

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

August 18, 2014

Dear Mr. Ruben:

I had a fabulous summer working at Housing and Economic Rights Advocates (HERA). Thank you for the generous support that made my work at HERA possible.

HERA is an *economic justice* and *consumer protection* organization that uses the law to combat discriminatory and predatory practices in the lending industry in California. HERA assists individuals and families who have defaulted on their mortgages and who are facing the prospect of losing their homes through foreclosure. HERA also serves clients with other types of debt, including student loan and credit card debt, from unfair debt collection practices. In the wake of the 2007-2008 recession, both the Federal and California governments enacted consumer protection laws that regulate the financial industry. HERA works to ensure that these laws are enforced in California. Through its work, HERA helps maintain and build wealth in low and middle income communities.

While HERA has a depth of experience helping clients combat unfair debt collection practices, before this summer they had little experience giving general financial advice to clients at risk of defaulting on credit card debt. When such a client attended one of HERA's free legal workshops, HERA assigned me to her case. In order to assist this client, I helped her prepare a budget, assessed options for reducing credit card payments to affordable amounts, and presented her with information on the consequences of defaulting. Recognizing that increased income would go a long way to resolving her financial difficulties, I also evaluated her eligibility for public benefits, assisted her in applying for such benefits, and discussed employment options. In addition to providing this client with concrete financial information, I also gave her emotional support at a time when she felt like she had little control over her finances. It was very gratifying to see how much my assistance helped this client summon the courage to address her financial difficulties head on. I documented the process of assisting this client in a memo so that HERA is now in a better position to assist future clients who are on the verge of defaulting or have already defaulted on credit card debt.

This summer I also assisted HERA in defending a client who had been the victim of a foreclosure rescue scam. These scams are designed to take advantage of the desperation homeowners feel when facing the prospect of foreclosure; victims end up paying excessively for help dealing with their lender and sometimes the victims still lose their homes. On behalf of HERA's client, I prepared and filed a motion to limit the ability of the scammer to use the courts to bully victims into paying amounts they do not owe.

HERA is also working to obtain restitution for and to increase the rights of relatives who survive a deceased mortgage holder. Many of these surviving family members have been forced out of their homes after the death of a loved one due to the lender's failure to offer a mortgage modification. This summer, I assisted HERA in analyzing internal bank policies in order to demonstrate that certain categories of individuals were systematically falling through the cracks, with devastating consequences for those individuals. This work taught me how litigation can be strategically used to combat widespread practices on behalf of a group of similarly affected individuals.

In my work with HERA, I not only gained insight into the devastating consequences of the financial crisis in low and moderate income communities in California, but I also learned about the progressive regulations designed to promote economic recovery and to limit the abusive practices of the financial industry. I improved my comfort interacting with clients and my legal research and writing skills and gained insight into how non-litigation advocacy and litigation can complement each other to effectively fight for client rights.

Equal Justice America's support allowed me to work with HERA this summer. Thank you for supporting law students like me who are committed to a career working for social change.

Sincerely,

Zarah Rahman  
University of California, Berkeley, School of Law  
J.D. Candidate, Class of 2016

# HERA

housing and  
economic  
rights advocates

August 27, 2014

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

Dear Mr. Ruben:

Thank you to Equal Justice America for its support of Zarah Rahman's work with HERA this summer. Zarah is an extraordinary talent and person, who brings a rare quality of empathy and understanding. She has a very bright future in the legal profession. I can only hope that her time with our organization this summer was as rewarding for her as it was for us.

Housing and Economic Rights Advocates (HERA) is a California statewide, not-for-profit legal service and advocacy organization dedicated to helping Californians — particularly those most vulnerable — build a safe, sound financial future, free of discrimination and economic abuses. While we use a wide range of strategies—including media and legislative advocacy and impact litigation—to help our clients, the core of our work is and has always been direct client services. We meet with people to learn about their problems, and we try to figure out the best way to help them. Zarah proved to be well suited to this mission.

Zarah worked on a number of projects over the summer, and took the opportunity to prove her quality. In one case, Zarah worked closely with a client with psychological disabilities who came to us for help dealing with credit card debt. Our client was a first-generation immigrant who disability caused her to be extremely isolated in the community. Her only income, less than \$1,000 each month, was from public benefits and she had been using credit cards strategically in order to come up with any additional amounts needed for basic necessities and emergency expenses. However, after shifting her credit card debts strategically for several years to minimize the payments, our client ended up at a point where most of her monthly budget was eaten up by the cost of her monthly credit card payments. When our client first came to our office she was distraught.

Zarah worked very closely with our client over several months to find ways to reduce her financial distress. Zarah supported our client in accessing available counseling resources, applying for increased benefits, and working through her options for dealing with her credit card debt. Zarah provided much of this support in person, and by doing so, developed a deep understanding of the navigational challenges facing low

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income people in our community. Zarah not only helped our client effectively eliminate her monthly credit card payments and increase her overall income, but delivered these services in such a way as to make our client feel less isolated and more comfortable in navigating our community. HERA believes that this kind of detailed client-centric work is essential to understanding the particular economic justice issues affecting our clients. Zarah then wrote a memorandum detailing our client's experiences, which will inform our future work with low income debtors.

In another case, Zarah used more traditional legal skills to help a community of Latino homeowners who had been victimized by a "foreclosure rescue scammer." This scammer had been demanding thousands of dollars in fraudulent charges from our client for bogus mortgage modification services. When our client complained to the state regarding the scammer's conduct, the scammer sued our client for an incomprehensible mishmash of bogus claims, including, for example, extortion and fraud. While defending our client, we discovered that this scammer had victimized, and then sued, more than a dozen Spanish-speaking members of the same community in the past several years. Zarah investigated these lawsuits and stories, eventually meeting with a group of seven victims who agreed to get together to share their painful experiences. Each was afraid that the scammer would subject them to even more bogus litigation if they spoke against them. Zarah then drafted a "vexatious litigant" motion using the facts and stories (declarations) she had collected, along with her legal analysis. This incredibly time-intensive motion will effectively prevent the scammer from continuing to use lawsuits as a tool to bully unsophisticated consumers who complained about his business practices. The motion will be heard next week.

Zarah was an amazing asset to HERA this summer. We greatly appreciate Equal Justice America's support for her.

Sincerely,

A handwritten signature in black ink, appearing to read "Noah Zinner". The signature is fluid and cursive, with a prominent initial "N" and a long, sweeping tail.

Noah Zinner  
Senior Attorney