

September 5, 2008

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

Dear Mr. Ruben:

This past summer I worked in the Fairfax office of Legal Services of Northern Virginia. While I worked on a tremendous variety of matters, my primary areas of focus were in our Family Law and Housing practice groups.

In the Family group, the most significant experience I had entailed the preparation of a trial in a contested custody case. Our client, the mother, had been suffering through a rough period in her life, ranging from a long-distance relocation to a workplace injury which kept her off the job and her family on a fixed income. The custody case threatened to take one of her children away from her. Through the process of preparing the trial, I got to know the client and her situation quite well, and could sense the fear with which she encountered the legal system. Ultimately, we were able to help her keep custody of the child. Hearing how desperate she was and seeing the lengths to which she was willing to go for the purpose of keeping her child was both touching and enlightening. I am glad we were able to provide her quality representation that she otherwise would not have been able to afford.

Additionally, I gained exposure to a number of issues involving both predatory lending practices and the foreclosure crisis, sometimes interrelated. One client in particular stood out as an example of how people, through entirely innocent circumstances, can become trapped in webs of predatory lending from which it is extremely difficult to escape. This client had, over the course of several years, gone all the way down from financial health to taking out internet-based payday loans, car title loans, and a disadvantageous home loan. Seeing how someone with a full-time, steady job with decent pay can quickly begin to drown under mountains of predatory lenders served as a cautionary experience to me, as well as making me realize the extent of the problem these lenders present to the long-term financial stability of many ordinary people. Helping to dig the client out from under this mass of debt, mostly based on either illegal or extremely unethical lending practices, was a difficult task given the multitude of sources of the debt, and one I was sadly not able to see through until the end.

Throughout the summer, I had the chance to serve these clients and many more. From conducting intake interviews with clients attempting to navigate the bureaucratic avenues of public housing to writing a memo for a judge on a narrow point of law regarding foreclosure sales, my summer was a tremendous experience. Being exposed to such a variety of legal issues and people was truly a growth experience, and I am tremendously

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thankful to Equal Justice America for providing me the financial assistance that allowed me to work at LSNV this summer.

Sincerely,

David C. Smith