

August 28, 2012

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

Dear Mr. Ruben,

I am writing this letter to evaluate Esther Noh's fellowship with Lone Star Legal Aid. Esther was a fantastic fellow for Lone Star Legal Aid. Over the course of the summer, she provided a great amount of legal assistance to low-income individuals facing wrongful foreclosure.

One of her primary project was to research ways to defend, stop, or modify wrongful foreclosures. Esther wrote memorandums and researched "qualified written request" letters for four clients. She drafted qualified written request letters and tried to determine whether the foreclosure was valid. Esther also worked on wrongful foreclosure cases by researching and looking for violations in the Texas Deceptive Trade Act and the Texas Constitution.

Esther also worked on four cases where the Homeowners Association had filed for foreclosure. Esther researched the Texas Property Code, Section 207 and drafted "207 letters" for the clients. During this process, she created a "207 letter timeline guide" to aid subsequent people in writing 207 letters. She was able to share this guideline with other interns in the housing and consumer unit and explain to them what, why, and how the "207 letter" worked.

Esther also conducted extensive research and drafted a memorandum on force-placed insurance fraud for a client who was facing foreclosure on his home. She discovered that force-placed insurance fraud is prevalent in the nation and that currently legislation is cracking down on force-placed insurance across the nation. Esther drafted an Original Petition to file a group action for force-placed insurance fraud that our office may file. Esther discovered that many clients at Lone Star Legal Aid, may have a cause of action against their mortgage company for force-placing insurance premiums that were unconscionable.

Esther also worked on two reverse mortgage cases, where the client was facing foreclosure because they're spouse had deceased. She researched reverse mortgage laws in Texas and the Texas Homestead Act. She discovered that a spouse possessed homestead rights even if the property was the spouse's separate property. She also discovered that the reverse mortgage the deceased spouse had entered into was invalid because the deed of trust violated the Texas Constitution. She assisted the clients in filing a complaint with the U.S. Department of Housing and Urban Development.

We are deeply grateful for the assistance that EJA provided in allowing Esther to serve as a law fellow with Lone Star Legal Aid this summer. She was an outstanding addition to our team.

Sincerely,

/s/ Thai-Anh Nguyen  
Thai-Anh Nguyen  
Supervising Attorney