

August 8, 2018

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

Dear Mr. Ruben:

My name is Sricharitha Mullaguru, and I am a rising 2L at Harvard Law School. Through the Equal Justice American Fellowship and the funding provided by Harvard Law School, I was able to work this summer as a Consumer Rights Intern at Greater Boston Legal Services. Thank you for providing me with this funding and allowing me to do the exact kind of work I plan to do when I graduate from law school.

My experience at GBLS was incredibly educational, motivating, and validating of my career plans. In contrast to my first-year courses, I was able to tangibly and practically learn about law, procedure, and client interaction. I discovered, most importantly, that I do want to continue to work in legal services in the future.

At GBLS, I was given a variety of tasks. I was able to help to keep individuals in their homes, to help to protect them from predatory lenders and debt buyers, and to support the attorneys in their daily efforts. One of the biggest features of my internship was assisting with Attorney for the Day in Small Claims Court in Roxbury and Chelsea. This was an incredible opportunity to work directly with clients who are struggling to afford the over-inflated interest rates and fees imposed on them by the debt buyer who now owns their debt. I approached potential clients, conducted intakes, informed clients about the law and the process, acted as clients' primary liaison, brainstormed strategy, and reviewed documents. The debt buying industry is extremely exploitative and problematic, and the court system can be intimidating and difficult to navigate. We were, very often, able to have complaints dismissed or negotiate lower payments for clients.

My favorite part of this summer was acting as an intermediary for clients and being able to obtain positive outcomes for them. We got multiple cases dismissed because our clients' only income was disability or other benefits. We were able to get an improperly assigned debt dismissed for a woman who was misled into making payments because she spoke only Portuguese. This client had negotiated a payment plan in a language she didn't understand, and had various other issues because of this communication barrier. She was repeatedly connected to Spanish interpreters by people who didn't know or care that Spanish and Portuguese are two different languages. The lack of any effective mechanism to aid Limited English Proficient individuals was a major issue in the small claims court. The magistrate and court officers would speak to these individuals in slow English, rather than calling for an interpreter. Some would have a default judgment entered against them because they didn't know where to go or how to let someone know they were present. This would have happened to many people I was able to translate from English to Spanish for, and vice versa, in court. Many of these individuals weren't even our clients. Especially because I am not fluent in Spanish, it was shocking that the task of interpretation fell to me. Overall, my experiences through Attorney for the Day have allowed me

to better understand the failings of our justice system, and the need for better and more empowering legal services.

In June, our unit had a jury trial that I was able to help prepare for and attend. I conducted research on expert testimony rules under Massachusetts law, which included brainstorming solutions for allowing testimony on legal conclusions that touch on ultimate issues. I also helped to prepare documents for the trial itself. We ended up winning the case, as the jury found that the foreclosure was invalid and that the plaintiff bank had breached the implied covenant of good faith and fair dealing in their contract with our client. The end result was that our client was able to remain in her home that she had saved for years to afford. She had received a “doomed to fail” mortgage in the era before the foreclosure crisis. It was also amazing to be able to work closely with so many capable and motivated attorneys throughout the process. After this trial, the judge requested we submit a memo on issues of agency and assignee liability that remained in the c. 93A claim before him. I was tasked with being the point person on issue of agency liability. My work on the issue was then compiled into a memo that was sent to the judge.

Over the summer, I also helped with intake, document review, and client communication for full-time cases. I assessed cases to determine what had occurred and to strategize on how we could or couldn't help potential clients. I also drafted affidavits, 93A letters (for unfair and deceptive practices by companies), motions, answers, and other communications. I researched and wrote memoranda on issues that arose in attorneys' cases, regarding various topics from CFPB regulations on successors in interest to case law on venue. I strategized on how best to deal with adverse authority in a bankruptcy case. I read, analyzed, and wrote memoranda on important new cases in consumer law. I worked directly with clients to identify credit reporting issues and submit disputes.

My internship this summer cemented my desire to work in civil legal aid. I am happiest when I am working to help clients, and I want to thank EJA once again for giving me the opportunity to do so.

Best,

Sricharitha Mullaguru
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GREATER BOSTON
LEGAL SERVICES
...and justice for all

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Equal Justice America
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Midlothian, VA 23112

Dear Mr. Ruben:

My name is Nadine Cohen, and I was Sricharitha ("Cherry") Mullaguru's supervisor this summer during her internship at in Consumer Rights Unit at Greater Boston Legal Services.

Greater Boston Legal Services is the largest provider of civil legal aid in the Greater Boston area, serving Boston and 31 surrounding cities and towns. We represent low clients, in a variety of areas, including housing, employment, health and disability, family law and immigration. The Consumer Rights Unit covers a myriad of issues, from foreclosure to bankruptcy to student loans. Our attorneys also conduct a Debt Collection Attorney for the Day program in Small Claims sessions in the Chelsea and Roxbury District Courts. We provide limited representation to clients facing suit by debt collectors and debt buyers, typically over credit card debt. We have been very successful in challenging the lack of documentation of the debt buyers who often lack proof that they own the debt they are attempting to collect on.

Cherry went to court multiple times per week through the Attorney for the Day program. Though she wasn't yet certified to be able to represent clients in hearings, she conducted intakes, reviewed documents, negotiated with opposing counsel, and discussed case strategy with attorneys. Outside of the Attorney for the Day program, Cherry also did legal research and wrote memoranda on important and complicated legal issues, drafted motions and affidavits, communicated with clients, participated in strategy discussions and more.

Cherry's work was excellent. She is extremely smart, hard-working and has first-rate legal research and writing skills. Her work contributed greatly to our ability to represent our low-income clients. She is also a lovely person, eager to help out whenever needed and very committed to our clients. I have no doubt that she will make a great lawyer.

Sincerely,



Nadine Cohen, Esq.
Managing Attorney
Consumer Rights Unit