



# EQUAL JUSTICE AMERICA

## SUMMER 2024

### EJA FELLOWSHIP RECIPIENT

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<b>ORGANIZATION</b>	Community Legal Services

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**Update 1:** This summer, I am thrilled to be interning with the Homeownership and Consumer Rights Unit at Community Legal Services in Philadelphia. Week 3 just wrapped up, and it has been so nourishing to meet so many passionate advocates and other law students in sister organizations such as Philadelphia Legal Assistance and Homeless Advocacy Project.

The weeks have flown by thanks to the riveting cases I am working on with the mortgage foreclosure team. Building on my knowledge from NLC of housing issues in legacy cities, I am taking a crash course in mortgage law and policy with expert practitioners and filing RESPA letters to lenders who have violated the rights of low-income homeowners. I am also using my legal research skills to support lawsuits against predatory banks and lenders and defend multi-generation family homes from foreclosure. I can't wait to dive deeper into this work.

My work this summer is being supported by Equal Justice America. Community Legal Services, like most legal aid organizations, is not able to pay summer interns. Fellowships like this one make this work possible, and donations will support future fellows.

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**Update 2:** After focusing on a series of memos to support an amended complaint against a mortgage company in my first few weeks, I have turned to a mix of client casework and legal/fact-gathering research to support our participation in a class action lawsuit against a lender who endangered a client's home.

I've filed CFPB complaints on behalf of our clients, accompanied with more RESPA qualified written requests and notices of error to prompt servicers to correct mistakes that are preventing our clients from receiving the pandemic mortgage relief to which they are entitled. I have also combed through CFPB complaints to establish numerosity for the class action suit. For the same



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suit, I have used Westlaw, Bloomberg Law docket search, and LinkedIn to identify candidates for the deposition list.

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**Update 3:** I continued to support the class action suit against a mortgage company by reviewing voluminous discovery files and sorting them by client, file type, and subject matter to help develop the litigation strategy - including the deposition list.

I have also taken on more client casework. I am doing an initial review of two more client files to identify servicing and origination errors in the mortgage and preparing RESPA qualified written requests to gather missing information for our client's case. This includes using federal databases such as EDGAR to locate a servicer's Pooling and Securities Agreement and establish whether their servicing of our client's predatory 2007 high-cost home loan violated the terms of that agreement. Additionally, I am working through a detailed review of the exorbitant legal fees billed to another client to identify possible legal claims to remove the fee balance.

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**Update 4:** In the past two weeks, I have met individually with a few clients to prepare PAHAF grant applications and gather information about their mortgage situation. I reviewed intake, retainer, and authorization forms with an elderly client and took the extra hour to make sure she understood what she was signing. This was especially important in light of the fact that we were meeting to investigate several mortgages that she did not remember taking out. Reviewing her papers with my supervisor, I was able to figure out that one of the mortgages appears to be connected to a suspicious home repair organization that financed unsolicited upgrades with a mortgage on our client's house.

A CFPB complaint that I filed earlier this summer successfully resulted in the mortgage company removing the extra fees from the client's account and honoring their previous reinstatement quote. This allowed our client to remain current with their mortgage shortly after getting back on their feet.

On a different case, I found the Pooling and Servicing Agreement that the original mortgage was subject to after the predatory subprime lender that first owned it failed. I identified several problems with the mortgage and its lack of compliance with the Pooling and Servicing Agreement, which the attorney raised in a demand letter to the bank seeking to foreclose on this mortgage.

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**Update 5:** I came to law school to learn how to advance equitable policies and advocate for individual people. Community Legal Services of Philadelphia has been an incredible place to do all that and more this summer.



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In the Homeownership and Consumer Rights Unit, I learned from national experts and clients alike how fragile homeownership and intergenerational wealth can be when predatory lenders or understaffed agencies are left unchecked. For one elderly client, I conducted extensive interviews to develop the factual narrative that I then used to submit FTC and AG complaints, as well as draft demand letters to the fraudulent businesses that sought to prey upon his home equity. I also saw firsthand how valuable government assistance and regulation are for economic justice on the ground. Those demand letters were viable thanks to amended provisions of the Credit Repair Organizations Act. The client is in good shape to keep his home and pass it down to his daughter, despite the fraudulent businesses and other challenges, thanks to money made available through Congress's COVID relief bills. Many of our clients were able to access those funds thanks to reasonable agency interpretations, which took into account the feedback of direct service organizations such as CLS. Working at this incredible flagship organization reaffirmed for me that our political and social systems really can work to improve people's lives and deliver the justice and support that everyone deserves.

At the same time, my time at CLS also reminded me that there are huge gaps, and that the people who are failed by our current systems urgently deserve better. That COVID-era mortgage relief program, an incredible stabilizing resource, is winding down. Even while it was fully active, we had clients who were denied help due to a combination of niche circumstances and illogical agency reasoning. Foreclosure is more dangerous now because housing costs continue to increase, making outside rent unaffordable for low-income homeowners in legacy cities while also rendering them vulnerable to predatory flipping companies or mistaken tax foreclosures. And these phenomena all disproportionately affect communities of color. As I look for post-graduation jobs, there is no shortage of work to be done.

At the end of this rambly post, I'd like to make another plug for Equal Justice America. EJA's Summer Fellowship supported my placement at CLS this summer, and I am honored to be part of an annual cohort of incredible fellows delivering services across the country. I hope you will consider donating to this fund for next year's fellows so that this advocacy work can continue. To my amazement, unlike many foundations named after wealthy individuals, EJA really does appear to run on your \$20.