

Dan Ruben
Equal Justice America
Building II - Suite 204,
13540 East Boundary Road,
Midlothian, VA 23112

Monday, October 25, 2010

Dear Mr. Dan Ruben,

I want to thank you, once again, for the Equal Justice America Summer Fellowship at Greater Boston Legal Services in the Consumer Rights Unit. I mainly worked on advocating for low-income homeowners facing foreclosure, but I also assisted staff attorneys at GBLS with litigation work such as deposition preparation, legal research, and drafting an appellate brief for a case before the Massachusetts Supreme Judicial Court.

Although my experience was varied, I primarily focused on helping homeowners obtain loan modifications through the Department of Treasury's Home Affordable Modification Program ("HAMP"). As many advocates and housing counselors have discovered, the mortgage servicers participating in HAMP have often failed to comply with the letter and spirit of program guidelines because compliance slows down the foreclosure process. As a result, I forcefully advocated for homeowners when the mortgage servicers did not comply with the HAMP guidelines in hopes of avoiding foreclosure. In some cases, I was able help homeowners satisfy the initial program requirements for a loan modification, which took them from the brink of foreclosure. Despite our advocacy, mortgage servicers often resisted complying with the HAMP regulations. As a result, I wrote a comprehensive memorandum to explore legal theories that attorneys can use to file lawsuits in order to enforce the HAMP guidelines against the mortgage servicers.

Aside from my efforts to obtain modifications, I really enjoyed learning about housing law. One client was several months delinquent on her subprime mortgage loan. During the early stages of working on her case, I conducted a simple title search through Massachusetts Registry of Deeds. In the process of reviewing the title to her property, I discovered that there was an affordable housing covenant on the residence that prohibited the conveyance of the property for an amount above the affordable price set by the municipality. This became a significant legal issue because the mortgage loan secured by the residence was grossly in excess of the affordable price as stated in the covenant. After researching property law and the statutory power of municipalities to enforce covenants, I determined that the mortgage servicer could not sell the property for more than the affordable price on the covenant even if it foreclosed on the property. Utilizing this information enabled GBLS to successfully negotiate with the mortgage servicer to modify the terms of her loan so that she could stay in her home.

As I previously discussed with you, I literally could not have worked at GBLS without an EJA fellowship. I thank you for all the wonderful work you and your colleagues at EJA have done to make my summer fellowship possible. I hope to continue my work in public interest law in the near future and look forward to beginning my career helping low-income clients with their legal needs after law school. In this economic environment, pursuing a career in public interest law can be daunting, but EJA is there to support the dreams of people who went to law school to help

people and make a difference.

Thank you,

Allen Acosta
Boston University School of Law
J.D. Candidate, 2012
EJA Summer Fellow, 2010