

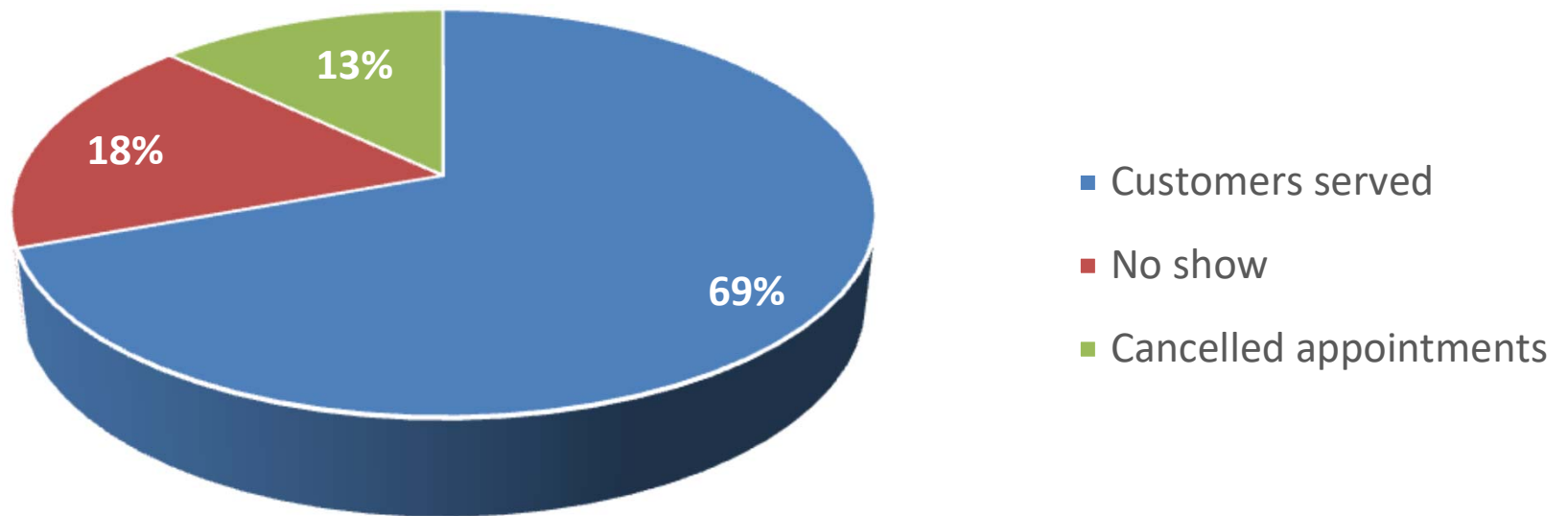
NOVEMBER 2018 STATUS REPORT ON BANKRUPTCY LEGAL CLINIC

1. The RI Bankruptcy Legal Clinic ("the Clinic") commenced in January 2017 and in the past 23 months since becoming operational it has held 40 separate legal clinics resulting in 62 customer appointments. Of the 62 appointments booked, 43 customers were served by the clinic (69%), 11 people failed to attend their session (an 18% no show rate) and eight people (13%) cancelled after scheduling.
2. Seventeen attorneys provided volunteer services to the Clinic during these 23 months, including several who have volunteered for multiple sessions (Charlie Pisaturo - seven sessions; Peter Iascone - six sessions; Janet Goldman - six sessions).
3. In terms of background and outcomes:
 - a. Nineteen of the 43 customers (44%) had filed for bankruptcy before the clinic meeting (eight under chapter 13 and 11 under chapter 7. One case converted from a 13 to a 7 and one case converted from a 7 to a 13).
 - i) Seven chapter 7 debtors (37%) received a bankruptcy discharge;
 - ii) Nine (47%) cases were dismissed without discharge (four chapter 7's and five chapter 13's); and
 - iii) Three (16%) chapter 13 cases are still pending.
 - b. The remaining 24 clinic customers:
 - i) Six (25%) were advised not to file bankruptcy and did not file in RI;
 - ii) Two (8%) were advised to file chapter 13 (one filed a chapter 13, retained RI Legal Services, and converted to a chapter 7 and one filed a chapter 13, pro se). Both cases are still pending.
 - iii) Sixteen (67%) customers were advised to file chapter 7 (six filed chapter 7 and all of them were discharged; 10 have not yet filed in RI).
4. In Summary:

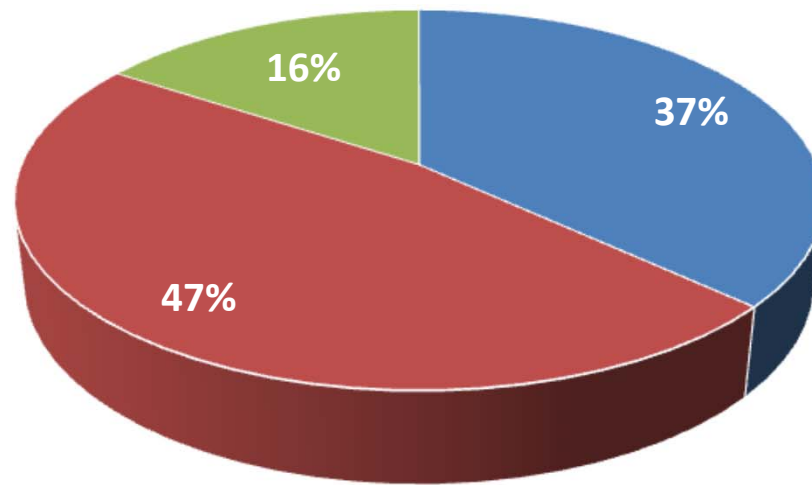
Of the forty-three customers served by the Clinic:

- Thirteen (30%) received a bankruptcy discharge;
- Five (12%) remain pending;
- Nine (21%) were dismissed; and
- Sixteen (37%) never filed in RI (including six advised not to)

Sixty-Two Appointments
from 1/1/2017 through 11/30/2018

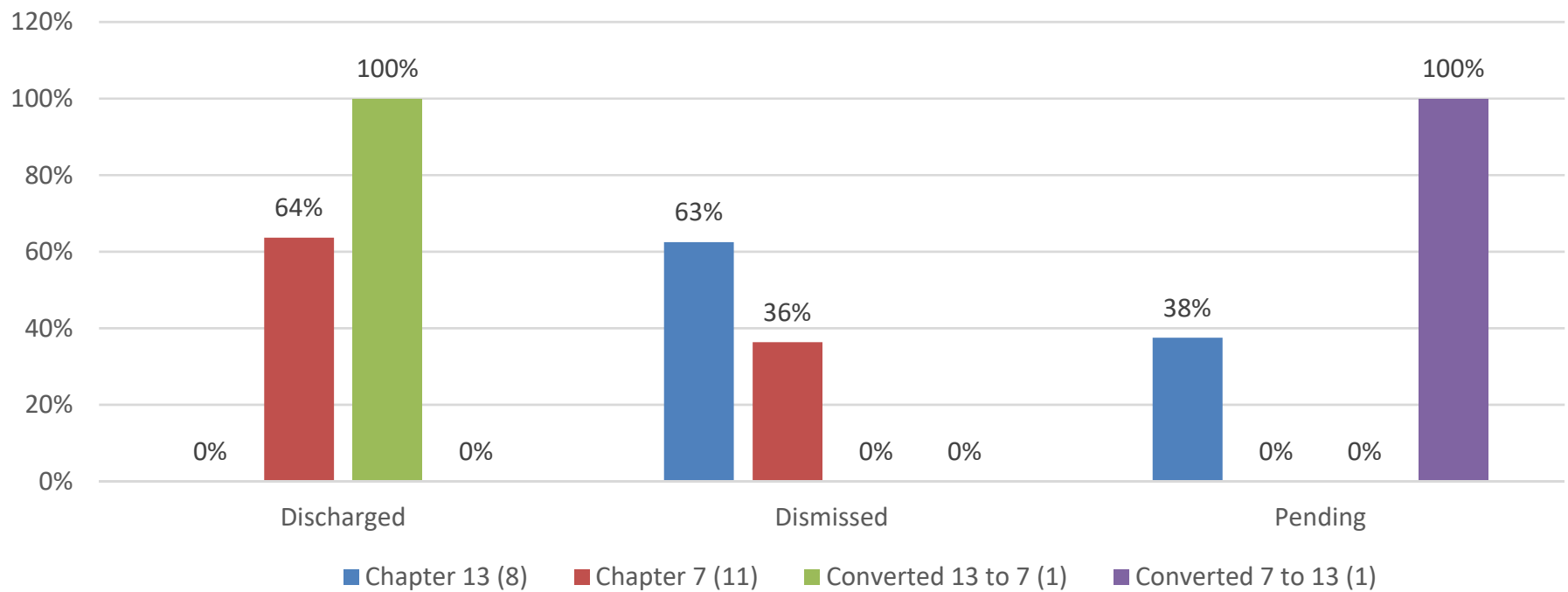


Nineteen Customers Filed Before
Attending the Clinic - TOTAL
from 1/1/2017 through 11/30/2018

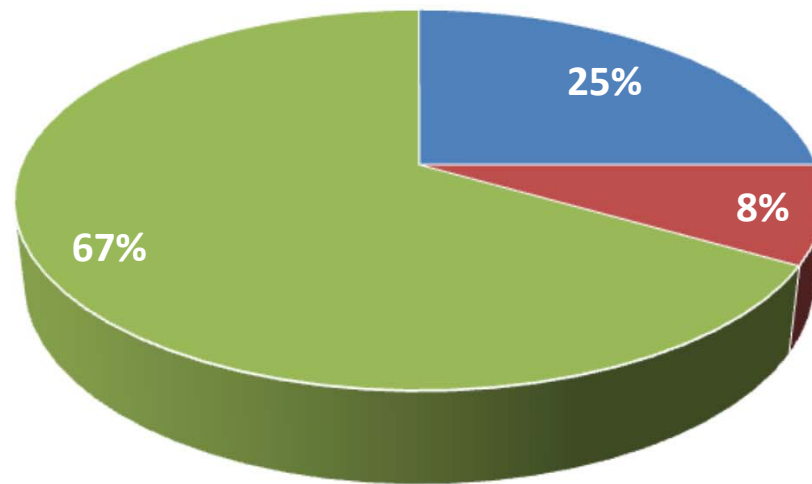


■ Discharged ■ Dismissed ■ Pending

Nineteen Customers Filed Before
Attending the Clinic - TOTAL BY CHAPTER
from 1/1/2017 through 11/30/2018

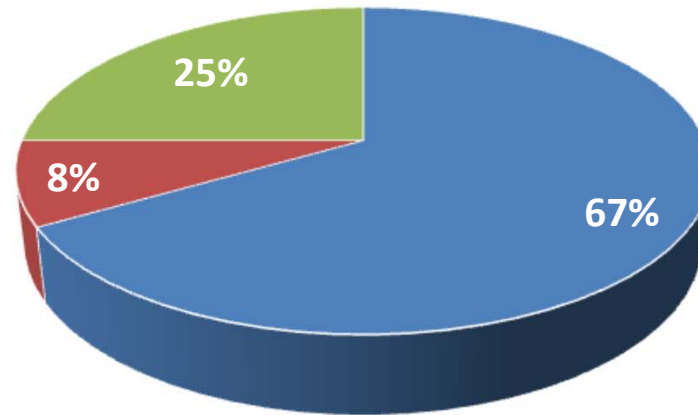


Twenty-Four Customers Advised
(Did Not File Before Clinic Appointment)
1/1/2017 through 11/30/2017



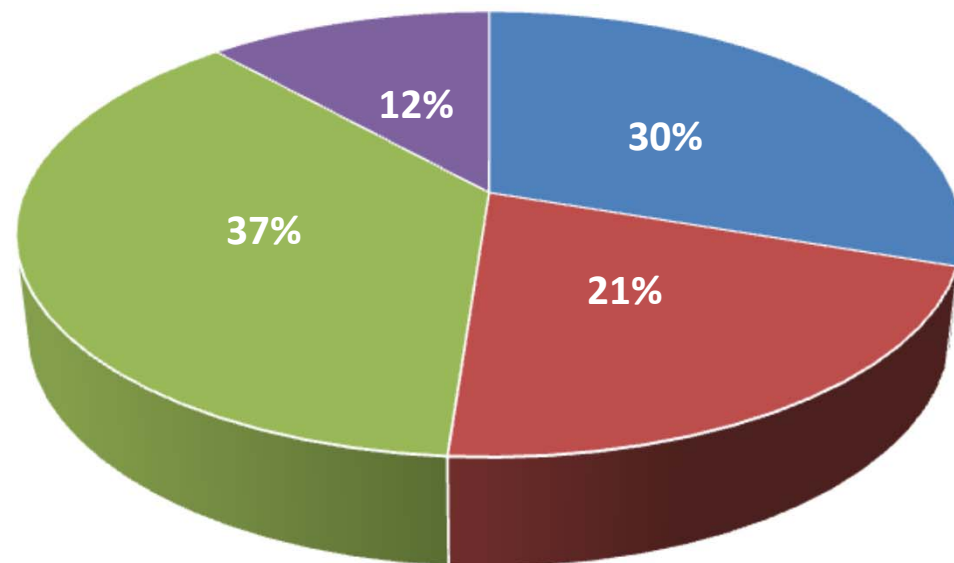
■ Advised not to file ■ Advised to file chapter 13 ■ Advised to file chapter 7

Twenty-Four Customers Served
(Did Not File Before Clinic Appointment)
1/1/2017 through 11/30/2017



■ Did not file ■ Filed Chapter 13 ■ Filed Chapter 7

Forty-Three Total Customers Served
from 1/1/2017 through 11/30/2018



■ Discharged ■ Dismissed ■ Never Filed ■ Pending