

Date

Client Name

Address

Address

Dear Client;

You are eligible for assistance through the Maryland Volunteer Lawyers Service (MVLS) Bankruptcy Bypass Program. My review of your financial situation on DATE confirmed that you are likely noncollectable and unlikely to experience a garnishment from consumer creditors.

You indicated that you do not wish to participate in the Bankruptcy Bypass Program and have letters sent to your creditors, advising them of your status. Rather, you indicated that you wish to file for bankruptcy.

Unfortunately, because of high demand for assistance, MVLS will not be able to offer you an attorney to assist with a bankruptcy filing. This completes my representation of you through the Bankruptcy Bypass Program.

If you have further questions, you may contact MVLS at 410-547-6537.

Sincerely,

Attorney