

August 7, 2008

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

Dear Mr. Ruben:

This summer I have been lucky enough to serve as a student intern at the Legal Assistance Foundation of Metropolitan Chicago. As a member of the Home Ownership Preservation Project, I was able to help my team fight against the tide of bad news coming from the housing sector this summer.

We are a very busy project this summer as the bulk of our work is in mitigating the effects of foreclosure. From advising people of their rights when they are first foreclosed upon to bringing suit against banks and so-called rescuers, I am part of a team that is doing real work to make a difference for people who are being affected by this very real headline-grabbing problem. I leave work feeling good most days knowing that I was able to have at least a small part in making the system a little more fair for the people who have been left behind or treated unfairly in the past.

Aside from the interesting substance of the work that I am doing, I am also learning a great deal about the day-to-day life of a public interest lawyer. It's cliché to say, but I really am learning things that they don't teach you in the first year of law school. Everything from filing documents at the Daley Center Courthouse to scouring depositions for something useful to our case has become part of my lawyerly repertoire because of this summer. I've even caught myself applying things from first year Legal Research and Writing and Civil Procedure that, at the time I learned them, I was certain I never would actually need to know.

The bulk of the work that I did this summer had to do with "Foreclosure Rescue Fraud" scams. Basically, bad actors are tricking people into selling their houses under the guise of a program that prevents foreclosure and helps people repair their credit. I've been an active part of each stage of these cases. From researching the law concerning the concept of equitable mortgage to attending depositions to speaking with victims of this fraud on our intake line, I have seen all of the important, invigorating things that go into being a great advocate.

One case in which I was very active was that of "Mrs. O'Neil" who was a victim of a very prolific rescue fraud actor. Mrs. O'Neil is a hard-working woman who, before losing a good-paying job, owned her family's home on the West side of Chicago free and clear. After taking out some home equity loans to try to pay the bills, Mrs. O'Neil eventually found herself in a foreclosure situation and did not know where to go for help. She ended up being contacted by this fraudulent outfit that promised to help her by

finding an investor to give her a loan that she could repay once she had gotten on her feet in a year or two. What had really happened is that Mrs. O'Neil had been duped into signing over title to her home in a sale-leaseback transaction.

Mrs. O'Neil's case is currently heading to trial. We believe that we will be able to use the concept of equitable mortgage to resolve the situation and allow Mrs. O'Neil to stay in her home.

Thank you very much for helping me make it feasible to have this opportunity. I know that what I have learned and done here will last me throughout my career.

Sincerely,

Michael Zabelin
Harvard Law School Class of 2010