

Dan Ruben
Executive Director
Equal Justice America
Building II, Suite 204
13540 East Boundary Road
Midlothian, VA23112

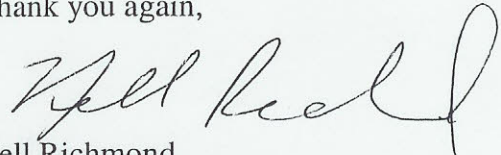
Dear Mr. Ruben,

I am writing this letter to express my appreciation for being chosen as an Equal Justice America grant recipient this past summer. I spent the summer working at Neighborhood Legal Services in Lawrence, Massachusetts. While I was there, I was fortunate enough to be able to play an integral role in the creation of a Consumer Law Unit. Faced with increasing requests for assistance with home foreclosures, mortgage scams and abusive debt collection, Neighborhood Legal Services decided it was time to formally address the issue of Consumer Law in the community.

When I joined Neighborhood Legal Services this summer they had assigned one staff attorney to the unit. I was the second member of the team. Neither of us knew anything about this area of law before we started. The staff attorney and I read all that we could get our hands on to learn about predatory lending and abusive debt collection. We scoured case law, state and federal statutes, sat in or small claims court sessions and spoke with other attorneys engaged in this area of the law. Armed with our new arsenal of consumer law knowledge we did our best to apply it to our clients' real life crises which were often urgent. We realized almost immediately, that if our clients' cases were not dealt with expediently, dire consequences would be forthcoming. We assisted a woman who was being harassed daily by a debt collector for a debt she had never accrued to have the suit against her dismissed in small claims court. We helped numerous families to avoid improper foreclosure on their homes. We dug into a variety of abusive debt collection scams and tried to both relieve our clients from abuse and recover

damages for the abuse that they had suffered as well. With only two of us on the team, there were many clients that we simply could not take on and had to refer out to other attorneys on a pro bono basis. I honestly feel that if I had not had the opportunity to work at Neighborhood Legal Services this summer, even more people may have been turned away. So on behalf of myself, and the families whose homes we were able to save, and the clients who are no longer fearful that a debt collector will show up at their door in the middle of the night to take their belongings, I want to thank you for the stipend that you were able to provide to me. This was a summer that I will never forget.

Thank you again,

A handwritten signature in cursive script, appearing to read "Nell Richmond". The signature is fluid and somewhat stylized, with a large loop at the end.

Nell Richmond
Boston College Law School
Class of 2008