

August 29, 2011

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

Dear Mr. Ruben:

Thank you for your sponsorship this summer. I had a fantastic experience working at Community Legal Services in their consumer unit. It ended up even better than I could have imagined, from the supportive people to the level of responsibility I was given to the truly gracious clients I had the pleasure to serve.

Most of my work this summer consisted of helping keep people out of foreclosure, whether their mortgage accounts were delinquent or already in the process of being foreclosed upon. Many borrowers are presented with complex financial statements that are difficult for anyone to understand, and the lenders seem to be intent on muddling the information they provide to borrowers. This allows them to bill customers for ambiguous fees and incorrectly apportioned charges, which we helped dispute on our clients' behalf. While some mistakes were corrected, the existing regulations do not give us a strong arsenal against vague language and numbers in financial statements, and disputing is a time consuming process. However, in a time of focus on regulatory reform, I hope that lenders are forced to provide adequate information to their borrowers one day. There were also a number of instances where it seemed that improper parties were bringing foreclosure suits against our clients, which gave us an opportunity to defend.

The ideal solution for our clients was federal or state subsidized refinancing programs, which many lenders participate in. I found that in practice, it was very difficult to get clients to qualify for these programs, and the Conciliation Court program often just accrued legal fees on our clients' mortgage accounts for little to no progress. Many meetings with the lenders' attorneys resulted in delay and postponement, and no opposing party made it easy to submit a refinancing application. Even worse, two of the three primary refinancing programs have expired or will expire soon, and there are no plans to revive those programs. With less negotiable options on the table, it will look increasingly grim for struggling clients who hope to keep their homes. There are great people at CLS and in the Philadelphia community who are working to resolve these issues, and I hope our clients can find alternative means of recourse.

On another front, I was also given the opportunity to participate in an array of litigation practice surrounding consumer fraud cases. This experience has set firm in my mind that my long-term practice goal is to be an outstanding public interest litigator. Every part of the litigation process is challenging and fulfilling when there are real clients whose real livelihoods are on the line based on the quality of your work. For one case involving the defrauding of an illiterate man, I drafted a successful pretrial motion to suppress evidence which was granted by the Court during the course of my internship. In another case, I helped interview witnesses and conduct research in

order to serve a complaint on parties who clearly defrauded clients by not performing a home repair contract while still charging our clients for the unperformed services. I also drafted a motion for summary judgment for a client who had a frivolous ejectment action brought against her. This is just a sample of the work I did in the consumer fraud litigation area, and I truly appreciated the opportunity to do this kind of work so early in my career.

I continue to work at Community Legal Services throughout the school year, and I plan on working with the organization until I graduate. It was and continues to be a great experience which brings me much joy and fulfillment in my life and allows me to do impactful work in my community which helps deserving people. I could not have done this work without the support of funding organizations, and I hope this letter reflects the fact that such support was translated into work that truly matters for the well-being of both my local and the national public welfare.

Sincerely,

Michael Niu
University of Pennsylvania



COMMUNITY LEGAL SERVICES
OF PHILADELPHIA

August 31, 2011

Dan Ruben, Executive Director
Equal Justice America
Building II - Suite 204
13540 East Boundary Road
Midlotthian, VA 23112
Via email to:

Katie Toman, Office Manager
katie@equaljusticeamerica.org

Re: Equal Justice America Fellowship of Michael Niu

Dear Mr. Ruben:

Thank you for this opportunity to write about the experience of supervising law student Michael Niu this summer. Thank you also for funding Michael's internship, as we are not able to pay any of our interns ourselves. Michael was an invaluable asset to our office this summer and a delight to have around.

I supervised most of Michael's work myself. My practice focuses on defending homeowners in foreclosure, along with some other consumer cases. Michael helped with every aspect of this work this summer. He was open to learning and quick to absorb the complicated financial and legal background of foreclosure defense. Michael did everything from reviewing seemingly inscrutable account records, to legal research, to client intake. He helped prepare loss mitigation paperwork for clients, write to mortgage companies challenging charges on client accounts, and prepare briefs on issues such as attorney-client privilege. Michael researched the applicability of consumer protection statutes to our cases, and helped me strategize about how best to help our clients. He visited a homebound client with me and went to court to participate in Philadelphia's foreclosure mediation program. Michael helped me and our clients prepare for depositions. He obtained necessary case information from numerous city departments and agencies, and figured out how to obtain service of process in other counties in a complicated fraud case that we built together.

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Michael was a pleasure to work with. Over the course of the summer, Michael was open to doing the range of work that a legal services attorney is called on to do, and was enthusiastic about helping our clients even when the work was difficult or tedious. I could tell that Michael was motivated by the injustices facing our clients, and he cared about the outcome of the cases. He was good at relating to clients of all backgrounds and circumstances.

I found Michael's skills, input and opinions invaluable in my work this summer. It was easy to work collaboratively with Michael, and with his help I was able to serve more clients at a higher level of service than I would have been able to on my own. I also enjoyed strategizing on cases with Michael. He thought of possibilities and areas of concern that had not occurred to me, and had good ideas of his own for how to meet a client's goals in each of his cases.

I am very happy that Michael will be returning to intern with me this fall semester. We plan to continue working together two days per week. I look forward to continuing our working relationship and seeing Michael continue to develop as a dedicated and creative advocate. If you have any questions, do not hesitate to contact me at (215) 981-3739 or rlabush@clsphila.org.

Sincerely,

A handwritten signature in black ink that reads "Rachel Labush". The signature is written in a cursive, flowing style.

Rachel Labush
Staff Attorney