

Katie McMahon-EJA End of Summer Letter

August 31, 2017

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

Dear Mr. Ruben,

I recently completed my summer fellowship at Lincoln Square Legal Services, Inc. as a research assistant in the Consumer Litigation Clinic. The Fordham Law Clinic provides experiential learning for students with the opportunity to gain real lawyering experience with the supervision and support of a practicing attorney. There are many different departments within the clinic, each allowing students to develop important advocacy skills, while providing services free of charge to our clients. In the Consumer Litigation Clinic, we represented primarily low income consumers, against lenders, debt collectors and merchants. These consumers often have judgments against them that were secured improperly or they are sued on debts that they do not know about or do not owe.

I had a wonderful experience during my fellowship this summer. I primarily worked with two clients on their consumer cases. The first, Ms. R was the victim of identity theft. Ms. R believed that her family member had stolen her information and opened seven credit cards in her name. When Ms. R came to the United States, she used this family member's address on all her documentation because it was the only family that she had in the States. Ms. R does not speak English, which resulted in further complications with her notifying the credit card companies and the credit reporting agencies. In addition, on multiple occasions the police departments failed to take a report for her.

My supervisor, Professor Silverman heard of Ms. R and her case while at the Consumer Legal Assistance and Referral Office (CLARO). We invited Ms. R into the clinic one evening, and I participated in a client interview to gather all of the details and information about what had happened, along with my fellow research assistant who translated. The story was particularly detailed and complicated, but the interview was critical to us understanding her full story and what she believed had happened to her. Following the interview, I took the lead on document gathering and preparation which required me to meet with Ms. R on several occasions. Ultimately, following the document preparation and client interview, my fellow research assistant and I worked with her to file an FTC affidavit and to get a police report filed, both of which we were able to do. This initial work on Ms. R's case will be continued by the students who participate in the clinic in the Fall with the ultimate goal of having Ms. R's credit restored.

The second major case I worked on this summer involved Ms. G. Ms. G was unaware of a default judgment entered against her in 2004. She claimed that she did not owe the debt, and was never made aware that she was being sued. My fellow research assistant and I appeared at Ms. G's court date this summer and advised her to request an adjournment from the judge, so that the clinic could take her case on in the fall. She was able to secure the adjournment, which will allow the clinic to assist her in having the judgment vacated.

Both of these cases allowed me to see first hand, the tremendous impact that providing legal assistance to the poor can have. The work was incredibly meaningful, and the clients that we worked with were truly grateful and felt relieved to finally have someone that they could turn to. My summer experience was very rewarding and one that I will value throughout my legal career. Thank you for the opportunity to participate in the Equal Justice America Fellowship Program.

Sincerely,

Katie McMahon
Fordham University School of Law
Class of 2019