



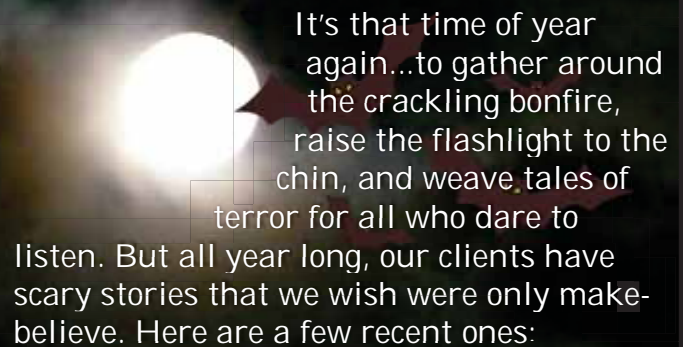
Sheila O'Sullivan
Executive Director

An Autumn Bounty of Consumer Advocacy

After one of our most wonderful summers ever, it is nice to welcome a beautiful Seattle Fall. We at NWCLC are especially enthusiastic as we also welcome changes in our funding and program. We are the very happy and proud recipient of a \$1 million grant from the Attorney General's Standard & Poor settlement. This grant provides a welcome financial boost as it allows us to continue our good work helping consumers in need. It also allows us to expand the scope of our work beyond foreclosure issues. Our new staff attorneys, Erin Lane and Amanda Martin, will be continuing the great foreclosure defense work we have done and broadening our work to include other consumer issues such as auto fraud, unfair debt collection, credit reporting errors, student loans and bankruptcy.

At this critical juncture in consumer history when unfair mandatory arbitration clauses are being brought to the forefront and now face powerful opposition by the Consumer Financial Protection Bureau, student loans have reached a crisis of epic proportions, student loan servicers continue to mislead borrowers and fail or refuse to inform borrowers of affordable repayment options and mortgage servicers continue to refuse borrowers modifications they are qualified for and entitled to. NWCLC is pleased to stand ready and willing to provide the relief and representation needed by so many low and moderate income Washington consumers.

NWCLC Halloween Special: TERRIFYING BUT TRUE



It's that time of year again...to gather around the crackling bonfire, raise the flashlight to the chin, and weave tales of terror for all who dare to listen. But all year long, our clients have scary stories that we wish were only make-believe. Here are a few recent ones:

A grandmother lived in a mobile home she bought with cash. One day a man knocked on the door saying, "I just bought this place; mind if I come in and have a look?" Nobody told her there had been a property tax foreclosure. She now had two weeks to pack up her entire life and get out.

A woman's ex husband took his dead cat to get cremated, but never paid off the credit card bill. Now it haunts her credit rating.

A man served his country in the military, then his community as a fire fighter. His career was cut short when he was hit by a car. Soon after, he was shot while trying to protect a family member. Even with all that, his student loan lender denied mercy.

Thank you for helping make our clients' lives less scary. We wish you a safe holiday season.



Meet our **Newest** Champions for Consumers



Erin Lane, Senior Staff Attorney, has over eight years' experience doing bankruptcy and other law. She hit the ground running with us last July and has already achieved great outcomes for our clients.



Amanda Martin, Staff Attorney and former legal intern, knew early in her career that she wanted to commit her law practice to work on the side of consumers and to increase access to justice.



Guy Beckett joined our Board of Directors last June. A skilled and impactful litigator for consumers since 1985, he had already been a powerful ally to NWCLC by lending his expertise to our cases.



Brian Rowe is a lawyer, law school professor, technology expert, and manager of the National Technology Assistance Project. He stepped up to join our Board of Directors earlier this year.

The Northwest Consumer Law Center zealously advocates, litigates, and promotes access to justice for low and moderate income clients, and through its education programs, empowers consumers with the knowledge and resources to protect their rights.

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Another Home Saved by Mediation

Carole,* a single mother of two children, had suffered numerous financial setbacks. Her income had been greatly reduced—yet another victim of the Financial Crisis. Then domestic abuse compelled her to separate from the children's father, exchanging safety for his support of the household. To top it all off, her property taxes skyrocketed. She was on the brink of losing her home in foreclosure when she came to see us.



We stopped the foreclosure by requesting FFA

Mediation. Due to her mortgage being sold to another company, scheduling difficulties, and other complications, the process dragged out for a while. But Carole hung in there with us. She got multiple jobs and worked 12-hour days to dig herself out of debt, caring for her kids the whole time.

Eventually her new mortgage company offered her a loan modification with a new payment amount that was very affordable. Thanks to the FFA mediation program, Carole and her two children won't have to endure the stress and fear of losing their home any longer.

* Names have been changed to protect the privacy of our clients.
Photo by Ernest James; for more info, visit nwclc.org/content-licensing



Sign Up for Consumer CLE's

We need partners in this work! Since we opened our doors in January 2013 we have served more than 2100 Washington State consumers. But we have also had to turn away many hundreds we did not have the capacity to serve. To help expand the number of civil legal aid as well as for-profit attorneys able to handle consumer financial issues, we have begun providing continuing legal education courses (CLE's) on topics such as loan modification, stopping wrongful foreclosures, and fighting abusive debt collection. If you are an attorney or other consumer advocate and are interested in attending an upcoming CLE, connect with us through the web at: www.nwclc.org/get-involved/join-our-email-list/ ...and look for your invitation to our Consumer Intensive to be offered in March 2016!



Above: attorney Chris Green (center) leads a presentation on the Fair Credit Reporting Act. Below: attorney Peter Maier (top left) discusses automobile loan fraud cases.



Attendees at the 2015 Seattle-King County Resource Day spoke with NWCLC staff members Amanda Martin (top) and Noah Samuels (right) to get information and referral resources and learn about NWCLC's services.



Opening Doors to Justice

Recent studies show consumer finance is second only to health care in terms of civil legal help needed by low-income households in Washington.* Yet, 65% of those households do not even try to get legal help.* That is why we are ramping up our efforts to reach out to underserved communities and help people access legal

help. Last August we staffed a booth at the Seattle-King County Resource Day in the South Seattle neighborhood, where residents had questions about identity theft, bankruptcy, foreclosure, and other consumer matters.

* See <http://oda.wa.gov/wp-content/uploads/2015/06/CLNS14-Executive-Report-05-28-2015-FINAL1.pdf>



Thanks to Donors like You!

We are proud of the consumer victories made possible by your support.

Rena* filed a Chapter 13 Bankruptcy by herself to stop a crippling \$1,000-per-month wage garnishment for debts incurred after major surgery. Her case was about to be dismissed when she found us. We filed amended forms, allowing her continued legal protection and a payment plan for her debts. Tara's* parents speak limited English and her

father is in the hospital with a stroke. Their home is in foreclosure, but they couldn't understand the notices explaining their rights to FFA Mediation. Fortunately, Tara called us for help. We have started the mediation process, giving them a chance to save their home.

The day after Marlene* drove the car off the dealer's lot, it made loud banging noises and broke down in the middle of the freeway. And that was only the beginning of the dealer's shady behavior. But Marlene doesn't have to just give up and walk away, unable to afford an attorney to fight for her. We are here to help.

These are just a few recent instances where, because you care, consumers have hope for justice.

SAVE
THE
DATE



#GIVINGTUESDAY

DECEMBER 1

You know about "Black Friday." You probably know about "Cyber Tuesday." A few years ago a great idea came up: there should be a day around the holidays that is not about getting, but about giving.

You get our newsletter because you care about your community. So we invite you, on the first Tuesday after Thanksgiving, to join us in the celebration of this special day.

Spread the word online, using the hashtag in your posts. Make a note on **December 1st** on your calendar to show your support for consumer justice by visiting nwclc.org and clicking "Contribute Now" at the top.

Washington Consumer Rights Report

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