

August 31, 2017

Dan Ruben  
Executive Director  
Equal Justice America  
Building II, Suite 204  
13540 East Boundary Road  
Midlothian, VA 23122

Dear Mr. Ruben:

I am writing to thank you for the Equal Justice America fellowship that allowed me to work at Philadelphia Legal Assistance (PLA) this summer. During the course of my ten weeks at PLA, I developed new skills, solidified my commitment to practicing public interest law after graduation, and—most importantly—worked with colleagues and supervisors to provide critical legal representation to PLA's clients at what were often very difficult times in their lives.

I worked in PLA's Consumer Housing Unit (CHU). The CHU's mission is to keep clients in their homes. Since the start of the foreclosure crisis, the Unit has focused on saving homes from foreclosure by defending mortgage foreclosure cases and filing Chapter 13 bankruptcies on behalf of clients. More recently, the Unit has become involved in defending clients in property tax foreclosure actions brought by the City of Philadelphia. Without legal help, many of the CHU's clients would become homeless.

I had the good fortune to work with many low-income Philadelphians. A client I'll call John was one of them. John called PLA's intake hotline after he received a notice from the Common Pleas Court informing him that default judgment in his mortgage foreclosure case would be entered against him if he did not respond within ten days. After the default judgment, his house, where he lived with his wife and young child, would be sold at sheriff's sale.

Working with my supervisor, I identified a defect in the foreclosure complaint in John's case. After meeting with John to discuss the case, I drafted preliminary objections to the complaint and helped him file them with the court. The filing ended the threat of default judgment and bought John valuable time to prepare his defense. Shortly after the filing, the plaintiff lender agreed to a conciliation conference through the city's Mortgage Foreclosure Diversion Program that would possibly afford John the opportunity to work out a payment plan that would allow him and his family to stay in their home.

Working with John and other clients like him reinforced my desire to do work in the public interest. While almost all of the CHU's clients are resourceful and determined people, without access to legal advice and representation, they are at a significant disadvantage relative to banks, mortgage companies, or the city. It was a privilege to help even the playing field for them and to work toward realizing our legal system's founding ideal of equal justice for all.

Sincerely,

Guy Marinari  
Temple University Beasley School of Law  
Class of 2018