Dear Dan,

I've had an incredible summer working in the Consumer Rights Unit at Greater Boston Legal Services (GBLS). The Consumer Rights Unit focuses on providing legal assistance to low-income individuals and families who are facing foreclosures or other housing crises, working with other organizations and attorneys to advocate for systemic changes in lending law and foreclosure remedies, and developing impact litigation around foreclosure prevention, predatory lending, discriminatory lending practices, and other consumer issues. Under the supervision of GBLS's wonderful attorneys, I have worked on a multitude of court motions, met with clients, and attended meetings and webinars regarding foreclosures and consumer rights. I'd like to talk about a few of the clients who I've been fortunate to help this summer.

Two of the clients had very similar situations. Both were elders who had lived in their homes for decades and took out reverse mortgages to make their retirements a bit easier. Due to miscommunications that led to mortgage defaults based on failure to pay taxes and insurance, our clients went through extremely stressful foreclosures and post-foreclosure proceedings. Our Unit was able to find some defects in the foreclosure process and help our clients try to either buy back their homes or stay in their homes until they could find alternative housing. I worked extensively on court motions to argue that the foreclosures that had occurred were void. It appalled me to see how easily a person could lose the home that they had lived in for so long, and so it was extremely rewarding to know that I was helping them possibly retain something as precious as a home. When I met with one of our clients and saw how grateful he was for our help, I felt so glad that EJA had helped provide me with this opportunity to help others.

During our Lawyer for the Day program, where GBLS attorneys represent clients in debt collection cases, I assisted with the intake process, during which I learned more about clients' situations and why they were facing debt-related problems. Many of our clients were facing judgments against them because they had failed to appear at an earlier hearing, oftentimes because they could not afford to miss a day of work or because they had to take care of other people. We were able to negotiate with debt collectors to set up payment plans or forgive the debts altogether, and it was so rewarding to know that I could help make someone's life a little easier.

I want to sincerely thank you and Equal Justice America for providing me with funding this summer so that I could help provide legal aid to underserved populations and help turn our nation's promise of "justice for all" into reality.

Sincerely,

Cathy Ren J.D. Candidate, 2019 Harvard Law School



August 1, 2017

Dan Ruben, Executive Director Equal Justice America

> Re: Fellowship Evaluation for Cathy Ren

Dear Dan,

On behalf of the attorneys in the Consumer Rights Unit, I would like to thank you and Equal Justice America for providing Cathy with a fellowship to work at Greater Boston Legal Services. We have had an absolutely wonderful summer working with Cathy.

At Greater Boston Legal Services, our Consumer Rights Unit focuses on providing legal assistance to low-income individuals and families who are facing foreclosures or other housing crises, working with other organizations and attorneys to advocate for systemic changes in lending law and foreclosure remedies, and developing impact litigation around foreclosure prevention, predatory lending, discriminatory lending practices, and other consumer issues.

This summer, Cathy played an especially important role in drafting court motions for some of our post-eviction foreclosure cases. She was a quick learner and really had a comprehensive understanding of the nuances of foreclosure law, which was incredible because foreclosure law is actually one of the most complicated areas of Massachusetts law and has evolved over the last several years.

With this knowledge, Cathy was able to spot defects in foreclosures that significantly strengthened our cases. She efficiently composed comprehensive drafts of multiple court motions and really played a critical role in our ongoing complex litigation.

Cathy also worked on memoranda regarding consumer law violations, reverse mortgage foreclosures, and exempt income in debt collection cases. Further, she was a great help with client intake for our debt collection clinic. She was diligent, efficient, professional, and always warm and friendly. She was simply a joy to work with.

We appreciate Equal Justice America for providing funding to help support wonderful interns like Cathy, whose help greatly enhanced our legal efforts.

Sincerely,

Todd Kaplan Senior Attorney, Consumer Rights Unit