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

Dear Mr. Ruben,

I am writing to summarize my experience at the Fordham University School of Law Consumer Litigation Clinic. A large part of my work centered around helping an immigrant from the Dominican Republic who was a victim of identity theft. Her case came to the clinic after the NYPD refused to help her after a number of requests. This case was unique in that the identify thief was the client's family member. This made helping her especially difficult as identify thieves are usually located far away from the victim and usually bear no relationships to their victims. The thief spent over \$19,000 dollars using her information. Because of this theft, the client was unable to obtain important financial services. Because she did not speak English, it was extremely difficult for her to deal with her case without the help of the Consumer Litigation clinic.

I assisted her case by helping her file an identity theft affidavit with the Federal Trade Commission. Completing this affidavit required conducting extensive reviews with her to determine the details of how the thief obtained her private information. Once the affidavit was filed with the F.T.C, we helped her organize all her documentation so that she could obtain an official police report. This police report was crucial to helping the client because without the police report, banks would still be able to collect these debts. Ultimately, she was able to obtain an official police report. She is currently in the process of restoring her credit back to normal.

I also worked on helping another client. This client came to the clinic after a debt collector attempted to collect on debts she never obtained. I assisted her in preparing an affidavit for her court appearance. I also traveled to New York State Civil Court to ensure that her case

was delayed until after the summer so that the Clinic could handle it during the fall semester. The opportunity to observe proceedings in Civil Court was especially fascinating as I observed different forms of adjudication in practice: meditation, arbitration, and settlement. Lastly, I also helped Professor Silverman in the research, drafting, and editing of the first ever treatise on New

York State Consumer Law.

Overall, my experience working at the clinic was rewarding and meaningful. Aside from the experience I gained in legal writing, research, and client relations, I truly feel like a made a difference. The clients that came to the clinic would be unable to lead normal lives unless these debts were dealt with. I also feel like I learned a great deal about consumer law. This area of law is vast and can be confusing for people with a non-legal background. Having the opportunity to become a better law student while also making a positive difference is an experience I am very grateful for. Thank you to Equal Justice America for making this possible for me. I am confident this experience will benefit me well beyond law school.

Yours Sincerely,

Tomas Barron

Fordham University School of Law '19