

August 6, 2013

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

Dear Mr. Dan Ruben:

I am writing to thank you for the amazing experience I had as an Equal Justice America Fellow this summer. For the past eleven weeks in the Consumer Law Unit of Legal Aid Service of Broward County, Inc. ("LAS"), I was able to provide direct legal assistance for low-income residents of Broward County, Florida facing foreclosure. LAS provides mortgage as well as homeowners' and condominium foreclosure defense for clients at any stage in the Florida foreclosure process, from those in pre-foreclosure who have not yet had a lawsuit initiated against them to those who have already had their properties sold at a judicial sale. Thus, throughout my fellowship, I assisted clients with respect to many different types of situations.

To illustrate how complex these issues could be, I conducted an intake interview with one client who lost her job six months ago and could no longer afford her mortgage and homeowners' association payments. Because of this, her homeowners' association had already initiated a foreclosure lawsuit against her, which ended with the property being sold. However, the client was able to remain in her home because she entered into a lease agreement with the new purchaser. Nevertheless, the client's mortgage company recently initiated a lawsuit against her. Even though it was distressing to see this client as well as others facing so many problems, it was also important because it made me realize how much I wanted to help make a difference in their lives and prevent them from losing their homes. The client intake interviews also reaffirmed for me how significant public interest work really is.

I also conducted an intake interview with a client who was facing foreclosure after falling six months behind on her mortgage payments. The client was injured on the job, and she was unable to receive unemployment benefits. Moreover, the client was also behind on her condominium association payments, but fortunately, no action was commenced yet. To assist the client, I prepared an answer with affirmative defenses so that she could contest the foreclosure complaint. I really enjoyed performing client intake interviews and drafting motions and pleadings because I was able to interact with clients on a very personal level and then provide meaningful assistance with their cases.

In addition to conducting client intake interviews and preparing motions and pleadings, I also researched various procedural and substantive issues, such as blank mortgage note indorsements and how the automatic stay provision in bankruptcy affects foreclosure cases, and wrote accompanying briefs or memoranda. One such assignment was a memorandum on House Bill 87, which was recently made effective on July 1, 2013, and altered aspects of the Florida foreclosure process. Even though it has been too early to tell how this law would truly affect the

process, my supervising attorney and her staff were able to show how one of the changes was beneficial for the defense side. At a trial, my supervising attorney was able to successfully argue that the new law now required a lender to show reasonable means of providing adequate protection for the borrower when enforcing a lost, destroyed, or stolen mortgage note. This was definitely the highlight of my summer, and it was exciting to witness the proceeding in court.

Overall, my fellowship was a very challenging yet rewarding experience. I am thankful that Equal Justice America provides these fellowships, and I am deeply grateful for the opportunity I had to work at LAS and provide legal assistance for my local community. Also, my supervising attorney as well as the other attorneys, paralegals, and interns in my unit were all excellent; I truly felt that I was a part of a dedicated and enthusiastic team. This experience has left me more motivated than ever to pursue a career in public interest work. Thank you again for your support.

Sincerely,

Scott Cummings
University of Miami School of Law
Class of 2015