

August 26th, 2017

Mr. Dan Ruben  
Executive Director  
Equal Justice America  
Building II, Suite 204  
Midlothian, VA 23112

Dear Mr. Ruben,

My name is Christopher Hoynicki and I am currently a student at Washington and Lee School of Law. This past summer (2017) I had the privilege of working for the Legal Aid Society of Roanoke Valley (LASRV), located at 132 Campbell Ave SW, in Roanoke, VA.

The LASRV serves the Roanoke County, City, and surrounding area. They offer a full range of legal services to low income area residents and practice numerous types of law including, housing, employment, consumer, and family law.

Thus over the summer I was able to participate in multiple fields of law and expand my hands on experience dramatically. I assisted with client interviews, drafted documents, conducted research, and also had the opportunity to attend court.

Throughout the summer the LASRV assisted multiple clients with various issues, two of which I vividly recall.

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### **Client One**

Client One had recently moved to the Roanoke area to seek employment. The client had little money and was looking to improve his financial situation. Unfortunately, Client One had located a future rental property on Craigslist. This property was being leased by a well-known slumlord.

After promising multiple repairs and accepting Client One's deposit and first month's rent, the landlord made no attempt to complete repairs to the property. The property was in an uninhabitable condition. Thus ultimately Client One was out the last of his meager savings and now resided in a city with no place to call home.

While working at the LASRV, we were able to assist Client One by obtaining a judgement against the landlord for the deposit and rent. This judgement was followed up with a Writ of Fieri Facias. The LASRV is currently now in the process of collecting on this debt to reimburse Client One who unknowingly fell victim to this common scam.

This case in particular shows that there are many victims in our society who have no course of action without free legal services. The dollar amounts involved in this case, while small, encompassed Client One's entire savings. Client One was declined by various other legal offices as there was no profit in the case. Without the LASRV there would be no justice for Client One and all of the other similar cases throughout the valley.

## **Client Two**

Client Two was an elderly Roanoke resident who had fallen on hard times a couple of years back after financially assisting their child. In order to procure this financial assistance, Client Two had borrowed money from an online lender. Client Two had been making payments for the past two years, yet the total balance of the loan had only increased. Client Two was unable to pay the larger payment.

Upon initial review of Client Two's loan information, I was in complete shock. Client Two had borrowed \$2,000 and had been making bi-monthly payments of \$200. Over the course of the past two years Client Two had already paid over four times the original loan amount. Yet, due to an exuberant interest rate, 400% plus, the client's balance and payments kept rising. Client Two was in a bind and could no longer afford the payments, yet retained a sense of duty to repay the loan.

After a review of Virginia law regarding payday lenders and maximum interest rates, we determined that the loan in question is illegal in the state of Virginia. While we were unable to recover any of the money Client Two already paid, we were able to advise Client Two that no additional payments were required on the loan. That the loan was illegal in the state of Virginia and violated numerous provisions. This provided Client Two with much needed relief, and allowed Client Two to redirect those funds to more basic needs, like food and housing, which had fallen behind in the past two years.

Once again, this case shows that there is a particular segment of society which is preyed upon in their weakest moments. Without free legal service and counseling, many victims will continue on in a type of indentured servitude, thus proving the value and need for places like the LASRV.

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The grant provided by Equal Justice America allowed me to work this summer at the LASRV, which opened my eyes to the financially created blind spots within the law. Acknowledging the imperfections within our legal system and addressing them through free legal services is a noble cause, and much needed within our society. Equal Justice America and the LASRV gave me the opportunity to pursue that cause this summer.

Thank you.

Sincerely,

Christopher Hoynicki  
Washington and Lee University School of Law Class of 2018