

Dear Dan Ruben,

I first want to thank you for accepting me into your Summer Corps Program this year. This fellowship experience, due to a two-hour daily commute, would not have been possible for me without this award. So thank you for making it possible for me to have the amazing experience that I had with Blue Ridge Legal Services this summer in Harrisonburg, Virginia. This summer I worked alongside my supervisor primarily in the area of consumer law. I helped serve clients that were burdened with credit cards debt, overwhelmed by unlawful payday loans with interest rates reaching 500%, clients facing wage garnishments, and clients who had lost their homes as a result of predatory mortgage modification practices. Many of these clients also had disabilities and legal aid was their only resource for help. The clients that I served that were the most rewarding for me were the ones that had been targeted by the adverse party, specifically because of their low-income status or disability under the perception that these people were less likely to be able to seek or afford legal counsel due to their financial or mental status. It was wonderful being able to help these people obtain equal justice under the law despite their disadvantages.

I spent a significant amount of time doing research on the issue of escrow for a client who had become a victim of a mortgage modification scam that targeted low-income individuals. My research significantly strengthened our case against the adverse party. I met this client for the first time in court after having spent a significant amount of time researching the merits of our legal position on his case and I became inspired to do everything I could to help him. He was angry, frustrated, and had lost his home as a result of this scam. As a result, he was left on the streets with his two children barely scraping by and now living in a rental unit. He was very thin and had visibly suffered incredibly, both physically and emotionally, from having lost his house. Putting a face behind the case that I had worked on for several weeks was incredibly rewarding for me.

Speaking to clients and listening the stories of clients as they described them over the phone to my supervisor was also an incredibly rewarding experience for me. Our clients were extremely grateful for the help we had given them and I was humbled to be able to help them during some of the most vulnerable moments of their lives. One client had a husband who had recently died and wanted to keep the furniture that she had bought for their home together as a memory of him. Our client's deceased husband's children (who he had with another lady) wanted to take her furniture and all of the things that reminded her of him from her home. The client's legal issue was proving that the furniture belonged to her and not her husband and his children. The client called our office each day crying and pleading that we help her protect the only things that she had left as a memory of her husband. We helped the client gather documents to show that she had personally paid for the furniture that she wanted to keep making her the rightful owner, and referred her to a therapist to help her cope with the loss of her husband. I enjoyed putting packages together with resources and legal advice for our clients and mailing them out to their homes. The thought that people like this woman, who were in dire need of our services, would be getting information from me that would give them a chance to obtain equal justice under the law fueled my desire to work tirelessly for them each and every day.

A challenge of working at a legal aid that I learned about through this experience is explaining the law to our clients in a way that they can understand it. A crucial aspect of legal counsel in a legal office is explaining all the options that our client has and the costs and benefits of each in a way that they can understand it. We had a meeting in person in our office with one client whose husband was convinced that our client's landlord, who she had signed a rent to own agreement with on a trailer that was severely uninhabitable, was a crook who was out to steal their money. Throughout the initial stages of the case my supervisor and I had been informed that the unit was without title and therefore could not be legally sold to our client. We had meetings over the phone and in person with the client explaining to them that if this was the case we had a strong case against them. Later on the opposing party had claimed that they had title and provided us with the document of title. We had a meeting with our client explaining to her that while this did not completely destroy her case, because we are not sure whether the title belonged specifically to her property (the same landlord was involved in the same type of case with the client of another attorney who informed us that in that case the landlord had provided a title but the title did not belong to the client's property), we would need to proceed with caution and there may be a greater chance that we could lose in court. The client and her husband became frustrated and thought that regardless of whether or not the landlord had title the landlord was a crook and had done something that was not right. They argued and argued about how they thought they would win in court just because they felt that their situation was unfair. I advised my supervising attorney that perhaps we should ask them what it is that they want. What their goals are to get out of their current situation and then weigh the options with that goal in mind, that way we take the focus away from what is right or wrong on the landlord's part, and put the focus more on how we can best maximize the chances that we can get an outcome that our client would be happy with. My supervising attorney thought this was a great idea and applied my suggested approach. This structured pros and cons analysis of options, bringing the conversation back to how we could accomplish their goals based on the information we have on their case right now, helped our client and her husband stay focused on how to proceed as the next step in a way that is most beneficial for them instead of how bad or awful the adverse party appears to be. Seeing how effective the results of my approach were in achieving this outcome was extremely rewarding for me, and has led me to believe that I could do a great job counseling legal aid clients as a future legal aid attorney.

Overall, this experience really helped me to discover the areas of law that I am interested in and there is no question that I will pursue cases as a legal aid attorney or pro-bono attorney in the future and will continue to pursue consumer law as a possible specialty. This experience really opened my eyes to the benefits of having a career in legal aid and I thank you greatly for the experience.

Sincerely,

Panagiota Kalamaras
University of Richmond

