

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

August 10, 2011

Dear Mr. Ruben:

My fellowship in the Consumer Rights Unit at Greater Boston Legal Services this summer has been a wonderful learning experience. The mission of the Consumer Rights Unit is to represent and advocate on behalf of low-income clients who are facing consumer problems. As a result of the devastating impact of the foreclosure crisis on low-income homeowners and communities of color, the Consumer Rights Unit has primarily focused on issues related to the foreclosure crisis. Therefore, I spent much of my summer helping low income homeowners obtain modifications on their loans, apply for government aid programs and fight in the courts and the MCAD to maintain ownership of their homes.

The most rewarding work was the direct client service where we helped clients by obtaining loan modifications through the Home Affordable Modification Program (HAMP) or through litigation with the banks that forced them to modify the principal and interest rates on the sub-prime loans. I had one client that came to the office after we obtained her a temporary HAMP modification who was literally beaming because she was so happy to obtain a rate that she could afford.

I did realize that I enjoyed the litigation side of the work a bit more than the straight HAMP modifications. The banks and mortgage brokerage firms have taken some really horrible actions against particularly vulnerable people. Throughout these cases, I had the opportunity to perform detailed legal research, draft briefs and participate in discovery as a true member of the team. For one client we were able to leverage these despicable actions into a reduction in the principal of her mortgage as well as a fixed term. These are results that do not happen until the opposing parties are pushed into the corner by litigation and good legal maneuvering.

This realization has made me even more committed to a career in public interest law. I truly appreciate Equal Justice America's mission. Without this funding, I would not have been able to do this fellowship and discover a true passion for litigating on behalf of clients who may not otherwise be able to obtain counsel. Thank you very much for this opportunity.

Thank you again,

Alexis E. Applegate
Boston College Law School
Class of 2013



GREATER BOSTON
LEGAL SERVICES
...and justice for all

August 12, 2011

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

Dear Mr. Ruben:

This summer we had the pleasure of working with Alexis Applegate in the Consumer Rights Unit at Greater Boston Legal Services. Our unit primarily focuses on helping low-income homeowners retain their homes through a combination of mortgage modification negotiations, and litigation. Overall, Alexis was an invaluable member of our very small unit, always showing initiative and enthusiasm about her assignments.

Throughout this summer, she exhibited a strong commitment to helping our clients to retain homeownership. When Alexis started this summer, she was unfamiliar with many aspects of our work. However, she quickly learned and excelled, often asking intelligent and thoughtful questions. In particular, Alexis helped us analyze the requirements for the Emergency Home Loan Program (“EHLPP”), a program designed to help unemployed or underemployed homeowners pay their mortgages while they seek new employment. Alexis quickly created materials to distribute to local housing counselors and also helped our existing clients to complete applications for EHLPP funds. Alexis even volunteered to attend meetings after work hours to further assist our outreach and education efforts around the EHLPP program.

Alexis assisted Consumer Rights Unit attorneys with legal research and writing on two separate matters involving motions to dismiss. Alexis helped us research complicated issues relating to the statute of limitations, specifically the doctrines of equitable estoppel, equitable tolling, the discovery rule, fraudulent concealment, and continuing violations. She quickly became an expert and could verbally explain the different doctrines and cases with apparent ease. Overall, her work product was excellent, evidencing strong research and writing skills.

Alexis also assisted attorneys with discovery issues in another large litigation case. Alexis helped review hundreds of pages of documents produced by the parties and identified documents favorable to our client. She was able to present her findings verbally and in clearly drafted spreadsheets. She is extremely detail oriented and was an active participant in the discovery process, using her prior experience as a litigation paralegal to excel.

Alexis Applegate
Summer Fellow - 2011
Page 2

Overall, it was a pleasure to work with Alexis and I would be happy to work with her again. She is intelligent and enthusiastic. I am confident Alexis will be an excellent attorney.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Nadine Cohen', with a long horizontal flourish extending to the right.

Nadine Cohen
Managing Attorney
Consumer Rights Unit
197 Friend Street
Boston, MA 02114
ncohen@gbls.org
(617) 603-1734