

August 6, 2018

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

Dear Mr. Ruben,

This summer, I clerked for Carla Sanchez-Adams at Texas RioGrande Legal Aid (TRLA). Ms. Sanchez-Adams leads the Survivor Centered Economic Advocacy Team for TRLA. The team helps victims of sexual assault, family violence and human trafficking deal with the economic difficulties that arise because of abuse and crime. Attorneys on the team help victims facing problems related to predatory lending, debt collection, credit reporting, denial of housing or employment because of background checks, federal tax liability, foreclosure, and a general lack of access to credit. I sought Ms. Sanchez-Adams out because these are the issues I am most passionate about, and my experience did not disappoint.

Before law school, I served as a financial educator, credit counselor, and tax preparer for low income individuals. At TRLA, I was able to work with this population on the same issues in new ways. I researched questions of law, interacted with clients, and drafted pleadings. Many of our clients were victims of identity theft in addition to other crimes. I worked with clients to access their credit reports and review the information with them. When we found incorrect information, I drafted dispute letters to have the information removed and or to lay the groundwork for future Fair Credit Reporting Act claims. I also interviewed clients and researched possible claims against predatory lenders. One older woman was scammed into buying five cars in one week by a salesman who used high-pressure sales tactics and falsified her income without her knowledge. Based on the client's information, I was able to draft a Deceptive

Trade Practices Act demand letter threatening claims of unconscionability, TILA violations, and fraud against the dealership and five auto lenders.

Ms. Sanchez-Adams is involved with policy reform efforts as well, and I had the opportunity to hear her speak at a Legal Aid for Survivors of Sexual Assault Conference and to attend a meeting of a coalition investigating coerced debt as a form of domestic abuse in Texas. The coalition includes University of Texas School of Law Professor Angela Littwin who I am a research assistant to. My time with Ms. Sanchez-Adams taught me an immense range of topics, from practical considerations of consumer protection litigation in state and federal court, to big-picture policy objectives in consumer protection.

In addition to working with Ms. Sanchez-Adams, I assisted Mandi Matlock on tax controversy cases for TRLA's Low Income Taxpayer Clinic. I used my knowledge of tax preparation to advocate for TRLA clients this summer. I helped one client, who was being audited by [the] IRS, file four years of taxes with correct business expenses and health insurance information, reducing his debt substantially. I also learned how to assist taxpayers who are unable to pay their tax debts by filing for Offers-in-Compromise and Currently-Not-Collectable status. I thoroughly enjoyed my experience at TRLA and I am grateful for the generous financial support of Equal Justice America. I look forward to continuing in this important work.

Sincerely,

Natalie Neill  
J.D. Candidate 2020  
The University of Texas School of Law

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

Dear Mr. Ruben,

My name is Carla Sanchez-Adams, and I am a managing attorney with Texas Rio Grande Legal Aid, Inc. I lead the Survivor Centered Economic Advocacy Team, and I was Natalie Neill's supervising attorney this past summer.

The Survivor Centered Economic Advocacy Team helps victims of sexual assault, family violence and human trafficking deal with the economic difficulties that arise because of abuse and crime. Attorneys on the team help victims facing problems related to predatory lending, debt collection, credit reporting, denial of housing or employment because of background checks, federal tax liability, foreclosure, and a general lack of access to credit. As an intern, Natalie researched questions of law, interacted with clients, and drafted pleadings. Natalie assisted clients in obtaining their credit reports, reviewed them with clients to identify incorrect information, and drafted dispute letters. She interviewed clients and researched available claims against identity thieves and predatory lenders. Although Natalie had only completed her first year of law school, she demonstrated a thorough understanding of consumer law and the financial industry in a way that is not common among most law students. It enabled her to take on more complex assignments and provide invaluable assistance to our team and our clients.

Natalie also assisted attorneys on the Texas Taxpayer Assistance Project, our in-house Low Income Taxpayer Clinic. Prior to her internship, Natalie managed a Volunteer Income Tax Assistance program, and she used her knowledge of tax preparation to advocate for our clients this summer. For example, she helped one client, who was being audited by IRS, file four years of taxes with correct business expenses and health insurance information, reducing his debt substantially.

It was a pleasure having Natalie intern with TRLA for summer 2018. If you have any questions, please feel free to contact me at [csanchez@trla.org](mailto:csanchez@trla.org), or by phone at (512) 374-2763.

Sincerely,

TEXAS RIOGRANDE LEGAL AID, INC.



Carla Sanchez-Adams  
Attorney at Law

