In 2011, Maryland Volunteer Lawyers Service celebrated its 30th anniversary, an important milestone for any organization. Our anniversary benefit at CenterStage exceeded all expectations in terms of attendance and sponsorships. All of which reflects the broad support of the legal community for MVLS and pro bono legal services. While we received record support last year, we are daily reminded that traditional sources of funding are being cut or may be disappearing entirely. These new realities affect all legal services providers in Maryland, and across the country, which makes the future more challenging. We are confident, however, that MVLS will not only be able to adjust to the new reality, but continue to thrive. Our donors and volunteers will see to that.

Wisely, our board of directors is preparing for the future by examining each of our programs for relevance and sustainability so that MVLS remains strong. We will be planning during a time when life is uncertain for too many low-income families, elderly, and formerly middle class Marylanders, who are caught in an economic disaster that shows no signs of ending soon. Their legal needs will inform our decisions. Of course, we are committed to our core mission and plan to remain an essential part of the statewide legal services delivery system. In the coming months, we will be asking our volunteers, donors, and partners to contribute to our planning process. We look forward to hearing from all of you.

The MVLS clients we feature in this report reflect the impact of the three-year recession, especially on people who never needed help before. Just ask Leisa Buschell-Monk, for whom the Kennedy Law Firm collected more than $17,000 in damages while helping to extricate her from crushing credit card debt incurred after her husband’s construction work dried up. Or ask Debbie Moore, who worked with attorney Kenneth Butcher to guide her through the complex process of home foreclosure after an unlicensed out-of-state lawyer failed to help her with a loan modification. Wendy and Malcolm Giles, though grieving the loss of their daughter, were relieved that Project HEAL Director Hope Tipton was able to help them amicably resolve custody of their granddaughter, Amari.

You can read about these stories in the following pages. There are over 2,700 more stories that we are not able to tell, but as the numbers suggest, our volunteers made many struggling Marylanders’ lives better. Significantly in 50% of these cases, our clients received individual representation—one lawyer handling a client’s case through resolution. MVLS is one of a very few providers that can offer clients individual representation on this scale, and regardless of the economic outlook, we will continue to leverage the power of pro bono.

Sincerely,

Bonnie A. Sullivan
Executive Director

Lawrence D. Coppel
President of the Board of Directors, FY 2011
ABOUT MVLS

The mission of MVLS is to provide quality pro bono legal services to Maryland’s working poor. Founded in 1981, MVLS has 3,300 attorneys on its volunteer panel. Experienced volunteer attorneys are drawn from every sector of Maryland’s legal community and include, partners in the largest law firms, solo practitioners, corporate counsel and government attorneys. Over the past 30 years, our volunteer attorneys have accepted over 65,000 pro bono cases for low-income Marylanders.

MVLS SPECIAL PROGRAMS

Community Development Project
The Community Development Project provides free legal advice and representation to nonprofit organizations across Maryland that serve low-income communities by building affordable housing, providing job training, drug treatment, and offering other vital human services. The Project matches nonprofits with volunteer lawyers who review contracts, negotiate leases, prepare personnel manuals, answer tax questions, provide advice on complying with regulations, and help with other transactional legal needs.

Low-Income Taxpayer Clinic
The MVLS Low-Income Taxpayer Clinic provides pro bono legal assistance to low-income Marylanders with IRS tax disputes. Launched in 1999, this program helps taxpayers with tax issues that include denial of the Earned Income Tax Credit, audits, innocent spouse relief, filing back taxes, and setting up payment plans.

Project HEAL (Health, Education, Advocacy, and Law)
Project HEAL is a medical-legal partnership between MVLS, The Johns Hopkins Children’s Center, and Kennedy Krieger Institute. Our lawyers are part of an interdisciplinary team that includes physicians, nurses, social workers and other health care providers. Project HEAL lawyers are located on-site at these medical centers where they can conveniently offer low-income children, who are patients, and their families free legal advice and representation in a variety of civil legal matters, such as landlord-tenant disputes; school enrollment and special education matters; denial of public benefits; family law matters (divorce, custody, guardianship, child support); consumer debt collections; and wills/advanced medical directives.

Washington County Courthouse Clinic
MVLS operates a Family Law Self-Help Clinic in the Circuit Court of Washington County. Experienced family law attorneys provide free advice and information in a clinic setting to low-income litigants who do not have an attorney.
In 2008, the housing bubble burst and Debbie Moore became a statistic – one of the estimated 11 million American households under water on their mortgage. Debbie had lost her job, was behind on her mortgage payments and in danger of losing her house.

She’d heard about Maryland’s mortgage modification program and hoped she may qualify. An out-of-state attorney, who allegedly specialized in mortgage loan modifications, contacted Debbie and said he could help her, with one catch--she first had to pay a fee of $595. At the same time, Debbie contacted a local lawyer to help her declare bankruptcy. Both actions ultimately ended up worsening her financial difficulties, rather than solving them.

When Debbie contacted the “mortgage modification” lawyer after receiving her first foreclosure notice, his representative told her to “ignore” the notice because things were progressing smoothly. But in a short time her home went on the auction block anyway and she knew she needed better legal help. She called MVLS.

Sadly, by the time MVLS volunteer Kenneth Butcher got involved, it was too late to save her home and bankruptcy was not an option or solution. Attorney Butcher, however, was able to negotiate a cash-for-keys swap with the company that purchased her home giving her time to find housing and pay the first month’s rent.

While deeply saddened at the loss of her home, Debbie believed she had achieved the best outcome she could realistically expect. But Ken knew better and continued to fight for her. Unlike the phony “mortgage modification” lawyer, Ken kept her in the loop every step of the way – by phone, email, and letter. Over the course of a year, she was amazed at how many hours he devoted to her case—free of charge.

Finally, with the help of an investigator from the Maryland Commissioner of Financial Regulation, Ken was able to obtain a full refund of the $595 illegal fee she had to pay. “I learned about the law during an MVLS sponsored training class from a CFR deputy commissioner,” says Butcher, “so the efforts of MVLS really made this possible.”

“Mr. Butcher went above and beyond anything I’d have expected,” adds Moore. “If I paid a million dollars I wouldn’t have received better representation.”
Leisa Buschell-Monk didn’t know where to turn. The modest, but comfortable, life she had built with her husband was quickly slipping away. The economic slowdown had all but eliminated her husband’s work in construction. Even with Leisa’s job at the Anne Arundel County Department of Public Works, the couple couldn’t keep up with their bills.

Leisa knew they were in real trouble when the letters and phone calls from creditors started pouring in. Although she was scared, she tried to deal with her financial problems. She contacted her creditors and tried to negotiate a reasonable payment plan, and was promptly offered an unrealistic plan she knew she would be unable to pay.

Fortunately, Leisa’s employee assistance program referred her to MVLS. Our intake paralegals knew exactly which firm to call—The Kennedy Consumer Law Firm in Annapolis. Bernard Kennedy, along with his son Michael, practice consumer law, with a focus on unfair debt collection practices. They also rarely turn away MVLS clients who can’t afford an attorney.

After reviewing the growing number of creditor threats and intimidation, the Kennedys noticed a troubling pattern: the collection agencies and debt buyers threatening Leisa with judgments and lawsuits were not licensed in Maryland. And they found other irregularities in collection practices that resembled a shake-down more than lawful collection procedures.

Because the Kennedys discovered multiple violations of the Fair Debt Collection Practices Act (FDCPA), they were able to help Leisa pay off all her debts as well as collect more than $17,000 in damages from the unlicensed and unscrupulous collection agencies that had harassed her. According to Leisa, “the Kennedys were like guardian angels to me.”
Maranda was devastated when she learned she had stage IV bone cancer in December 2007. Just 22 years old, a student at Morgan State, and a single mother of a three-month-old daughter, Maranda had a lot to live for.

However, in October 2010, her doctors told her she had only a year to live. Although Maranda did not have much time to plan, she knew that her daughter’s future needed to include her parents, Wendy and Malcolm Giles.

Maranda was a patient at the Johns Hopkins Children’s Center when she was referred to MVLS lawyer Hope Tipton, Director of Project HEAL at the Harriet Lane Clinic, to help her make custody arrangements. Hope knew that the Giles’ had been taking care of Maranda and their granddaughter since Maranda’s cancer diagnosis in 2007. The child’s father, also a student at Morgan State, although loving and caring, knew he did not have the ability to support his daughter and voluntarily agreed to Maranda’s wishes that her parents have custody. All that remained to do was the court proceeding to make Maranda’s wishes legal and binding.

In October 2010, Hope filed a Complaint for Custody and Visitation that included consents from both parents. Just a few short months later, the Baltimore City Circuit Court Judge granted legal and physical custody of three-year-old Amari to the Giles and granted Maranda and the father liberal visitation.

Tragically, Maranda died on June 24, 2011, but she died with peace of mind knowing that Amari would be raised by her loving grandparents.

“This situation was remarkably amicable,” Hope says. “I’ve never seen a family law case in which everyone was willing to work together and do whatever was in the best interest of the child.”

“It was a very difficult time for us,” adds Wendy Giles, “going through bereavement and a difficult legal process at the same time. Ms. Tipton’s professionalism and compassion was a blessing.”
Volunteer of the Year
Mark Scurti

Mark was honored for many reasons, including his many years of pro bono service representing low-income clients facing Chapter 7 Bankruptcy. Not only has Mark personally represented 51 clients, he also has trained many new bankruptcy volunteers for MVLS. Recently, he expanded our pro se bankruptcy clinic to Baltimore County. Last year, MVLS celebrated its 30th anniversary and asked Mark to serve on the benefit committee. He agreed and took a leadership role in securing CenterStage, an outstanding venue, for our most successful benefit ever. We would be remiss if we didn’t also recognize Mark’s tireless work for the Maryland State Bar Association, the Bar Association of Baltimore City, and the recently inaugurated Free State Legal Project, as well as many other community and legal services organizations in Maryland.

Law Firm of the Year
The Kennedy Law Firm

The Kennedy Law Firm, a father and son partnership, was honored for its representation of victims of predatory lending and people in debt collection disputes. Bernard and Michael Kennedy are zealous advocates for low-income consumers, protecting them from illegal debt collection practices, unscrupulous lenders, and fraudulent car dealers. Bernard Kennedy, Michael’s father, joined our panel in 2008 and has since represented 21 clients in debt collection and predatory lending cases. Michael joined our panel in March of this year and following his father’s example has accepted 13 debt collection cases. As Michael recently told us, “. . .My father and I love working with clients who cannot afford an attorney. That is our primary goal.” The Kennedys have achieved that goal for many MVLS clients, even recovering damages in some cases. Few law firms are as committed, or as successful, when representing our clients.

MVLS Partnership Award
Stuart O. Simms

MVLS cases typically never reach the Court of Appeals, but that’s where one of our adult guardianship cases ended up last year when a hospital seeking public guardianship of our homeless client filed a petition for certiorari in the Maryland Court of Appeals. Our client’s case required the skills of an experienced appellate attorney to effectively respond. Unfortunately, MVLS lacked the resources, and in-house expertise, to handle the appeal. We needed a skilled appellate lawyer who also would be willing to represent our client pro bono. Our first stop was the law firm of Brown, Goldstein, & Levy, a litigation firm known for its advocacy on behalf of people with disabilities. Without hesitation, firm partner Stu Simms volunteered to represent MVLS’ client. Stu invested many hours of work on the appeal, defending our client’s request that a public guardian not be appointed. He achieved a successful result when the Court of Appeals ruled that certiorari was improvidently granted. Due to his skill and advocacy, an important precedent in guardianship law was upheld. More important, however, Stu’s skilled advocacy helped our client maintain his independence.
Volunteer lawyers are the engine that runs MVLS. Without them, our clients would have to face the legal system alone. And so we say, “Thank you!” to all the volunteers whose names you see below. We also thank our dedicated volunteers who continued to work on pro bono and reduced fee cases from prior years.

We are proud to report that in FY 2011, 509 volunteer lawyers, accountants and other professionals donated 11,468 billable hours, valued at over $3.4 million, representing MVLS clients. Listed below are the names of MVLS volunteers who accepted a new case between July 1, 2010 and June 30, 2011. Volunteers are listed by the county of their primary office. If the volunteer accepted more than one case it is noted in parenthesis.

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MVLs 2011 ANNUAL REPORT
**NUMBERS MATTER**

- 2,744 Marylanders who received legal services
- 509 Lawyers and professionals who helped MVLS clients
- 11,468 Hours volunteer lawyers spent representing MVLS clients
- $3.4 The dollar value of those hours
- 270 New volunteer lawyers who joined our panel
- 421 Pro se petitioners who received advice at the Debtor Assistance Project at the U.S. Bankruptcy Court in Baltimore
- 368 Children and families who received legal assistance through Project HEAL (Health, Education, Advocacy & Law) at The Johns Hopkins Children’s Center and Kennedy Krieger Institute
- 646 Pro se litigants who received legal assistance at the Washington County Courthouse Family Law Clinic
- 763 Individuals, law firms, corporations, foundations, and government agencies that supported MVLS financially

**2011 CLOSED CASE HIGHLIGHTS**

### CASES BY REGION

- Central Maryland - 65%
- Southern Maryland & DC Metro - 5%
- Eastern Shore - 3%
- Western Maryland - 27%
- Eastern Shore - 3%

### CASES BY TYPE

- Family Law - 47%
- Consumer & Bankruptcy - 24%
- Housing - 10%
- Tax/Income Maintenance - 6%
- Education - 6%
- Wills/Estates - 4%
- Other/Miscellaneous - 3%

**2011 FINANCIAL HIGHLIGHTS**

### INCOME $1,811,848

- Benefit - 16%
- Investment Income - 2%
- Government Grants - 58%
- Contributions & Foundations - 24%

### EXPENSES $1,625,563

- Program Services - 83%
- Management & General - 10%
- Fundraising - 7%

**MVLS CASES**

- ADMINISTRATION OF SMALL ESTATES
- ADOPTION
- ADULT GUARDIANSHIP
- BANKRUPTCY (CHAPTER 7)
- CHILD CUSTODY
- CONSUMER DISPUTES
- CRIMINAL RECORD EXPUNGEMENT
- DEBT COLLECTION
- DEED CHANGES
- DIVORCE
- FORECLOSURE
- GUARDIANSHIP
- IDENTITY THEFT
- LANDLORD/TENANT CONFLICTS
- NAME CHANGES
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