

October 21, 2015

Dan Ruben  
Executive Director  
Equal Justice America  
Building II - Suite 204  
13540 E Boundary Rd  
Midlothian, VA 23112

Re: Equal Justice America Fellowship

Dear Mr. Ruben,

My summer at the Northwest Justice Project as an intern with the Foreclosure Consequences Advocacy Team (FCAT) was a great learning and growing experience. FCAT's work focuses on people in poverty dealing with the consequences surrounding foreclosure. I worked with clients who were in foreclosure because they owed property taxes, owed homeowner association fees, or missed payments on their mobile home. I also worked with clients who were the victim of loan modification scams, and some tenants whose rentals were being foreclosed.

I was fortunate to be supervised by three great attorneys all very interested in my growth as an intern. My responsibilities involved legal research into cases, client intake and document gathering, and drafting pleadings. I also had the opportunity to observe multiple court proceedings including a post-foreclosure eviction trial, a summary judgment argument, and several depositions. The attorneys I worked under were great mentors in giving me feedback on my legal writing and always included me in discussions about case strategy.

Through the cases I worked on, I delved into interesting aspects of property law. I saw the ways that foreclosure and property law often disadvantage low-

income homeowners. For example, I did extensive legal research into a Washington statute passed in the 1980's allowing homeowner's and condominium associations to foreclose on homeowner's who miss payments to the association. The association often ends up buying the property at the foreclosure sale for a "credit bid" which equals the amount the homeowner owes to the association. Especially for older homeowners who own their homes outright, this results in the homeowner losing hundreds of thousands of dollars in equity of their home, while the association buys the home for mere thousands. Understanding the disadvantage that homeowners are in under this statute, I realized how important it is to attempt to negotiate with homeowner's associations before the foreclosure process starts.


One of the most gratifying parts of my summer was building relationships with our clients. I was the main contact person for one couple who was trying to negotiate with the bank for more time in their home after it was foreclosed. Under close supervision of the attorney I worked for, I was able to guide the couple through negotiating a fair move-out time that allowed the couple to find new housing. I was also the main contact person for several clients who were in property tax foreclosure. For most of these clients, they inherited the home outright but couldn't pay their property taxes. I helped several clients collect all the documents needed to apply to the county for a property tax exemption.

I enjoyed doing client intake—getting the clients' story and doing some basic background research. After doing the intake, I presented the case to my supervising attorneys at our weekly case review meeting where the group decided whether or not to take the case. These mini-presentations in front of a panel of attorneys helped

build my public speaking confidence. I was grateful for how much the attorneys I worked with seemed to value my opinion and case analysis.

Overall, I'm very grateful for the incredible experience of working with FCAT. My supervising attorneys mentored me and motivated me to stay focused on social justice in law school. Being a real part of the change in clients' lives, even just for a summer, re-energized me to dive back into my studies.

Sincerely,



Katy Reed  
University of Washington  
JD Candidate - 2017



## Northwest Justice Project

401 Second Ave S. Suite 407  
Seattle, WA 98104  
Tel. (206) 464-1519  
Fax (206) 682-7033

Toll Free 1-888-201-1012  
[www.nwjustice.org](http://www.nwjustice.org)

César E. Torres  
Executive Director

October 20, 2015

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

Re: Katy Reed's summer internship with Northwest Justice Project

Dear Mr. Ruben:

Katy Reed interned with Northwest Justice Project's Foreclosure Consequences Advocacy Team during the summer of 2015. Northwest Justice Project (NJP) provides free civil legal aid to low-income people in Washington. NJP's legal work protects the basic human needs of thousands of Washington's most vulnerable residents in family safety, housing preservation, income preservation, and access to healthcare. NJP aims to empower low-income clients by improving access to the justice system.

The Foreclosure Consequences Advocacy Team (FCAT) empowers low-income clients through direct representation, limited advocacy, and legal advice. FCAT works on foreclosure related issues, including scams involving mortgage rescue and credit repair, barriers to housing and employment, eviction from foreclosed homes, and discriminatory or otherwise improper marketing of bank-owned properties. FCAT also conducts outreach to minority communities and collaborates with community organizations.

Katy's internship included interviewing clients, assisting attorneys with research, and case planning. Katy assisted me during an unlawful detainer trial, a court hearing related to the housing needs of a homeless family, and the reverse mortgage foreclosure of a disabled, illiterate senior citizen. Katy worked closely with two clients whose family home was foreclosed. Katy reviewed complaints and researched legal claims for tenants in foreclosure. Katy also assisted with pulling and reviewing credit reports for clients. Katy was especially helpful in analyzing claims to be asserted on behalf of a client who had been deprived improperly of her interest in the cooperative that owned the land on which her home sat. She also did legal research on capacity issues in two cases, did factual research to identify witnesses in another matter, and assisted another client with completing state forms that were necessary to facilitate a loan to save his home from a tax foreclosure.

Dan Ruben  
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Katy was a tremendous asset to our team. We are very grateful for her Equal Justice America funding. If you have any questions, feel free to contact me at 206-707-0936.

Sincerely,



Catherine A. West  
Attorney