

April 8, 2008

Dan Ruben
Executive Director
Equal Justice America

Dear Mr. Ruben,

Thank you very much for providing funding for my legal internship with Brooklyn Legal Services Corporation "A". I had the pleasure of working under the litigation director, Richard Wagner, and had a wonderful and unique experience this semester!

As part of an ongoing project, Brooklyn Legal Services Corporation "A" is providing low income residents in and around the East New York section of Brooklyn –a designated hot spot for predatory lending practices - legal services in relation to predatory lending schemes, foreclosure rescue scams, and fraudulent deed transfers.

As part of that project, I worked on a number of cases in different stages of litigation; specifically I conducted fact investigation, process service, and motion practice.

One case I worked personally on involved a family who had lost title to their home as a result of a foreclosure rescue scam in which the defendant's told our clients they would be attaining refinancing for their home when in reality, they were unwittingly transferring title to their home. The defendant's took advantage of our client's lack of financial sophistication and, rather than help them, stole from them one of the only valuable assets they owned. When the new "owner" defaulted on mortgage payments, our clients were brought into a foreclosure case where they learned for the first time that they no longer owned the home they lived in.

Over the course of the semester I worked with Rick to serve all of the defendants in the case, thus attaining personal jurisdiction over them. I then drafted a motion and supporting memorandum of law to have our suit to quiet title to the property consolidated with the outstanding foreclosure action. I also drafted a Notice of Demand for documents pertaining to the purported sale, and conducted fact investigation on the case.

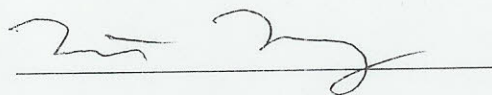
In a second case currently in the discovery phase in Federal District Court, I helped Rick and the other legal interns review deposition minutes, conduct fact investigation of discovery material, and prepare a trial exhibit demonstrating the abusive lending and sales practices of the defendants.

Rick was an excellent teacher and permitted me to partake in serious and substantive legal work. I was very happy with the work that I did, and felt extremely good about fighting the abusive practices targeted at racial minorities in my community. The current

relevance of the foreclosure crisis made this an extremely interesting and edifying experience. I certainly learned a good deal and felt great about contributing my specialized legal knowledge to a pertinent and unjust social problem.

I would highly recommend that students in the New York City area to take advantage of this opportunity. I commend Equal Justice America for making funding available for this project, and for having the insight to recognize that predatory lending is a serious social ill, when so many government and corporate concerns have continuously ignored, or under-funded, programs needed to combat this injustice.

Sincerely,

A handwritten signature in black ink, appearing to read "Matthew Murphy", is written over a horizontal line.

Matthew Murphy