

Dan Ruben  
Executive Director at Equal Justice America

Dear Mr. Ruben,

This summer I worked at LAF (Legal Assistance Foundation of Metropolitan Chicago) in their consumer protection group. I worked on a variety of consumer issues including bankruptcy, foreclosure, mortgage fraud, debt buyers, and other consumer fraud cases. I conducted mainly worked on motion practice, drafting motions from all stages of the litigation process: complaint, answer, motions to dismiss, motions for summary judgment, discovery requests and responses, among others. Under Illinois Supreme Court rules, as a rising 3L I was able to argue in court, and was able to argue a variety of motions, including motions I had written earlier in the summer. I found myself in court about once a week, and at times more frequently than that.

While my entire summer was a wonderful and enriching experience, two cases standing out. One of my intakes this summer was with a young man, close to my age, who was faced with possibly losing his home due to tax sale foreclosure. The redemption period for paying the back taxes was fast approaching and he wanted our help in filing for bankruptcy, because he had other unsecured debts as well. While after doing the math, he was really on the edge of whether or not he could afford a Chapter 13, we went ahead and decided to represent him because he had a compelling story and had shown himself to be diligent and responsive when we needed documents and other information from him. I worked with him to gather all of the necessary information to enable us to fill out the necessary paperwork to file the bankruptcy. Given the looming redemption deadline, this all had to happen in a short time period, which meant that I was on the phone with him several times of day and having to discuss very detailed and personal information with him in order to fill out the paperwork.

This case stands out to me because, out of all of the cases I worked on this summer, and all of the clients I met with, I felt like I developed the best relationship with this client. I also felt like we were able to provide very tangible help for him because, through the bankruptcy, we were able to put a stay on the tax sale foreclosure and save his home. A lot of consumer work can at times feel cyclical: people cannot afford basic necessities, fall into debt, and consumer attorneys can help dismiss a debt buyer case, help with a bankruptcy, etc., but that does not address the root cause of the accumulation of debt in the first place. The bankruptcy and dismissal of a case provides just a respite. In this case, however, the client was able to meet his basic expenses. He had just fallen upon a difficult time and fell behind on his property taxes for a window of time, before being able to make the payments again. The bankruptcy kept him from losing his home because of that hard time. He will hopefully not have to resort to bankruptcy or be a risk of losing his home again. I felt good being part of providing that tangible outcome of helping him keep his home.

The second case that stands out to me was a case of an older woman who had been scammed out of her home from a mortgage rescue fraud scheme. When I got involved in the case, the case was almost through litigation, and the bank was moving to confirm the foreclosure sale after the straw buyer defaulted on the mortgage. I wrote a motion to try to help our client, who was still living in the home, receive protections as a tenant and thus receive more time in the home to try to find alternative housing. I was able to write that motion and later argue that motion in court. The judge granted our motion, which now gives our client at least three times the amount of time in her home, if not more, before she has to move. While the fraud that this client experienced was egregious, I was happy that I was able to get her some more time in her home. I also gained a lot from being able to craft the written argument then later argue the motion in court.

I had a wonderful internship experience with LAF. I got a lot of hands-on experience and received phenomenal supervision. I would not have been able to afford to have taken this unpaid internship had it not been for the generous grant I received from EJA.

Nora Mahlberg  
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J.D. Candidate, 2015