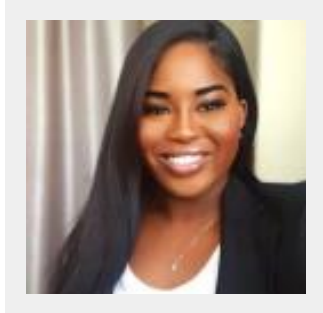




## Summer 2020 EJA Fellow:



**Name:** Abdiel Lewis

**Law School:** Santa Clara University School of Law

**Organization:** Public Counsel

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### Week of June 15<sup>th</sup>

This summer, I am an Equal Justice America (EJA) Fellow and a law clerk at Public Counsel's Consumer Rights and Economic Justice (CREJ) Project which focuses on a variety of complex consumer matters such as debt collection, student loan debt, foreclosure, real estate fraud, and fraud and unfair business practices targeted at low-income consumers within Los Angeles County. I've officially completed my third week at CREJ and it has been an exceptional experience thus far in the midst of these unprecedented times.

I am privileged to be working with brilliant attorneys who are deeply passionate about consumer rights. Within the past three weeks, the CREJ staff and attorneys have gone above and beyond to make sure that us law clerks are getting the most out of our summer clerkship even though much of our work is done remotely. Already, I am juggling 5-6 matters at a time, including completing intakes, assisting clients with answering post-judgment interrogatories, drafting demand letters, and writing analysis on privacy rights matters.

Along with Joanne (an EJA Fellow and a fellow CREJ summer law clerk), we've assisted one of our supervising attorneys and other consumer rights non-profits/orgs/coalitions with drafting comments to The California Department of Business Oversight to create more consumer-friendly regulations to the Property Assessed Clean Energy (PACE) Program that has affected many vulnerable, primarily elderly, consumers. This summer, I will be working on two long term projects, one on the applicability of Cal. Civ. Code §1632 on PACE contractual agreements and another with Joanne, creating a comprehensive triage tool to help homeowners affected by the COVID-19 crisis navigate through the complex loan pre and post forbearance options.

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### Week of July 6<sup>th</sup>

I've officially completed my fifth week at CREJ and it has been an exceptional experience thus far. Since my first EJA update, I've continued to work on intakes involving various consumer matters, juggling multiple cases at a time. I've worked on post-judgment interrogatories, and I am currently in the process of drafting a demand letter for an auto loan matter and drafting an Answer to debt collection complaint. I am exceptionally excited about the comprehensive triage tool that Joanne and I are working on that will assist homeowners affected by COVID-19



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navigate through the complex mortgage forbearance options for federally-backed and privately-backed mortgage loans. Additionally, PC has spearheaded a campaign to end and remedy the damaging effects the Property Assessed Clean Energy (PACE) Program has had on vulnerable Californians, in collaboration with various non-profit organization passionate about this issue.

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### **Week of July 27<sup>th</sup>**

The past ten weeks working in the Consumer Rights and Economic Justice (CREJ) Project has been a priceless learning experience. I've delved into various consumer law issues, including debt collection, student loan debt, automobile issues, PACE loan issues, and mortgage matters. I've juggled multiple individual cases, during which I've drafted demand letters, an interrogatory response, researched the applicability of the Translation Act (§1632) to the PACE program prior to 2019 and created a triage tool to assist homeowners affected by COVID-19.

At the conclusion of my time with the office, I was humbly awarded Public Counsel's Grunfeld/Regan Public Interest Award by former President & CEO of Public Counsel, Dan Grunfeld, and his wife, Colleen Regan. Such recognition is a confirmation of my decision to go to law school and to continue on the consumer law path.

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### **Week of August 10<sup>th</sup>**

Everyone deserves to live the quintessential "American dream," encompassing the ability to purchase a home, be debt-free or at least have the ability to pay off one's debt and live comfortably. Sadly, that dream is afforded to the few and the many continue to live the American struggle.

Consumer protection and economic justice, specifically for indigent individuals, is an area of the law in which I am passionate about because issues dealing with debt, student loans, foreclosure, and bankruptcy have devastating domino effects. Financial insecurity is a catalyst for education barriers, job immobility, and homelessness. Consequentially, the effects of financial insecurity trigger psychological issues such as anxiety and depression. Consumer rights and economic justice matters affect society in a plethora of ways and representation in this area of the law is imperative.

One of the many great things about being an Equal Justice America Fellow is getting the opportunity to deeply reflect on the work I've done at Public Counsel this summer. Playing a small role in assisting individuals within my community regain a modicum of financial agency was very rewarding. This experience solidified my reason for coming to law school and continuing on my consumer law journey.

A statement from Bryan Stevenson, a social justice activist and civil rights attorney, that has really stuck with me especially during my internship this summer is: "The opposite of poverty isn't wealth. It's justice". Public Counsel's CREJ Project has embodied this in its mission by ensuring and advocating for the rights of consumers who have been victims of unfair and deceptive business practices mainly due to situations connected to their financial circumstances. I am glad to have been a part of that mission.