



Make Me Smile Moments

By Honorable Catherine Peek McEwen

I'm back with three more Make Me Smile moments. One has to do with the pro se clinic; the other two are reaffirmation agreement success stories:

1. The Tampa Bay Bankruptcy Bar Association has re-started its courthouse clinic in virtual form. Details for scheduling a telephonic appointment may be found here: <https://www.tbba.com/pro-bono-news/>. Lawyers, please consider taking a turn (or two or three or more) in the clinic. Your Florida Bar aspirational goal of 20 pro bono hours can be met easily while sitting in the comfort of your home. To sign up, contact John Landkammer: jlandkammer@anthonyandpartners.com.
2. "My clients are ecstatic," reported attorney Angela Reimer during a comeback on a reaffirmation agreement. After contacting a redemption lender and learning that the lender also has an inventory of used cars available for purchase-money financing, the debtors got into a more gas-efficient Honda Civic at a lower loan balance and interest rate than what they had originally intended to reaffirm on their Toyota RAV4. Being upside down on the RAV4, and with no concession by their current lender, the debtors happily rescinded the reaffirmation agreement and surrendered the RAV4.
3. A pro se debtor decided that reaffirming a debt secured by an out-of-warranty, under-water, older car financed at a 9.19 percent interest rate was not a financially sound decision. She decided to rescind the reaffirmation agreement and purchase a newer car at a lower interest rate.