

Frederick (Yu-Mu) Pai

August 8th, 2016

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

Dear Mr. Ruben:

My name is Frederick Pai and I am a rising second-year student at Columbia Law School. This past summer I worked in the Foreclosure Defense and Anti-Predatory Lending division of Brooklyn Legal Services Corporation A. I had the opportunity to work with a great team and two very experienced supervisors to deliver legal services to families who experienced legal difficulties with their mortgages. Not only did I attain legal knowledge of bankruptcy and foreclosure law, I also improved my legal and writing research skills under the mentorship of the staff attorneys.

Like many other organizations, Brooklyn Legal Services Corporation A receives numerous clients and I was given substantive work my first day on the job. I had many opportunities to witness client in-take interviews and eventually became responsible for interviewing clients to confirm facts or request for information. I worked on several loan modification packages and in some cases we are able to reach an agreement with the mortgagee to restructure the mortgages so that our clients can keep their house. In most cases, these modification agreements are mutually beneficial to our clients as well as the mortgagee because foreclosure is an expensive process for both parties.

In cases where we are unable to reach an agreement with the bank, my supervisors often had to attend housing court to negotiate before a housing referee or judge. As a result, I was able to witness several housing disputes in the Supreme Court. In one case, the mortgagee failed to show up and our client won by default. As I gained more court experience, the staff attorneys began to trust me more and in one instances, I made a solo appearance in the Supreme Court to ask for an adjournment.

I would like to thank Equal Justice America for their support throughout the summer. My Fellowship experience has given me an unparalleled opportunity to serve the community and attain practical legal experience.

Sincerely,

Frederick (Yu Mu) Pai
Columbia Law School
J.D Candidate 2018



Brooklyn Legal Services Corporation A

building communities, ensuring opportunity, achieving justice

*From the Desk of Ndukwe D. Agwu
Director, Anti-Predatory Lending and Foreclosure Unit
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Email nagwu@bka.org*

Monday, September 26, 2016

EMAILED MAILED TO: KATIE@EQUALJUSTICEAMERICA.ORG

RE: EVALUATION OF FREDERICK PAI

Please allow this letter to serve as an evaluation of Mr. Frederick Pai. Mr. Pai all summer made much needed and time saving contributions to the office and many projects and cases I was working on. I have had the opportunity to watch his work from a critical angle and it is a pleasure to admit that he has proved his worth. Mr. Pai was an insightful individual who had a strong grasp on the legal matters. Throughout the summer, I was pleasantly surprised to find out that he knew most of the workings of an attorney's office. He took charge of things immediately and helped organize case files in a compact manner, which left a lot of space for other paperwork. He also introduced us to the beauty of searching for precedents online which saved much time on important cases.

As an individual, Mr. Pai was communicative and hardworking and had an ability to mingle with clients to determine their issues. On two occasions, this has helped us immensely in successfully moving cases that were in limbo for a long time.

I wish him the best of luck in completing his law degree and anticipate working with him again.

Sincerely,

/s/ Ndukwe Agwu

Ndukwe Agwu, Esq.