

*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. 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 Federal Courthouses. Baltimore - 101 W. Lombard Street, 8th Floor, Baltimore, MD 21201. Greenbelt – 6500 Cherrywood Lane, 1st Floor, Greenbelt, MD 20770.
- **When?** The Greenbelt DAP runs on Thursdays from 10:00am-2:00pm and requires a pre-scheduled appointment. The Baltimore DAP runs 4 days per week and operates both on pre-scheduled and walk-in appointments. Walk-ins are accepted in Baltimore on Tuesdays and Thursdays from 8:00am-11:30am and Wednesdays from 12:30pm-3:30pm.
- **How to Schedule an Appointment?** Contact the Court’s Pro Bono Coordinator at probono@mdb.uscourts.gov or 410-962-3813 to pre-schedule your DAP appointment.
- **Do I Need to Arrive Early?** Please arrive at least 15 minutes prior to your appointment time to complete the DAP’s intake form.
- **What do I need to Prepare/Bring with Me?** Please see the back of this flyer.

The DAP can only provide you with a brief half-hour consultation with a bankruptcy attorney. If you need assistance beyond that period, you should contact an attorney.

www.mdb.uscourts.gov

What to Bring with You to your DAP Appointment?

Generally, you should 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 may be best utilized if you have the information readily available for the attorney to review.

If you have not already 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.)
- 2009 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 paperwork to file with the Court, you may bring it 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.

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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.