

August 28, 2009

Mr. Dan Ruben
Executive Director
Equal Justice America
Building II, Suite 204
13540 East Boundary Road
Midlothian, Virginia 23112

Dear Mr. Ruben,

First and foremost I want to thank you and Equal Justice America for the financial support you provided this summer for my work at the Michigan Poverty Law Program (MPLP). My experience working for MPLP this summer truly exceeded my expectations and is an experience that I am sure I will remember fondly throughout my legal career.

This summer I was assigned to work with Lorry Brown and Anthony Greene in the areas of Consumer Benefits and Foreclosure. However, most of my work this summer dealt with issues and cases related to home foreclosure. Michigan currently has the highest unemployment rate of all the states in the US at 15%. As such, home foreclosure in Michigan has been on the rise.

I started my summer mostly researching trends in home foreclosure cases that Ms. Brown had noticed through her work coordinating the efforts of Legal Aid offices throughout the state of Michigan. On one occasion, I remember research from one of my memoranda being incorporated into a brief for use in a motion hearing at one of the field offices. It was fulfilling to know that my work was having a direct and positive effect on MPLP's efforts and those of the field offices.

As the summer progressed, I began to work with Mr. Anthony Greene on some home foreclosure defense cases. On one occasion, I was assigned to draft a brief in response to a motion to dissolve a temporary restraining order in Michigan state court. Had opposing counsel been able to convince the judge to rescind the TRO, the lender would have foreclosed on our client's house, and our client, an 83-year-old widow, would have been out on the street. Our client was a victim of predatory lending, but we were trying to rescind her home loan under the Truth In Lending Act arguing that she was not provided with all necessary disclosures at the closing of her loan. Luckily, the judge did not dissolve the TRO, pending the outcome of the trial to determine whether she could rescind the loan. The gratification I felt knowing that I had helped this lady stay in her house a little longer is difficult to describe.


I drafted or help draft several other similar briefs during the summer. My last assignment was a brief in a home foreclosure case that had been removed to Federal Court. I was drafting a response to a motion to dismiss under Federal Rule of Civil Procedure

12(b)(6). This time, our client was a family of 4, who had also been victimized by predatory lending tactics. Again, we were arguing that they had not been provided with the adequate disclosures under the Truth In Lending Act, and that as a result, our clients should be allowed to rescind their loan and stay in their home. The motion hearing has yet to take place, and I hope to attend the hearing if possible. Our arguments were sound, and I am hopeful that the judge will allow our clients' case to go forward. This will enable them to stay in their home at least a little longer.

A final highlight to my time at MPLP this summer would be the opportunity I had to meet the Governor of Michigan, Jennifer Granholm. Ms. Brown had been instrumental in helping pass a piece of legislation that will provide additional protections to borrowers during a foreclosure. As such, Ms. Brown invited me to attend the bill signing with her where I had the chance to meet and shake hands with Governor Granholm. It was quite a memorable experience.

In closing, I would like to reiterate my gratitude to Equal Justice America for their support of my work at MPLP this summer. Your support made it possible for me to focus on getting the most out of my experience with MPLP this summer.

Best regards,



Alan J. Alexander
Juris Doctor Candidate, May 2011
The University of Michigan Law School