

September 19, 2014

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

Dear Mr. Ruben,

As a Legal Services Fellow for Equal Justice America, I worked under my supervising attorney, Marcella Silverman, at the Consumer Litigation Clinic of Lincoln Square Legal Services of Fordham Law School, which provides civil legal services to low-income individuals with state and federal consumer law issues. During the summer, I represented consumers who cannot afford representation in federal, state, and local courts against lenders, debt collectors, and merchants to correct the informational and power disparity *pro se* litigants face.

One of the clients I helped this summer was a woman who was dealing with the collection proceedings of Pressler & Pressler, LLP, one of the major New York City law firms representing debt collectors. Though she had been regularly paying down a credit card debt over many years, when she called the law firm to make payments on the account, the representative at the law firm diverted half of the funds to pay for an account which was not and never had been her debt. She had only ever agreed to pay on a Citibank credit card account, not a Maryland Bank account, which she had never held, yet the firm had been funneling half of the funds meant to pay the Citibank debt toward this other, Maryland, account, for years without her consent. Ultimately, I was able to help the client negotiate a settlement with Pressler & Pressler, who paid back to her the full amount plus interest that they had diverted.

Additionally, I worked with a client, an immigrant from Sierra Leone who could not read English, who had been the victim of identity theft in early 2000. One of the women who lived in her apartment building had stolen the client's ID and Social Security card, and applied for an ID in the client's name through the DMV, with the woman's picture on it. Unbeknownst to the client, the woman also opened a credit card account which she never paid, which resulted in a default judgment against her in 2005, only recently causing the client's bank account to be frozen. While there were also issues of personal jurisdiction as the result of faulty service, which I attempted to find proof of through subpoenas to utility companies, I also helped to investigate the identity theft through the New York Police Department, where the client had filed a complaint in early 2001. The case has not yet been resolved, but a traverse hearing is scheduled for next week.

Throughout the summer, I also participated in the CLARO program at the Bronx County Civil Court, where many people seek free legal advice as they attempt to navigate the debt collection process on their own. At the program, I helped various individuals prepare motion

papers, amend their answers to include a more full explanation of their defenses, and outline their next steps in representing themselves in court. Though many of these people have incredible personal challenges, focusing on their immediate legal issue helped them gain some sense of control in an overwhelming situation.

My experience at the clinic has confirmed a devotion to using the skills of my legal education to help those unable to find and afford legal representation. Thank you for your support in allowing me to devote my summer to filling the gap in civil legal needs of low-income litigants, which is a pressing and important issue for the legal community and for the next generation of lawyers.

Sincerely,

Nicole Beletsky
JD Candidate 2015
Fordham University School of Law