

31 May 2006

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

Dear Dan:

I would like to express my appreciation for the opportunity that Equal Justice America enabled me to have with its funding of my 2006 internship at Brooklyn Legal Services. As a graduating Fourth Year Evening student at Fordham University School of Law, I experienced a spring semester internship that was a unique compliment to my legal education.

The focus of my activities was researching individual instances of fraud perpetrated against consumers. Specifically, these cases involved first-time homebuyers in New York City who were being enticed into purchasing houses in Brooklyn, Queens and the Bronx at prices which were often more than double that paid by the selling agent, which acquired most of the properties at foreclosure. There was no evidence of any substantial repairs or remodeling being done that would justify the extreme mark-up on the house prices. However, there was evidence of claims of such repairs and renovations being performed on misrepresentations to the federal government to secure federally backed mortgage financing.

These first-time homebuyers were being targeted for their likely lack of knowledge about the purchase process. Many of these purchasers are immigrants who thought the property seller was helping them achieve one of the building blocks of the American Dream, namely homeownership. To greater ensure that the purchasers would not seek access to independent counsel, the seller made available to purchasers the services of attorneys, mortgage brokers and property assessors who had connections to the sellers.

During the course of the internship, in conjunction with two other legal interns, I researched the records involved in these property sales, including copies of sales-related documents obtained in the course of discovery and public property records from the City of New York. This culminated in the development of various spreadsheets reflecting the "flip price" (i.e. the inflated price at which the houses were resold), the annualized return to the seller from the flip sale, documentation of purported renovation and repairs, misrepresentation of purchaser assets, misrepresentations of potential rental income to purchasers, among other categories of information. Our work is now being used by Brooklyn Legal Services to support its litigation against the seller and its cohorts which seeks restitution for the victimized homebuyers.

It has been very gratifying for me to part of this research process. Growing up in a community of Caribbean immigrants, I had heard, from time to time, of such consumer fraud schemes. However, it was remarkable to have firsthand knowledge of the systematic targeting of consumers for this level of fraud. Particularly disturbing is the realization that several purchasers themselves lost their homes due to subsequent foreclosures when they could not keep up with mortgage payments or house repairs. Various purchasers could not realistically afford the properties in the first instance, considering their reported incomes. The seller's misrepresentations lured these victims into bad deals.

My experience at Brooklyn Legal Services has bolstered my appreciation for what public interest legal organizations do in fighting the "righteous fight" on behalf of the disadvantaged. As a result, I am determined either to join a public interest legal organization or a firm that has a strong commitment to pro bono involvement, such as Jacob, Medinger and Finnegan, which partnered with Brooklyn Legal Services on this case. One of the best experiences I had during the internship was the chance to meet some of the concerned plaintiffs, who were very appreciative of our efforts as legal interns on their behalf. We may not have been the ones presenting their arguments in court, but these individuals had gratitude for what we contributed towards seeking justice.

Once more, thank you.

Sincerely yours,

Trevor A. Colas