What is Bankruptcy Bypass?

Bankruptcy Bypass is a service for MVLS clients who are considering bankruptcy to get rid of creditor harassment, but who may be "collection proof". Being collection proof means that you do not have any money or property that creditors can take to pay your debt. A volunteer attorney will meet with you to see if there is collectible money or property. If not, MVLS will contact each creditor telling them there is no point in demanding money from you. When they receive these letters, creditors know the game is up. They usually stop with their harassment.

Our Results

MVLS's past Bankruptcy Bypass clients have experienced substantial decreases in creditor harassment. Many avoid bankruptcy in the long term. Most of all, they are now enjoying greater peace of mind.

The Aftermath

If you stop being "collection proof," we can help you figure out if bankruptcy is the best option for you. If you experience further creditor harassment, we can provide the legal help you need.

Call MVLS

(410) 547-6537 or (800) 510-0050
Monday—Thursday
9:00am to 12:00pm

Apply Online

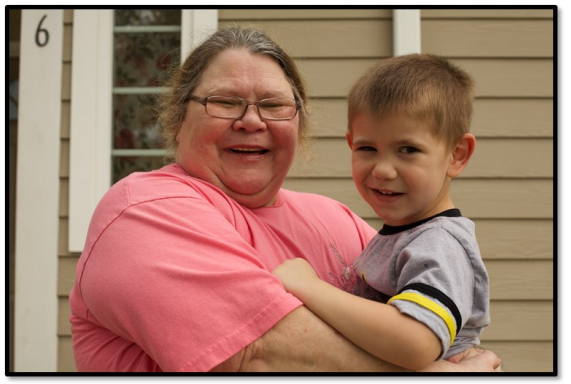
www.mvlslaw.org/apply

MVLS
MARYLAND VOLUNTEER LAWYERS SERVICE

Maryland Volunteer Lawyers Service (MVLS)

Bankruptcy Bypass

End creditor harassment while avoiding the trouble and cost of bankruptcy.



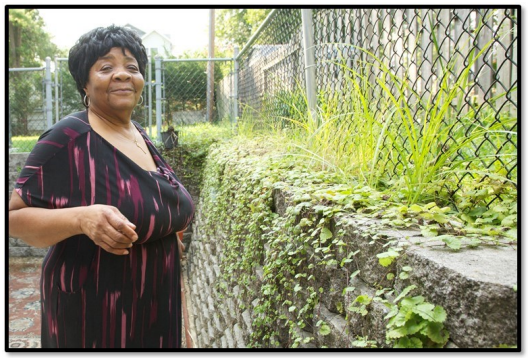
The Benefit

Bankruptcy is expensive—it costs $338 in fees. It is a long and somewhat difficult court process. If you get a bankruptcy, you lose the right to file bankruptcy again for the next 8 years. It's best to only go through bankruptcy if you absolutely need to. Through Bankruptcy Bypass, MVLS will likely be able to stop creditor harassment without you needing to go through the trouble and expense of bankruptcy.

Why it Works

As you may know, debt collectors can garnish some types of income and assets. Garnishment means that they take assets or a percent of your income after suing you. However, Maryland law protects certain types of income and assets from being garnished. For example, disability benefits and social security cannot be garnished. You can keep up to $6,000 in savings. There are several other categories of exempt income and assets. If all of your income and assets are protected, the creditor has no claim to anything of yours.

MVLS chose you for Bankruptcy Bypass because we think you may have no collectible income or assets. Your creditor may know this is the case, but they don't know you know that. When they get a letter from MVLS, they will see that you have consulted with an attorney, so it's not worth their effort to try and intimidate you into paying up.



The Legal Help

The attorneys who volunteer with this program have all been specifically trained in Bankruptcy Bypass. When you meet with your attorney, they will go over all your income and debts. They may want to learn more about the creditor harassment you have been experiencing. They will determine that you are collection proof. (If not, you may be diverted to bankruptcy.) Then, MVLS will send personalized letters to each of your creditors based on the information gathered by the volunteer attorney.