

October 3, 2018

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

Dear Mr. Ruben,

I write to express my sincere gratitude for Equal Justice America's support this summer. Along with other students at Columbia Law School, I worked with the Consumer Protection Unit of the New York Legal Assistance Group (NYLAG) in New York City.

My work allowed me to engage directly with clients in need, both inside and outside the courtroom. In some cases, I was able to directly represent clients in court under a student practice order in New York State. This program, the Volunteer Lawyer for a Day initiative, offered me an unparalleled opportunity to gain experience with courtroom advocacy and consumer protection law. In conjunction with supervising attorneys from NYLAG, I carefully performed intakes with clients, negotiated with opposing counsel, and argued motions in front of New York City Civil Court judges. I also conducted legal research on different areas of state and federal consumer protection law.

Despite apparently strong legal protection for consumers, third-party debt purchasers, original creditors, and lenders routinely flout the law to take advantage of the vulnerable. In Civil Court, every client I dealt with would have been unrepresented without NYLAG's assistance, and in most cases that would mean being presented with an extremely unfavorable settlement that could put them further into debt. Moreover, these plaintiffs are frequently unable to prove their cases, instead taking advantage of *pro se* defendants to scare them into quick capitulation. In many cases, by simply putting in a notice of appearance, I could get opposing counsel to drop their lawsuits against my clients.

In one case, my client, a homeless veteran, was being sued by a particularly aggressive third-party debt purchaser for an account that had long since been closed. The client's income consisted entirely of social security disability payments, money which is exempt from debt collection under law. Despite this, the plaintiff's attorney attempted to force my client to settle his case. After I stepped in, the case was dropped entirely.

It was a privilege to work with NYLAG this summer, and I am proud of the work I did. I very much appreciate Equal Justice America's support.

Sincerely,

Nick Singer
Columbia Law School, Class of 2020



By Email

August 7, 2018

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

RE: Nick Singer, EJA Fellowship Recipient

Dear Mr. Ruben:

My name is Shanna Tallarico and I am a supervising attorney in New York Legal Assistance Group's Consumer Protection Unit (CPU). I was Nick Singer's supervising attorney this past summer during his internship.

NYLAG Consumer Protection attorneys advocate on behalf of clients who are victims of subprime lending scams, illegal debt collection practices, and harassment. We work not only to resolve the immediate problem, but also to advocate for long-term security for victims and their families. The Unit has several innovative sub-projects that are tailored to help vulnerable populations, including a comprehensive foreclosure prevention program, representation of litigants summoned by debt collectors to New York City's Civil Courts, and services for individuals facing a range of financial crises.

Nick assisted in all aspects of CPU's work. He worked on individual cases by doing legal research and writing for individual client cases, and by conducting intake by returning calls to clients, finding out what their issues were, and by gathering documents. He also participated in the Consumer Debt Volunteer Lawyer for a Day by representing (through a student practice order) pro se litigants in the Bronx and Staten Island on a "for-the-day" limited-scope basis. This program provides legal representation and legal services for litigants who otherwise do not have access to an attorney to assist in their consumer debt collections action. Nick is diligent, hard-working, and showed a great interest in learning about economic injustice and the systematic ways that lower income individuals are pushed into poverty.

I thank Equal Justice America for providing the fellowship funding to make it possible for Nick to provide support to organizations like NYLAG so that clients can get the support they need to achieve financial security. Please feel free to contact me if you require additional information.

Thank you,

Shanna Tallarico
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