

August 31, 2014

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

Dear Mr. Ruben:

This past summer, I worked in the Consumer Practice Group of LAF, the Legal Assistance Foundation of Metropolitan Chicago. Much of the work focused on foreclosure cases and defense of other debtors, but the work was varied. I drafted motions, analyzed accounting statements, prepared research memoranda, and met with clients. I learned a lot – about myself, the law, and some of the vulnerable populations in Chicago.

One client I remember particularly well. She was in her 70s but looked and acted twenty years younger. She came to LAF for help applying for a loan modification under the Home Affordable Modification Program. She had received modifications in the past, but from dishonest salesmen who charged her steep fees without materially modifying the loan. When the client came to LAF, she acknowledged that she was behind on her mortgage payments, but claimed that the loan servicer had mishandled previous payments. She did not know exactly how the funds were mishandled, so this became my inquiry. While I attempted to sort out the numbers, an attorney prepared a new loan modification application.

With a manila folder filled with the client's accounting statements, I began what was one of my first assignments for LAF. The assigning attorney offered some general thoughts on the possible errors in the statements, but she was not even sure what to make of the numbers. I examined the statements for many hours that first day, but learned very little. It seemed at the time like the servicer had made the documents intentionally confusing.

The initiation of foreclosure proceedings by the servicer, a few weeks into my internship, added urgency to the inquiry. I slowly began to understand how the numbers fit together, but some actions by the servicer, preserved in the accounting statements, still perplexed me. This was no real surprise: the reason I was inquiring into the statements was *because* the servicer had likely made some mistakes. I reported what I had found to my supervisor and began preparing a notice of error to send to the servicer.

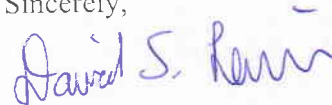
Around this time, I met with the client at the LAF offices. She came with foreclosure documents and wanted an update on the case. In preparation for the meeting, I thought about ways to lessen what I anticipated would be an anxious client. These preparations turned out not to be necessary. Though likely internally nervous about the foreclosure proceedings, the client was optimistic and grateful for the help. She was bothered by the actions of the mortgage servicer, but her annoyance was directed at the company and institution rather than any particular employee. We talked for a bit, and I learned that an additional reason for her financial troubles was her disabled daughter who she supported. I realized her home sheltered both of them. I got back to work right away.

As likely often happens with ten-week internships, I concluded the internship before the case was resolved. I was there for when the notice of error was sent to the mortgage servicer, and

I know lawyers and paralegals at LAF were making progress on the loan modification. The client had also been saving money for the future. She seemed to epitomize the LAF client: worthy of help, grateful for support, but, like many people, struggling.

Clients like her are what I will remember from my summer, a summer made possible by Equal Justice America. Over the ten weeks, I worked on over twenty cases, and met clients with stories as compelling as the client discussed here. I did my best to help them, and I learned about the law in the process. The experience was invaluable.

Sincerely,

A handwritten signature in blue ink that reads "David S. Levine". The signature is fluid and cursive, with the first name "David" being the most prominent.

David S. Levine
Harvard Law School
J.D. Candidate, 2016