

October 11, 2016

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

Dear Mr. Ruben:

This past summer, I worked as a fellow at New York Legal Assistance Group in the Consumer Protection Unit. As a fellow, I had the opportunity to address a variety of client issues, appear in court as part of the Volunteer Lawyer for the Day program ("VLFD"), and manage my own case load.

Twice weekly, I worked with a supervisor at the Bronx County Civil Court in the Consumer Part as a volunteer lawyer. Our clients there were generally low-income, African American or Latino, and had a variety of consumer issues, ranging from credit card debt, student loan debt, auto loan debt. While oftentimes our clients were simply unable to pay these debts, in an astonishing number of cases, the claims against our clients were meritless. In these cases, the claims were often past the statute of limitations, our clients were never served, or the plaintiff was suing the wrong person. We were generally very successful in getting these meritless claims against our clients dismissed. This was an incredibly rewarding experience, as clients were usually incredibly relieved to be free of their debt burdens. One client in particular broke down in tears of relief upon having a case against her dismissed because she had been so stressed over her financial situation and inability to pay the debt. When the creditors' claims did have merit, however, we helped negotiate settlements with the creditor, often getting our clients debts down to just half of what they owed.

At the office, I assisted in a number of cases related to the type of work I did at VLFD. An astonishing number of our cases dealt with meritless claims, oftentimes in which our clients' right to due process had been violated. I helped my supervising attorney draft motions to dismiss in these cases. I also helped research and draft memos regarding various defenses and claims brought in consumer court. One memo I wrote, in which I argued that the evidentiary standard for a plaintiff surviving a motion to dismiss should be the same as that for an order to show cause, was successfully argued in consumer court by NYLAG. Additionally, I took a number of intake calls, in which I was able to give advice to clients and help them navigate a variety of legal and non-legal issues. While intake callers came from a variety of backgrounds, a significant number of them were elderly and disabled people with medical debt piling up and victims of domestic violence trying to get their financial lives in order upon leaving abusive relationships. It was incredibly rewarding to be able to help these people with their financial burdens and relieve them some of the strain of debt, when so often they had more pressing issues to contend to.

I found my time at NYLAG to be an incredibly rewarding growth experience, and am incredibly grateful to Equal Justice America for providing me the funds to follow my career ambitions.

Sincerely,

/s/ Mollie Blanchard

Fordham Law School  
Class of 2017