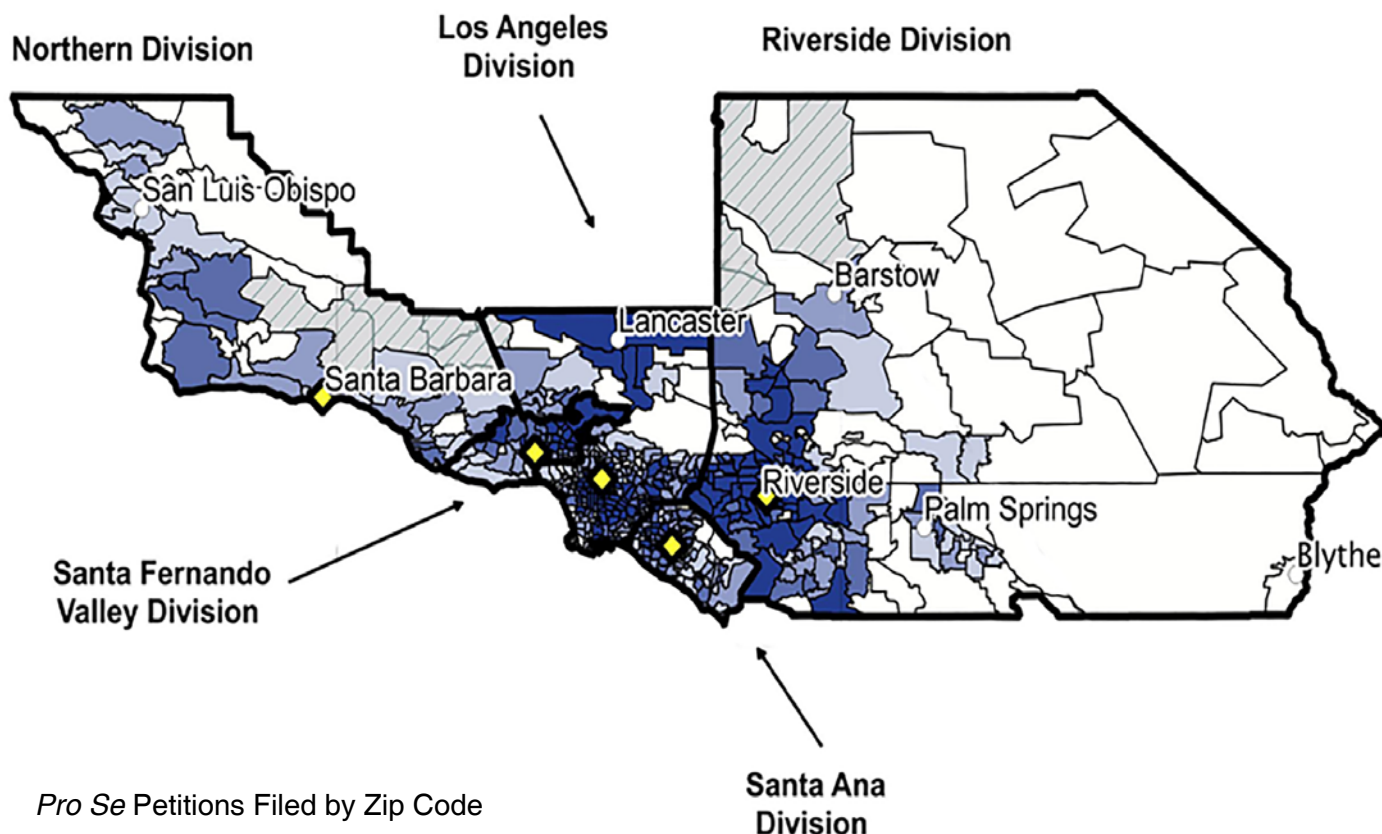


Access to Justice: Self-Represented Parties and the Court 2013



UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA

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I. INTRODUCTION

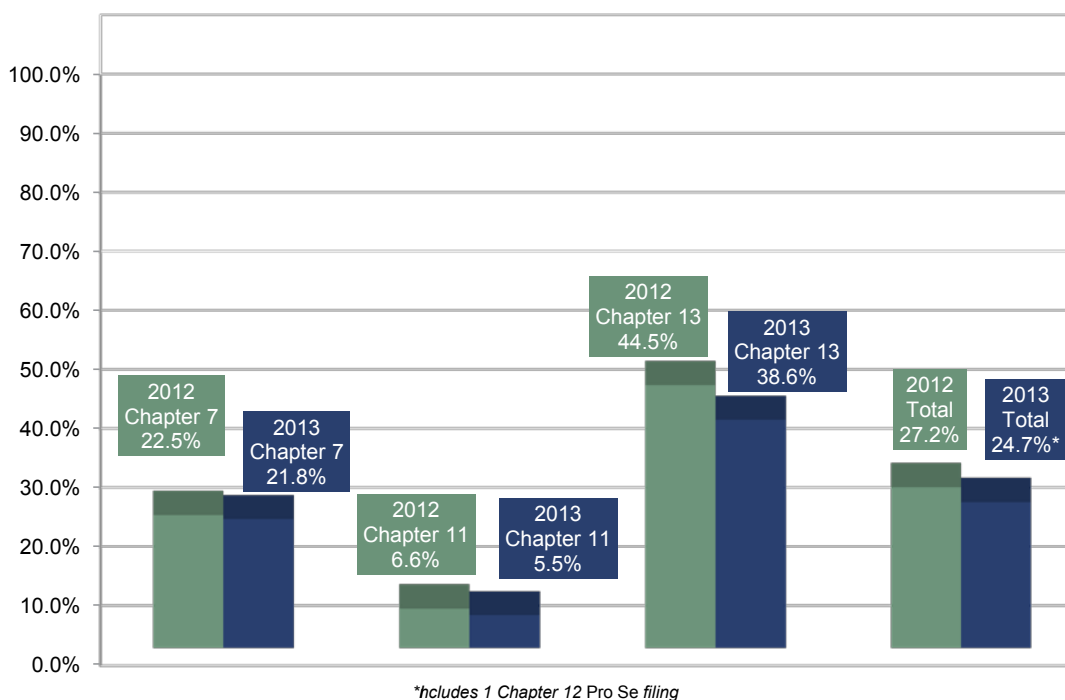


In 2011, the Court issued *Access to Justice in Crisis: Self-Represented Parties and the Court*, its initial effort to describe the scope and depth of the barriers faced by self-represented parties. Since then, the United States Bankruptcy Court for the Central District of California has strived to provide as much information as possible about the population of self-represented parties in the District. This report, which covers activities in 2013, reflects that the debtors in this District are finding counsel more frequently and succeeding in chapter 7 at a greater rate than in the past. This result is impressive and due, in no small part, to the sustained effort and dedication of our *pro bono* partners. Access to the self-help, *pro bono*, and web page resources has helped to reduce the number of self-represented debtors. These resources have also increased the rate by which self-represented debtors successfully obtain chapter 7 discharges. The increased success rates demonstrate that the combined efforts of volunteers and non-profit legal groups have made a difference in the lives of many low income debtors. The goal of this Report is not only to highlight the efforts made to increase access to the courts in the Central District – I hope the ideas and information will inspire and assist others to continue efforts to increase access so that equal justice for all is a practical reality in our courts.

Maureen A. Fyfe
United States Bankruptcy Judge
Central District of California
Chair, *Pro Se* Resources Committee

Figure 1

U.S. Bankruptcy Court - Central District of California
2012 vs. 2013 *Pro Se* Filing Comparison



II. SELF-REPRESENTED PARTIES — THE NUMBERS

The Court continues to have the largest *pro se* population of any bankruptcy court in the country – 18,655 debtors, along with numerous creditors who cannot be counted as easily. In 2013, bankruptcy filings declined dramatically. The Court's *pro se* rate also declined slightly from 27.2 percent to 24.7 percent.

A. Central District's Large Number of Self-Represented Parties

In 2013, even with a substantial decline in its overall number of filings, the Central District of California continued to lead the nation with over 75,000 filings. Nearly 25 percent of these filings were filed without an attorney, compared to only about 8.8 percent nationwide. In fact, the Central District of California received nearly 20 percent of the nation's *pro se* filings. California Central's *pro se* filings compare with other high *pro se* districts as follows:

Figure 2

U.S. Bankruptcy Court - Central District of California
CY 2013 *Pro Se* / Represented Se Filings* Comparison

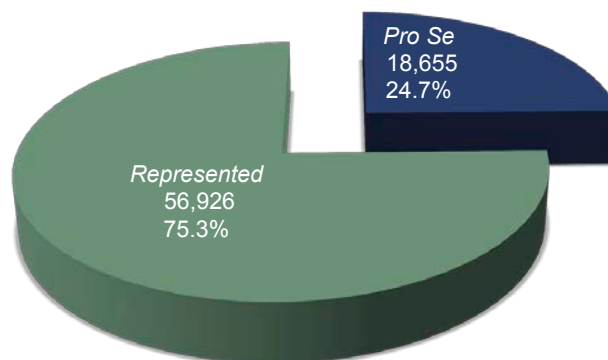


Table 1
2013 Top 5 Districts in *Pro Se* Filings by Percentage

	Total Filings	<i>Pro Se</i> Filings	% of Filings
California Central	75,581	18,655	24.7%
District of Columbia	833	183	22.0%
Arizona	23,381	5,038	21.5%
Eastern District of California	28,809	5,023	17.4%
Maryland	23,118	4,012	17.4%

Table 2
2013 Top 5 Districts in *Pro Se* Filings by Volume

	Total Filings	<i>Pro Se</i> Filings	% of Filings
California Central	75,581	18,655	24.7%
Middle District of Florida	41,167	6,427	15.6%
Northern District of Illinois	55,094	5,453	9.9%
Southern District of Florida	31,917	5,057	15.8%
Arizona	23,381	5,038	21.5%

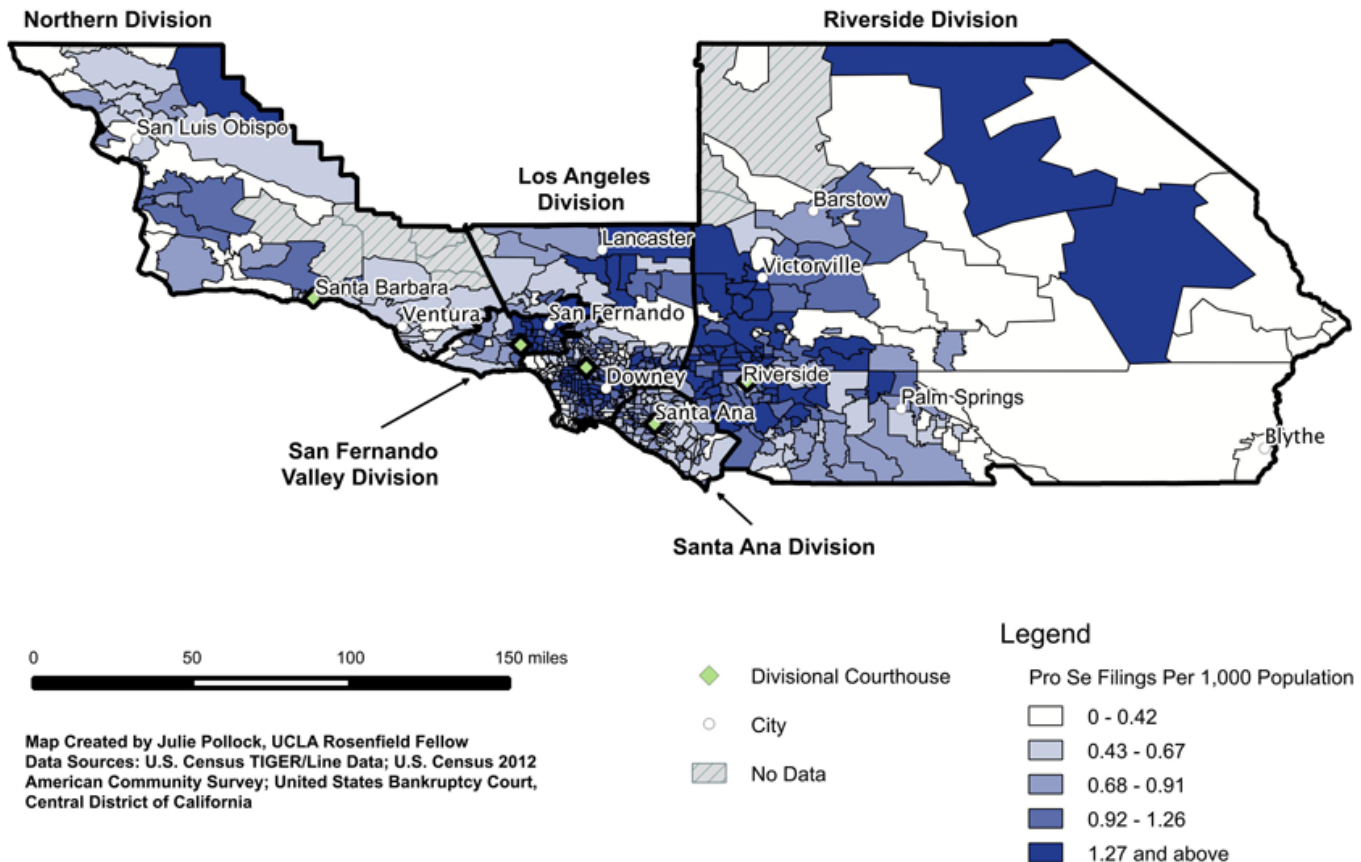
As 24.7 percent of the bankruptcy cases filed in the District were filed without counsel, fewer bankruptcy filings do not significantly impact the *pro se* share. The maps and charts in the following pages explore how the *pro se* cases are distributed geographically and among different chapters of the Bankruptcy Code. Attention to *pro se* needs remains essential to the Court's goal of providing access and quality service to the public.

Table 3

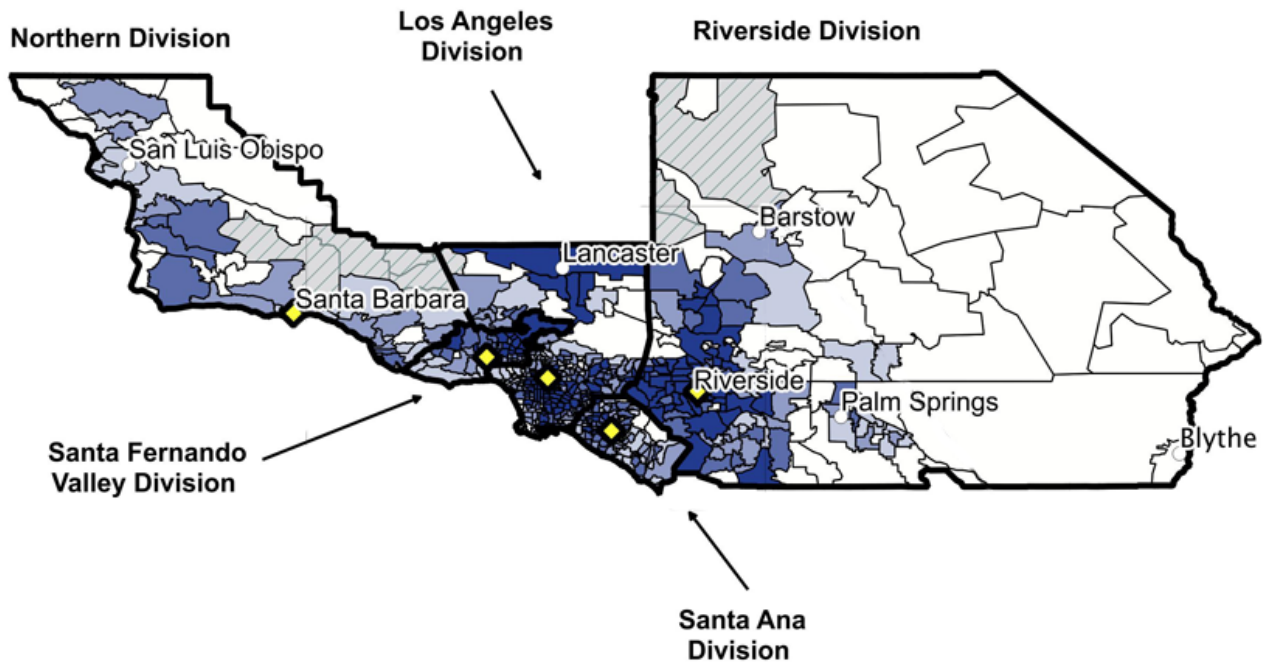
Representation In All Bankruptcy Filings
12-Month Period Ending 12/31/13

	Represented	<i>Pro Se</i>	Total
Ch. 7	47,813	13,314	61,127
Ch. 9	0	0	0
Ch. 11	685	40	725
Ch. 12	1	1	2
Ch. 13	8,426	5,300	13,726
Ch. 15	1	0	1
Total	56,926	18,655	75,581
	75.3%	24.7%	N/A

United States Bankruptcy Court, Central District of California:
Per Capita Pro Se Filings in 2013



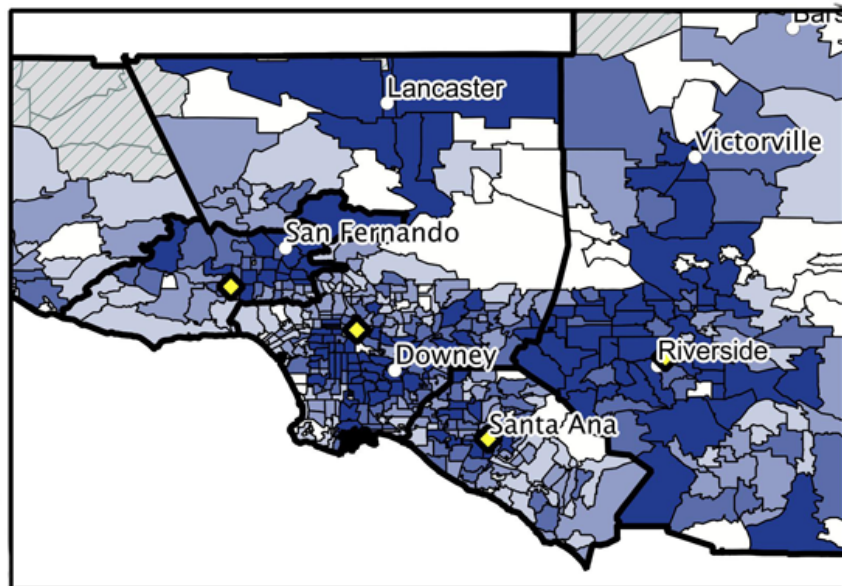
2013: Total Pro Se Filings by Zip Code United States Bankruptcy Court, Central District of California:



Legend

Total Pro Se Filings

- 0 - 5 Filings
- 6 - 16 Filings
- 17 - 29 Filings
- 30 - 49 Filings
- 50 - 169 Filings
- No Data
- Divisional Courthouse
- City



Map Created by Julie Pollock, UCLA Rosenfield Fellow
Data Sources: Shapefiles from U.S. Census TIGER/Line Data;
Pro Se Filing Data from United States Bankruptcy Court, Central District of California

The previous two maps illustrate the distribution of *pro se* filings in the Central District in 2013. The first map displays Per Capita *Pro Se* filing rates (filings per 1,000 residents), showing high concentrations of *pro se* litigants in the following areas: Fontana, Rialto, Victorville and Moreno Valley (Riverside division), Koreatown, South Los Angeles, Carson, Downey, East Los Angeles, Lancaster, and Palmdale (Los Angeles division); Tarzana, San Fernando, Granada Hills, Sylmar and Pacoima (San Fernando Valley division); the City of Santa Ana (Santa Ana division); and Santa Barbara and Santa Maria (Northern division).

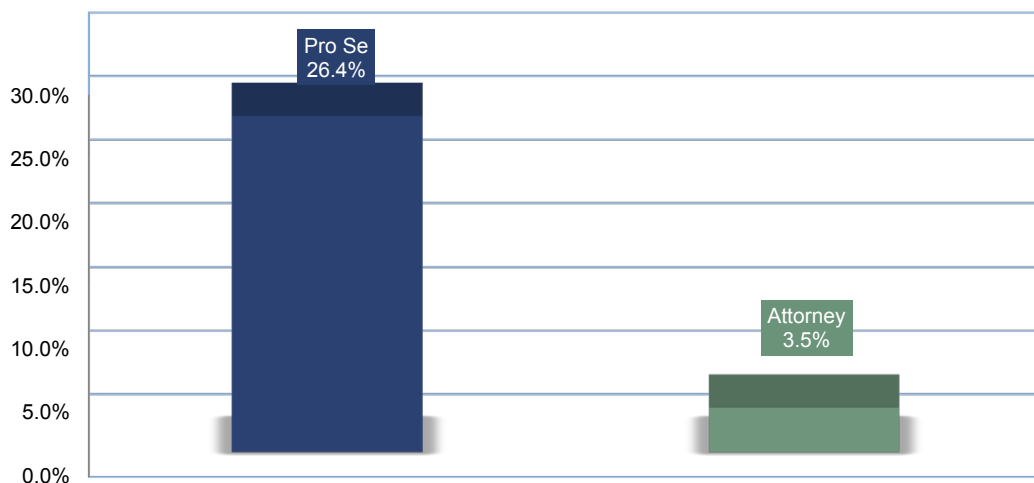
Each of the five divisions of the Court are situated in an area with a relatively high concentration of *pro se* litigants. This confirms that a self-help desk in each division is an effective method to reach many litigants. There are, however, also areas which are distant from the Court that have high concentrations of *pro se* filings (such as Lancaster, Palmdale, Sylmar, Victorville, and Santa Maria). Hopefully, the Court's implementation of projects discussed later in this report such as live chat, as well as improvements to the Court's "Don't Have an Attorney" webpage, may provide some assistance for debtors in remote locations.

It is important to note that the per capita *pro se* filing rates may be skewed in certain zip codes with extremely low populations (for example, there are zip codes in eastern San Bernardino County, as well as Northern San Luis Obispo County with populations of less than 100, where a single *pro se* petition results in a high filing rate.) The second map shows total *pro se* filings in each zip code for another perspective.

B. Impact of Filing without an Attorney

Figure 3

U.S. Bankruptcy Court - Central District of California
Percent of Chapter 7's Dismissed - 2013



Many *pro se* debtors seek the protection of the automatic stay to forestall events such as imminent home foreclosures. In their haste to file their cases in order to implement the stay, they may neglect to file the correct papers or meet the necessary deadlines. Such errors and miscalculations often result in the dismissal of their case, which will have very serious ramifications if they need to refile for bankruptcy.

The success rate remains notably low for *pro se* filers in the Central District. For example, in 2013, over 26 percent of chapter 7 *pro se* cases were dismissed without receiving a discharge, compared to 3.5 percent of cases filed by an attorney. The good news is that the chapter 7 dismissal rate for self-represented debtors is much lower than in 2012. In 2012, 33.7 percent of *pro se* chapter 7 cases were dismissed. This was reduced to 26.4 percent in 2013. Chapter 13 dismissal rates stayed roughly the same.

Figure 4

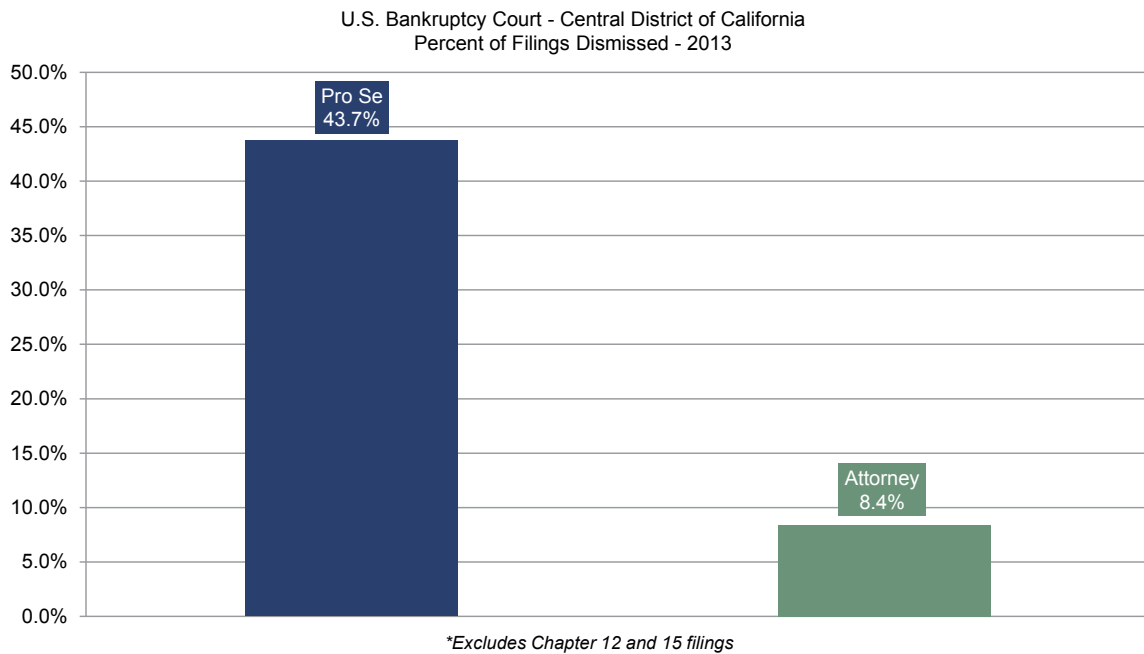
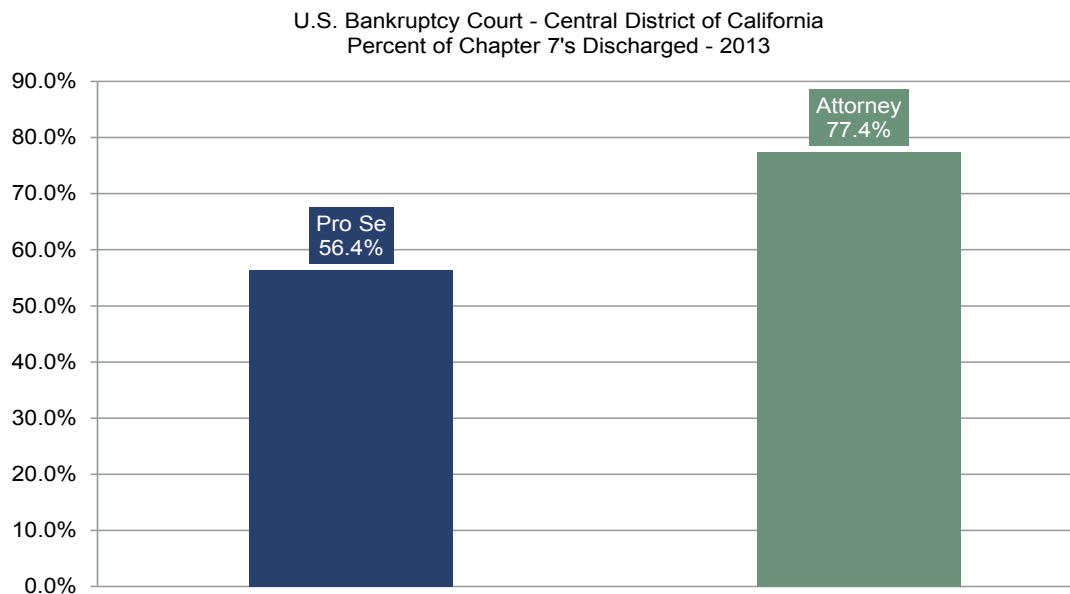
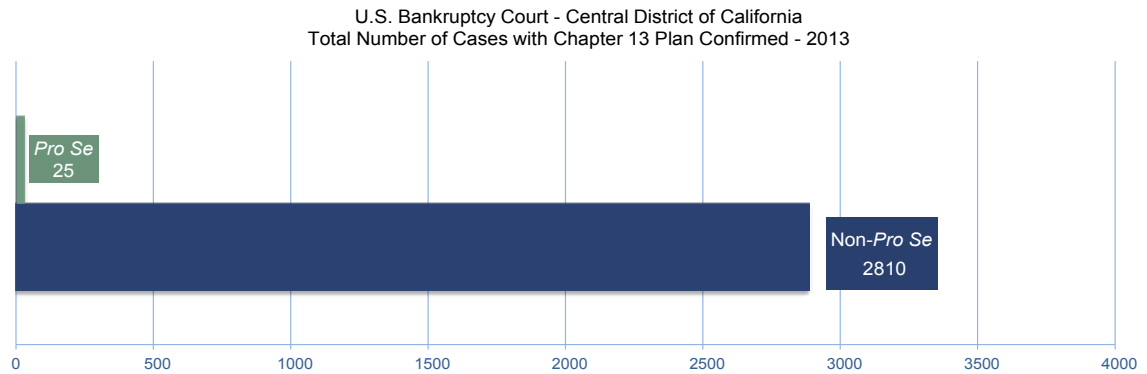


Figure 5



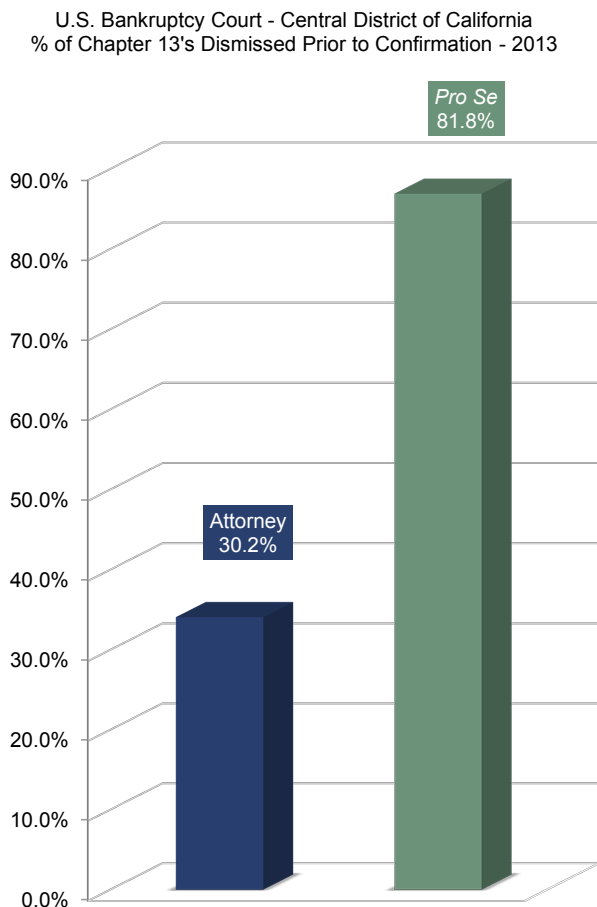
The 56.4 percent rate of discharge of chapter 7 filings in 2013 was just slightly higher than in 2012. While these rates indicate a substantial difference from attorney represented cases, they do indicate that there are ways to increase the success of debtors who cannot afford counsel.

Figure 6



Chapter 13 continued to be a disaster for those without counsel – less than 0.1 percent of *pro se* chapter 13 cases were confirmed. Almost 90 percent of *pro se* chapter 13 cases were dismissed prior to confirmation, as compared to 34.1 percent of attorney cases.

Figure 7



In order to overcome the challenges faced by self-represented parties, the Court enjoys the support of a robust network of *pro bono* organizations to connect self-represented individuals to free or low-cost legal representation and to resources that help them navigate through the process without an attorney. *Pro bono* programs are available to the public in all five of the Court's divisions. Self-represented parties are informed about *pro bono* programs from the Court's website, Intake personnel, judges on the bench, or through flyers that accompany certain Court notices.

Without the guidance of an attorney, even basic bankruptcy procedures present challenges for many filers who really need more assistance. The flyers, website and customer service provided by the Court are simply not enough for many self-represented parties to successfully complete a bankruptcy case. As a result, managing the unfamiliarity of filers with the bankruptcy process is ultimately shouldered by the Court and trustees, resulting in problematic cases and additional paperwork. The impact of this permeates Court and trustee operations.

III. WHAT ARE THE BARRIERS TO ACCESS? A CLOSER LOOK AT LANGUAGE, INCOME AND BANKRUPTCY PETITION PREPARERS

A. Introduction

It has been a challenge to accurately study the specific correlation between different barriers to proper access to bankruptcy services in our Court. There is very little empirical data to support certain commonly held perceptions or to demonstrate where outreach efforts should be targeted. As resources for the courts appear to be diminishing, we have tried to focus access outreach and programs as much as possible to where they can help the most.

Repeated anecdotal information, situations that arise in cases and discussion with various attorneys, trustees and parties lead us to believe that debtors who do not speak English well or who are low income have the greatest barriers to access. This is further complicated by the prevalence of the use of unlicensed bankruptcy petition preparers (BPPs) by these parties. The following section is an attempt to be as specific as possible in looking at this complex issue. The available data generally supports what we have commonly understood about the self-represented population.

B. UCLA Luskin School's Ann C. Rosenfield Fellow

Thanks to the Honorable Sandra R. Klein's effort as chair of the Court's Community Outreach Committee, the Court's analysis of self-represented parties was also enhanced when the Court was selected to host Ann C. Rosenfield Fellow, Julie Pollock, for a year-long fellowship beginning in June 2013. During her fellowship, Ms. Pollock, while earning her Master's Degree in Social Welfare at UCLA, concentrated her research on seniors in bankruptcy, whether represented or not. Fortunately, she was able to lend her expertise with GIS mapping to add to our analysis of the intersection of income, Spanish speakers, and the use of bankruptcy petition preparers in the District. Her mapping project is featured throughout this section of the report. Ms. Pollock also created the interactive bankruptcy timeline discussed elsewhere in this report.

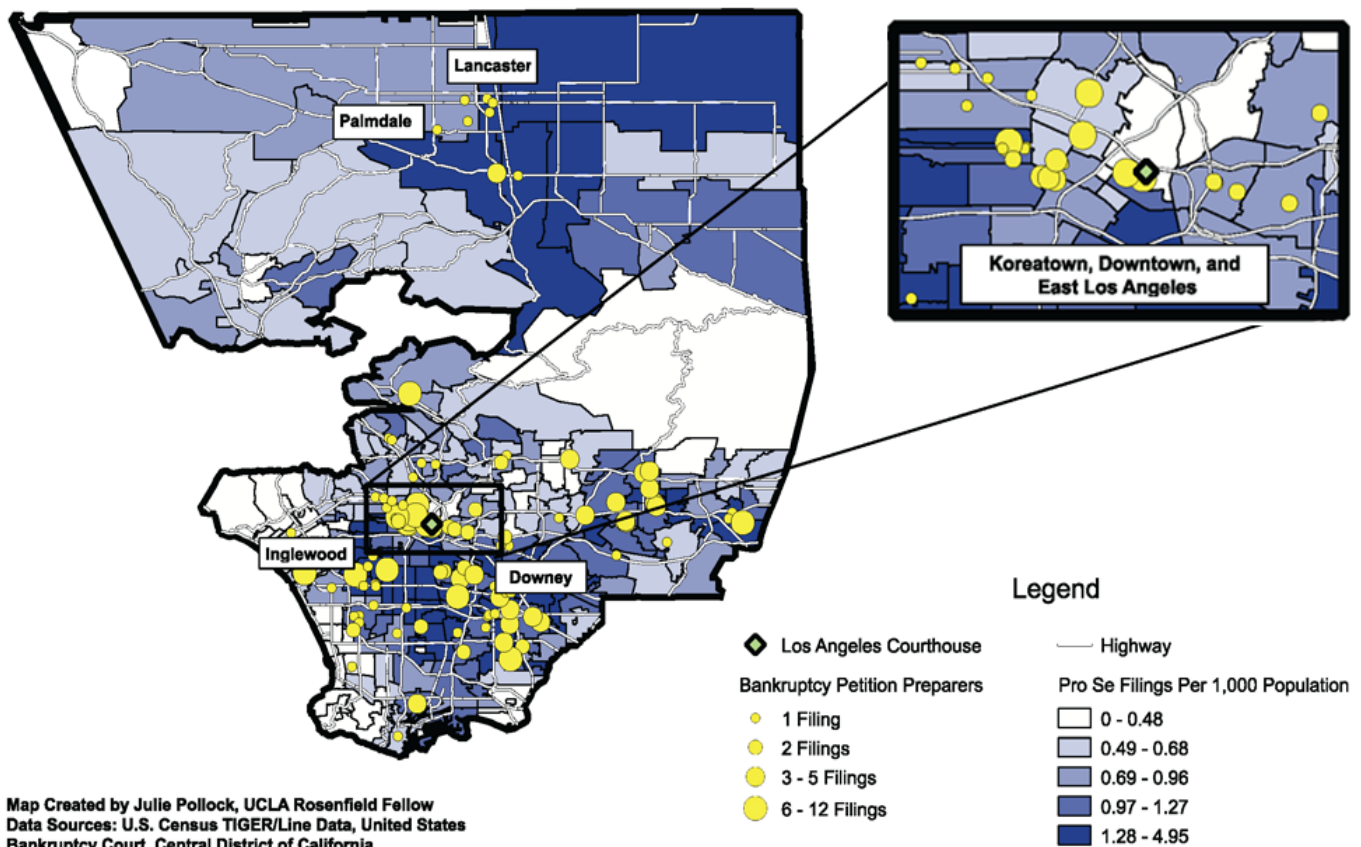
C. Bankruptcy Petition Preparers

Division	Total # of BPP Disclosed	% of BPP Disclosed of Division's <i>Pro Se</i> Filings	Total <i>Pro Se</i> Filings by Division	Total <i>Pro Se</i> Filings District Wide	% of BPP Disclosed of District's <i>Pro Se</i> Filings
Los Angeles	2,186	25.7%	8,511		11.7%
Riverside	1,630	33.0%	4,933		8.7%
San Fernando Valley	389	18.7%	2,079		2.1%
Santa Ana	382	16.7%	2,291		2.0%
Northern	453	53.9%	841		2.4%
Total	5,040		18,655	18,655	27.0%

The table above lists the number of cases in 2013 in which a bankruptcy petition preparer (BPP) met the requirement to disclose assistance with a bankruptcy filing. As evident from the table, reported BPP assistance, alone, constitutes over a quarter of the Court's *pro se* filings. As discussed in more depth in last year's report, the majority of BPPs do not disclose their involvement. Although the most common fee disclosed was \$200, there have been numerous cases where a BPP has charged more than that. For example, it is not uncommon to encounter a debtor who has been charged \$1,500 by a non-lawyer solely for the service of preparing a bankruptcy petition.

Especially when BPP fees may exceed that charged by attorneys, the presence of *pro bono* resources and raising awareness of these resources are essential to ensuring those facing bankruptcy are actually able to obtain the best relief they are qualified to receive, which may only be possible with the attention of an actual attorney. The following map shows BPP use in relation to the number of *pro se* filings in the Los Angeles Division (charts have not been produced for other divisions).

A Closer Look: Los Angeles Division
Pro Se Filings Per Capita and Bankruptcy Petition Preparers in 2013



D. Language Barriers

Pro Se filers facing a language barrier are doubly disadvantaged in failing to obtain counsel in addition to being unfamiliar with the bankruptcy process. The large number of Spanish requests and the variety of languages requested both serve to underscore the need for interpretation services even before a filer meets with a trustee for the meeting of creditors. This is especially true given that immigrant populations are often targeted by bankruptcy petition preparers (BPPs). The chart below summarizes the language assistance requests received by the United States Trustee in one month for the meeting of creditors.

United States Trustee Program
Language Assistance Summary Statistics for May 2013

Language	VOLUME						PERCENTAGE					
	Los Angeles	Riverside	Santa Ana	Woodland Hills	Santa Barbara	Grand Total	Los Angeles	Riverside	Santa Ana	Woodland Hills	Santa Barbara	All Offices
Armenian	9			4		13	2.6%			8.9%		1.9%
Cambodian	2					2	0.6%					0.3%
Cantonese	1	1				2	0.3%	0.5%				0.3%
Farsi	2			2		4	0.6%			4.4%		0.6%
Indonesian		1				1		0.5%				0.1%
Japanese		1				1		0.5%				0.1%
Korean	34	6	7	1	1	49	9.7%	3.1%	8.5%	2.2%	4.3%	7.0%
Mandarin	5		1			6	1.4%		1.2%			0.9%
Portuguese				1		1				2.2%		0.1%
Russian	2			2		4	0.6%			4.4%		0.6%
Spanish	291	182	62	35	22	592	82.7%	93.8%	75.6%	77.8%	95.7%	85.1%
Taiwanese	1					1	0.3%					0.1%
Thai	1					1	0.3%					0.1%
Turkish		1				1		0.5%				0.1%
Vietnamese	4	2	12			18	1.1%	1.0%	14.6%			2.6%
Grand Total	352	194	82	45	23	696	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

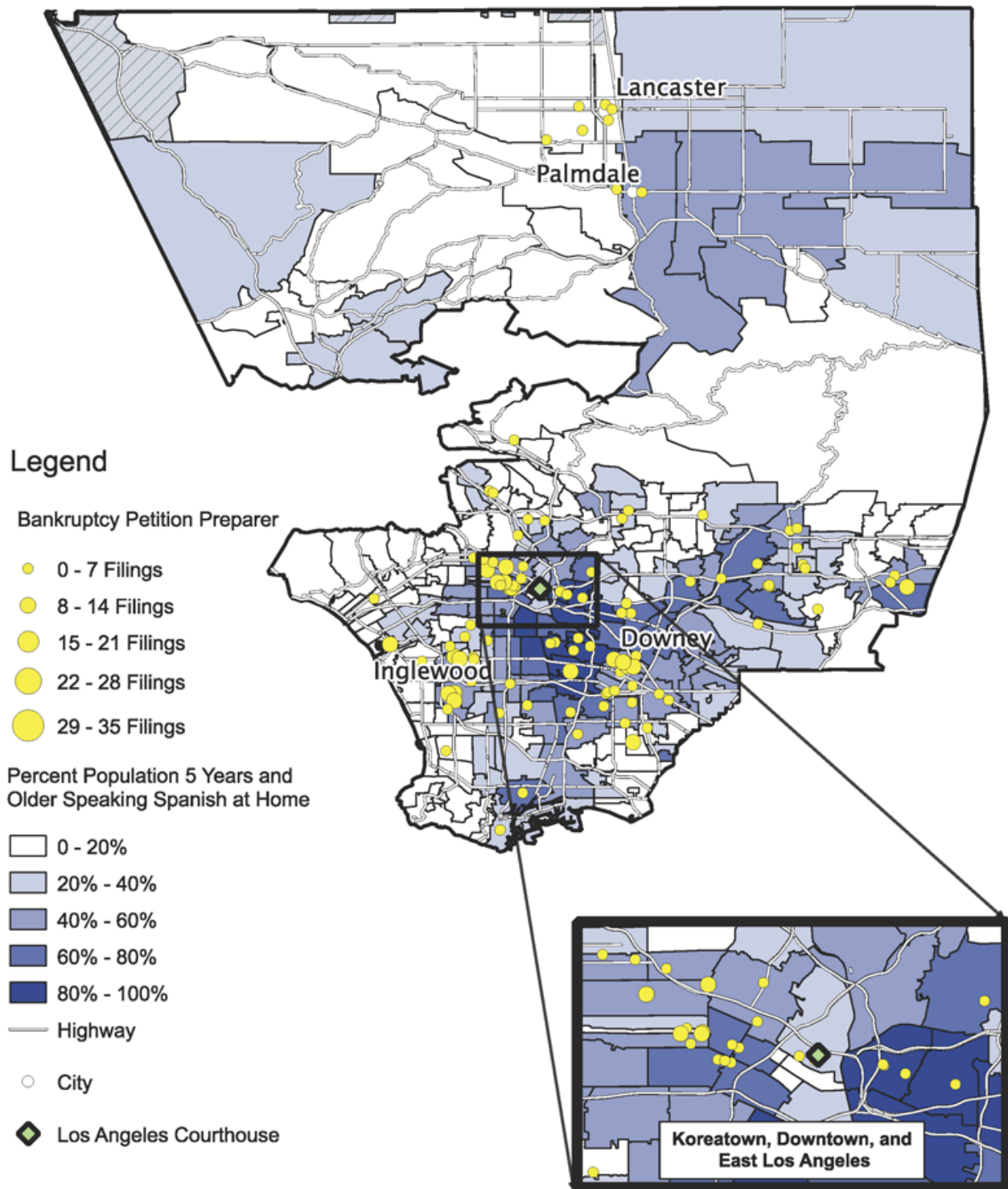
May 2013 Excerpt of United States Trustee Program Language Assistance Summary Statistics from January through December 2013.

In an effort to study the correlation of the predominance of Spanish speakers with the use of bankruptcy petition preparers, the following charts map Spanish speaker households (using census data) with known BPPs. The maps display the distribution of BPPs (indicated by yellow graduated circles) in relation to the Spanish-speaking population (indicated by the blue color gradient) throughout the District. A correlation is evident between bankruptcy petition preparer locations and the concentration of Spanish-speakers throughout the District, which is believed to be related to the prevalence of BPPs who advertise themselves as *Notarios* in Latino immigrant communities. *Notarios* are non-attorneys who provide various kinds of legal assistance to clients. According to a Harvard Latino Review article, *What's in a name?: Notarios in the United States and the exploitation of a vulnerable Latino immigrant population*, by Anne E. Langford, approximately 20 percent of all Latino immigrants in the United States have hired a *Notario* for legal assistance (2004:115-136). Unfortunately, due to the problematic translation of the word *Notario*, many individuals may misunderstand the nature of the services they are receiving. Throughout much of Latin America – including Mexico, Argentina, Peru and Honduras – the word *Notario* signifies a professional with actual legal training; in the United States, however, the term is used primarily by non-attorneys who have no legal training beyond that of a Notary Public.

BPP locations are based on the disclosed business addresses from a sample of nearly 500 “BPP-flagged” petitions filed in September and October of 2013. Some bankruptcy petition preparers were more heavily represented in the sample than others (some filed as many as 35 petitions within the sample; while others filed only one) and this is represented in the map using graduated circles to illustrate the number of petitions filed by BPPs. The data is limited because there was no

way to quantify the great number of undisclosed BPPs, but we believe the limited sample provides a fair and accurate estimate of the location BPP activity. A clustering of BPPs is apparent in the following cities with high Spanish-speaking populations: East Los Angeles, Downey, Fontana, and the City of Santa Ana. While the charts simply provide generalized correlations between BPP activity and Spanish speakers, they may provide our many *pro bono* attorney partners with some guidance on where Spanish language outreach may be most effective.

A Closer Look: Los Angeles Division Bankruptcy Petition Preparers from 2013 Sample and Spanish-Speaking Population by Zip Code

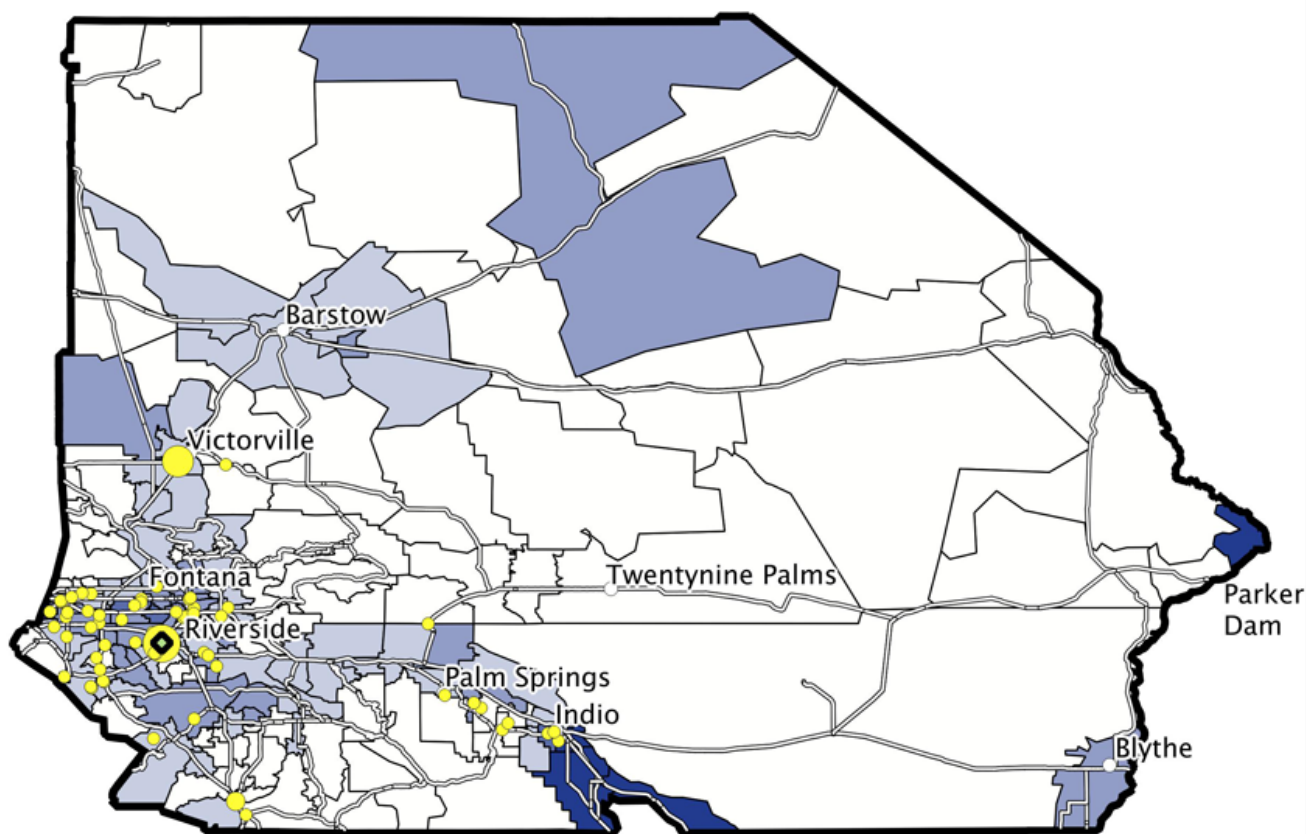


Map Created by Julie Pollock, UCLA Rosenfield Fellow

Data Sources: Los Angeles County Shapefile from U.S. Census TIGER/Line Data;

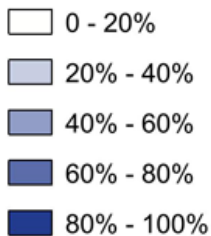
Spanish-speaking population data from U.S. Census 2012 American Community Survey; Bankruptcy Petition Preparer locations from two month sample of 2013 filing data, United States Bankruptcy Court, Central District of California

A Closer Look: Riverside Division Bankruptcy Petition Preparers from 2013 Sample and Spanish-Speaking Population by Zip Code



Legend

Population 5 Years and Older
Speaking Spanish at Home



Bankruptcy Petition Preparer



○ City

◆ Riverside Divisional Courthouse

— Highway

Map Created by Julie Pollock, UCLA Rosenfield Fellow

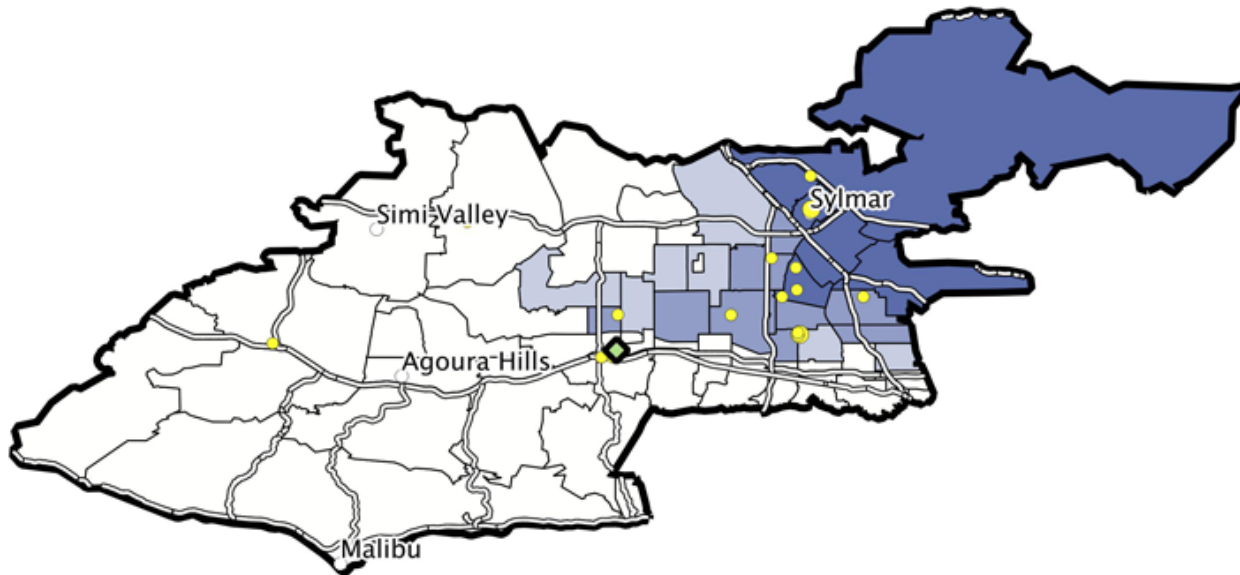
Data Sources: County Shapefile from U.S. Census TIGER/Line Data;

Spanish-speaking population data from U.S. Census 2012 American Community Survey;

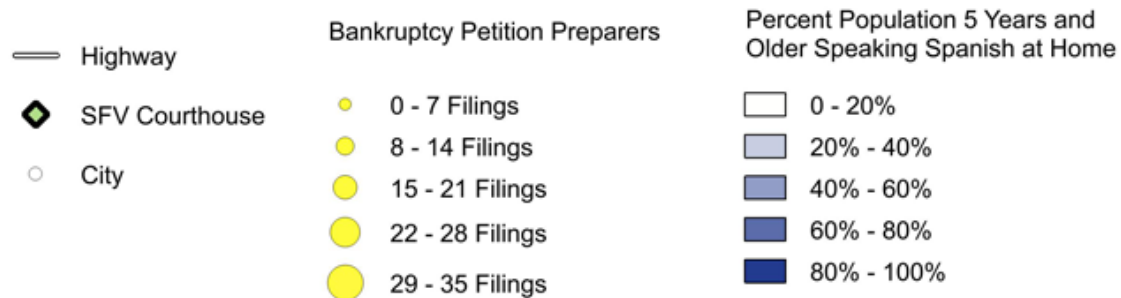
Bankruptcy Petition Preparer locations from two month sample of 2013 filing data, United States

Bankruptcy Court, Central District of California

A Closer Look: San Fernando Valley Division Bankruptcy Petition Preparers from 2013 Sample and Spanish-Speaking Population by Zip Code



Legend



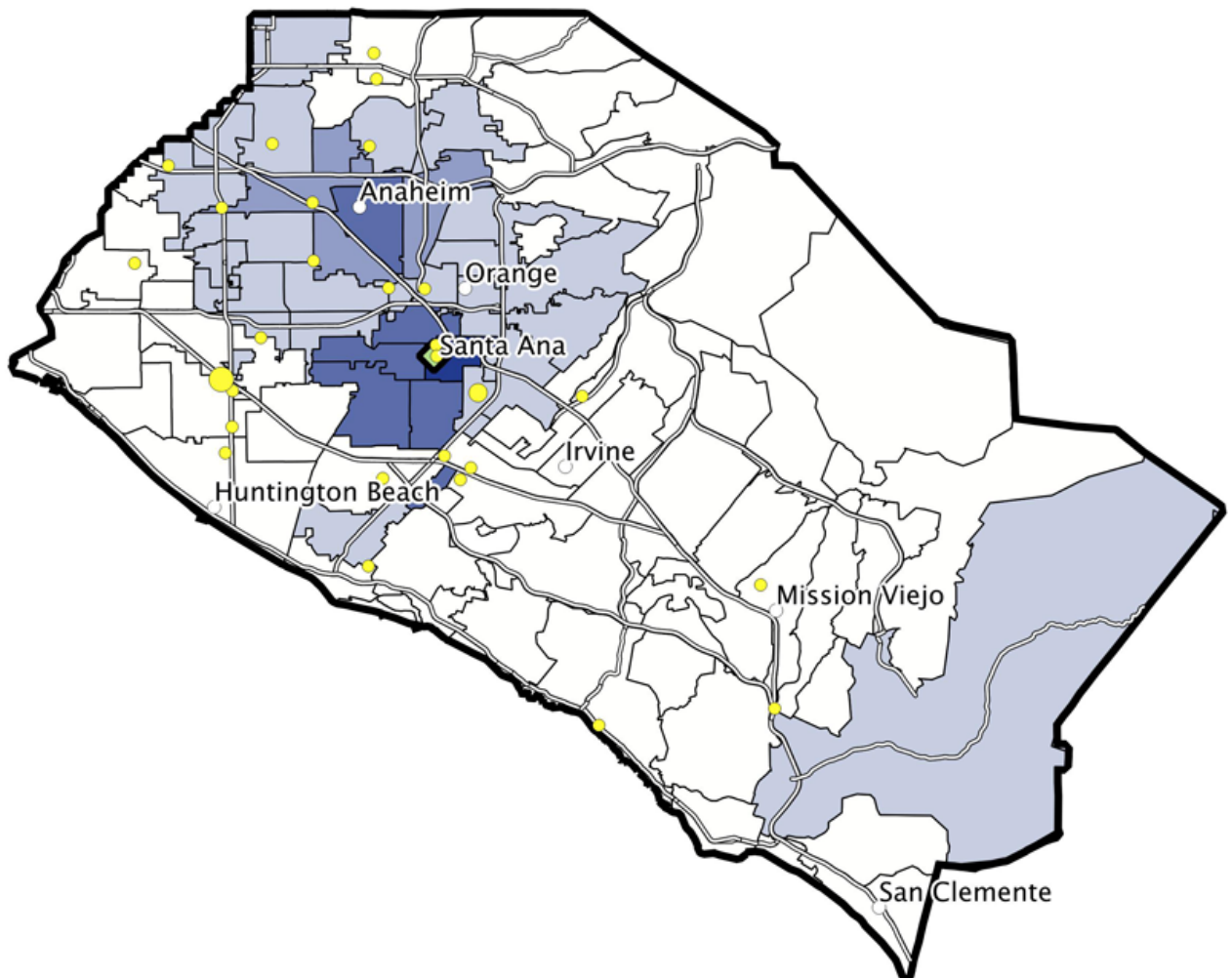
Map Created by Julie Pollock, UCLA Rosenfield Fellow

Data Sources: County Shapefile from U.S. Census TIGER/Line Data;

Spanish-speaking population data from U.S. Census 2012 American Community Survey;

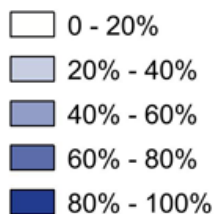
Bankruptcy Petition Preparer Locations from two month sample of 2013 filing data, United States Bankruptcy Court, Central District of California

A Closer Look: Santa Ana Division Bankruptcy Petition Preparers from 2013 Sample and Spanish-Speaking Population by Zip Code

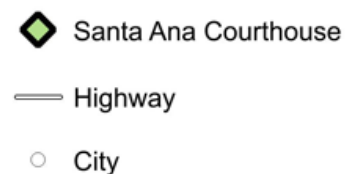


Legend

Percent Population 5 Years and Older Speaking Spanish at Home



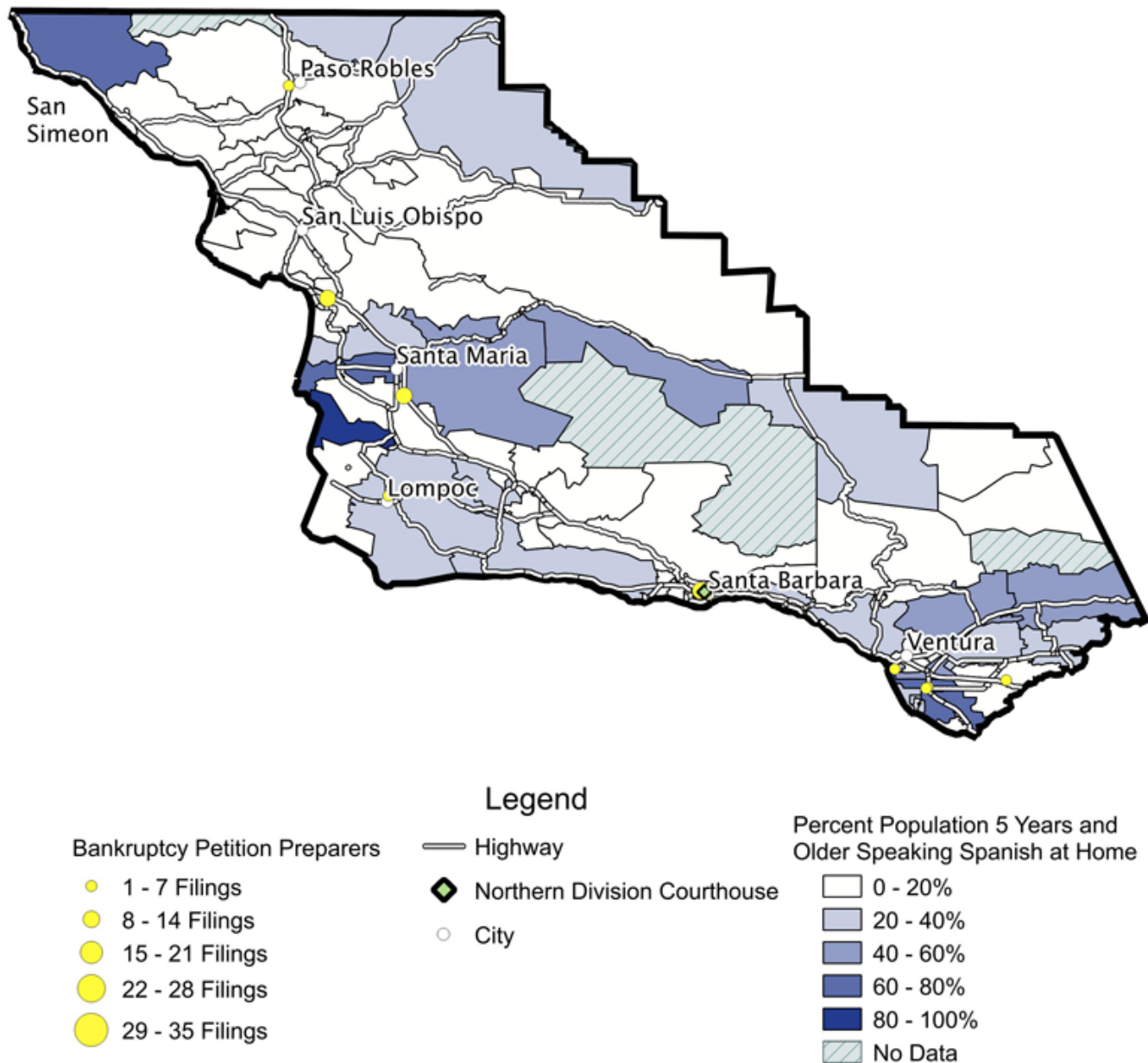
Bankruptcy Petition Preparers



Map Created by Julie Pollock, UCLA Rosenfield Fellow

Data Sources: County Shapefile from U.S. Census TIGER/line Data;
 Spanish-speaking population data from U.S. Census 2012 American Community Survey;
 Bankruptcy Petitioner Preparer locations from two month sample of 2013 filing data, United States
 Bankruptcy Court, Central District of California

A Closer Look: Northern Division Bankruptcy Petition Preparers from 2013 Sample and Spanish-Speaking Population by Zip Code



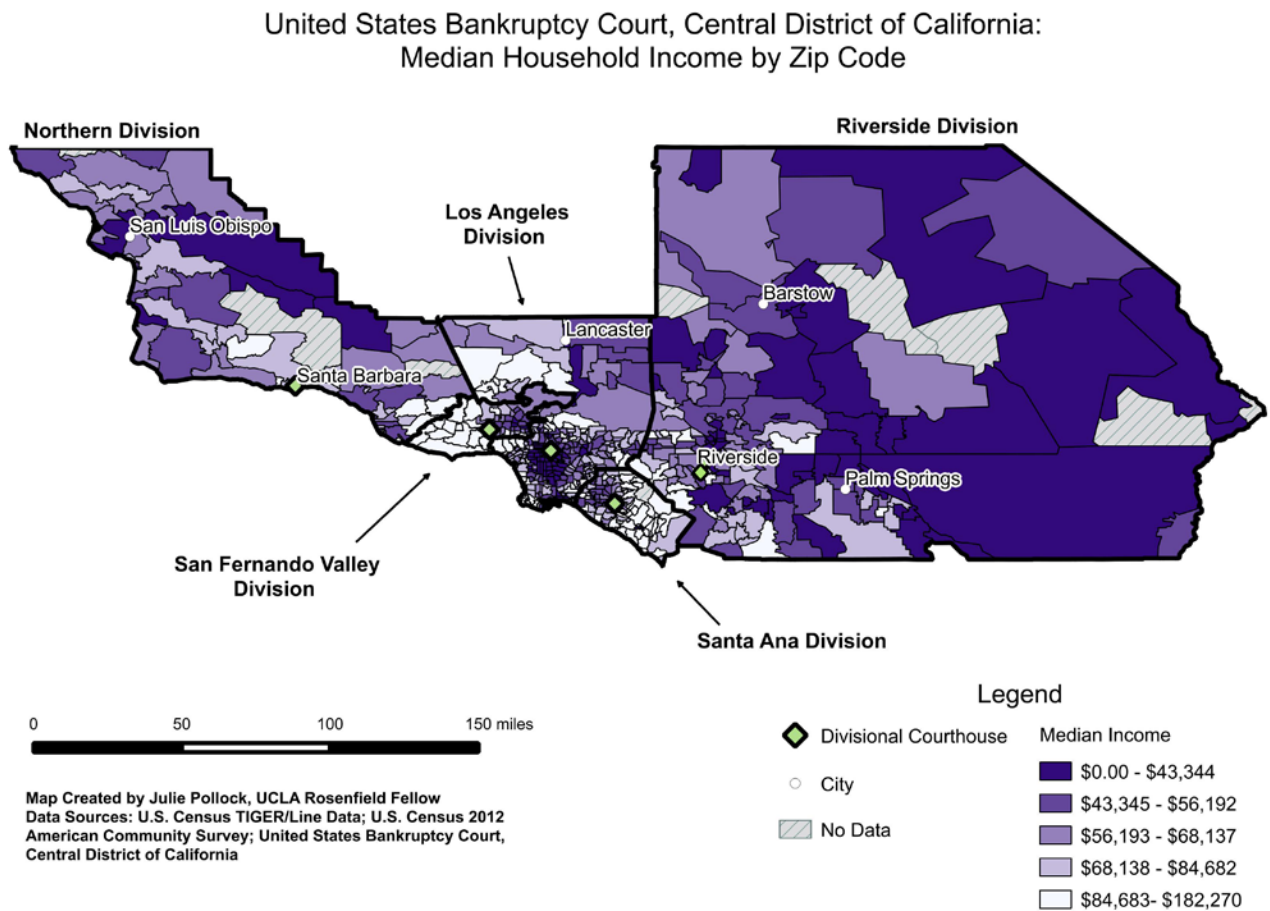
Map created by Julie Pollock, UCLA Rosenfield Fellow

Data Sources: County Shapefile from U.S. Census TIGER/Line Data;

Spanish-speaking population data from U.S. Census 2012 American Community Survey;

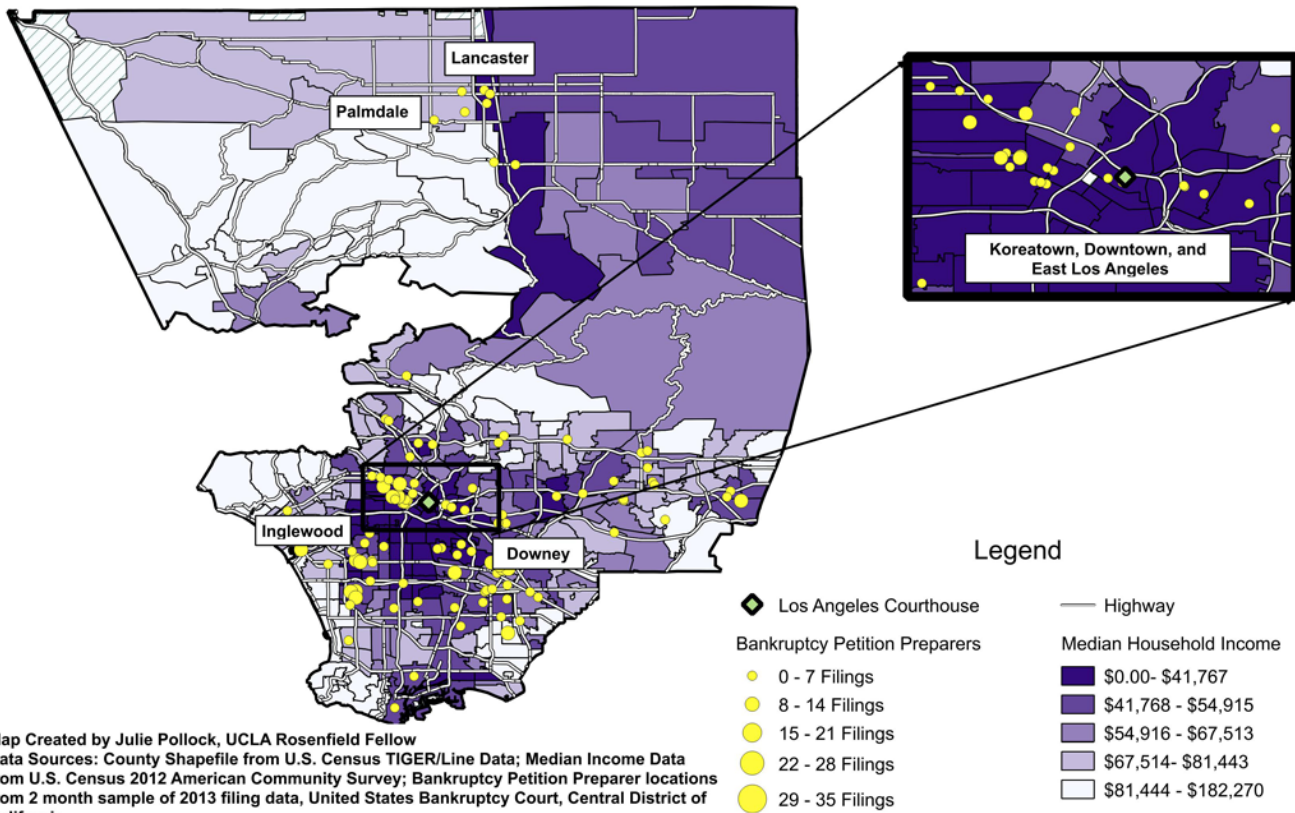
Bankruptcy Petitioner data from two month sample of 2013 filing data, United States Bankruptcy Court, Central District of California

E. Income Disparity

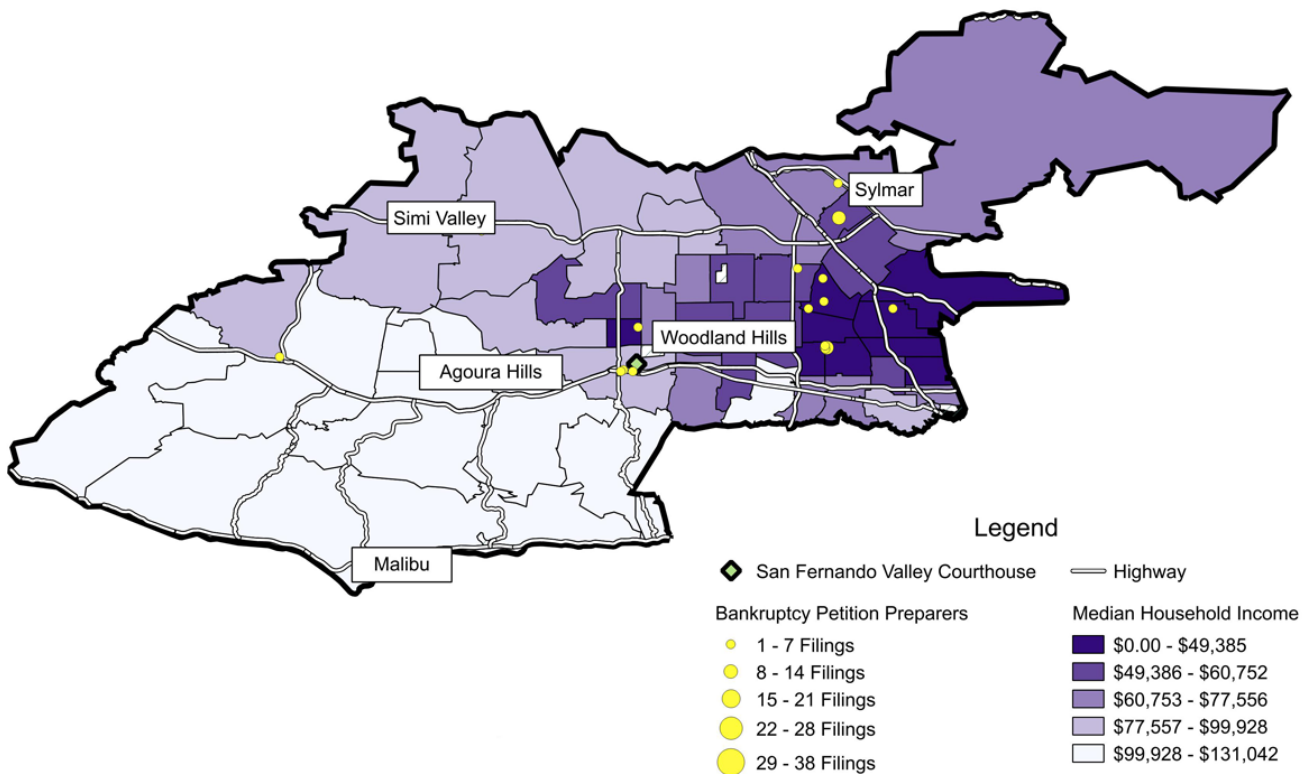


This map illustrates the considerable income disparity among communities within the District. Not surprisingly, in areas where the median household income is lower, *pro se* filing rates are higher, and the number of BPPs also increases.

A Closer Look: Los Angeles Division Bankruptcy Petition Preparers from 2013 Sample and Median Income by Zip Code



A Closer Look: San Fernando Valley Division Bankruptcy Petition Preparers from 2013 Sample and Median Income by Zip Code

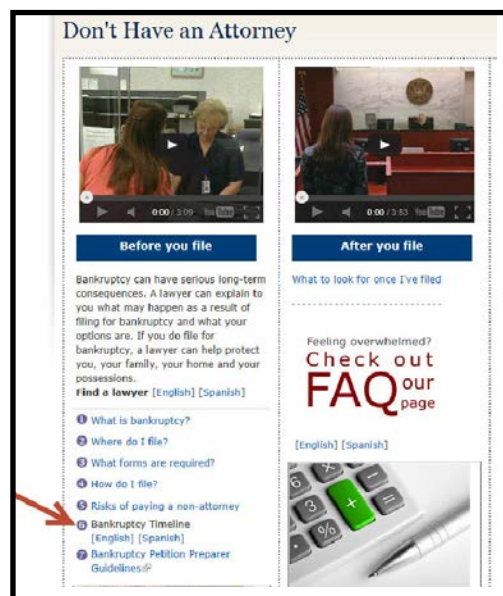


IV. PROGRAMS AND SERVICES

Since 2011, the Court has added a wide array of resources for self-represented parties visiting the Court's website and Intake areas. Both at the window and online, the Court provides petition packets that include instructions and examples for filling out the petition. The Court website has long displayed judge specific information, trustee offices, FAQ's for a broad range of bankruptcy questions (in both Spanish and English), links to approved credit counseling agencies and financial management courses, bankruptcy fees, and download ready rules and forms. Additionally, the Court distributes State Bar pamphlets, and other flyers specifically troubleshooting the common problems that arise in cases filed by those without an attorney.



The “Don't Have an Attorney” page on the Court's website is a one-stop page providing self-help guidance. Information is geared toward those who have yet to file and those who have already filed. This page includes the hours for self-help clinics and seminars offered at each division, and contact information for free or low cost bankruptcy attorneys. In 2013, the page was updated to include new videos created in cooperation with Public Counsel's Los Angeles Self-Help Desk, and a Bankruptcy Timeline, showing important deadlines and providing an overview of the process.



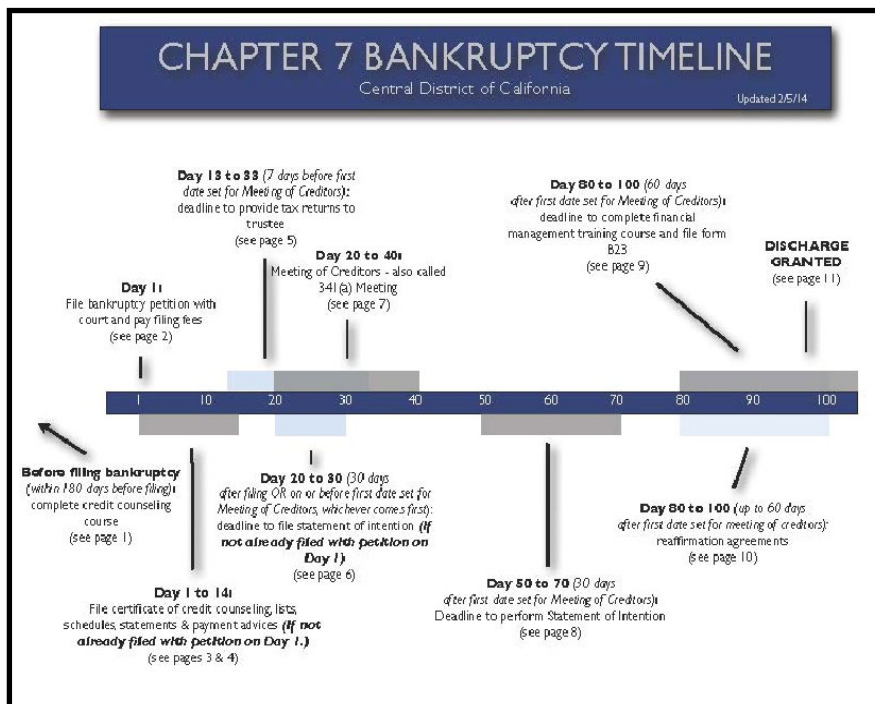
A. Video Instructions on How to Prepare a Chapter 7 Bankruptcy Petition

In the spring of 2012, the Court first began its partnership with Public Counsel to create two videos. The second of two videos was completed in September of 2013 and consisted of Public Counsel's seminar providing step-by-step instructions on how to fill out the bankruptcy petition and schedules. The first video is a 35 minute recording of Public Counsel's bi-weekly seminar providing a general overview of bankruptcy. The 2013 Chapter 7 Overview video was completed and posted on both the Court's "Don't Have an Attorney" webpage and on Public Counsel's YouTube channel. This detailed seminar provides prospective filers with a three and a half hour, page-by-page instruction on how to complete a chapter 7 bankruptcy petition using a sample petition, including all schedules and local court forms. It has been divided into segments to allow users to quickly navigate to the desired sections of the petition for viewing by those who are unable to attend Public Counsel's seminar in person, and for those who would like to revisit specific material from the seminar. In the future, Public Counsel will be creating a similar video using the same material with just the national forms, as a general version to be shared with other courts across the nation.



B. Interactive Chapter 7 Bankruptcy Timeline Created

The Court has published an interactive, virtual timeline of chapter 7 bankruptcy. The timeline visually represents a typical sequence of events for chapter 7 bankruptcy -- beginning with the pre-filing credit counseling course, and ending with the bankruptcy discharge. Debtors can click on each event in the timeline to find more information on specific requirements, deadlines, and links to useful resources. The timeline gives debtors critical information in manageable segments geared for just the part of the bankruptcy case they need.



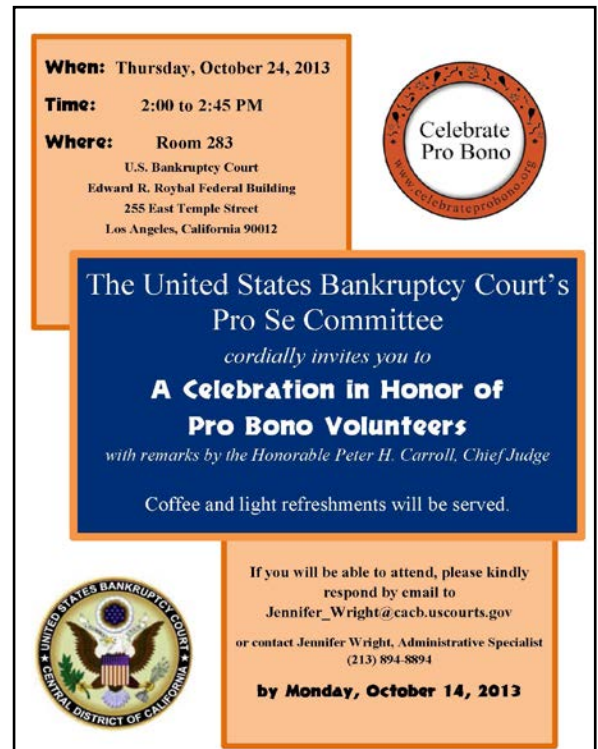
C. Electronic Filing of Fee Waiver Requests by *Pro Bono* Attorneys

In June 2013, the Court launched a new pilot program enabling attorneys who are handling chapter 7 petitions on a *pro bono* basis to file fee waiver requests electronically on behalf of clients receiving free legal advice. This new capability makes *pro bono* representation more convenient by eliminating the need for an attorney to travel to the courthouse in person to file a fee waiver (as previously required) when assisting with these filings. It is hoped this new accommodation will encourage more attorneys to take on *pro bono* representation. The Court plans to expand the pilot program in 2014.

D. *Pro Bono* Volunteers Honored

In order to acknowledge the important service provided by the *pro bono* organizations and volunteer attorneys that run self-help desks and seminars at each division, since 2011 the Court has published an “[Honor Roll of Pro Bono Volunteers](#).” From its first publication, Chief Judge Peter H. Carroll introduced the Honor Roll with a letter of acknowledgement. The Honor Roll is published annually at the end of October in support of the American Bar Association’s National *Pro Bono* Celebration Week. To appear on the Honor Roll, the Court accepts email submissions from each *pro bono* organization with the volunteer names to be added on a quarterly basis. The names to be removed are to be provided by each organization in September for the Court’s annual update.

In 2013, the Court expanded its recognition of *pro bono* service with a reception for its Honor Roll volunteers. With assistance from the Attorney Admissions Fund, the Court provided light refreshments and certificates of recognition to each of the volunteers on the 2013 Honor Roll. Chief Judge Peter H. Carroll provided brief remarks to a crowd of over 40 guests, including judges, attorneys, and Court staff. The Court appreciates the substantial contributions volunteers provide to improving the bankruptcy process for all parties involved.



When: Thursday, October 24, 2013
Time: 2:00 to 2:45 PM
Where: Room 283
U.S. Bankruptcy Court
Edward R. Roybal Federal Building
255 East Temple Street
Los Angeles, California 90012

Celebrate Pro Bono

The United States Bankruptcy Court's
Pro Se Committee
cordially invites you to
**A Celebration in Honor of
Pro Bono Volunteers**
with remarks by the Honorable Peter H. Carroll, Chief Judge
Coffee and light refreshments will be served.

If you will be able to attend, please kindly
respond by email to
Jennifer_Wright@cach.uscourts.gov
or contact Jennifer Wright, Administrative Specialist
(213) 894-8894
by Monday, October 14, 2013

The complete list of 2013 *pro bono* volunteers honored appears at the end of this report.

E. eSR *Pro Se* eFile Project

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA

Welcome to the United States Bankruptcy Court, Central District of California
electronic Self-Representation (eSR) bankruptcy petition preparation system

Start a New Petition Package Continue a Petition Package

Fill in the information below to create a new account. If you previously started a petition package and want to continue working on it, click the "Continue a Petition Package" tab.

Email Address:

Re-enter the Email Address:

Create a Password:

Re-enter the Password:

First Name:

Middle Name:

Last Name:

Generation:

Phone Number:

Start a new petition package

Build 20140801-1540

The Electronic Self-Representation (eSR) software, which allows self-represented individuals to create and submit a chapter 7 bankruptcy petition electronically, continues to be refined by the Administrative Office of the United States Courts (AO) with the assistance of three test courts: New Jersey, New Mexico, and the Central District of California. In 2013, the AO's IT Systems Deployment & Support joined the test courts and began independent testing of the software. Their role is to try to replicate issues encountered by the test courts and report any findings to the AO's Department of Technology Services. The software was updated to ensure compatibility with CM/ECF 5.1 and new official form revisions which took effect April 1st of 2013. Once version 5.1 has been used live and it has been determined that all systems and databases are functioning properly, the test courts will put eSR through its paces before it becomes available at all self-help desks.

To prepare for the launch of eSR, an interim pilot program was implemented in June of 2013 at the Los Angeles Division's Self-Help Resource Center. With the assistance of Public Counsel, debtors were able to use an onsite resource computer to fill out an electronic chapter 7 petition. Clerk's Office staff provided procedural assistance during this pilot while legal questions were directed to Public Counsel. Debtors were selected to use eSR after attending Public Counsel's chapter 7 bankruptcy seminar, held twice a month in downtown Los Angeles. All debtors who participated in the interim fillable forms pilot successfully filed bankruptcy and received a discharge.

F. Court Technology Conference

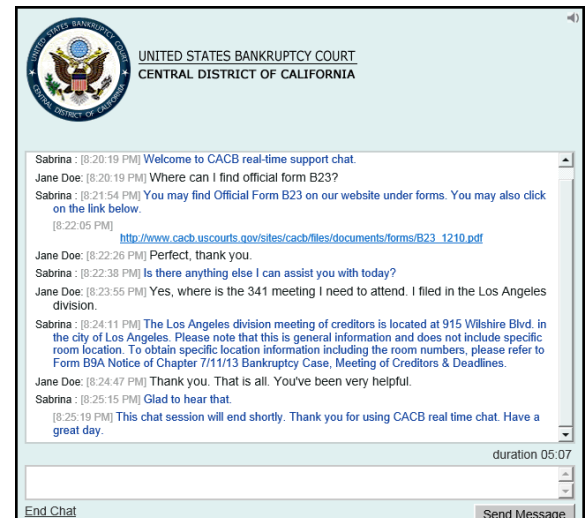
The Honorable Maureen A. Tighe, Administrative Manager John Kohler, and Operations Specialist Sabrina Palacio-Garcia attended the Court Technology Conference hosted by the National Center for State Courts which took place September 17 – 19, 2013, in Baltimore, Maryland. The conference featured a full track on the use of technology to assist in court access for the self-represented, and workshops such as *What SRLs (self-represented litigants) Need and How to Increase Access*. The Court took the ideas presented at the conference and promptly began adapting them, where appropriate. The previously discussed interactive chapter 7 bankruptcy timeline is an example of an idea produced at the conference that has already been implemented.



G. Online Chat

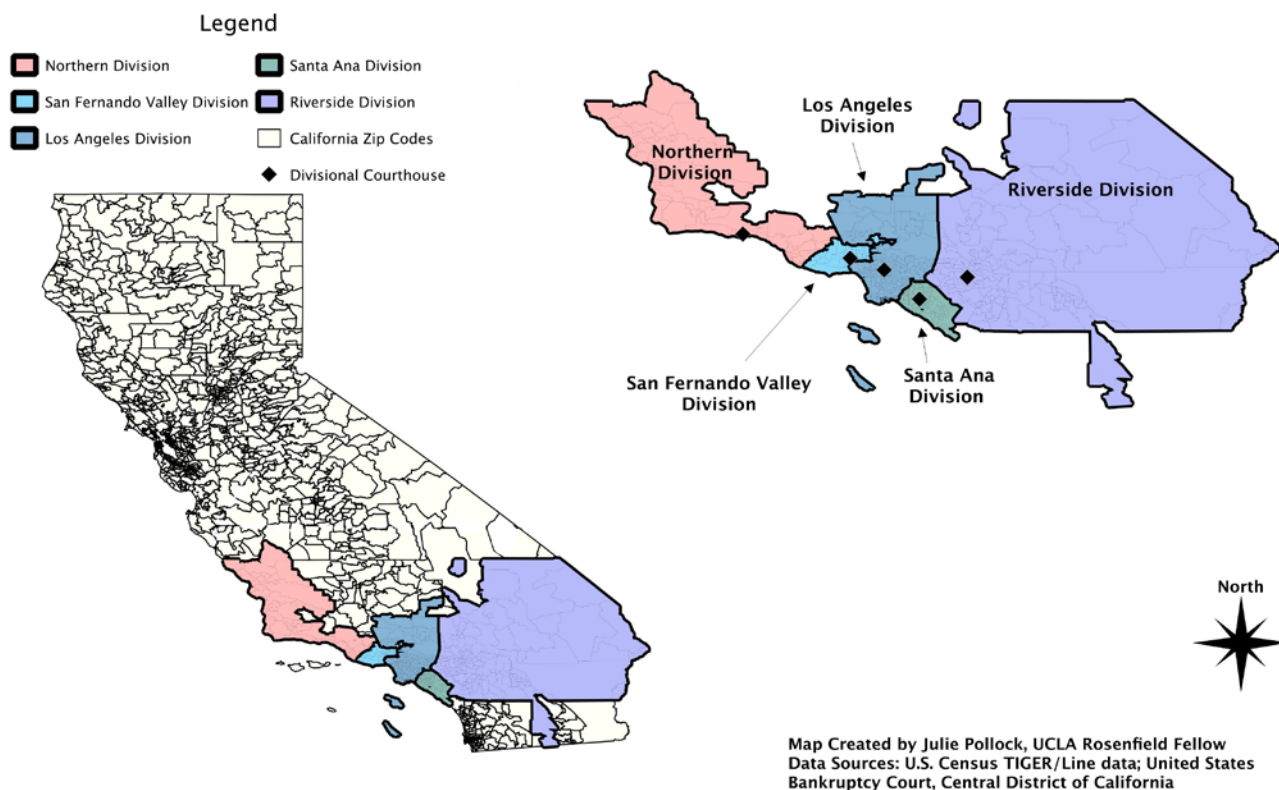


The Court's new Online Chat has also been developed to make it easier for court users to get needed answers. In this initial phase, the chat feature was only available to limited filers using CM/ECF. The new feature allows these users to engage in online instant messaging with a Court representative to answer case specific questions and obtain links to frequently requested forms, motions, and orders. Online chat is available Monday through Friday from 9:00 am to 4:00 pm, excluding federal holidays and other published Court closures. In 2014, the new feature will be made available to all visitors surfing the Court's website and to self-represented litigants through the Court's "Don't Have an Attorney" page. This service may help parties in remote locations who cannot visit our self-help desks.



V. Services Provided By *Pro Bono* Partners

United States Bankruptcy Court, Central District of California: Divisional Courthouse Locations



Self-Help Desks on location at the Los Angeles, San Fernando Valley, Northern, Santa Ana, and Riverside divisions help the Court and the public they serve within the Central District of California by:

- providing free legal advice and programs for self-represented filers;
- reducing the burden on judges and staff from filers who cannot afford the legal assistance necessary to navigate a complicated bankruptcy process;
- reducing delays for all parties that result from self-represented filers requiring additional time and assistance from judges and staff;
- improving access to the bankruptcy process for all parties, regardless of income;
- enabling referral by Court staff who are prohibited from providing legal advice to those at the Self-Help Desk who can provide it; and
- offering an alternative to non-attorneys who are known to provide illegal and overpriced services.

Total	Total People Served By Volunteers				
	Los Angeles	Riverside	Santa Ana	Northern	San Fernando Valley
8,538	4,742*	1,525	977	281	1,013

*This number includes *pro bono* services from Bet Tzedek and Legal Aid Foundation of Los Angeles.

A. LOS ANGELES DIVISION:

The Los Angeles Division is served by several *pro bono* organizations including Public Counsel's Debtor Assistance Project, Bet Tzedek Legal Services, and the Legal Aid Foundation of Los Angeles. A summary of the number of visitors served accompanies each organization.

1. Public Counsel

Thanks to the assistance of 190 volunteers, Public Counsel was able to serve 3,371 debtors in 2013. On July 11, 2013, 88 legal professionals from throughout the District attended "An Introduction to Adversary Proceedings." Attorneys who attended the program had previously agreed to volunteer with *pro bono* bankruptcy programs throughout the District. The panelists included:

- Hon. Sandra R. Klein (U.S. Bankruptcy Court)
- Roksana D. Moradi, Esq. (Simon Resnik Hayes LLP)
- Roye Zur, Esq. (Landau Gottfried & Berger LLP)
- Moderator: Magdalena R. Bordeaux, Esq. (Public Counsel)

On December 10, 2013, nearly 60 attorneys and support staff from throughout the District attended "Bankruptcy Basics: An Introduction to Chapter 7 Consumer Bankruptcy Law." As with the prior program, those who attended also volunteered with *pro bono* bankruptcy programs throughout the District. Several attendees said that this was the best MCLE program they had ever attended. The panelists included:

- Jim King, Esq. (King & Associates)
- Erik Clark, Esq. (Borowitz & Clark)
- Moderator: Christian Cooper, Esq. (Public Counsel)

As a co-sponsor of each event, the Court provided Court space for the programs to be held, which were offered by Public Counsel for free in exchange for two volunteer hours per attendee. A representative from the Court spoke at each event on topics such as attorney registration and the top 10 filing errors attorneys make when filing through CM/ECF. These well-attended programs were successful in increasing the number of volunteers for self-help desks district-wide.



Over 3,371 Debtors Served in 2013

Incoming Hotline Calls and Debtor Inquiries	588
Debtors assisted at Los Angeles Bankruptcy Self-Help Desk and <i>Pro Se</i> Clinic:	1,269
Debtors who attended Chapter 7 Bankruptcy <i>Pro Se</i> Clinics:	256
Debtors counseled before reaffirmation hearings in Los Angeles:	855
Debtors counseled before reaffirmation hearings in Woodland Hills:	406
Debtor Assistance Program (DAP) placed cases (full representation by an attorney)	53
TOTAL*	3,371
Chapter 7, adversary proceeding and reaffirmation hearing volunteers:	76
L.A. Bankruptcy Self-Help Desk volunteers	81
Chapter 7 <i>Pro Se</i> Clinic volunteers	33
TOTAL	190

*Due to overlapping services, the sum of individual services is greater than the total number of debtors served.

an introduction to adversary proceedings

panel:

Hon. Sandra R. Klein
U.S. Bankruptcy Court

Roksana D. Moradi, Esq.
Simon Resnik Hayes LLP

Roye Zur, Esq.
Landau Gottfried & Berger LLP

Moderator:
Magdalena R. Bordeaux, Esq.
Public Counsel

date: Thursday, July 11, 2013
time: 10:00 a.m. - 12:30 p.m.
location: Raybald Federal Building
255 E. Temple Street
12th Floor, Assembly Room 1206
Los Angeles, CA 90012

YOU MUST COMPLETE A TWO-HOUR PRO BONO COMMITMENT BEFORE ATTENDING THE PROGRAM

To find out about your options for completing the pro bono requirement, and to register for the program, email Christian Cooper at cocooper@publiccounsel.org. Your registration will not be finalized until you sign up for your pro bono commitment. The program is approved for 2.5 hours of MCLE credit. Space is limited.

This program is intended for attorneys who have never handled an adversary proceeding.

Program co-sponsored by edeban and the United States Bankruptcy Court, Central District of California

Refreshments generously provided by Abacus Credit Counseling

bankruptcy basics

an introduction to chapter 7 consumer bankruptcy law

panel:

Jim King, Esq.
King & Associates

Erik Clark, Esq.
Borowitz & Clark

Moderator:
Christian Cooper, Esq.
Public Counsel

date: Tuesday, December 10, 2013
time: 9:00 a.m. - 12:00 p.m.
location: Raybald Federal Building
255 E. Temple Street
12th Floor, Assembly Room 1206
Los Angeles, CA 90012

YOU MUST SIGN UP FOR A TWO-HOUR PRO BONO COMMITMENT TO REGISTER FOR THE PROGRAM

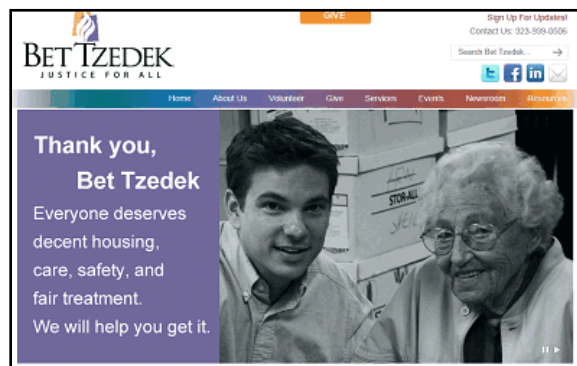
Email Christian Cooper at cocooper@publiccounsel.org if you are interested in attending. You will be registered after you have signed up for a two-hour pro bono commitment. Pro bono hours may be completed before or after the program. This program is approved for three hours of MCLE credit. Space is limited.

Program co-sponsored by edeban and the United States Bankruptcy Court, Central District of California

Refreshments generously provided by Abacus Credit Counseling

2. Bet Tzedek

In 2013, 12 volunteers were assigned to Bet Tzedek's Debtors' Rights and Bankruptcy Program. Members of the program also worked closely with the advocates and the dozens of volunteers assigned to Bet Tzedek's Community Outreach Project. Volunteers assisting in the program conducted one-on-one client interviews, reviewed financial documents, prepared chapter 7 bankruptcy petitions, wrote letters to creditors and collectors, helped clients respond to bank levies and wage garnishments, and assisted victims of identity theft. Volunteers also helped clients understand and exercise their rights under the fair debt collection laws, review and correct credit reports, and respond to judgment enforcement actions. Volunteers evaluated each visitor's circumstances and, when appropriate, filed chapter 7 bankruptcy petitions at the Los Angeles and Woodland Hills court locations. On a more limited basis, clients also received assistance on debts resulting from identity theft, government offsets from public benefits and student loan discharge applications.



Nearly 1,000 Bet Tzedek Clients Assisted in 2013

Nearly 1,000 clients were provided general counseling on debtor's rights and bankruptcy by Bet Tzedek. Of those, about 66 percent of clients specifically requested assistance with bankruptcy. The majority of those decided not to proceed with a chapter 7 bankruptcy for a variety of reasons. Reasons clients decided to not file included the following: filing was not necessary given their age, income, and assets; they determined that filing bankruptcy would not grant the relief sought; they found out they were ineligible to file; or, they found a greater benefit could be obtained by waiting to file later. Debtors were assisted at one of seven Debtors' Rights Clinics held at Bet Tzedek's main office; about 35 to 40 people attended each one. Those who were not able to attend were referred to an outreach site for a one-on-one consultation. The outreach sites included senior centers throughout Los Angeles County, St. Francis Medical Center, St. Vincent Medical Center, and SOVA food pantries.

3. Legal Aid Foundation of Los Angeles

Legal Aid Foundation of Los Angeles Assisted 371 Debtors in 2013	
Debt Relief Project Intake	
Incoming Calls	498
Debtors assisted	371
Debtors ineligible for service	39
Debtors referred elsewhere	11
Bankruptcy Petition Assistance	
Debtors assisted through Loyola Law School Practicum	9
Debtors assisted through <i>pro bono</i> placement	14

The Legal Aid Foundation of Los Angeles is a [Legal Services Corporation](#) funded organization. Unfortunately, LSC funding has steadily decreased over the years. Due to a continued reduction in funding, the Foundation was forced to furlough a full week in December and to close the debt relief project a week earlier than the actual furlough week to allocate resources towards preparing other ongoing cases for the office closure. Closing the debt relief project meant an interruption of service for all *pro bono* and in-house bankruptcy work. Though the number of people who attempted to reach the organization during the closure is unknown, many referring organizations and community partners were surprised at their inability to refer potential clients to the Foundation during the furloughed week. Despite these setbacks, the Legal Aid Foundation of Los Angeles was able to assist approximately 371 debtors in 2013.



B. SAN FERNANDO VALLEY DIVISION:



Martha Rodriguez volunteering at the San Fernando Valley Division Self-Help Desk



Attorney Patricia Said and volunteer Ike Sherman at the San Fernando Valley Division Self-Help Desk

Neighborhood Legal Services Self-Help Desk	Total Visitors	Ch. 7 Seminars	Attendees	Question & Answers	Creditors
2013 TOTAL	1,013	48	353	49	31

The San Fernando Valley Division opened the Court's first onsite self-help desk in 2007. The self-help desk is operated by [Neighborhood Legal Services of Los Angeles](#), the [Central District Consumer Bankruptcy Attorneys Association](#), and the [San Fernando Valley Bar Association](#). *Pro bono* attorneys from the two bar associations continue to hold weekly seminars and provide free legal information on bankruptcy, including a variety of self-help resources, videos, seminars, and one-on-one workshops for self-represented litigants. Topics commonly covered include bankruptcy filing



Ilyse Klavir presenting at the Woodland Hills Self-Help Seminar

requirements, the difference between chapter 7 and chapter 13, and where to find a bankruptcy attorney. In 2013, approximately 1,013 visitors were assisted by the help desk and its programs. The number of visitors is fewer than in 2012 as result of reduced clinic hours due to funding cuts, which were cut from two days to only one day a week. Volume has increased on Thursdays since the clinic began its one day weekly operation and the clinic began holding its Question and Answer sessions on the same day, following the chapter 7 seminar. The clinic sees, on average, around 25 visitors per day. Due to its popularity, a new Spanish seminar began to be held every other month in 2013.

C. NORTHERN DIVISION:



Santa Barbara Self-Help Center



Northern Division Consumer Debt Clinic Assisted 280 Individuals in 2013

Consumer Debt Clinic

Serving Santa Barbara, San Luis Obispo, and Ventura counties, a Consumer Debt Clinic was formed and began operation in 2009 in Lompoc before moving to the Northern Division in 2010. The clinic is operated by the [Legal Aid Foundation of Santa Barbara County \(LAFSBC\)](#) on Friday mornings, with a Spanish clinic held the first Friday of every month. In 2013, the clinic was served by seven volunteers assisting over 280 visitors, including between 5-14 people each day, with approximately 85 percent having chapter 7 questions.

The Northern Division's weekly Consumer Debt Clinic has since been relocated from a second floor attorney conference room to the Clerk's Office first floor lobby, opening to a full house of volunteer attorneys and self-represented debtors seeking assistance on Friday, April 19, 2013. The move improved communications between Consumer Debt clinic volunteers and Clerk's Office staff, increased clinic visibility, and eased congestion near 2nd floor courtrooms. Along with the relocation, a new Resource Center was created in the Clerk's Office lobby. The Resource Center is staffed by a Court clerk during clinic hours and provides forms and filing information. The Center also maintains a set of bankruptcy resource materials that clinic attendees may check out with a driver's license.

Reaffirmation Agreement Clinic

Since the fall of 2000, reaffirmation assistance has been provided at the Northern Division in Santa Barbara to counsel debtors on their rights prior to reaffirming debt owed for property, such as an automobile. Instead of an organized clinic, the Santa Barbara County Bar Association arranges for volunteer attorneys to coordinate with chambers and meet with self-represented debtors before each reaffirmation agreement hearing.

D. SANTA ANA DIVISION:



Volunteer attorneys Gary Angotti and Matt Rosene assist self-represented parties at the Santa Ana Self-Help Clinic



Law student Jessica Garland and attorney Halli Heston volunteering at the Santa Ana Self-Help Clinic

Approximately 1,003 Debtors Served in 2013 by Public Law Center	
Chapter 7 debtors (with some chapter 13 and creditors):	750
Reaffirmation debtors:	227
Cases placed with private attorneys for full representation:	26

Legal Clinic

In 2013, the Santa Ana Division enjoyed the expansion of its onsite legal clinic operated by [Public Law Center](#) opening two days a week and serving nearly twice the number of visitors than the previous year. Public Law Center also provides *pro bono* representation in chapter 7 cases with attorneys from the local bar, when available. In 2013, 61 chapter 7 volunteers, 31 reaffirmation volunteers, and 19 direct representation volunteer attorneys assisted a total of 1,003 self-represented parties. The legal clinic is co-sponsored by the [Orange County Bar Association](#), Orange County Bar Association – Commercial Law and Bankruptcy Section, and the [Orange County Bankruptcy Forum](#). [Orange County Legal Aid](#) also holds a weekly chapter 7 clinic and assists debtors in filing on their own if it is a no asset case.

Reaffirmation Agreement Clinic

The Santa Ana Division has a Reaffirmation Agreement Clinic similar to the one in Los Angeles. The clinic is operated by the Public Law Center with volunteers from the local bar. Approximately 227 individuals received assistance from the Reaffirmation Agreement Clinic.

E. RIVERSIDE DIVISION:



Michelle Lara volunteers at the Federal Pro Se Clinic in Riverside

Joint Federal <i>Pro Se</i> Clinic in Riverside 2013	
Number of persons served:	1,826
Average number of persons served per day:	20
Number of bankruptcy cases assisted:	1,516

Since December 1, 2011, the [Joint Federal *Pro Se* Clinic](#) has been in operation at the Riverside Division. The clinic was opened through a joint effort by the Bankruptcy and District Courts and is operated by the Public Service Law Corporation (PSLC), a non-profit law firm operated by the [Riverside County Bar Association](#). In 2013, the clinic provided assistance to 1,826 self-represented parties on the topics of bankruptcy or federal civil actions, with approximately 83 percent of visitors requiring bankruptcy assistance. Self-represented parties seeking aid with bankruptcy filings may attend a chapter 7 seminar which discusses how to fill out a chapter 7 petition. The clinic was supported by a total of 857 hours of volunteer work from 31 volunteers, including approximately 360 hours of *pro bono* limited scope direct representation.

VI. FUNDING SOURCES FOR NON-COURT SERVICES

A. Orange County Bar's Holiday Party

In December 2013, the Orange County Bar's holiday party successfully raised nearly \$30,000. Judges, chambers, Clerk's Office staff and local attorneys all joined in the fun at Andrei's in Irvine.



Law Clerks Kristin Smith, David Wood, Melissa Prochilo, Operations Manager Benjamin Varela, and Law Clerk Amna Chaudhary



Law Clerk Amna Chaudhary; Bankruptcy Judge Catherine E. Bauer; Caroline Djang, Esq. and Clerk's Office staff member Heidi Corona



Bankruptcy Judges Erithe A. Smith, Scott C. Clarkson, and Theodor C. Albert



Attorneys Sarah Boone and Beth Gaschen



Attorneys Anerio Altman and Beth Gaschen

B. Los Angeles Bankruptcy Forum's Holiday Party

On December 9, 2013, an Annual Holiday Program hosted by the Los Angeles Bankruptcy Forum, as well as other bankruptcy bar associations and bankruptcy affiliated companies took place in Beverly Hills. Bankruptcy judges and professionals attended the holiday party, with proceeds from the event benefitting *pro bono* organizations in the Los Angeles community.

C. Earle Hagen Golf Tournament

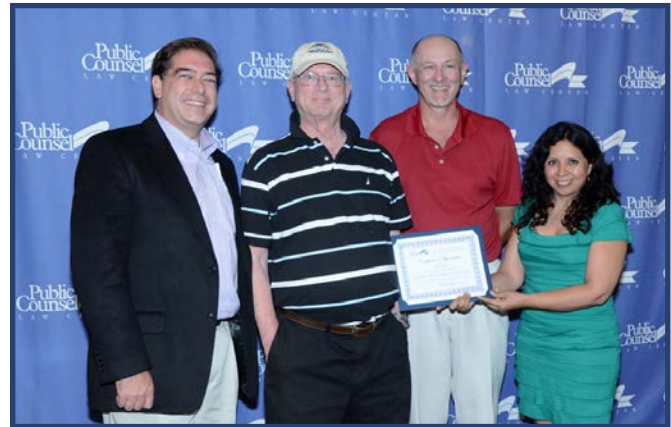
The Earle Hagen Memorial Golf, Tennis, and newly added Poker Tournament took place on September 30, 2013. The event was sponsored by: Central District Consumer Bar Attorney's Association (CDCBAA), Los Angeles Bankruptcy Forum, Lone Wolf Writing Company, Abacus Credit Counseling, Ray Aver, Malcolm Cisneros, Jeffrey Shinbrot, SulmeyerKupetz, KW Commercial, Lady Di Cookies, DECAF Credit Counseling, David Meadows, John Greifendorff, Short Modify, Inc., Peter Lively, Ezra Brutzkus & Gubner, MarguliesFaith, Borowitz & Clark, Cliff Bordeaux; with hosted bar courtesy of David & Jeff Hagen. All proceeds from the tournament support *pro bono* programs.



Public Counsel Staff Attorney Magdalena Reyes Bordeaux and Staff Attorney Christian Cooper; James King, Esq.; Chief Judge Peter H. Carroll



Jonathan Brown, Esq.; Roksana D. Moradi, Esq.; Troy Freeman, Esq.; Hernán Vera, CEO/President of Public Counsel



Public Counsel President and CEO Hernán Vera; Jonathan Hayes, Esq.; Hon. Vincent P. Zurzolo; Public Counsel Staff Attorney Magdalena Reyes Bordeaux

The annual event is held in memory of Earle Hagen, a well-respected and beloved bankruptcy attorney in the Central District for over 40 years. Each year bankruptcy judges and staff participate, along with attorneys, trustees, and other members of the legal community. All net proceeds from the tournament support Public Counsel's Debtor Assistance Project.

D. Public Counsel's Run For Justice

Public Counsel's Run for Justice took place on Saturday, March 16, 2013. Public Counsel started the Run for Justice event in 2004 as a fundraiser to continue providing *pro bono* legal services in the Los Angeles community. Numerous members of the Court and bar walked or ran to support Public Counsel.



Back Row: Law Clerk Keith Banner, Special Projects Manager Robin Beacham, Courtroom Deputy Emma Gonzalez, and Operations Support Clerk Jan Zari. Front Row: Legal Analyst Jennifer Wright, and Hon. Maureen A. Tighe

E. Leslie Cohen Law 5K Run/Walk

On Saturday, April 27, 2013 the 2nd Annual Leslie Cohen Law 5K Run/Walk took place in Santa Monica, California to benefit Public Counsel's Debtor Assistance Project (DAP). It was a beautiful day and 300 runners and walkers came out to support the DAP— many of whom included members of the bankruptcy community such as the Honorable Maureen A. Tighe, the Honorable Sandra R. Klein and Chapter 13 Trustee Kathy Dockery, who had the largest team known as "Dockery's Dashers." The Dockery Dashers also won one of the team awards.



Public Counsel President and CEO Hernán Vera; Roksana Moradi, Esq.



Leslie Cohen, Esq.; Hon. Maureen A. Tighe; Law Clerk Rina Welles; Hon. Sandra R. Klein; Margaux Ross, Esq.

F. American College of Bankruptcy Grants

Public Counsel was the recipient of the American College of Bankruptcy award which further enables the Public Counsel's DAP to provide greatly needed legal resources to self-represented debtors contacting Public Counsel for assistance or who seek legal assistance at the Los Angeles Bankruptcy Self-Help Desk and *Pro Se* Clinic.

In November, 2013, the Northern Division's clinic sponsor, the Legal Aid Foundation of Santa Barbara County (LAFSBC), also received a \$10,000 grant from the [American College of Bankruptcy](#) and [American College of Bankruptcy Foundation](#). The LAFSBC used a portion of grant funds to purchase bankruptcy reference materials for the clinic's Resource Center, and office supplies for the clinic's new counseling space.

VII. CONCLUSION

The Court continues to encounter many of the same challenges related to serving a substantial share of self-represented litigants as first recounted in its 2011 *Pro Se* Report. The federal courts have all encountered a tight budget climate. Locally, a substantial drop from the Court's record number of filings has further reduced our Court's budget. This decline in bankruptcy filings has been accompanied by only a comparatively slight decrease in the rate of *pro se* filings. The consistency of the Court's self-represented filing rate underscores the continuing need to address this population more effectively. The programs and initiatives carried out in 2013 have been effective in increasing access to the Court despite severe budget cuts. One of our next challenges will be to use our slightly better knowledge of underserved communities to get the word out about the resources that are available before needy individuals spend too much or are defrauded before they learn of legitimate services.

VIII. HONOR ROLL

2013 HONOR ROLL OF PRO BONO VOLUNTEERS



National Pro Bono Celebration

October 20-26, 2013

Public Counsel's Debtors Assistance Project
Chapter 7, Adversary Proceeding & Reaffirmation Hearing Volunteers

Carolyn Afari
Andrew Aholtz
Martin Barash
Faye Barta
James Beirne
Sanaz Bereliani
Nan Blitman
Cliff Bordeaux
Mark E. Brenner
Laura Buchanon
Christopher D. Cantore
Ellen Cheney
Laura Claveran
Joseph Collier
Natalie Daghbandan
Lesley Davis
Michael DeLaney

Aaron de Leest
Suzette Douglas
Shawn Eldridge
Douglas Flahaut
Faith S. Ford
Norma Garcia
Eliza Ghanooni
Michael I. Gottfried
Daniel Greenbaum
David S. Hagen
Stella Havkin
Marisa H. Hawkins
M. Jonathan Hayes
Carmel Herr
Keith Higginbotham
Gail Higgins
Jeff Katz

Jim King
Ilyse Klavir
Jonathan Leventhal
Peter Lively
Osheen Lucasian
René López de Arenosa Jr.
Eva Malholtra
Richard E. McGuire
Susan I. Montgomery
Roksana D. Moradi
Jason Murai
Philomena Nzegge
Lisa Oh
Carolyn Olson
Shai Oved
Leonard Pena
Monica Reider

Todd Roberts
R. Grace Rodriguez
Selena Rojhani
Lauren Ross
Allan Sarver
Zev Shechtman
Paul Anton Schiffin
Salvatore Sciortino
Evelina Shpolyansky
Jennifer Skornik
Marla Tauscher
Meghan Triplett
Thomas Ure
Jason Wallach
Steven Wolvek
Regina Zeltser
Aleksandra Zimonjic
Roya Zur

Law Graduate Volunteer(s):

Matthew Baker, J.D

Los Angeles Bankruptcy Self Help Desk & Clinic Volunteers

Danny Agai
Michael Avanesian
Armen Avedissian
Marlon Baldomero
Edwin Barnum
Steven Baron
Elissa Barratt
Jim Beirne
Judith Benson
Nan Blitman
Raffy Boulgourjian
Sean Breaux
Thomas Bruder

Christopher D. Cantore
Laura Claveran
Dolisa Colley
Sheldon Eskin
Charles Evans
Michelle Fernandez
Clemente Franco
Roshni Gandhi
Richard Garber
Norma Garcia
Mary Elizabeth Grant
Stephen Greenstein-Katz
Curt Harrington

Travis Kasper
Jeffrey Katz
Paul Kelly
Jennifer Li
Lindsay McMenamin
John Melissinos
Shawn Mitchell
Arpi Mnatsakanyan
Sandra Nutt
Lisa Oh Kathryn Parry
Patrick Parsa
Eumir Perez
Laurae Rossi

Natalie Ryan
Paul Schiffin
Sal Sciortino
Peter Selawsky
Evelina Shpolyansky
Whitney Snyder
Marla Tauscher
Holly Trief
Joshua Valero
Carolyn Walter-Burch
Katherine Windler
Marcelle Wong

San Fernando Valley Division Self-Help Desk Volunteers

Anil Bhartia
Nan Blitman
Mark Brenner
Lindsey Green

M. Jonathan Hayes
Gail Higgins
Yi Sun Kim
James King

Ilyse Klavir
Jonathan Leventhal
René Lopez de Arenosa Jr.
Gustavo Mendoza

Roksana D. Moradi
Todd Roberts
Pat Said
James Tenner

Bet Tzedek Legal Services Debtors' Rights and Bankruptcy Program Volunteers

Attorney Volunteers:	Harrison Flanagan Mark Gordon	Arthur Wilner Jonathan Zweig
Additional Volunteers:	Tim Christian Karen Getelman Merle Gould John Joy Elizabeth Kim Gagan Khan	Natalie Minev Limor Mojdehiazad Faramarz Nabavi Christian Ochoa Kathryn Podsiadlo Kenneth Star

Legal Aid Foundation of Santa Barbara County Consumer Debt Clinic Volunteers

Misha Barto Carissa Horowitz Casey Nelson	Reed Olmstead Monica Robles Ann Rycroft	Natalie Spilborghs Randall Sutter
Paralegal Volunteer(s):		Jean Lynn Leo Santana

Santa Barbara County Bar Association Reaffirmation Hearing Volunteers

William Beall	Karen Grant	Robert Hurlbett	Reed Olmstead
Eric Burkhardt	Jonathan Gura	Janet Lawson	Susan Salehi
David Commons	Carissa Horowitz	Casey Nelson	Natalie Spilborghs
			Peter Susi

Public Service Law Corporation (Riverside) Volunteers

Ryan S. Carrigan Smith & Carrigan	Amelie A. Kamau Dwight M. Kealy	Scott Talkov Reid & Hellyer	Andrea Darrow Smith Smith & Carrigan
Mark Schnitzer Reid & Hellyer	Eric Tweten	Ruben Escalante Sheppard Mullin Richter & Hampton, LLC	Manfred Schroer
Student Volunteer:		Sherwin Nam, UC Santa Barbara	

Orange County Bar and Public Law Center Volunteers

Anerio Altman	Angelo DuPlantier	Michael Green	Debby Le
Nora Aponte-Woodring	Robert Farrell	Richard Green	Adrienne Lee
Laily Boutaleb	Joshua Finkelstein	John Grieffendorf	Sonia Linnaus
David Boyle	Erin Fitzgerald	Jason Guyser	Doug Luther
Richard Brunette	Aimee Flanagan	Cara Hagan	Solida Ly
Brad Calvin	Elizabeth Fleming	James A. Hayes, Jr.	Kerri Lyman
Paul Cambio	Ken Fox	Arnold Hernandez	Anthony Madu
Jeffrey Cancilla	Alan Friedman	Halli Heston	Aaron Malo
Steve Cardoza	Bernard Frimond	Richard Heston	Alan Martin
Cathrine Castaldi	Rob Garretson	Matthew Holbrook	Lynn Matus-Collins
Dan Chambers	Selene Geoppo	Misty Perry Isaacson	Michael McMahon
Christina Chan	J Victor Giongco	Michael Jones	Jennifer McNabb
Steven Chang	Rob Goe	Mark Karpe	Jessica Mercado
Daniel Cornelious	Kathleen Goldberg	Les Kaufman	Angela Mestre
Jeff Crowe	Ronald Gomez	Bridget Kelly	Harlene Miller
Caroline Djang	Jacqueline Gottlieb	Leslie Klott	Anthony Modarelli
Brian Dow	Mark Gordon	Casey Koone	Alexandra Morgan
Alyssa Dowding	Christian Graham	Kristine Kyllander	Amir Nader
		Elizabeth LaRocque	Esther Ngounly

Orange County Bar and Public Law Center Volunteers (cont.)

Joann Nguyen
Rosemary Nguyen
Ashleigh Noda
Henry Nunez
Sean O'Connor
Carolyn Olson
Angelica Ornelas
Brian Owens
James D. Perry
Fred S. Peters

Gary Polston
Tina Rad
Stephanie Ramirez
Peter Rasla
Daniel Rios
Constance Rogers
Fatima Saleh
Mohammad Saleh
Filemon Kevin Samson
Bruce Schweitzer

Sheniece Smith
Michael Spector
Mark Swirt
Steve Swytak
Raphaela Taylor
Robert Taylor
M. Silvina Tondini
Krystina Tran
Lydia Tse
Adanna Ukah

Fermin Valencia
Eric Vinje
Michael Wallin
Bruce White
Eric Wilson
Jeff Wong
Kelly Zinser
Pamela Zylstra

Law Graduate Volunteers:

Joe Boniwell
Violeta Ebert
Tu Richard Nguyen

Matt Rosene
Ed Wunch

Law Student Volunteers:

Skye Anderson
Uche Anene
Adib Assassi
Christopher Campbell
Jeremy Ficarola
Tiffany Full
Samantha Goates
Gregory Gomez
Jackie Hamilton
Leah Kaufman
James Miller
Myrna Miranda
Ranika Morales

Sasha Nichols
Katherine Riley
David Root
Timothy Rout
Alexander Selman
Blake Slater
Wismick St. Jean
Jordan Tessier
Leslie Tos
Brian Trinidad
Vince Vuong
Thomas Worger
Ryan Wong
Sirena Wu

Paralegal Volunteers:

Lori Gauthier
Ganna Gudkova

Suzie Gulshan
Jermone Mabry