

August 31, 2016

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

Dear Mr. Ruben,

The fellowship that I received from Equal Justice America enabled me to do substantive and worthwhile legal work this summer at Lincoln Square Legal Services, Inc. (LSLS), Fordham University School of Law's non-profit law firm. LSLS represents low-income clients in a variety of clinics, including the Consumer Litigation Clinic, the Tax Clinic and the Federal Litigation Clinic, among others. Students who take the clinic during the year receive academic credit for doing so, as they help clients navigate the legal system. I worked in the Consumer Litigation Clinic, under the supervision of Professor Marcella Silverman.

At LSLS, the Consumer Litigation Clinic provides legal services to low-income consumers, primarily against debt collectors. Clients come to the Clinic with a wide variety of legal problems that require a range of solutions. The Clinic often represents individuals who learn that they are a defendant to a lawsuit only when their bank account is frozen, or when they receive a garnished paycheck. One such client received a Notice of Default Judgment, despite never having been served with the Summons and Complaint. She received a medical procedure in 2010, but her anesthesiologist mishandled her paperwork and her insurance provider rejected the claim, leaving her responsible for the payment. Upon investigation, we learned that the plaintiff had served her at a residence that she had ceased living at in 1988. To vacate that default judgment, I prepared her affidavit and the accompanying motion papers and exhibits.

Low-income consumers often resort to informal financial instruments and institutions. One such client had attempted to send a remittance transfer to a family member in another country. The amount remitted constituted the vast majority of our client's life savings. Unfortunately, the remitted funds ended up in the wrong bank account. After the case was removed from federal court to arbitration, discovery began. I pored over hundreds of pages produced by the defendant remittance provider, and identified numerous acts and omissions on the part of the remittance provider, that may have violated federal consumer protection

regulations. Our client was able to recoup the amount lost. This experience gave me great insight into how to tailor the discovery process to regulations that protect low-income consumers from being taken advantage of.

I often attended New York's Civil Legal Advice and Resource Office (CLARO), which helps low-income consumers represent themselves, by providing legal advice, drafting answers to complaints, or motions to dismiss, where appropriate. Located within the New York City Civil Court building, CLARO was a resource that overwhelmed defendants could turn to, who often had no idea how to navigate a lawsuit's procedural complexities, let alone how to mount a successful defense. While at CLARO, I observed numerous attorneys helping clients on a pro bono basis, and I helped CLARO by retrieving court records, because the client often did not have the entire court file for the case that had been instituted against them.

One client that truly impressed me had suffered from acute mental and addiction problems for many years. After being homeless for many years, many of which he could not recall, he had gotten his life back on track, and had begun working again. However, once he received a paycheck, he realized it had been garnished, and learned that there were numerous default judgments against him. In some cases, he had been served by process servers who subsequently lost their licenses, following a crackdown in "sewer service." In other cases, process servers had served him at addresses that he had never lived in. Some of the default judgments have been vacated, and the Clinic will continue to serve this client in the fall, as it has become apparent that he may be a victim of identity theft. Like the other clients that I met, he was not trying to skirt responsibility. In fact, his proactive approach towards addressing the legal issues before him represents his determination to act responsibly.

I greatly appreciate the opportunity that EJA provided for me to work at LSLS. It has been an amazing experience, and I very much feel that the work that LSLS does for low-income consumers is crucial to a fair and just legal system.

Sincerely,

Sean Hallisey  
Fordham University School of Law, Class of 2018