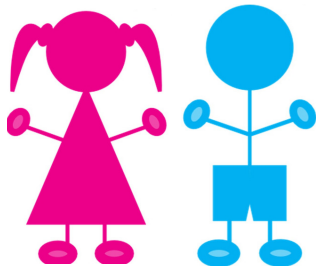




ADOPT FROM BULGARIA!



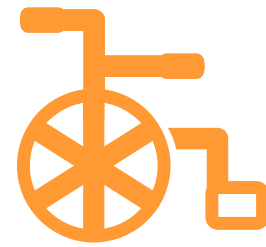
18

Sibling groups



70+

Children in families!



20

Children with additional needs

AGES OF CHILDREN MATCHED WITH FAMILIES

42

Children 3 years old and under

29

Children 4-8 years old

13

Children 9 years old and older

TIME FRAMES FOR FAMILIES WHO HAVE BEEN MATCHED WITH A CHILD OR SIBLING GROUP

15%

Families waited over 24 months

60%

Families waited 12- 24 months

25%

Families waited less than 12 months

This data represents the success of MLJ Adoption's Bulgaria program since it began in 2010.

The children in our Bulgaria program are typically of **Romani descent**. The term “Romani” may be unfamiliar to you, but you’ve almost certainly heard the more common (and derogatory) term, “gypsies.” Throughout Eastern Europe, the Romani are often highly discriminated against, giving them little opportunity for advancement. Many Romani families live in poverty, and receive very limited access to basic public services, including prenatal care. This leads to the high incidence of known medical needs seen in Bulgarian children, many of which are treatable or correctable. Sadly, when Romani children enter governmental care, they become casualties of the pervasive stereotypes surrounding their people, and are not typically adopted by Bulgarian families.

CHILDREN IN NEED OF FAMILIES

- Age: 12 months to school-aged.
- Children reside in either orphanages or foster families.
- Children are rarely clinically healthy, and often have known needs. Families who adopt from Bulgaria are able to indicate what specific needs they are open to. If they are seeking to adopt children with fewer known needs, they will likely wait longer to be matched with a child.
- If a child is unable to be matched with a family currently waiting, usually due to age, medical needs or sibling group size, he or she becomes a waiting child. To learn more about waiting children, visit our Waiting Child Photolisting.
- Children may be placed for adoption due to economic hardship, lack of acceptance towards unwed mothers, or an inability to meet a child’s medical needs.

ADOPTIVE PARENTS

- Single women and married couples may adopt from Bulgaria; there is no marriage length requirement.
- There are no set age requirements, but Bulgaria prefers 15-45 years age difference between parent(s) and child.
- Bulgaria often shows great flexibility (in age of parents and family size) when seeking the adoption of children with special needs, sibling groups, and older children.



ADOPTION TIMELINE

- Home Study and Dossier Preparation: approximately six months.
- Approximate Wait Time: 12-24 months once the family’s dossier arrives in Bulgaria. The process may be expedited if a family is open to an older child, a sibling group of three or more, or a child with special needs.
- Completion of Adoption: 4-6 months after the family accepts a referral.
- Travel: two trips to Bulgaria are required; one 5-7 day trip upon receiving a referral, and one 5-10 day visit to finalize the adoption and bring the child home.
- Bulgaria is a Hague Convention country, which introduces stability and predictability into the international adoption process.

"Bulgaria's process is very stable and predictable. Once we learned about the children in need of families, particularly those of Roma descent, we immediately fell in love."

THE DIAZ FAMILY



"Many doors closed and one door stood open, waiting for us to walk through. We then grabbed a map to figure out where in the world Bulgaria was!"

THE HAWLEY FAMILY

MEET BULGARIA FAMILIES



THE BRUVOLD FAMILY



THE DIAZ FAMILY



THE EPLION FAMILY



THE HAWLEY FAMILY



THE HELTON FAMILY



THE HUNCKLER FAMILY



THE JONES FAMILY



THE NANCE FAMILY

GET STARTED TODAY

1. Schedule an **initial information session** to learn more about MLJ Adoptions, our programs and the international adoption process.
2. Submit an **Adoption Application** and pay the \$295 application fee to be approved to move into a country program.
3. Become an MLJ Family by submitting a signed **Adoption Services Agreement**, a signed **Fee Sheet** and **initial payment**.

Email info@mljadoptions.com or call 317-875-0058 with any questions.

MLJ Adoptions provides **ethical, compassionate and attentive** adoption services to loving and committed families.



617 East North Street Indianapolis, Indiana 46204
 (317) 875-0058 T (317) 602-6301 F mljadoptions.org

Bulgaria Program Adoption Expenses

Clients are responsible for making payment in the currency indicated below. Clients may pay with check, all major credit cards, bank wire or a direct bank debit. A 3% transaction fee will be added to all credit card payments excluding application payment. A fee of \$16 will be added for each incoming wire payment. Fees will not be waived, reduced or refunded, except as noted below.

Application Fee **\$295 USD** **Due with Adoption Application**

This fee is waived for all past MLJ clients and for all US military families. Military families must submit a copy of Form DD 214 with their application.

1st Payment **\$3,250 USD** **Due with Service Agreement to Begin Process**

Agency Fee (1st portion) \$2,500
Home Study Review/Education Administration \$750¹

Indiana clients will add \$1,200.²

2nd Payment **\$5,100 USD** **Due upon Home Study Draft Completion**

Agency Fee (2nd portion) \$2,500

This fee will be reduced \$1,000 for past MLJ Adoptions' clients.

Dossier Assistance/Review \$2,600

3rd Payment **€1700 EUROS** **Due at Submission of Dossier**

Foreign Country Program Expenses³ €1700

4th Payment **€2550 EUROS + \$1,650 USD** **Due Upon Receiving Article 16 Report**

Foreign Country Program Expenses³ €2550

Additional Agency Services \$1,650

Post-Adoption⁴ Report Administration Fee \$1,000

Post-Adoption Report Refundable Deposit⁵ \$500

Support Services \$150

Indiana client services only

(4) Post-Adoption Reports¹ \$1,600

Indiana clients will add \$1,600.²

5th Payment **€4250 EUROS** **Due on Completion of Court Process**

Foreign Country Program Expenses³ €4250

1. Non-Indiana clients will be responsible for obtaining home study services, and required post-adoption reports from a Hague-accredited service provider within their state and also for obtaining the domestication of foreign decree (Re-Adoption) or full adoption from a local attorney. The estimated standard fee for a home study is \$1200-\$4500. The estimated standard fee for a post-adoption report is \$300-\$600 per report. The estimated standard fee for a re-adoption is \$500-\$1000.
2. Clients will be charged the standard IRS mileage rate for the miles travelled roundtrip for each home study and post-adoption visit.
3. Clients will receive an invoice in US Dollars calculated with the exchange rate in place on the date of the invoice. Exchange rates fluctuate from day to day. All foreign country program fees will be wired to the appropriate NGO by MLJ Adoptions upon receipt of payment. A \$75 bank processing fee will be charged to clients for each separate wire. This fee is an estimate of the bank fees assessed by the sending, intermediary and receiving banks. The amount received by the NGO may be less than required due to currency fluctuations and differences in bank fees. If this is the case, client may be asked to pay an additional amount in country.
4. "Post-Adoption" incorporates for post-adoption and post-placement.
5. The post-adoption deposit will be placed in an escrow account and will be returned upon the successful completion of all post-adoption reports required within the first two years of the child arriving home.

Third Party Payments	\$1,810 - \$6,110 estimated	Throughout the Process
-----------------------------	------------------------------------	-------------------------------

Hague-accredited home study, non-Indiana clients		Varies by provider
NCFA Online Hague Education		\$115 Single/\$195 Couple
USCIS Filing Fee (per each unrelated child)		\$775
Authentications		Varies by state
Fingerprints		\$85 per person
Convention Adoptee Visa: I-800 (Hague)		\$400
U.S. Legal Services		Varies
USCIS Application		\$325
Post-Adoption Reports (non-Indiana clients)		Varies by provider
Re-adoption/Adoption in state of residence		Varies by provider

These fees are estimates only and may change at any time. Additional expenses may include medical services, child's passport, money wiring fees and mailing of documents. The Ministry of Justice in Bulgaria may request additional information or documents which may require additional expense.

Estimated total cost of adoption less travel	\$15,155 plus €8500
---	----------------------------

Travel Expenses for Two Trips	\$7,500 - \$10,000 estimated
--------------------------------------	-------------------------------------

Includes, but not limited to:

Airfare	\$950 - 1,200 round trip per person
Accommodations	\$89-\$130 per night
Airport transfer	\$69 round trip
Translator services	\$65 per day
Transportation in-country	\$200 - \$500 per trip
Meals and other in-country expenses	\$1,000-\$1,500 per trip
Escort, if applicable	€1000 plus airfare, lodging, other expenses

Second Child Adoption

Fees are for the adoption services for one child. It is possible to adopt sibling groups. Clients adopting more than one child will not pay additional agency fees to MLJ Adoptions. They will pay foreign country program expenses and post-adoption costs for each additional child as outlined below. These fees do not include additional medical services, immigration or travel expenses.

Due upon receiving Article 16 Report

Post-adoption report administration fee	\$500 per additional child
Four post-adoption reports (Indiana clients)	\$50 per report per additional child
Four post-adoption reports (non-Indiana clients)	Varies by provider
Foreign country program fee	€4250

Waiting Child Adoption

MLJ Adoptions maintains the [Waiting Child Photolisting](#). Should you choose to adopt child(ren) from this list, your second and third payment may be due immediately upon potential match.

Post-Adoption Reporting

Currently, Bulgaria requires agency-completed reports at six months, 12 months, 18 months, and 24 months from the date of placement with at least ten printed photos to include pictures of the whole family and pictures of the child alone. Reports must be notarized and apostilled. Country requirements are subject to change with no notice.

Foreign Fee Declaration

1. Translation, legalization, and copies of documents – in the amount of up to €1000;
2. State fee payable to the account of Sofia City Court for suit initiation, in the amount of €13.5;
3. State fee for certified copy of court decree, payable to the account of Sofia City Court, in the amount of €25;
4. State fee payable to the account of the Ministry of Justice, in the amount of €25;
5. State fee payable to the account of the Ministry of Interior, in the amount of €25;
6. State fee payable to the account of the Municipality, Triaditsa Region, at the inhabited location of Sofia City, in the amount of €32;
7. Notary fees, in the amount of up to €25;
8. Fee for legal representation, in the amount of up to €600;
9. Post-adoption reports, in the amount of up to €1000;
10. Financing for the NGO holding the referred child's file in relation to its work as a foreign supervised provider of MLJ Adoptions under the international adoption program, in the amount of up to €5800.

Adoption Assistance

Adoption grants are available from a variety of organizations. Please refer to the [MLJ Adoptions Financial Resources Guide](#). The [adoption tax credit](#) for the adoption of a child with special needs is \$13,400, and the maximum credit allowed for other adoptions is the amount of qualified adoption expenses up to \$13,400. Please consult your tax professional to see if you will benefit from this credit.

Additional MLJ Adoption Agency Services

Should clients request the additional services listed below, the following fees will apply to such services.

Copy/Mailing Fees (Subsequent services)	\$90/hour
Indiana Background Checks	\$125 per adoptive parent
Indiana Background Checks Additional Household Member	\$25 per person
Out-of-State Background Check	\$25 per background check

RFE/NOID/NOIR/CNA

The above mentioned fees do not contemplate services associated with preparing and submitting additional responses to USCIS at their request. Such additional responses may become necessary through the course of MLJ Adoptions' serving the client. In the event USCIS issues a Request for Evidence (RFE), a Notice of Intent to Deny (NOID), or a Notice of Intent to Revoke (NOIR), or the Embassy issues a Clearly Not Approvable (CNA), MLJ Adoptions may assist Parent(s) with the response or refer Parent(s) to an immigration attorney.

Past Due Accounts

Payments are due within thirty (30) calendar days of the time specified on the fee sheet. All payments must be made in full prior to travel. Therefore, the final payment invoice which is due at time of travel may be due sooner if travel is scheduled to commence in less than thirty (30) days.

Families with a past due balance greater than 90 days will have a hold placed upon their adoption services until such time as the account is brought current. A 1% finance charge will be assessed to all accounts more than 90 days past due.

If it becomes necessary to pursue collection of any past due account balance through outside sources (collection agency, IN Attorney General, or local attorney) reasonable collection costs, attorney fees, court costs, and contingency fees will also be added to the outstanding balance.

Refund Policy

If Parent(s) provide a written request for a refund to Accounts@MLJAdoptions.com and also to 617 E. North Street, Indianapolis, IN 46204 within thirty (30) days of the initial payment, Parent(s) will be reimbursed 75% of initial fee. The 75% reimbursement of the initial fee will be refunded to Parent(s) within sixty (60) days of the request. The adoption application fee is nonrefundable.

Payments made to MLJ Adoptions are for services rendered and are not to be considered payment for children. If your adoption is suspended due to program changes, MLJ Adoptions may at their discretion choose to credit up to \$5,000 to another country program for which the parents are eligible.

In the case of country closure, parent ineligibility, contract termination, or adoption failure or adoption withdrawal, international fees that have been collected for services that have not yet been distributed abroad will be refunded. Although MLJ Adoptions will work hard to obtain the refund of any international fees paid to a foreign coordinator/attorney/authority, MLJ Adoptions cannot make any assurances or promises for the return of international fees/program country expenses.

As adoptions may take many months to complete, fees and costs are subject to change over the course of the adoption process.

_____ Signature of First Parent	_____ Print Name of First Parent	_____ Date of Signing
------------------------------------	-------------------------------------	--------------------------

_____ Signature of Second Parent	_____ Print Name of Second Parent	_____ Date of Signing
-------------------------------------	--------------------------------------	--------------------------

Effective date: 1/1/2017