

Dan Ruben  
Executive Director  
Equal Justice America

Dear Mr. Dan Ruben,

Over my summer internship at LAF, I worked with clients facing unmanageable debt, unfair debt collection, and issues arising from fraud perpetrated against them. The most compelling case that I worked on throughout the summer dealt with reverse mortgage fraud. Reverse mortgage fraud is a shockingly common scam targeted at elderly people living in poverty with little to no education. In these cases, people often do not know that they are signing a mortgage on their house, that this mortgage carries with it certain obligations, and that failure to meet these obligations can result in foreclosure of a home they believe they owned outright. Even more egregious is that in some cases, the elderly person does not even see the funds from the mortgage because a third party fraudulently takes the proceeds. In the case I worked on over the summer, the fraud was perpetrated through promises to do "free home repair." To prevent the home repair scammer from keeping all of the funds from the mortgage I researched the law and drafted motions.

Before working at LAF over the summer, I knew I wanted to pursue a career in public interest. However, I did not know what that would look like or what area of law I wanted to practice. After this summer I am certain that I want to practice Consumer Law. It is incredibly interesting and rewarding. Attorneys working for victims of fraud and predatory lending can help people stay in their homes, prevent them being financially abused, and help guide them through the difficult and complicated bankruptcy process. Consumer law advocates also keep organizations and individuals accountable for their debt creation/collection practices. I thoroughly enjoyed my work at LAF and learned an incredible amount about this area of law. Equal Justice America made this experience possible and I cannot stress enough how meaningful this past summer was for me. Thank you for your generosity and support for students like myself pursuing a career in public interest.

Respectfully,



Kathleena Kruck  
Northwestern University School of Law  
Expected graduation: May 2015