

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

Dear Mr. Ruben,

Over the past few months, I have worked at Community Legal Services in East Palo Alto as an Anti-Predatory Lending Fellow. Unfortunately, the Bay Area has a large population of individuals who have fallen victim to unscrupulous real estate agents and loan brokers. It is particularly saddening that the vast majority of victims are the elderly and non-native English speakers.

Most of our clients suffer because they are too trusting of others. Time and again, I have heard stories of agents and brokers who have lied about the costs of mortgaging or refinancing a home. Agents and brokers line their pockets with the money of our clients in amounts exceeding ten thousand dollars beyond the reasonable market rate for their services. Our clients have been forced to sell homes that they have lived in for decades, have been on the verge of foreclosure, have had to scarp for income to make monthly payments (asking friends and relatives), have had to accuse acquaintances of being liars, etc. In one case, a pregnant mother's brother-in-law lied to her about the costs of purchasing a home in order to increase his own financial gain. In a case of predatory refinancing, an octogenarian fought to keep her home of fifty years. None of our clients has welcomed her situation, but each has acted admirably to resolve it.

Without the help of Community Legal Services, such predatory lending victims would be without recourse altogether. These are not wealthy individuals; they come to us because they cannot afford to pay attorneys hourly fees, or, as in one case, have already done so, to no avail. I am very proud to have played a part in combating the predatory lending that plagues not just the Bay Area, but the entire country.

In my fellowship, I began by assisting my supervising attorney with intake interviews and writing follow-up memoranda. I also assisted her in legal research of particular questions about such legislation as the Truth in Lending Act. By the end of the fellowship, I was conducting interviews independently and discussing my own legal theories with my supervisor.

This experience has proven very valuable to me. I have learned that a vastly underserved population will not be served at all if people like me do not enlist as advocates. I shall continue to serve the community to ensure that those who cannot avail themselves of the legal remedies independently do so with my help.

Thank you very much for making this experience possible with your generous grant.

Sincerely,

Jed Rich
Stanford Law School Class of 2009