: 404-521-3434

Email: [tmcoleman@avlf.org](mailto:tmcoleman@avlf.org) • Web site: [www.avlf.org](http://www.avlf.org)

- INCOME ELIGIBILITY GUIDELINES: 200% of Poverty Guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- REPRESENTATION BY: Lawyers

# GUAM

## 9th CIRCUIT

# HAWAII

## 9th CIRCUIT

# IDAHO

## 9th CIRCUIT

# ILLINOIS

## 7th CIRCUIT NORTHERN DISTRICT

Veda Dmitrovich  
Pro Bono Director, Chicago Legal Clinic, Inc.  
2938 E. 91st St.  
Chicago, IL 60617

Telephone: 773-731-1762 • Fax: 773-731-4264

Email: [vdmitrovich@clclaw.org](mailto:vdmitrovich@clclaw.org) • Web site: [www.clclaw.org](http://www.clclaw.org)

- INCOME ELIGIBILITY GUIDELINES: Sliding scale based on income and pro bono services for income eligible individuals.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- LIMITS ON REPRESENTATION: No business bankruptcies
- REPRESENTATION BY: Lawyers represent clients. Lawyers receive assistance from law students and paralegals.

- **ADDITIONAL INFORMATION:** The Chicago Legal Clinic, Inc. is a private, not-for-profit legal service organization that provides representation in civil legal matters on a low-cost (sliding fee scale based on income) to individuals in the Chicago area.

### **CENTRAL DISTRICT**

Sandra Crow

Pro Bono Director, Prairie State Legal Services, Inc.

331 Fulton Suite 600

Peoria, IL 61602

Telephone: 309-674-9831 • Fax: 309-674-3802

Email: [scrow@pslegal.org](mailto:scrow@pslegal.org) • Web site: [www.pslegal.org](http://www.pslegal.org)

- **INCOME ELIGIBILITY GUIDELINES:** 125 percent of federal poverty guidelines
- **CHAPTER(S) OF BANKRUPTCIES:** Chapter 7
- **LIMITS ON REPRESENTATION:** As Chapter 13 bankruptcies have fees built into the plan we do not refer. Client must pay \$300 federal filing fee as it cannot be waived. No attorney fees.
- **REPRESENTATION BY:** Lawyers
- **ADDITIONAL INFORMATION:** Eligible clients are referred to pro bono attorneys through the Peoria County Pro Bono Plan, a joint project of the Peoria County Pro Bono Plan and Prairie State Legal Services, Inc. Eligible clients will have wages that are garnishable or circumstances that affect self sufficiency. As we have a limited number of attorneys willing to waive attorney fees, we do not refer clients who are judgment proof. We refer clients to credit counseling where appropriate.

### **SOUTHERN DISTRICT**

David M. Harding

Pro Bono Coordinator, Land of Lincoln Legal Assistance Foundation, Inc.

327 Missouri Ave. Suite 605

East St. Louis, IL 62201

Telephone: 618-271-2476, X268 • Fax: 618-875-9133

Email: [dharding@lollaf.org](mailto:dharding@lollaf.org) • Web site: [www.lollaf.org](http://www.lollaf.org) (under construction)

- **INCOME ELIGIBILITY GUIDELINES:** Household size: 1 person - \$11,225 annual income; 2 people – \$15,150 annual income; 4 people – \$23,000 annual income
- **CHAPTER(S) OF BANKRUPTCIES:** Chapter 7
- **LIMITS ON REPRESENTATION:** Office will consider for pro bono referral only under the following conditions:
  - a. Applicant is threatened with utility termination due to debt and has no means of paying off utility debt or negotiating repayment agreement; OR
  - b. Applicant's wages are being garnished and his/her income is not exempt; OR
  - c. Applicant owns real property and creditor is threatening to lien property to satisfy judgment; OR
  - d. Applicant's driver's license has been suspended due to accident that was applicant's fault, no insurance at the time of the accident and applicant needs license for employment or health reasons. If applicant's income is exempt from collection on a judgment give advice, ILRS and pamphlet. Note: We only do these as pro bono referrals and we have few bankruptcy attorneys. Clients should be warned that we may not be able to obtain a free attorney. Also, they will have to pay a filing fee of \$200 even if the attorney is free. Also, if the client makes over \$20,000/yr., the bankruptcy attorneys will expect to do the case for a fee, not pro bono. Clients with income over \$20,000 should only be referred to us in exceptional circumstances.

# INDIANA

## SOUTHERN DISTRICT

Legal Volunteers, IN Judicial District 14  
3303 Plaza Dr. Suite 5  
New Albany, IN 47150  
Telephone: 812-945-4123 • Fax: 812-945-7290  
Web site: [www.indianjustice.org](http://www.indianjustice.org)

- INCOME ELIGIBILITY GUIDELINES: Federal Poverty Guidelines; 125 percent if high expenses and high debt.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Limited number of pro bono attorneys available. [Half-fee panel of attorneys is alternative.]
- REPRESENTATION BY: Lawyers

Joshua Abel  
Neighborhood Christian Legal Clinic  
3333 N. Meridian St., Suite 201 Indianapolis, IN 46208  
Telephone: 317-429-4131 • Fax: 317-429-4130  
Email: [jabel@nclegalclinic.org](mailto:jabel@nclegalclinic.org) • Web site: [www.nclegalclinic.org](http://www.nclegalclinic.org)

- INCOME ELIGIBILITY GUIDELINES: At or below 125 percent federal poverty guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: We have ten intake sites throughout the Indianapolis area.

# IOWA

## 8th CIRCUIT SOUTHERN DISTRICT

Clinical Law Programs  
University of Iowa College of Law  
80 Boyd Law Bldg.  
Iowa City, IA 52242  
Telephone: 319-335-9023 • Fax: 319-353-5445  
Web site: [www.law.uiowa.edu/legalclinic/](http://www.law.uiowa.edu/legalclinic/)

- INCOME ELIGIBILITY GUIDELINES: None, but generally our clients cannot afford private representation.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- LIMITS ON REPRESENTATION: Consumer bankruptcies only
- REPRESENTATION BY: Both Lawyers and Student Legal Interns
- ADDITIONAL INFORMATION: Our consumer law program is part of our in-house clinic and provides representation to low income clients on a broad range of consumer issues including Chapter 7 bankruptcies. Student legal interns working under the close supervision of a clinic professor are involved in all aspects of a client's case.

Cynthia RyboltIowa Legal Aid

1111 9th St. Suite 230

Des Moines, IA 50314

Telephone: 515-243-1193 • Fax: 515-244-4618

Email: [crybolt@iowalaw.org](mailto:crybolt@iowalaw.org) • Web site: [www.iowalegalaid.org](http://www.iowalegalaid.org)

- INCOME ELIGIBILITY GUIDELINES: 125 percent of federal poverty guidelines (by family size) – limited exceptions
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- REPRESENTATION BY: Lawyers

## KANSAS

### 10th CIRCUIT

## KENTUCKY

### 6th CIRCUIT

#### EASTERN DISTRICT

Tammy HaddixFayette County Bar Association Pro Bono Program, Inc.

122 N. Broadway

Lexington, KY 40507

Telephone: 859-255-7244 • Fax: 859-254-4573

Web site: [www.fcba.com/members/publicprobono.html](http://www.fcba.com/members/publicprobono.html)

- INCOME ELIGIBILITY GUIDELINES: Applicants must be within 125 percent of federal poverty guidelines.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- LIMITS ON REPRESENTATION: Applicants must be sued by at least one creditor. Applicants must not be considered judgment proof. Applicants must reside in specific counties.
- REPRESENTATION BY: Lawyers

William Snyder, Director

Volunteer Lawyers for Appalachian KY (VLAK)

Parent Organization: Appalachian Research & Defense Fund of KY Inc.

207 West Court Street, Suite 201

Prestonsburg, KY 41653

Telephone: 606-886-8136 • Fax: 606-886-8137 • Toll Free: 800-678-8525

Email: [vlakoffice@ardfky.org](mailto:vlakoffice@ardfky.org) • Web site: [www.vlakofky.org](http://www.vlakofky.org)

- INCOME ELIGIBILITY GUIDELINES: Poverty Guidelines - 3/19/2009
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Our program, VLAK, does not obligate itself to any expenses in regard to bankruptcies, except out-of-pocket expenses upon request, to the Private Bar attorney who takes on a bankruptcy as a pro bono case.
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: A.R.D.F. of Ky, Inc., has a premier cadre of consumer lawyers, who can provide assistance to the private attorney who takes on pro bono bankruptcy.

A.R.D.F. of Ky. Inc. can provide sample pleadings to the pro bono attorney whether an adversarial proceeding or motion to practice case.

## **WESTERN DISTRICT**

Leslie Clemons Volunteer Lawyer Program of the Legal Aid Society  
416 W. Muhammad Ali Blvd., Suite 300  
Louisville, KY 40202

Telephone: 502-584-1254 • Fax: 502-584-8014 • Toll Free: 800-292-186

Email: [lclemmons@laslou.org](mailto:lclemmons@laslou.org) • Web site: [www.laslou.org](http://www.laslou.org)

- INCOME ELIGIBILITY GUIDELINES: 125 percent of poverty rate; Legal Services Corporation regulations
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Client needs to have high utility bills, driver's license suspended, or being garnished.
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: We currently have monthly client and non-client clinics. We represent one on one with available volunteers and staff.

## **LOUISIANA**

### **5th CIRCUIT**

#### **EASTERN DISTRICT**

Gwen Scovell

Southeast Louisiana Legal Services

Also Known As: New Orleans Legal Assistance (NOLAC)

1010 Common St. Suite 1400A

New Orleans, LA 70112

Telephone: 504-529-1000 • Fax: 504-529-1008

Email: [mamoreau@nolac.org](mailto:mamoreau@nolac.org) • Web site: [www.nolac.org](http://www.nolac.org)

- INCOME ELIGIBILITY GUIDELINES: 125 percent federal poverty
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Federal law prohibits our representation of prisoners and aliens.
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: Serve Jefferson, Orleans, St. Bernard, St. Charles and Plaquemines Parishes

Rachel Piercey

The Pro Bono Project

615 Baronne St. Suite 203

New Orleans, LA 70113

Telephone: 504-581-4043 • Fax: 504-566-0518

Web site: [www.probono-no.org](http://www.probono-no.org)

- INCOME ELIGIBILITY GUIDELINES: Federal poverty guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- LIMITS ON REPRESENTATION: Non-emergencies; within our five parish service area (Orleans, Jefferson, St. Bernard, St. Tammany & Washington parishes)
- REPRESENTATION BY: Lawyers

## **MIDDLE DISTRICT**

Gwen Scovell

Southeast Louisiana Legal Services

Also Known As: New Orleans Legal Assistance (NOLAC)

1010 Common St. Suite 1400A

New Orleans, LA 70112

Telephone: 504-529-1000 • Fax: 504-529-1008

Email: [mamoreau@nolac.org](mailto:mamoreau@nolac.org) • Web site: [www.nolac.org](http://www.nolac.org)

- INCOME ELIGIBILITY GUIDELINES: 125 percent federal poverty
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Federal law prohibits our representation of prisoners and aliens.
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: Serve Jefferson, Orleans, St. Bernard, St. Charles and Plaquemines Parishes

## **MAINE**

### **1st CIRCUIT**

Mary Richardson

Volunteer Lawyers Project

88 Federal St.

P.O. Box 547

Portland, ME 04112

Telephone: 207-774-4348 or 800-442-4933 • Fax: 207-828-2300

Web site: [www.vlp.org](http://www.vlp.org)

- INCOME ELIGIBILITY GUIDELINES: 125 percent federal poverty (up to 150 percent with certain deductions, Legal Services Corporation guidelines)
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Clients are referred on a reduced fee basis but do have some out-of-pocket costs (filing fee and miscellaneous charges).
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: The Volunteer Lawyers Project is a statewide program administered by Pine Tree Legal Assistance, Inc. The VLP provides intake and referral services, utilizing private attorneys who have agreed to take pro bono and reduced fee cases.

## **MARYLAND**

### **4th CIRCUIT**

Chad Duran

Legal Aid Bureau, Inc.

500 E. Lexington St.

Baltimore, MD 21202

Telephone: (410) 951-7777 • Fax: 410-951-7818

Web site: [www.mdlab.org](http://www.mdlab.org)

- INCOME ELIGIBILITY GUIDELINES: Income less than 125 percent of federal poverty guidelines. Exceptions possible up to 175 percent.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Only accept cases in which imminent loss of shelter or income will result without bankruptcy.
- REPRESENTATION BY: Both Lawyers and Non-Lawyers
- ADDITIONAL INFORMATION: See our website at <http://www.mdlab.org> for more details.

Mina Naddaf  
 Maryland Volunteer Lawyers Service  
 One North Charles Street  
 Suite 222  
 Baltimore, MD 21201  
 Telephone: 410-539-6800 • Fax: 410-837-0431  
 Email: [mina@mvslaw.org](mailto:mina@mvslaw.org) • Web site: [www.mvslaw.org](http://www.mvslaw.org)

- ELIGIBILITY GUIDELINES: Less than 50% of Maryland's median income. The dollar amount varies year to year and is based on size of household. E.g., in 2002-2003 a family of four with income \$38,781 or less is eligible.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: No service to corporations or other business. Individuals with no more than \$6,000 in assets. Must have minimum of \$5,000 in debts.
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: We offer two types of services:
  - a. Bankruptcy Clinic – Lawyers teach individuals how to file Chapter 7 pro se.
  - b. Volunteer lawyers represent individuals in Chapter 7 and Chapter 13 cases.

## MASSACHUSETTS

### 1st CIRCUIT

Victoria Read  
 Community Law Center  
 122 Boylston St.  
 Jamaica Plain, MA 02130  
 Telephone: 617-522-3003 • Fax: 617-522-0715  
 Email: [vread@law.harvard.edu](mailto:vread@law.harvard.edu) • Web site: [www.law.harvard.edu/academics/clinical/lsc/](http://www.law.harvard.edu/academics/clinical/lsc/)

- INCOME ELIGIBILITY GUIDELINES: Legal Services Guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: We don't provide representation in dischargeability actions, judicial lien avoidances, relief from stay actions or other adversary proceedings.
- REPRESENTATION BY: Both Lawyers and Non-Lawyers
- ADDITIONAL INFORMATION: This is also a student clinical placement for Harvard Law School during academic year and for other law students during the summer. These students assist in the bankruptcy practice.



Jim Breslauer  
Neighborhood Legal Services, Inc.  
170 Common St. Suite 300  
Lawrence, MA 01840  
Telephone: 978-686-6900 • Fax: 978-685-2933

Email: [jbreslauer@nlsma.org](mailto:jbreslauer@nlsma.org) • Web site: [www.neighborhoodlaw.org/](http://www.neighborhoodlaw.org/)

- INCOME ELIGIBILITY GUIDELINES: 125 percent Federal Poverty Level
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- LIMITS ON REPRESENTATION: Client must be a resident of Essex County, Massachusetts. We generally only accept cases for representation when housing is at risk.
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: We run a Bankruptcy Clinic for persons considering bankruptcy. The Clinic is conducted by a pro bono attorney and provides information on the bankruptcy process and makes recommendations whether bankruptcy is appropriate. If it is not, advice on how to deal with creditors is provided.

Julie O'Hanley  
Private Attorney Coordinator  
New Center for Legal Advocacy, Inc.  
257 Union St.  
New Bedford, MA 02740

Telephone: 508-979-7160 or 1-800-244-9023 (intake) • Fax: 508-979-7162

Email: [johanley@ncla.net](mailto:johanley@ncla.net) • Web site: [www.ncla.net](http://www.ncla.net)

- INCOME ELIGIBILITY GUIDELINES: 125 percent Federal Poverty Income Guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: All eligible applicants are invited to attend an informational consumer debt clinic where a volunteer private attorney provides an overview of consumer debt law and bankruptcy process; thereafter, applications are reviewed for a referral to a private attorney for free services. Priority given to those applicants who are at risk of losing income or an asset.
- REPRESENTATION BY: Both Lawyers and Non-Lawyers
- ADDITIONAL INFORMATION: To apply for legal services, applicants must call 1-800-244-9023 to speak with an intake paralegal. Intake is open Monday-Thursday, 8:30 a.m. to 3:00 p.m. Bilingual intake staff: Spanish and Portuguese. A telephone interpreter is accessible as well in various languages.

Katie M. Menard, Esq.  
Shelter Legal Services Foundation, Inc.  
885 Centre St.  
Newton, MA 02459

Telephone: 617-552-0623 • Fax: 617-552-2615

Email: [shelterlegalservices@yahoo.com](mailto:shelterlegalservices@yahoo.com) • Web site: [www.shelterlegalservices.org](http://www.shelterlegalservices.org)

- INCOME ELIGIBILITY GUIDELINES: 187 percent of Poverty
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- REPRESENTATION BY: Both Lawyers and Non-Lawyers
- ADDITIONAL INFORMATION: Call for more information. Intakes held weekly at:  
Rosies Place, 889 Harrison Ave., Roxbury;  
New England Shelter for Homeless Vets, 17 Court St., Boston;  
Cambridge Multi-Service Center, 19 Brookline St., Cambridge;  
First Parish Church, 3 Church St., Cambridge.

Cheryl Palmieri, Esq.  
MetroWest Legal Service, Inc.  
63 Fountain Street, Suite 304  
Framingham, MA 01702  
Telephone: 508-620-1830 or 1-800-696-1501 • Fax: 508-620-2323  
Email: [cpalmieri@smlegal.org](mailto:cpalmieri@smlegal.org) • Web site: [www.smlegal.org](http://www.smlegal.org)

- INCOME ELIGIBILITY GUIDELINES: Between 125 percent and 187.5 percent of Federal Poverty Guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- LIMITS ON REPRESENTATION: Handle complaint through court hearing
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: All cases are screened by a volunteer attorney who makes an initial assessment of the cases. Cases are then reviewed by the Pro Bono Coordinator for acceptance. If a case is accepted the Pro Bono Coordinator tries to locate a private attorney who volunteers on our panel to take the case.

Lynn Girton, Chief Counsel  
Volunteer Lawyers Project  
99 Chauncy Street, Suite 400  
Boston, MA 02111  
Telephone: 617-423-0648 • Fax: 617-423-0061  
Email: [lgirton@vlpnet.org](mailto:lgirton@vlpnet.org) • Web site: [www.vlpnet.org](http://www.vlpnet.org)

- INCOME ELIGIBILITY GUIDELINES: 125 percent of Official Poverty Income Guidelines, up to 150 percent after view
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Must have garnishable income or risk of foreclosure of home or repossession.
- REPRESENTATION BY: Both Lawyers and Non-Lawyers
- ADDITIONAL INFORMATION: All potential clients are screened through the Legal Advice and Referral Center (LARC) 617-603-1584. Clients must call LARC.

## MICHIGAN

### **6th CIRCUIT EASTERN DISTRICT**

Ann L. Lossing, PBC  
Legal Services of Eastern Michigan  
436 S. Saginaw St.  
Flint, MI 48502  
Telephone: 810-234-2621 or 1-800-322-4512 • Fax: 810-234-9039  
Email: [alossing@lsem-mi.org](mailto:alossing@lsem-mi.org) • Web site: [www.lsem-mi.org](http://www.lsem-mi.org)

- INCOME ELIGIBILITY GUIDELINES: Federal poverty income guidelines; clients must have gross income at or below 125 percent of the federal poverty rate as established by the U.S. Department of Health & Human Services.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION:
  - a. Client must be able to pay the court filing fee.
  - b. Client must meet established income eligibility guidelines observed by LSEM.

- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: The pro bono program of Legal Services of Eastern Michigan (LSEM) relies on volunteer attorneys in the area of bankruptcy law. Volunteers handle cases assigned to them through the PBI program via a weekly case acceptance meeting (process) through each of the Legal Services four offices in Flint, Midland, Saginaw and Port Huron.

Sheila Tighe  
 Clerk of Court  
 U.S. Bankruptcy Court Pro Bono Program  
 211 W. Fort St., 21st Floor  
 Detroit, MI 48226

Telephone: 313-234-0068 • Fax: 313-226-5755

- INCOME ELIGIBILITY GUIDELINES: 200% of monthly U.S. Department of Health & Human Services Poverty Guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- LIMITS ON REPRESENTATION: Pro bono representation is limited to Sec. 523 & 727 complaints. Only debtor or former spouse of debtor as a plaintiff are eligible.
- REPRESENTATION BY: Lawyers

## MINNESOTA

### 8th CIRCUIT

Eric Sherburne, Section Chair  
 Bankruptcy Section of Minnesota Bar Association  
 600 Nicollet Mall, #380  
 Minneapolis, MN 55402

Telephone: 612-333-1183 or 1-800-882-6722

Web site: [www2.mnbar.org/sections/bankruptcy](http://www2.mnbar.org/sections/bankruptcy)

- INCOME ELIGIBILITY GUIDELINES: Federal poverty guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- LIMITS ON REPRESENTATION: Income guidelines
- REPRESENTATION BY: Lawyers

Jessie Spire Carlson, Supervising Attorney  
 Minnesota Legal Services Coalition  
 Midtown Commons – Suite #101B  
 2324 University Avenue West  
 St. Paul, MN 55114

Telephone: 651-228-9105 • Fax: 651-222-0745

Email: [jcarlson@mnlegalservices.org](mailto:jcarlson@mnlegalservices.org) • Web site: [www.mnlegalservices.org](http://www.mnlegalservices.org)

- INCOME ELIGIBILITY GUIDELINES: 125% of federal poverty guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Give priority to clients who are employed and attempting to protect earned income
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: We also have a Debtor Clinic for those clients who are judgment proof because they are recipients of public assistance.

Jerry Lane, Executive Director  
Legal Aid – Mid Minnesota Legal Assistance  
430 1st Avenue N, Suite 300  
Minneapolis, MN 55401-1780  
Telephone: 320-253-0121 • Fax: 320-253-5794  
Web site: [www.midmnlegal.org](http://www.midmnlegal.org)

- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 12
- LIMITS ON REPRESENTATION: We also do extensive Chapter 12 work.
- REPRESENTATION BY: Both Lawyers and Non-Lawyers

MSBA Bankruptcy Section  
600 Nicollet Mall, #380  
Minneapolis, MN 55402  
c/o Bill Fisher,  
Telephone: 612-333-1183

Email: [William.Fisher@gpmlaw.com](mailto:William.Fisher@gpmlaw.com) • Web site: [www2.mnbar.org/sections/bankruptcy](http://www2.mnbar.org/sections/bankruptcy)

- REPRESENTATION BY: Both Lawyers and Non-Lawyers
- ADDITIONAL INFORMATION: Pro bono work provided by the Minnesota State Bar Association Bankruptcy Section's pro bono efforts. At times, Law student volunteers are paired with pro bono attorneys.

Heidi Huber  
Volunteer Lawyers Network  
Minnesota Law Center  
600 Nicollet Mall Suite 390A  
Minneapolis, MN 55402  
Telephone: 612-752-6658 • Fax: 612-752-6656  
Email: [vln@hcba.org](mailto:vln@hcba.org) • Web site: [www.volunteerlawyersnetwork.org/](http://www.volunteerlawyersnetwork.org/)

- INCOME ELIGIBILITY GUIDELINES: Below 125 percent of the Federal Poverty Guidelines for full representation. Advice only for clients between 125-187 percent. Asset guidelines also. Maximum home value of \$150,000 with \$50,000 equity.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Phone advice only regarding Chapter 13.
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: VLN has a Bankruptcy Screening Project whereas all clients who call for a bankruptcy are signed up. The attorneys advise on the Fair Debt Collections Practices Act and whether the client is judgment proof. If so, VLN assists with letters to the creditors to stop phone calls and letters. If a bankruptcy is recommended, the screening attorney advises client as to appropriate time to file.

Clinton Cutler and James Brand  
University of Minnesota Consumer Bankruptcy Clinic  
Walter F. Mondale Hall Room 190,  
229-19th Avenue South  
Minneapolis, MN 55455  
Telephone: 612.625.5515 • Fax: 601.624.5771  
Web site: [bankruptcyprobono.org/MN/CBC.php](http://bankruptcyprobono.org/MN/CBC.php)

- INCOME ELIGIBILITY GUIDELINES:
- CHAPTERS OF BANKRUPTCIES: 7 and 13

# MISSISSIPPI

5th CIRCUIT

# MISSOURI

8th CIRCUIT  
EASTERN DISTRICT

# MONTANA

9th CIRCUIT

Consumer Credit Counseling Services of Montana, Inc.

Web site: [www.cccsmt.org](http://www.cccsmt.org)

There are 8 locations throughout Montana:

Billings Office:

1620 Alderson Ave., #27

Billings, MT 59102

Telephone: 406-656-4370 or 1-877-ASK-CCCS (toll free in U.S.) • Fax: 406-656-2925

Email: [mikeh@cccsmt.org](mailto:mikeh@cccsmt.org)

Bozeman Office:

8645 Huffine Lane, Suite 3

Bozeman, MT 59715

Telephone: 406-582-9273 or 1-877-ASK-CCCS (toll free in U.S.) • Fax: 406-582-9128

Email: [margieh@cccsmt.org](mailto:margieh@cccsmt.org)

Butte Office:

2101 Yale, Unit C

Butte, MT 59702

Telephone: 406-723-5176 or 1-877-ASK-CCCS (toll free in U.S.) • Fax: 406-782-1893

Email: [angelah@cccsmt.org](mailto:angelah@cccsmt.org)

Great Falls Office:

2022 Central Ave.

Great Falls, MT 59403

Telephone: 406-761-8721 or 1-877-ASK-CCCS (toll free in U.S.) • Fax: 406-761-8622

Email: [suec@cccsmt.org](mailto:suec@cccsmt.org) (Administrative Staff ) or [tracyn@cccsmt.org](mailto:tracyn@cccsmt.org) (Education Dept.)

Havre Office:

1728 2nd St. West

Havre, MT 59501

Telephone: 406-265-3633 or 1-877-ASK-CCCS (toll free in U.S.) • Fax: 406-265-8840

Email: [judyk@cccsmt.org](mailto:judyk@cccsmt.org)

Helena Office:

910 East Lyndale, Suite A  
Helena, MT 59601

Telephone: 406-443-1774 or 1-877-ASK-CCCS (toll free in U.S.) • Fax: 406-449-0602

Email: [dianaz@cccsmt.org](mailto:dianaz@cccsmt.org)

Kalispell Office:

690 N. Meridian, Suite 206  
Kalispell, MT 59901

Telephone: 406-257-4069 or 1-877-ASK-CCCS (toll free in U.S.) • Fax: 406-755-1484

Email: [jimf@cccsmt.org](mailto:jimf@cccsmt.org)

Missoula Office:

1515 Fairview Avenue, Suite 220  
Missoula, MT 59801

Telephone: 406-543-1188 or 1-877-ASK-CCCS (toll free in U.S.) • Fax: 406-549-2696

Email: [audreyk@cccsmt.org](mailto:audreyk@cccsmt.org)

Tracie Poindexter, Paralegal

Montana Legal Services Association

616 Helena Ave. Suite 100

Helena, MT 59601

Telephone: 406-442-9830 • Fax: 406-442-9817

Email: [tpoindex@mtlsa.org](mailto:tpoindex@mtlsa.org) • Web site: [www.mtlsa.org](http://www.mtlsa.org)

- INCOME ELIGIBILITY GUIDELINES: Eligibility is based on 125 percent of the federal poverty level.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- LIMITS ON REPRESENTATION: Brief advice and pro se bankruptcy clinics taught by private attorneys.
- REPRESENTATION BY: Both Lawyers and Non-Lawyers

James A. Patten

Montana Legal Services/Private

2442 1st Avenue North

Billings, MT 59101

Telephone: 406-248-7113 • Fax: 406-294-9500

Email: [japatten@ppbglaw.com](mailto:japatten@ppbglaw.com)

- INCOME ELIGIBILITY GUIDELINES: Unknown. All participants are screened by Montana Legal Services; participants must meet Legal Service income criteria.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- LIMITS ON REPRESENTATION: Do not provide direct representation. Provide instruction for pro se bankruptcy filings.
- ADDITIONAL INFORMATION: I provide three self help seminars per year. Each seminar consists of twoafternoon sessions. In the first session the participants are instructed on how to complete the bankruptcy petition, schedules, reaffirmation agreements, and homestead declarations. In the second session I review the complete paperwork. The participants then file their case pro se.

## NEBRASKA

### 8th CIRCUIT

Kevin Ruser  
Civil Clinic  
172 Welpton Courtroom Building  
University of Nebraska  
P.O. Box 830902  
Lincoln, NE 68583-0902 (Lancaster County)  
Telephone: 402-472-3271 • Fax: 402-472-3228  
Email: [astalker2@unl.edu](mailto:astalker2@unl.edu)

- INCOME ELIGIBILITY GUIDELINES: No hard and fast guidelines; we generally try to help clients with incomes at or below 125 percent of the federal poverty guidelines.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: We work through certified senior law students, who operate under the Nebraska Supreme Court's Senior Practice Rule. Our bankruptcy caseload is limited to no more than 10 percent of the total Clinic caseload.

## NEVADA

### 9th CIRCUIT

Paul O'Conner  
Director, Washoe Legal Services  
299 South Arlington Avenue  
Reno, NV 89509-1711  
Telephone: 775-329-2727 • Fax: 775-324-5509  
Email: [info@washoelegalservices.org](mailto:info@washoelegalservices.org) • Web site: [www.washoelegalservices.org](http://www.washoelegalservices.org)

- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- LIMITS ON REPRESENTATION: If meet guidelines they are placed with a pro bono attorney. Don't file petitions, meeting of creditors, debtor proceedings
- REPRESENTATION BY: Both Lawyers and Non-Lawyers

## NEW HAMPSHIRE

### 1st CIRCUIT

Peter S. Wright  
Director, Consumer and Commercial Law Clinic  
Franklin Pierce Law Center  
2 White St.  
Concord, NH 03301  
Telephone: 603-225-3350 • Fax: 603-229-0423  
Email: [pwright@piercelaw.edu](mailto:pwright@piercelaw.edu) • Web site: [www.piercelaw.edu](http://www.piercelaw.edu)

- INCOME ELIGIBILITY GUIDELINES: Household: 1 person – gross income = \$15,095 (annual); 2 people – \$20,345; 4 people – \$30,845

- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 12, Chapter 13
- REPRESENTATION BY: Both Lawyers and Non-Lawyers (law students)
- ADDITIONAL INFORMATION: We are willing to handle cases with adversary proceedings.

Chris Wellington, Managing Attorney  
 New Hampshire Legal Assistance  
 1361 Elm St. Suite 307  
 Manchester, NH 03101  
 Telephone: 603-668-2900 or 1-800-562-3174 • Fax: 603-625-1840  
 Web site: [www.nhla.org](http://www.nhla.org)

- INCOME ELIGIBILITY GUIDELINES: LSC Guidelines (under 60)  
 Elders 60 and over: no formal guidelines but focus on low-income
- CHAPTER(S) OF BANKRUPTCIES: Chapter 13
- LIMITS ON REPRESENTATION: We only do Chapter 13 cases when necessary to save a client's home. Our capacity is limited.
- REPRESENTATION BY: Both Lawyers and Non-Lawyers

## NEW JERSEY

### 3rd CIRCUIT

William F. Matrician, Esq.  
 Legal Services of Northwest Jersey  
 P.O. Box 900  
 Morristown, NJ 07963-0900  
 Telephone: 973-285-6911 • Fax: 973-605-8991  
 Email: [lsnwj-morris@LSNJ.org](mailto:lsnwj-morris@LSNJ.org) • Web site: [www.lsnj.org/lsnwj](http://www.lsnj.org/lsnwj)

- INCOME ELIGIBILITY GUIDELINES: 125 percent of poverty
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- LIMITS ON REPRESENTATION: No student loans; no motor vehicle fines; no matters subject to notice of motions

Gary K. Norgaard  
 N.J.S.B.A. Bankruptcy Section Pro Bono Subcommittee  
 Seton Hall Program  
 184 Grand Ave.  
 Englewood, NJ 07631  
 Telephone: 201-871-1333 • Fax: 201-871-3161  
 Email: [gnorgaard@sternlaveng.com](mailto:gnorgaard@sternlaveng.com)

- INCOME ELIGIBILITY GUIDELINES: Client is pre-qualified by Legal Services.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: Our program provides skilled bankruptcy attorneys and mentoring for law students to work on pro bono referrals.



Rutgers Camden Bankruptcy Pro Bono Project  
Pro Bono Program – Career Services Office  
Rutgers University School of Law – Camden  
217 N 5th St  
Camden, NJ 08102

- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- REPRESENTATION BY: Lawyers and students
- ADDITIONAL INFORMATION: Clients for the project are referred to the Law School through the offices of Camden Regional Legal Services (CRLS), which provides screening for income eligibility.

## NEW MEXICO

### 10th CIRCUIT

Christine Joseph, Assistant Director  
State Bar of New Mexico  
Consumer Debt Workshop  
State Bar Center, 5121 Masthead NE  
Albuquerque NM 87125

Telephone: 505-797-6054 or 1-888-876-6657 • Fax: 505-797-6097

Email: [cjoseph@nmbar.org](mailto:cjoseph@nmbar.org) • Web site: [www.nmbar.org](http://www.nmbar.org)

- INCOME ELIGIBILITY GUIDELINES: 125 percent of poverty level to qualify for pro bono
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Our only requirement is: for pro bono services they have to come to the workshop and consult with an attorney. The attorney will then screen them for income eligibility.
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: Workshops are held the 4th Wednesday of every month. The workshop lasts two hours. The first hour is an information session on consumer debt issues and bankruptcy. The second hour is one-on-one consultations with attorneys.

Christine Joseph  
State Bar of New Mexico  
Public and Legal Services Outreach Program  
P.O. Box 92860  
Albuquerque, NM 87199-2860

Telephone: 505-797-6054 • Fax: 505-828-3765

Email: [cjoseph@nmbar.org](mailto:cjoseph@nmbar.org) • Web site: [www.nmbar.org](http://www.nmbar.org)

- INCOME ELIGIBILITY GUIDELINES: 125 percent of poverty for pro bono. If someone is over by a little, we also offer a reduced fee of \$200 which works pretty good.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: 125 percent of poverty level. Good reason such as substantial medical expenses or a large judgment not covered by insurance. The amount of debt must be so large there is not reasonable expectation of being able to pay. Debts incurred as a result of gambling will not qualify a person for pro bono.
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: Workshop includes a one hour presentation by an attorney and a second hour of one-on-one consultations with volunteer attorneys.

Professor Nathalie Martin  
University of New Mexico School of Law  
Clinical Law Program  
1117 Stanford NE, Office: 3123  
Albuquerque, NM 87131  
Telephone: 505-277-2810 • Fax: 505-277-4367

Email: [martin@law.unm.edu](mailto:martin@law.unm.edu) • Web site: [lawschool.unm.edu/clinic/index.htm](http://lawschool.unm.edu/clinic/index.htm)

- INCOME ELIGIBILITY GUIDELINES: \$17,000 for one person; \$20,000 for two persons; An extra \$2,500 per child
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7 (99 percent), Chapter 13 (1 percent)
- LIMITS ON REPRESENTATION: We generally take only Chapter 7 cases because we run the bankruptcy practice clinic every two years or so for about six months. Thus, we do not provide bankruptcy services at all times, but only intermittently and the Chapter 7s are more practical under these circumstances.
- REPRESENTATION BY: Practicing law students under the supervision of a full-time law professor.
- ADDITIONAL INFORMATION: All students at the University of New Mexico School of Law are required to complete a 6-credit clinical law course in order to graduate. Professor Martin offers a clinic emphasizing bankruptcy, consumer law, and business law once every two years or so. This is one of the options students may choose. When this clinic is not in place, clients can sometimes receive bankruptcy representation from one of the other clinics, particularly through the Southwest Indian Law Clinic if the client is Native American, or if not, through one of the general practice clinics.

## NEW YORK

### **2nd CIRCUIT EASTERN DISTRICT**

William Z. Kransdorf  
Legal Services NYC  
New York City Bankruptcy Assistance Project (NYC BAP)  
350 Broadway, 6th Floor  
NY, NY 10013  
Telephone: 646-442-3630 or 212-431-7200

Web site: [www.legalservicesnyc.org/index.php?option=com\\_content&task=view&id=30&Itemid=59](http://www.legalservicesnyc.org/index.php?option=com_content&task=view&id=30&Itemid=59)

- INCOME ELIGIBILITY GUIDELINES: Basic - 125% of poverty level, \$10,000 assets; Expanded – Up to 185 percent of poverty level for special circumstances, e.g., World Trade Center victim
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- LIMITS ON REPRESENTATION: Pro se advice, clinics, representation

Mary Jo Eyster  
Counseling and Bankruptcy Clinic at Brooklyn Law School  
One Boerum Place, 3rd Floor  
Brooklyn, NY 11201  
Telephone: 718-780-7936 7994 • Fax: 718-780-0367  
Email: [maryjo.eyster@brooklaw.edu](mailto:maryjo.eyster@brooklaw.edu)

## **NORTHERN DISTRICT**

President, Barbara Whipple, Esq.  
Capital Region Bankruptcy Bar Association  
c/o Lemery Greister LLC  
74 Chapel Street, Suite 200  
Albany, NY 12207

Telephone: 518-434-4553 • Fax: 518-434-4459

Email: [bwhipple@pmbllaw.com](mailto:bwhipple@pmbllaw.com) • Web site: [www.crbba.org/](http://www.crbba.org/)

- **INCOME ELIGIBILITY GUIDELINES:** Our program is run as a joint program with the Legal Project which establishes the guidelines. The Legal Project can be reached at 518-435-1770.
- **CHAPTER(S) OF BANKRUPTCIES:** Chapter 7, Chapter 13
- **REPRESENTATION BY:** Lawyers

Western New York Law Center  
237 Main Street, Suite 1130  
Buffalo, New York, 14203  
Telephone: 716-855-0203 • Fax: 315-671-0062

Email: [wnylc@wnylc.com](mailto:wnylc@wnylc.com) • Web site: [www.wnylc.net/web/news/XcNewsPlus.asp](http://www.wnylc.net/web/news/XcNewsPlus.asp)

- **INCOME ELIGIBILITY GUIDELINES:** Must be U.S. citizen or other legal status. Be a resident of Onondago, Cayuga, Cortland or Oswego Counties. Must be at or below 200 percent of poverty income guide lines. Liquids assets of no more than \$3,000 (plus \$1,000 per family member). Be vulnerable to wage garnishment or other compelling circumstance.
- **CHAPTER(S) OF BANKRUPTCIES:** Chapter 7
  - **LIMITS ON REPRESENTATION:** Referral to one pro bono attorney, but must pay court filing fees and counseling fees
- **ADDITIONAL INFORMATION:** Clients who do not qualify can still come to a Consumer Law Clinic for free advice (so long as income eligible, live in one of the counties listed above and have legal citizenship status).

Elena M. Rich  
Legal Aid Society of Northeastern New York  
55 Colvin Avenue  
Albany, NY 12206  
Telephone: 518-462-6765 or 1-800-462-2922 • Fax: 518-427-8352  
Web site: [www.lasnny.org/](http://www.lasnny.org/)

- **INCOME ELIGIBILITY GUIDELINES:** Generally 125 percent of poverty; consideration of those with income between 125 percent and 150 percent of poverty.
- **CHAPTER(S) OF BANKRUPTCIES:** Chapter 7
- **LIMITS ON REPRESENTATION:** A set number of clients are referred each month. Clients must have the filing fees.
- **REPRESENTATION BY:** Lawyers
- **ADDITIONAL INFORMATION:** This is a pro bono bankruptcy project and placement is always subject to our ability to get volunteers.

Lisa A. Frisch, Executive Director  
The Legal Project  
Stuyvesant Plaza  
1475 Western Avenue  
Albany, NY 12203  
Telephone: 518-435-1770 • Fax: 518-435-1773

Email: [info@legalproject.org](mailto:info@legalproject.org) • Web site: [www.legalproject.org](http://www.legalproject.org)

- INCOME ELIGIBILITY GUIDELINES: Pro bono up to 175 percent of poverty if Chapter 7
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: Offered in collaboration with the Capital Region Bankruptcy Bar Association.

## **WESTERN DISTRICT**

Bob M. Elardo

Bar Association of Erie County (BAEC)

Volunteer Lawyers Project (VLP)

438 Main Street, Sixth Floor

Buffalo, NY 14202

Telephone: 716-847-0662, Ext. 12 • Fax: 716-847-0307

Email: [relardo@wnylc.com](mailto:relardo@wnylc.com) • Web site: [www.eriebar.org/displaycommon.cfm?an=1&subarticlenbr=46](http://www.eriebar.org/displaycommon.cfm?an=1&subarticlenbr=46)

- INCOME ELIGIBILITY GUIDELINES: 125% of poverty level
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Clients must be financially eligible and cooperative.
- REPRESENTATION BY: Lawyers

Kathia M. Casion, Esq.

Legal Aid Society of Rochester

One West Main Street Suite 800

Rochester, NY 14614

Telephone: 585-232-4090 • Fax: 585-232-2352

Email: [kcasion@lasroc.org](mailto:kcasion@lasroc.org) • Web site: [www.lasroc.org](http://www.lasroc.org)

- INCOME ELIGIBILITY GUIDELINES: Up to 300 percent of the poverty level
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Must be a homeowner, in Monroe County, with a source of income.
- REPRESENTATION BY: Both Lawyers and Non-Lawyers
- ADDITIONAL INFORMATION: Our program focuses on representation for protecting assets and increasing positive income, which enables clients to be in a better position to achieve or maintain homeownership.

C. Kenneth Perri

Legal Assistance of Western New York

361 South Main Street

Geneva, NY 14456

Telephone: 315-781-1465 or 1-866-781-LAFL • Fax: 315-781-2565

Email: [kp@lafll.org](mailto:kp@lafll.org) • Web site: [www.lawny.org/index.php/legal-assistance-of-the-finger-lakes](http://www.lawny.org/index.php/legal-assistance-of-the-finger-lakes)

- INCOME ELIGIBILITY GUIDELINES: Generally, clients must have household income that falls within 125 percent of the federal poverty level. Under some circumstances, clients may have income up to 187.5 percent of the federal poverty level.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Demand for our services far outstrips the resources available to us to provide services. Through staff attorneys and our pro bono program, we offer representation in bankruptcy proceedings when doing so will allow our client to save his or her home. Again, representation is offered as resources permit.
- REPRESENTATION BY: Lawyers

- **ADDITIONAL INFORMATION:** Our service area is comprised of five rural counties in western New York: Livingston, Ontario, Seneca, Wayne, and Yates.

## **NORTH CAROLINA**

### **4th CIRCUIT**

#### **EASTERN DISTRICT**

Legal Aid of North Carolina – Wilson  
208 Goldsboro St. East  
Wilson, NC 27893

Telephone: 252-291-6851 or 1-866-219-5262 • Fax: 252-291-6407

Web site: [www.legalaidnc.org](http://www.legalaidnc.org)

- **INCOME ELIGIBILITY GUIDELINES:** 125 percent of Federal Poverty Guidelines
- **CHAPTER(S) OF BANKRUPTCIES:** Chapter 7, Chapter 13
- **LIMITS ON REPRESENTATION:** Only if client is about to lose home or vehicle that is essential to work.
- **REPRESENTATION BY:** Both Lawyers and Non-Lawyers

#### **MIDDLE DISTRICT**

Melany Earnhardt, Managing Attorney  
Legal Aid of North Carolina-Greensboro  
122 N. Elm St. Suite 700  
Greensboro, NC 27401

Telephone: 336-272-0148 • Fax: 336-333-9825

Web site: [www.legalaidnc.org](http://www.legalaidnc.org)

- **INCOME ELIGIBILITY GUIDELINES:** Federal poverty guidelines
- **CHAPTER(S) OF BANKRUPTCIES:** Chapter 7, Chapter 13
- **LIMITS ON REPRESENTATION:** We refer these cases to the private bar on a limited basis.
- **REPRESENTATION BY:** Both Lawyers and Non-Lawyers

#### **WESTERN DISTRICT**

Jim Barrett, PLS Director  
Pisgah Legal Services (PLS)  
P.O. Box 2276  
Asheville, NC 28802

Telephone: 828-253-0406 or 800-489-6144 • Fax: 828-252-8927

Email: [legalaid@pisgahlegal.org](mailto:legalaid@pisgahlegal.org) • Web site: [www.pisgahlegal.org/](http://www.pisgahlegal.org/)

- **INCOME ELIGIBILITY GUIDELINES:** Similar to LSC guidelines
- **CHAPTER(S) OF BANKRUPTCIES:** Chapter 7
- **LIMITS ON REPRESENTATION:** Refer debtor to attorney from our small panel of attorneys who handle bankruptcy. Does not usually handle bankruptcies.
- **REPRESENTATION BY:** Both Lawyers and Non-Lawyers

# NORTH DAKOTA

## 8th CIRCUIT

Jim Fitzsimmons, Executive Director  
Legal Services of North Dakota, Inc.  
1025 N 3rd Street  
P.O. Box 1893  
Bismarck, ND 58502-1893

Telephone: 701-222-2110 or 1-800-634-5263 • Fax: 701-222-2149

Email: [jfitzsimmons@legalassist.org](mailto:jfitzsimmons@legalassist.org) • Web site: [www.legalassist.org](http://www.legalassist.org)

- INCOME ELIGIBILITY GUIDELINES: 125 percent of poverty - asset ceiling
- LIMITS ON REPRESENTATION: We are reconsidering reinstating select bankruptcy case acceptance.
- ADDITIONAL INFORMATION: LSND work focus on debtor/creditor work which can include advising debtors on whether bankruptcy could be a viable alternative.

# OHIO

Dave Dawson  
The Legal Aid Society of Cleveland  
1223 West 6th St.  
Cleveland, OH 44113

Telephone: 216-861-5480 • Fax: 216-687-0779

Email: [dbdawson@lasclev.org](mailto:dbdawson@lasclev.org) • Web site: [www.lasclev.org](http://www.lasclev.org)

- INCOME ELIGIBILITY GUIDELINES: 125 percent of Federal Poverty Guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7 and Chapter 13
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: LAS has maintained a panel of pro bono attorneys who will represent low-income clients in Chapter 7 cases. In 2002, 185 clients were referred. In 2003, LAS has joined with the Cuyahoga County Bar Association which is coordinating the assignment and referral of Chapter 7 cases. This program is also a joint project with the U.S. Bankruptcy Court and the Office of the U.S. Trustee.

Kevin C. Mulder  
Executive Director, Legal Aid of Western Ohio (LAWO)  
520 Madison Ave. Suite 640  
Toledo, OH 43604

Telephone: 419-724-0030 • Fax: 419-321-1582

Email: [kmulder@lawolaw.org](mailto:kmulder@lawolaw.org)

- INCOME ELIGIBILITY GUIDELINES: 125% of poverty level
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7

Pro Bono Bankruptcy Project  
526 Superior Ave. Suite 1240  
Cleveland, OH 44114  
Telephone: 216-696-3525 • Fax: 216-523-2259

Web site: [www.clemetrobar.org](http://www.clemetrobar.org)

- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13

- LIMITS ON REPRESENTATION: Counsel to individuals; prepare petition, schedules, and other documents; counsel to indigent debtors/creditors who are def. in adversary proceeding.

Helenka Marculewicz

Executive Director, Greater Dayton Volunteer Lawyers Project

109 North Main St.

Dayton, OH 45402

Telephone: 937-461-3857 • Fax: 937-461-4731

Email: [GDVLP@aol.com](mailto:GDVLP@aol.com) • Web site: [www.gdvlp.org](http://www.gdvlp.org)

- INCOME ELIGIBILITY GUIDELINES: 125 percent of poverty
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7

Laura S. Mann, Esq.

Southeastern Ohio Legal Services

12 W. Locust St.

Newark, OH 43055

Telephone: 740-345-0850 • Fax: 740-345-2064

Email: [lmann@oslsa.org](mailto:lmann@oslsa.org) • Web site: [www.oslsa.org](http://www.oslsa.org)

- INCOME ELIGIBILITY GUIDELINES: 125% of Federal Poverty Guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Referral program for reduced-fee bankruptcies.
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: Our organization has 9 field offices around Southeastern and Central Ohio and an administrative office in Columbus. We serve the following 29 counties: Adams, Athens, Belmont, Carroll, Coshocton, Fairfield, Gallia, Guernsey, Harrison, Hocking, Holmes, Jackson, Jefferson, Knox, Lawrence, Licking, Meigs, Monroe, Morgan, Muskingum, Noble, Perry, Pickaway, Pike, Ross, Scioto, Tuscarawas, Vinton, and Washington.

Lally Manzo, Leslea Smith

Legal Aid Services of Oregon

Hillsboro Regional Office

230 NE Second Ave., Suite A

Hillsboro, OR 97124

Telephone: 503-648-7163 or 888-245-4091 • Fax: 503-648-0513

Email: [lally.manzo@lasoregon.org](mailto:lally.manzo@lasoregon.org) • Web site: [www.oregonlawhelp.org](http://www.oregonlawhelp.org)

- INCOME ELIGIBILITY GUIDELINES: This is the same program as the one listed for Multnomah County Legal Aid. Clients of the Hillsboro region access the pro bono clinic through our office.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7

Richard Slottee

Lewis & Clark Legal Clinic

310 S.W. 4th Ave. #1018

Portland, OR 97204

Telephone: 503-768-6500 • Fax: 503-768-6540

Email: [slottee@lclark.edu](mailto:slottee@lclark.edu) • Web site: [legacy.lclark.edu/dept/lclinic/](http://legacy.lclark.edu/dept/lclinic/)

- INCOME ELIGIBILITY GUIDELINES: Financial eligibility guidelines adopted annually by the Legal Services Corporation. However, since we are a private organization we have the flexibility to deviate under appropriate circumstances.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7



- **LIMITS ON REPRESENTATION:** No representation regarding student loan dischargeability. Since we are a teaching clinic, we accept cases only when school is in session and only to the extent that students are available and the case is appropriate.
- **REPRESENTATION BY:** Both Lawyers and Non-Lawyers
- **ADDITIONAL INFORMATION:** The Lewis & Clark Legal Clinic is the teaching clinic for Northwestern School of Law. Student participants, called Legal Interns, assist in the representation of clients while under the supervision of the clinical faculty. The Clinic does not charge a fee for representation. Case intake is limited depending on the workload of the students and the usefulness of the case as a teaching vehicle. In addition to Chapter 7 bankruptcy, the Clinic handles domestic relations, unemployment compensation hearings, tax controversies with the Internal Revenue Service, consumer cases, and residential eviction defenses.

Cathy Keenan, Esq.

Supervising Attorney, Pro Bono Unit  
Multnomah County Legal Aid Service  
700 SW Taylor #300  
Portland, OR 97205

Telephone: 503-224-4086 • Fax: 503-295-9496

Email: [catherine.keenan@lasoregon.org](mailto:catherine.keenan@lasoregon.org) • Web site: [www.lasoregon.org](http://www.lasoregon.org)

- **INCOME ELIGIBILITY GUIDELINES:** Federal Poverty Income Guidelines
- **CHAPTER(S) OF BANKRUPTCIES:** Chapter 7
- **LIMITS ON REPRESENTATION:** Have Pro Bono Bankruptcy Clinic; represent clients all the way through Chapter 7 process; File petitions, attend meeting of creditors, and court proceedings
- **REPRESENTATION BY:** Both Lawyers and Non-Lawyers
- **ADDITIONAL INFORMATION:** Hold monthly information sessions before each Bankruptcy Clinic.

## PENNSYLVANIA

Catherine C. Carr

Community Legal Services  
1424 Chestnut St.  
Philadelphia, PA 19102

Telephone: 215-981-3712 • Fax: 215-981-0435

Email: [ccarr@clsphila.org](mailto:ccarr@clsphila.org) • Web site: [www.clsphila.org](http://www.clsphila.org)

- **INCOME ELIGIBILITY GUIDELINES:** 187.5 125 percent of poverty
- **CHAPTER(S) OF BANKRUPTCIES:** Chapter 13, Chapter 7 bankruptcies referred elsewhere
- **LIMITS ON REPRESENTATION:** See below.
- **REPRESENTATION BY:** Both Lawyers and Non-Lawyers
- **ADDITIONAL INFORMATION:** Most pro bono is handled by a separate organization, CBAP. We send them cases. We have a panel that does predatory lending cases and collects statutory fees only.

Mary Anne Lucey

Consumer Bankruptcy Assistance Project  
42 S. 15th Street, 4th Floor  
Philadelphia, PA 19102

Telephone: 215-532-9511 • Fax: 215-981-3866



Web site: [www.philalegal.org/cbap.html](http://www.philalegal.org/cbap.html)

- INCOME ELIGIBILITY GUIDELINES: Congressional Poverty Guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- REPRESENTATION BY: Both Lawyers and Non-Lawyers
- ADDITIONAL INFORMATION: CBAP conducts free training six times a year for attorneys, law students, and paralegals interested in providing pro bono representation.

Legal Aid of Southeastern Pa.

Main Office

625 Swede St

Norristown, PA 19401

Telephone: 610-275-5400

Web site: [www.lasp.org/](http://www.lasp.org/)

AND

Branch office in Montgomery County

248 King Street

Pottstown, PA 19464

Telephone: 610-326-8280

- INCOME ELIGIBILITY GUIDELINES: Family Size: 1 – \$13,538/year; 2 – \$18,213/year; 4 – \$27,563/year
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- LIMITS ON REPRESENTATION: Once case is accepted, we provide full range of representation in bankruptcy process. File petitions and meeting of creditors.
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: Hold training/information session for debtors about 2-3 times a year. Notified of these sessions by personal notice for clients.

Anita Santos-Singh

Executive Director

Philadelphia Legal Assistance Center

42 South 15th St.

Philadelphia, PA 19102

Telephone: 215-981-3808 • Fax: 215-981-3860

Email: [Asantos@philalegal.org](mailto:Asantos@philalegal.org) • Web site: [www.philalegal.org](http://www.philalegal.org)

- INCOME ELIGIBILITY GUIDELINES: PLA can only provide services for people who are at 187.5% of the poverty level or less.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 13
- REPRESENTATION BY: Both Lawyers and Non-Lawyers
- ADDITIONAL INFORMATION: PLA's representation in Chapter 13 bankruptcies is limited to homeowners facing foreclosure.

Sandy Ballard

Dauphin County Bar Association Pro Bono Program

213 N. Front St.

Harrisburg, PA 17101

Telephone: 717-232-7536 • Fax: 717-234-4582

Email: [sandy@dcba-pa.org](mailto:sandy@dcba-pa.org) • Web site: [www.dcba-pa.org](http://www.dcba-pa.org)

- INCOME ELIGIBILITY GUIDELINES: LSC guidelines for regular pro bono referrals. None for new program.

- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13 (?)
- LIMITS ON REPRESENTATION: Referrals by MidPenn Legal Services.
- REPRESENTATION BY: Both Lawyers & Non-Lawyers regular; only lawyers for new program

Rhodia Thomas, Esq.

Executive Director

MidPenn Legal Services

213-A North Front Street

Harrisburg, PA 17101

Telephone: 717-234-1011 • Fax: 717-234-0496

Email: [rthomas@midpenn.org](mailto:rthomas@midpenn.org) • Web site: [www.midpenn.org](http://www.midpenn.org)

- INCOME ELIGIBILITY GUIDELINES: Legal Services Guidelines (equivalent to 125% of the current Federal Poverty Guidelines as published by the Department of Health and Human Services
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: [www.midpenn.org](http://www.midpenn.org) - Screens clients, provides direct services and makes referrals to county pro bono programs.

Daniel J. Rheam, Esq.

Middle District Bankruptcy Bar Association

1363 North Church Street

Hazle Township, PA 18202

Telephone: 570-455-6800 • Fax: 570-455-6900

Web site: [www.mdbba.net](http://www.mdbba.net)

- INCOME ELIGIBILITY GUIDELINES: 125% of federal poverty levels
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Referrals by MidPenn Legal Services and North Penn Legal Services
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: Accepts referrals from MidPenn and North Penn and directs them to pro bono counsel.

Vicky Coyle, Esq.

Executive Director

North Penn Legal Services

15 Public Sq. Suite 410

Wilkes-Barre, PA 18701

Telephone: 610-317-5308 • Fax: 570-824-0001

Email: [vcoyle@northpennlegal.org](mailto:vcoyle@northpennlegal.org) • Web site: [www.northpennlegal.org](http://www.northpennlegal.org)

- INCOME ELIGIBILITY GUIDELINES: 125 percent of federal poverty guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: See [www.northpennlegal.org](http://www.northpennlegal.org). Screens clients, provides direct services, and makes referrals to county pro bono programs and MDBBA.

## **SOUTH CAROLINA**

Norah Rogers  
Jeff Patterson  
Nelson Mullins Riley & Scarborough, LLP  
P.O. Box 11070  
Columbia, SC 29211  
Telephone: 803-799-2000 • Fax: 803-256-7500

- INCOME ELIGIBILITY GUIDELINES: 200% of federal poverty guideline, but flexible to take hardship cases that exceed that.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- REPRESENTATION BY: Both Lawyers and Non-Lawyers

Rose A. Dean  
South Carolina Bar Pro Bono Program  
90 Taylor Street  
Columbia, SC 29201  
Telephone: 803-799-4015, X164 • Fax: 803-799-5290

Email: [rdean@scbar.org](mailto:rdean@scbar.org) • Web site: [www.scbar.org/member\\_resources/pro\\_bono\\_program/](http://www.scbar.org/member_resources/pro_bono_program/)

- INCOME ELIGIBILITY GUIDELINES: General Income Guidelines – 125 percent of Federal Poverty Level; Maximum Income Guidelines for Exceptional Cases – 150 percent of SCCEJ Income Guidelines
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- LIMITS ON REPRESENTATION:
  - a. Clients must meet income eligibility guidelines.
  - b. Volunteer lawyer makes decision to represent client after initial referral appointment.
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: Potential clients contact the Legal Aid Telephone Intake Service (LATIS) at 1-888-346-5592 for telephone intake. LATIS refers to Pro Bono Program. LATIS is part of the S.C. Centers for Equal Justice (SCCEJ), the statewide legal services program.

## **TENNESSEE**

Deborah Yeomans  
Legal Aid of East Tennessee  
P.O. Box 360  
Johnson City, TN 37605  
Telephone: 423-928-8311 • Fax: 423-928-9488

Email: [dyeomans@laet.org](mailto:dyeomans@laet.org) • Web site: [www.laet.org](http://www.laet.org)

- INCOME ELIGIBILITY GUIDELINES: Must be income eligible per federal guidelines based on number living in household. Must have garnishable wages or other property to protect. Must have been sued or home has to be in foreclosure, need to make at least \$217.15/week
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7

Lucinda Smith

Director

Nashville Pro Bono Program

300 Deaderick St.

Nashville, TN 37201

Telephone: 615-244-6610 • Fax: 615-244-4920

Email: [lsmith@las.org](mailto:lsmith@las.org) • Web site: [www.nashvillebar.org/Nashville\\_Pro\\_Bono.html](http://www.nashvillebar.org/Nashville_Pro_Bono.html)

- INCOME ELIGIBILITY GUIDELINES: Family size: 1 person – \$11,225 annual income; 2 people – \$15,150 annual income; 4 people – \$23,000 annual income; each additional member after 4 people \$3,925
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13

Legal Aid Society

P.O. Box 1293

Tullahoma, TN 37388

Telephone: 866-898-0171 or 931-455-7000

- INCOME ELIGIBILITY GUIDELINES: Family size: 1 person – \$11,075 annual income; 2 people – \$14,925 annual income; 4 people – \$22,625 annual income
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- ADDITIONAL INFORMATION: Brochure on information concerning Chapters 7 and 13 bankruptcies.

West Tennessee Legal Services

J. Steven Xanthopoulos, Executive Director

P.O. Box 2066

Jackson, TN 38301

Telephone: 731-426-1311 • Fax: 731-423-2600

Email: [xanthopoulos@wtls.org](mailto:xanthopoulos@wtls.org) • Web site: [www.wtls.org/](http://www.wtls.org/)

- CHAPTER(S) OF BANKRUPTCIES: Chapter 7
- REPRESENTATION BY: Both Lawyers and Non-Lawyers

## TEXAS

William Dombrowski

Legal Aid of Northwest Texas

600 E. Weatherford St.

Fort Worth, TX 76102

Telephone: 817-336-3943 • Fax: 817-877-0804

Email: [dombrowskib@nwtla.org](mailto:dombrowskib@nwtla.org) • Web site: [www.lanwt.org](http://www.lanwt.org)

- INCOME ELIGIBILITY GUIDELINES: 125% of the Federal Poverty Guidelines, Legal Services Corporation Income and Asset Guidelines.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Exclusive of objections to discharge or dischargeability of a debt.
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: Our bankruptcy evening legal clinic meets the third Tuesday of each month, except December – 6 p.m. to 8 p.m.

# VERMONT

James C. May, Esq.  
South Royalton Legal Clinic  
P.O. Box 117  
South Royalton, VT 05068  
Telephone: 802-763-7718 • Fax: 802-763-3215  
Web site:

[www.vermontlaw.edu/Academics/Clinics\\_and\\_Experiential\\_Programs/South\\_Royalton\\_Legal\\_Clinic.htm](http://www.vermontlaw.edu/Academics/Clinics_and_Experiential_Programs/South_Royalton_Legal_Clinic.htm)

- **INCOME ELIGIBILITY GUIDELINES:** We provide legal services to low-income residents of Windsor and Orange Counties in Central Vermont. Our income guidelines are at 150 percent above the poverty guideline amount.
- **CHAPTER(S) OF BANKRUPTCIES:** Chapter 7, Chapter 13
- **LIMITS ON REPRESENTATION:** We do simple Chapter 7 and Chapter 13 bankruptcies but stay away from extremely complicated multi-creditor involvement.
- **REPRESENTATION BY:** Both Lawyers and Non-Lawyers
- **ADDITIONAL INFORMATION:** The South Royalton Legal Clinic is an on-campus clinical program for Vermont Law School students. Each semester approximately 10-18 students intern at the Clinic, and they are supervised by 4 staff attorneys. The Clinic only takes new bankruptcy cases at the beginning of each academic semester, and that is only if our caseload permits. Individuals interested in our services should inquire during the middle of August or the middle of January.

Toni B. Dunson  
Virginia Lawyer Referral Service (VLRIS)  
Telephone: 804-775-0808 or 800-552-7977  
Web site: [www.vsb.org/site/public/lawyer-referral-service/](http://www.vsb.org/site/public/lawyer-referral-service/)

Does not offer reduced or pro bono legal services. Does refer potential clients to attorney in private practice for thirty minute consultation for consult fee of \$35.

Legal Services of Northern Virginia, Inc.  
6066 Leesburg Pike, Suite 500  
Falls Church, Virginia 22041  
Telephone: 703-778-6800 Toll-free: 866-534-5243 • Fax: 703-778-4790  
Email: [dschy@lsnv.org](mailto:dschy@lsnv.org) • Web site: [www.lsnv.org](http://www.lsnv.org)

- **INCOME ELIGIBILITY GUIDELINES:** Income no greater than 187.5% of federal poverty guidelines.
- **CHAPTER(S) OF BANKRUPTCIES:** Chapter 7 and 3
- **LIMITS ON REPRESENTATION:** A screening process determines whether bankruptcy is appropriate.
- **REPRESENTATION BY:** Both Lawyers and Non-Lawyers
- **ADDITIONAL INFORMATION:** Prospective clients should call 703-246-4500 to arrange to participate in one of our periodic bankruptcy clinics prior to being evaluated by an intake paralegal to determine if the client's case is appropriate for referral to a pro bono referral attorney.

Susan C. Proctor  
Blue Ridge Legal Services, Inc.  
132 Campbell Ave. SW #300  
Roanoke, VA 24011-1206  
Telephone: 540-344-2080 • Fax: 540-344-8085  
Email: [sproctor@brls.org](mailto:sproctor@brls.org) • Web site: [www.brils.org/](http://www.brils.org/)

- INCOME ELIGIBILITY GUIDELINES: Household size: 1 person - \$11,225 annual income; 2 people – \$15,150 annual income; 3 people – \$23,000 annual income
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13

Henry McLaughlin  
Richmond Office  
101 West Broad Street, Suite 101  
Richmond, VA 23220  
Telephone: 804-648-1012 x. 6048 • Fax: 804-649-8794  
Email: [Henry@cvas.org](mailto:Henry@cvas.org)  
Central Virginia Legal Aid – Piedmont  
1000 Preston Ave. Suite B  
Charlottesville, VA 22903  
Telephone: 434-296-8851 • Fax: 434-296-5731  
Web site: [www.cvas.org](http://www.cvas.org)

- INCOME ELIGIBILITY GUIDELINES: Below the federal poverty guidelines. Please call to see if you qualify.
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- REPRESENTATION BY: Lawyers
- ADDITIONAL INFORMATION: Toll free number is 800-390-9983.

Legal Aid Society of Roanoke Valley  
16 Campbell Ave. SW  
Roanoke, VA 24016-3627  
Telephone: 540-344-2088 • Fax: 540-342-3064  
Web site: Primary – <http://lasrv.org/> Secondary – [www.valegalaid.org](http://www.valegalaid.org)

- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Prepare and file petition, represent at creditors meeting, negotiate reaffirmation, adversary proceedings
- REPRESENTATION BY: Both Lawyers and Non-Lawyers

## WEST VIRGINIA

Marjorie Anne McDiarmid  
Clinical Law Program  
West Virginia University College of Law  
Box 6130  
Morgantown, WV 26506  
Telephone: 304-293-7249 • Fax: 304-293-3762  
Email: [marjorie.mcdiarmid@mail.wvu.edu](mailto:marjorie.mcdiarmid@mail.wvu.edu) • Web site: [law.wvu.edu/academics/clinical\\_law\\_program](http://law.wvu.edu/academics/clinical_law_program)

- INCOME ELIGIBILITY GUIDELINES: We follow Legal Services guidelines with some adjustment for special hardship.

- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 13
- LIMITS ON REPRESENTATION: Representation is defined on a case-by-case basis in our retainer agreement.
- REPRESENTATION BY: Both Lawyers and Non-Lawyers (law students admitted to practice under our student practice rules)
- ADDITIONAL INFORMATION: We are an educational program and take a limited number of cases. We operate only during the academic year (August-May).

## WISCONSIN

VLP Project Coordinator

Legal Action of Wisconsin, Inc.

Volunteer Lawyers Project

230 W. Wells St. #800

Milwaukee, WI 53203

Telephone: 414-278-7722, X3016 • Fax: 414-278-7126

Email: [met@legalaction.org](mailto:met@legalaction.org) • Web site: [www.legalaction.org](http://www.legalaction.org)

- INCOME ELIGIBILITY GUIDELINES: Legal Services Corporation funding — 125 percent and poverty
- CHAPTER(S) OF BANKRUPTCIES: Chapter 7, Chapter 11, Chapter 13
- LIMITS ON REPRESENTATION: LSC restrictions; limit most cases to advice; some representation
- REPRESENTATION BY: Both Lawyers and Non-Lawyers
- ADDITIONAL INFORMATION: Legal Action and its Volunteer Lawyers Project in collaboration with the Milwaukee Bar Association's Legal Services to the Indigent Committee and the Consumer Bankruptcy Committee have organized, since 1996, the Consumer Advocacy & Bankruptcy Assistance Project. Lawyers interview clients at Legal Action's offices and provide advice on bankruptcy issues. Some lawyers provide representation in bankruptcy cases — those cases are limited to current divorce cases of Legal Action; those persons who have extreme hardship if bankruptcy case not taken.