

Dan Ruben
Executive Director
Equal Justice America

Re: Summer Fellowship Experience

Dear Mr. Ruben,

My name is Jade Brown, and I'm a third-year law student at Boston University School of Law. This summer I had the opportunity to work as a legal intern in the Consumer Rights Unit at Greater Boston Legal Services (GBLS). In this role, I worked closely with unit attorneys to help a variety of low-income clients mostly in the context of foreclosure or post-foreclosure eviction. For many of the clients we served, GBLS represented their last hope to challenge a foreclosure process that they found to be unfair, and to get more time in their homes. Because Massachusetts is a non-judicial foreclosure state, it is often only during the post-foreclosure eviction case that homeowners have the opportunity to present their arguments against the initial foreclosure in a court of law. Thus, it is critical that the homeowner has an attorney at this stage - and that's where GBLS steps in.

As someone who previously worked at a bank reviewing foreclosures, this experience allowed me to see the matter in a new way - from the perspective from the homeowner. What struck me most about the cases I worked on this summer was the number of cases that were different from the typical foreclosure scenario I had imagined - the scenario where a homeowner stops paying the mortgage due to some catastrophic life event, and the bank in turn executes a foreclosure. In one atypical case, I was able to help an elderly Irish-American woman, who had lived in her Boston home for over 40 years, to get a foreclosure sale of her home rescinded, and her mortgage reinstated. The 90-year-old woman (let's call her Ms. Mary for confidentiality reasons) was devastated to find that her home had been foreclosed on and sold at a foreclosure auction.

Ms. Mary remembered getting a letter from her mortgage company stating that her mortgage loan was being transferred to another company, but she was not aware of a new address where she should send her mortgage payments, so she continued making her mortgage payment checks out to the old loan servicer. She also gave these checks to her daughter to mail. There was some confusion about where the checks were sent to, because both the old servicer and the new servicer denied ever receiving the payments. While the checks themselves were never debited from her account, other amounts that Ms. Mary was unaware of were taken out. Ms. Mary eventually received a delinquency notice from the new loan servicer, and called the new loan servicer. The new servicer advised her that if she had sent payments to the old servicer those checks would come to it, and she should not worry. However, the next letter Ms. Mary received was a

notice that her home would be auctioned at a foreclosure sale. Afraid and ashamed that she would lose her home, Ms. Mary did not tell her family that her home was in the foreclosure when they gathered there to celebrate her birthday a few days before the foreclosure sale.

After the foreclosure sale, Ms. Mary found out about the legal services offered by GBLS and came to us for help. By negotiating with the bank and telling them Ms. Mary's side of the story, we were able to reach a deal with the bank to have the foreclosure rescinded. The bank also agreed to reinstate her loan after one of her children pitched in to pay up the past due amount on her mortgage. Ms. Mary was ecstatic to be able to remain in her house of 40 years. Without the help of legal services, Ms. Mary wouldn't have been able to assert her legal arguments for challenging the foreclosure.

Thanks to the Equal Justice America Fellowship, I was able to spend the summer helping people like Ms. Mary. My experiences allowed me to hone my lawyering skills through drafting motions, attending court proceedings and advocating on behalf of my clients. Furthermore, I was able to gain a greater understanding of this area of law, including some of the challenges faced by indigent clients and the critical role legal services organizations play in addressing these challenges. In addition, this opportunity allowed me to feel like I had made a difference in the lives of my clients and in the greater Boston community in general.

Sincerely,
Jade Brown
Boston University School of Law

Class of 2016