



**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF FLORIDA**

September 21, 2009

Dear Bankruptcy Practitioner,

As you are all aware, the current economic climate has created a surge in bankruptcy filings among the neediest in our community. Put Something Back, a joint pro bono project of the Courts and the Bar, as well as other pro bono organizations, have experienced a dramatic increase in the number of clients who need assistance filing bankruptcy. In normal times, the waiting list rarely consists of more than a few names. As of early August, however, more than 50 clients are on Put Something Back's waiting list for an attorney.

As the Bankruptcy Judges of the Southern District of Florida, we would like to urge each of you to help manage this crisis by taking on a pro bono case. We thank the members of the South Florida bankruptcy community who have already volunteered to manage this overflow by taking on pro bono clients. If you are interested in seeing who has already taken a case you can look at the website of the Bankruptcy Bar Association of the Southern District of Florida – <http://bbasdf.org>.

The Florida Bar's Rules of Professional Conduct emphasize a lawyer's professional responsibility to provide pro bono legal services. Rule 6.1 of the Florida Rules of Professional Conduct provides that:

Each member of The Florida Bar in good standing, as part of that member's professional responsibility, should (1) render pro bono legal services to the poor and (2) participate, to the extent possible, in other pro bono service activities that directly relate to the legal needs of the poor.

Rule 6.1 urges members of the Florida Bar to volunteer at least 20 hours of pro bono legal assistance to the poor or, alternatively, to make an annual contribution of at least \$350 to a legal aid organization. Unfortunately, the need for pro bono bankruptcy lawyers cannot be fixed by donations alone. Put Something Back, Legal Aid Society of Palm Beach County and Broward Lawyers Care need dozens of volunteer bankruptcy attorneys to help, and you, as experienced bankruptcy practitioners, are uniquely qualified to assist.

Put Something Back manages the waiting list of pro bono clients and provides an excellent mentoring program, research assistance, filing materials and malpractice insurance to volunteer attorneys. Put Something Back will also provide a pro bono recruitment and training seminar on October 9th, free to those who agree to accept a case. A flyer for this seminar is

enclosed. To help, please either fill out the enclosed form and return to Put Something Back or contact Corinne Aftimos, Esq. at:

Put Something Back Project
123 N.W. First Avenue
Miami, Florida 33128
Tel: (305) 579-5733 Ext. 2273
Fax: (305) 372-7693
caftimos@dadelegalaid.org OR
bankruptcy@dadelegalaid.org

If you would like to volunteer in a county other than Miami-Dade, here is a list of other pro bono organizations that need bankruptcy practitioners' assistance:

Broward Lawyers Care - Coast to Coast Legal Aid
of South Florida
491 North State Road 7
Plantation, FL 33317
Tel: (954) 736-2426
Fax: (954) 736-2480
kzaffare@legalaid.org

The Legal Aid Society of Palm Beach County ("LASPBC") seeks attorneys to represent clients in Chapter 7 bankruptcies. These clients have at least \$10,000.00 in debt and the majority of that debt must be for medical bills. LASPBC offers assistance with litigation fees as well as malpractice insurance to those pro bono attorneys handling cases. Trainings are being planned for the near future. To help, please contact Kimberly Rommel-Enright, Esq. at:


Legal Aid Society of Palm Beach County
423 Fern Street, #200
West Palm Beach, FL 33401
Tel: (561) 655-8944
Fax: (561) 655-5269
kenright@legalaidpbc.org

There is a strong need for Spanish speakers, so if you have this skill, please give our request extra consideration. If you know a Spanish or Creole-speaking attorney with bankruptcy experience, please encourage him or her to take a pro bono client.


The BBA's pro bono committee is in the process of exploring ways to handle the increase in pro bono clients, including clinic hours at the courthouse, seminars, and special recognition of volunteers. As always, the pro bono committee welcomes new ideas and involvement.

We are enclosing a list of just a few of the pro bono opportunities available. We thank you for your continued service to the BBA, the pro bono projects in the Southern District of Florida and our community.

Sincerely,


Honorable Paul G. Hyman, Chief Judge


Honorable A. Jay Cristol, Chief Judge Emeritus


Honorable Robert A. Mark


Honorable Raymond B. Ray


Honorable John K. Olson


Honorable Laurel M. Isicoff

Honorable Erik P. Kimball



PUT SOMETHING BACK
FAST TRACK: Available Pro Bono Opportunities

Maryann H.

The client is an unemployed mother of four in need of assistance filing a chapter 7 bankruptcy petition. Although the client is married, she does not want to file jointly with her husband because she is individually liable for the debts that she seeks to discharge. In 2003, the client's husband was deported to Honduras. The client lives and raises their four children in Miami, Florida and flies to visit her husband when she can afford it. On May 7, 2008, the client was laid off, and in April 2009 the client ceased receiving unemployment benefits. The client is currently receiving \$562 monthly in food stamps. The client does not own a home and is supporting herself and her four children with the assistance of her older sister. The client's car, a 1995 Volvo, is not in working condition. The client would like to discharge \$2,000-3,000 in credit card debt and approximately \$10,000 in medical debt. More importantly, the client would like to discharge a civil judgment against her, the nonpayment of which resulted in the suspension of her driver's license.

Philip K.

The client is a college graduate in need of assistance filing a chapter 7 bankruptcy petition to discharge medical debt stemming from a car accident. The client works part-time at a restaurant, earning approximately \$1,300 monthly. The client has a son for whom he pays (and is current on) child support. The client does not own a home. He owes \$12,000 on the purchase price for his car, a used 2008 Dodge Avenger. He is current on his \$340 monthly car payments. The client has never before filed for bankruptcy protection. He believes there are several civil judgments against him that he would like to discharge together with approximately \$90,000 in medical debt and \$20,000 - \$30,000 in credit card debt.

Jorge P. *SPANISH ONLY*

The client is an unemployed construction worker in need of assistance filing a chapter 7 bankruptcy petition. The client installed marble counter tops during the construction boom and, for the past eighteen months, has been able to find work only 3-4 days per month. The client lost his home in a foreclosure proceeding, and his van was repossessed. The client is not receiving any unemployment benefits, social security payments, or other income. A family is renting a room to him in their home for \$200 monthly, which the client is barely able to afford. The client has never before filed for bankruptcy protection. He would like to discharge his mortgage debt (\$300,000 – foreclosure sale proceeds), the balance on the purchase price of his van (\$5,000), and credit card debt (\$75,000).

Segundo M. + Rosa F. *SPANISH ONLY*

The clients are an elderly couple in need of assistance filing a chapter 7 bankruptcy petition. The husband is unemployed and receives \$600 biweekly in unemployment benefits. The wife earns approximately \$370 weekly at a dry clean/alterations shop. The couples' debts are entirely consumer debts. The debts include credit card debt and debts related to an investment property that the clients lost in a foreclosure proceeding. Countrywide loaned the clients \$465,000 to purchase the property and \$114,000 on a home equity line of credit. The debt has since been sold to Bank of America. The clients are living in a townhouse which they also purchased. They are currently working on a modification of their home mortgage debt.

Evangela H.

The client is a single mother of six who needs to file a chapter 7 bankruptcy petition for relief from crushing medical debt. The client is employed full-time, earning \$3,937.60 monthly. The client's only other sources of income are monthly food stamps in the amount of \$1,000 and monthly child support payments in the amount of \$465.28 (these payments are for only one child—the client has been unable to

collect child support payments for her other children). This case appears to be a straightforward, no-asset chapter 7 case. The client does not own a home, and her car was repossessed. The client's debts include medical bills in excess of \$100,000 and credit card debt.

Diego R. *SPANISH ONLY*

The client is a single father in need of assistance filing a chapter 7 bankruptcy petition. Although the client's daughter is 22, the client still supports her. The client also supports his father. The client lost his home in a foreclosure proceeding and is renting living space with his brother. The client is currently working part-time at a restaurant, earning \$300-\$350 weekly. The client owns two cars, a 1991 Oldsmobile that he uses and a 1991 Toyota Corolla that is titled in his name but that his daughter uses. The client would like to discharge mortgage debt that was not satisfied by the foreclosure sale of his home and credit card debt.

Nieves M. & Ramon B.

The clients are unemployed parents who need assistance filing chapter 7 bankruptcy petitions. The clients are not legally married, but they live together as man and wife and have a son together. Most of their debts are joint debts. If possible, they would like to have their cases jointly administered or substantively consolidated. The couple does not own any real property. They own two cars, (i) a 1996 Nissan Pathfinder which is fully paid for and (ii) a 2006 Dodge Caravan with a \$12,000 balance on the purchase price (purchase financed by Chrysler Financial). The couple is current on their \$340 monthly payments for the Caravan and would like to keep both cars. Approximately five years ago, the couple consolidated their debts and nearly paid them off. The only debts they have are credit card debts totaling approximately \$35,000. Their creditors include: Home Depot, Sears, Macy's, JCPenney, American Express, Bank of America, Discovery, and Best Buy. They have never before filed for bankruptcy protection. If it is possible to settle the clients' debts out-of-court, the clients may only need minimal services.

Nalanis H. *SPANISH ONLY*

The client is an elderly unemployed widow in need of assistance filing a chapter 7 bankruptcy petition. The client's sole sources of income are a \$670 monthly social security payment and monthly food stamps in the amount of \$104. The client does not own any real property. In 2007, her son purchased a 2007 Toyota Yares for her, but that son is now a debtor in bankruptcy and likely will not be able to continue making payments on the car. The client has approximately \$30,000 in consumer debts. Her creditors include Bank of America, Linens & Things, Citifinancial Retail Services (Rooms To Go), MRS Associates, Inc. (Chase Bank USA, N.A.), Capital One, P&B Capital Group LLC (Washington Mutual/Providian), CitiCards (Sears Gold Mastercard), and American Express Centurion Bank. If it is possible to settle the client's debts out-of-court, the client may only need minimal services.

Geneka M.

The client is a single mother of five who needs help filing what will likely be a no-asset chapter 7 case. The client is presently unemployed and living with a friend. The client is attending school and hopes to qualify for a home mortgage loan and credit cards upon graduating. The client does not own a home or a car, or any other assets of significant value. The client is presently married but separated and working on filing divorce papers. The client's debts are entirely unsecured consumer debts.

FOR FURTHER INFORMATION CONTACT BANKRUPTCY@DADELEGALAID.ORG



Participate in
PUT SOMETHING BACK

A Joint Pro Bono Project of the Eleventh Judicial Circuit and the
Dade County Bar Association

YES! I SUPPORT PUT SOMETHING BACK

Name: _____
Bar No.: _____
Firm Name: _____
Address: _____
City: _____ Zip: _____ E-mail: _____
Phone: _____ Fax: _____
Foreign Languages: _____
Do you do litigation? Yes ___ No ___
Do you have malpractice insurance? Yes ___ No ___

CASE ACCEPTANCE

___ **YES! I will accept a case (please circle all areas that apply):**

Consumer Finance: Bankruptcy (Ch. 7 or Ch. 13), Collection, Contracts/Warranties, General Civil, Insurance, Student Loans, Unfair and Deceptive Sales and Practices, Taxes, Other Consumer/Finance;

Family: Adoption, Custody/Visitation, Divorce (uncontested or contested), Guardianship, Name Change, Paternity, Domestic Violence, Support Modification, Other Family;

Guardian Ad Litem: Juvenile, Contested Custody or Domestic Violence

Housing: Deeds, Landlord/Tenant, Liens, Mortgage Foreclosures, Mortgage Predatory Lending, Zoning;

Individual Rights: Immigration/Naturalization;

Miscellaneous: Non-Profit Organization, Small Claims Clinic, Wills/Probate of Estates, Other Miscellaneous.

Other: _____

"BUY-IN" CONTRIBUTIONS

___ **YES! Enclosed please find my tax-deductible contribution in the amount**
of ___ \$350 ___ \$500 ___ \$1,000 ___ \$2,500 ___ \$5,000

Please make checks payable to "Miami-Dade County/Put Something Back"
and return the attached enrollment form to:

123 N.W. First Avenue, Miami, FL 33128 or fax to (305) 372-7693
or PSB@dadelegalaid.org