

## Our World Debut!

*Kinda feels like Neil Armstrong on the moon.*

You hold in your hands a piece of history: the very first newsletter published by the Northwest Consumer Law Center! That's a long name and this newsletter is short, so let's call ourselves "NWCLC" from now on, okay? Anywho, NWCLC opened its doors on January 1<sup>st</sup>, 2013, thanks to a bit of good fortune and a lot of hard work. The good fortune was a piece of the multi-state attorneys' general class action set-

tlement with the top five mortgage loan servicers. The hard work was the blood, sweat, and tears of a small group of tireless consumer lawyers, including Melissa Huelsman, David Leen and Sheila O'Sullivan. Read on for more details about NWCLC and a couple of juicy stories of successful consumer advocacy by our scrappy crew of staff attorneys. Oh, and there's a donation envelope in here, too. Hint, hint...

## What Does NWCLC Do?

*Bankruptcy and Foreclosure Help for Washingtonians*

We at NWCLC make no small plans. We're looking to become the definitive resource for consumer lawyers all across Washington by way of education, consultation, and key data collection. We're starting this epic journey as a consumer law firm. In one year alone, we've

served over 400 past and current clients with Chapter 7 and 13 bankruptcy; foreclosure mediation; mortgage loan modification; student loans; and more. **Our Chapter 7 bankruptcy clients have been rescued from over \$3.1 million in debt!** Our condolences to Capital One.

## In the E.R. Foreclosure Room

*Tales of Consumer Victories*  
by Nathan A. Quigley,  
Staff Attorney

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A homeowner we'll call "Steve" phoned NWCLC at 4:00 PM on a Thursday. Steve had been looking for work for a year and finally found a stable job, but in the process he had racked up serious debt and fallen behind on his mortgage. His home was scheduled to be sold off in foreclosure at 10:00 the next morning. NWCLC filed an emergency Chapter 7 Bankruptcy just after midnight to stop the foreclosure sale. NWCLC then prepared and submitted an application for loan modification on Steve's behalf. The mortgage servicer stopped the foreclosure and, after our legal team went after them, gave Steve the permanent loan modification he was entitled to.

# From the Brink of Homelessness to a Free House

*Tales of Consumer Victories by Audrey L. Udashen, Staff Attorney*

A married couple from Eastern Washington whom we'll call "Bill and Nancy Doe" contacted NWCLC after they had already technically lost the home their family had built and lived in for over thirty years. The year before, Bill suffered a loss of income, and the Does fell behind on their mortgage payments. Their loan servicer, whom we'll call "Acme Servicing," had scheduled a foreclosure sale. The Does had applied for a loan modification with Acme Ser-

vic-ing, but as many servicers are known to do, Acme had strung them along with claims of missing paperwork and requests to re-submit documents, only to proceed with the foreclosure sale they promised would not happen. NWCLC filed a lawsuit against Acme, alleging violations of the Home Affordable Modification Program, violations of the National Mortgage Settlement, violations of the Washington Consumer Protection Act, promissory

estoppel, equitable estoppel, negligent misrepresentation, negligence, wrongful foreclosure, infliction of physical and emotional distress, and wrongful sale of the Does' home. Acme agreed to a mediation with the Does, at which they agreed to give them back their home and forgive the entire mortgage – effectively, a free house for Bill, Nancy, and their kids! Acme also agreed to cover NWCLC's attorney fees. Now *that's* some quality fundraising.

The Northwest Consumer Law Center  
520 East Denny Way  
Seattle, Washington 98122  
[www.nwclc.org](http://www.nwclc.org)

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