

Consumer Impact

NCLC and Countryman Award Winner Rick Feferman Seek Justice for Native Americans

Your support gets results!

Where poverty exists, financial predators and scam artists abound. Recently, NCLC's advocacy has involved attorney Charles Delbaum in class action litigation on behalf of residents of the Navajo Nation, a Native American-governed territory spanning three states and more than 27,000 miles. More than 40% of the Nation's residents live below the poverty level.

Payday lenders, pawn shops, scam auto dealers – all set up shop in communities where residents are desperately poor and financially unsophisticated. In border towns of the Navajo Nation such as Gallup and Farmington, NM, reputable financial services are hard to find. “Many of our clients – and most Native Americans – are unbanked,” says Delbaum.

Albuquerque attorney (and 2013 Vern Countryman award winner) Rick Feferman has represented low-income consumers in the Southwest for more than 35 years, and was appalled to discover that companies offering refund anticipation loans (RALs) to Navajo members were violating the Truth in Lending Act, federal law for nearly 50 years. “They weren't disclosing terms; they were using vague, conditional language; they were hiding fees,” he explains.

Working Poor Preyed Upon

The Navajo people ripped off by such lenders are the working poor – silversmiths, weavers, and employees in low-paying

jobs with the tribe. Their incomes are low enough to qualify them for the Earned Income Tax Credit, which can provide them with a lump sum of up to \$6,000, funds intended to help poor families survive. Yet, as Feferman observes, “When poor people come into money, everyone wants a piece of it.”

Coordinating with tax preparation companies, lenders making RALs charge fees for preparing returns, advance funds at high interest rates, and compel their clients to pay interest for several months, even though the loan is often paid off in just weeks, when the client's tax refund arrives. In the case of *Chester v. Tancorde Finance*, litigation resulted in a substantial settlement that was distributed among 10,000 members of the Navajo tribe.

“Many of our clients – and most Native Americans – are unbanked.”

– Charles Delbaum

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Shiprock, New Mexico on the Navajo Nation



SHUTTERSTOCK



Countryman Winner Lorry Brown Fights for Low-Income Homeowners

During the Great Recession, as millions of low-income Americans lost their homes because of predatory lending practices, Michigan attorney **Lorry Brown** worked tirelessly so that distressed homeowners could get a fair deal. Brown brought housing counselors and lawyers together to advocate for those who needed representation.

Fighting for Justice

For her exceptional advocacy, Lorry Brown was the 2015 recipient of the Vern Countryman Consumer Law Award, presented each year to a legal services or other public interest attorney whose special contributions to the practice of consumer

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Consumer Impact

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A Note From the Executive Director

Dear Friends:

It's an honor to write to you for the first time as Executive Director of NCLC. We all miss Will Ogburn, and I feel privileged to succeed such a principled and exceptional leader.

I joined NCLC 18 years ago to help fight economic injustice, and I've seen the very real impact of our advocacy on the lives of low-income people. But as I assume my new role, it seems that our society is more plagued by economic unfairness and inequality than ever before. Too many people, disproportionately those in communities of color, lack access to consumer financial products and are targeted by unscrupulous businesses.

Rest assured that NCLC will continue to fight for the rights of low-income families, and to work closely with the heroic attorneys who represent struggling consumers. Our cover story describes NCLC's role in litigation on behalf of residents of the Navajo Nation, frequent targets of predatory lenders and scam artists. The expertise of our advocates allows us to take on fights like this one and win.

Thank you for your tireless work on behalf of low-income consumers, as well as for your support of NCLC. As you read this issue, I know you'll be impressed with the impact of our shared advocacy.

Our work is made possible because of supporters like you. Individual gifts enable us to carry out our work on behalf of consumers each and every year. Cy pres awards, whether large or small, arrive after years of hard work by consumer lawyers, and give extraordinary boosts to our efforts fighting for a just marketplace. Thank you.

Sincerely,

Rich Dubois

"Of all the organizations I have watched over the past half century, yours stands out for effectiveness, thoroughness, professionalism, and imagination."

– James F. Flug, Adjunct Professor,
American University Washington School of Law,
former Chief Counsel to Senator Edward Kennedy



Congresswoman Tammy Duckworth (D-Illinois) addresses conference attendees

Support our work at nclc.org



and **Roger Heller**, a partner in the San Francisco office of Lief Cabraser Heimann & Bernstein, LLP. To read more about their cases, visit our website at nclc.org/about-us/rising-star-award.html.

Two raffles were held at the CRLC for those who filled out conference evaluation forms, which help us make the conference better every year. Congratulations to Diane Johnston, staff attorney and Kirkland & Ellis Fellow, Domestic Violence Consumer Advocacy Project, Kew Gardens, NY, who won a tuition scholarship to the 2016 CRLC!



And congratulations to **Emily Farley**, former Elder Law Project director at the Community Legal Aid Society in Dover, Delaware, and now Deputy Attorney General at the Delaware Department of Justice, who was the very happy winner of an iPad Mini!

2015 CRLC Highlights

The 24th Consumer Rights Litigation Conference was bittersweet, as NCLC honored **Will Ogburn** for his many decades of dedicated service to consumer law and low-income consumers. Conference attendees enjoyed a video message from Senator Elizabeth Warren, speeches by Mike Ferry and Elizabeth Cabraser, chairs of NCLC's Board of Directors and Partners Council, and remarks by the honoree himself!



Also at the CRLC, NCLC's Partners Council presented the first annual Rising Star Award to two attorneys (in practice for 15 years or less) who made major contributions to consumer law within the past two years by trying or settling a case of great success and significance. This year's winners were

Max Weinstein, Chief of the Consumer Protection Division in the office of the Massachusetts Attorney General,



The Arbitration Claws perform at the CRLC Welcome Reception.



Sarah Eli Mattern

Scholarship Recipient Thanks Donor

Thank you for generously sponsoring the attendance of a public service attorney to the Fair Debt Conference. Without your generous donation, I do not believe I would be attending. The information provided at the conference will be crucial to the effective representation of my indigent clients.

Sincerely,
Sarah Eli Mattern, staff attorney
Brevard County Legal Aid
Rockledge, FL

Legal Services budgets are always tight, and many legal aid attorneys could benefit enormously from attending an NCLC conference. Please consider funding a scholarship for our next conference!

ALL PHOTOS: HILMY PRODUCTIONS

Cy Pres Awards Fuel NCLC's Advocacy

We thank the attorneys who work so hard on behalf of their clients but also help NCLC continue our work. Please consider NCLC for unclaimed funds from settlements.



Richard Shevitz

Jamila Swift et al. v. DirectBuy, Inc. Attorneys: Richard Shevitz and Lawrence Eigel.

This class action lawsuit was brought against DirectBuy, which allows consumers to purchase products after buying an annual membership. Plaintiffs initiated class action litigation challenging DirectBuy's marketing practices. A



Lawrence Eigel

\$1.9 million settlement fund was paid for by the DirectBuy defendants, and settlement funds left unclaimed were directed to a cy pres award. NCLC was chosen as a recipient due to our history of working for consumer protection and opposing unfair and deceptive acts and practices.



William E. Kennedy

Barnes v. American Residential Services, LLC, et al., Attorneys: William E. Kennedy and Tavy A. Dumont. The action was brought against a nationwide plumbing company to challenge several deceptive sales representations and practices involving water treatment



Tavy A. Dumont

devices. The class settlement resulted in the direct payment of \$7.52 million to class members. Furthermore, a subclass consisting of purchasers of water treatment devices was granted the right to rescind their transactions, resulting in an additional \$1.2 million returned to consumers. Finally, the defendant agreed to a stipulated injunction prohibiting several unfair sales practices in the future. The plaintiffs' attorneys were pleased to direct cy pres funds to NCLC "due to the great work they do on behalf of consumers."

Jonsson v. USCB, Inc. Attorneys: Lance Raphael, Dan Marovitch, Amir Goldstein, and Stacy Bardo. Plaintiff Brenda Jonsson filed a class action against defendant USCB, Inc. after she received multiple autodialed calls (without consent) to her cell phone seeking to collect another person's debt, a violation of the Telephone Consumer Protection Act (TCPA). A class action settlement was reached,

and NCLC was recommended as the cy pres recipient because of our work on behalf of consumers, particularly our contributions to the FCC on its TCPA rule-making.

Jones et al v. Genus Credit Management Corp. et al. Attorneys G. Oliver Koppell, Joseph S. Tusa, John F. Duane, and Daniel F. Schreck. This action was brought on behalf of more than 400,000 consumers against an affiliated group of credit counseling agencies that violated the Credit Repair Organizations Act. To attract customers, the agencies failed to give legally mandated disclosures to prospective customers and made false claims. Settlements were reached with some participating agencies, but a full arbitration proceeding resulted in close to \$2 million in punitive damages. A cy pres was directed to NCLC in recognition of our advocacy on behalf of consumers.



G. Oliver Koppell



Joseph S. Tusa



John F. Duane



Daniel F. Schreck

Cy Pres Donors August 2015 – February 2016

Many thanks to the following individuals and firms who have directed recent cy pres and other court awards to NCLC, allowing us to have greater impact through our shared work. Watch a brief video about NCLC and cy pres awards at vimeo.com/118921026.

David M. Arbogast
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Garrett Smith
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Joseph Tusa
David Vendler
David Weisberg
Joseph Winters
Melissa Wolchansky
Joel E. Wooten
Matt Zevin

Graham v. Capital One. Attorneys: Derek Emge, Suzanne Emge, and Matt Zevin. This consumer class action was brought under the California Unfair Competition Law and the Truth in Lending Act. Graham alleged that Capital One marketed a co-branded credit card through Best Buy, falsely promoting it as having no annual fees. Capital One agreed to pay cardholders back all improperly charged annual fees, as well as interest charged on any failure to pay those fees as well as payment of an additional \$460,000. NCLC was chosen as a cy pres recipient due to our long, consistent, and proven record of advocating for and protecting consumer rights.



Derek Emge



Suzanne Emge



Matt Zevin

Your Gifts Fund NCLC Survey on Availability of Debt Defense for Consumers

Debt collectors make contact with U.S. consumers more than a billion times per year. Millions of debts result in litigation, and most end in default judgments against struggling consumers.

The gargantuan debt collection industry is unfortunately rife with abusive and deceptive practices. Late in 2015, the Federal Trade Commission joined with other federal and state agencies to bring charges against several debt collectors for illegal tactics, such as making harassing phone calls and phony threats of wage garnishment, lawsuits, and even arrest. Some firms

Some firms have been charged with attempting to collect “phantom” debts from consumers who they knew did not owe money.

have been charged with attempting to collect “phantom” debts from consumers who they knew did not owe money. Recognizing a clear need for consumer protection,

NCLC recently conducted a nationwide survey to determine what consumer debt defense services are available to low-income consumers and elders through legal services programs, non-profits, and law school clinics. 64 organizations responded, and survey results indicate that:

- **92%** of the organizations surveyed provide full representation and **67%** provided limited representation to clients being sued for a consumer debt
- **56%** of respondents bring affirmative cases in state or federal court, while **79%** bring counterclaims
- **91%** of respondents provide some type of assistance to consumers with debt pre-litigation and **100%** of respondents provide post-judgment legal services
- **59%** of respondents provide full representation in Chapter 7 bankruptcy, **32%** provided full representation in Chapter 13 bankruptcy, and **31%** respondents provided no bankruptcy services at all

Survey results will be included in a forthcoming NCLC report that we hope will assist organizations looking to start or expand debt defense programs. With the support of our donors, NCLC continues to advocate for consumer protections at the state and federal level.



Fight for Low-Income Homeowners...

continued from page 1

law have strengthened and affirmed the rights of low-income Americans.

The managing attorney and statewide consumer law specialist at the Michigan Poverty Law Program (MPLP) since 2001, Brown has devoted her career to helping vulnerable consumers. In 2008, MPLP created the Michigan Foreclosure Prevention Program, which she has led ever since. “Our community of consumer advocates fights David and Goliath battles against big businesses, banks, and unscrupulous companies, all on behalf of everyday people who are just trying to survive,” says Brown.

Michigan’s Desperate Struggle

Michigan was hit hard by the foreclosure crisis. For several years, the city of Detroit had the highest repossession rate for a major city in the US. Once prosperous neighborhoods were decimated, as foreclosed homes created urban blight and declining property values. Life savings were eroded, particularly in communities of color, where subprime loans had been aggressively sold.

But Lorry Brown fought back. In addition to her statewide responsibilities, Brown became personally involved in and successfully litigated individual consumer cases. Those who know Brown describe her as soft spoken, yet tenacious – the epitome of quiet strength. “Lorry has been at the center of every positive development in the foreclosure area since 2008,” says Bob Gillett, executive director of the Michigan Advocacy Program.

Grateful for Support of Her Colleagues

According to Brown, “It’s honor enough for me to simply be a part of this impressive group. To receive the Vern Countryman Award is overwhelming, and I am supremely grateful.”

We at NCLC are grateful for Lorry’s advocacy, and proud to honor her with the 2015 Vern Countryman Award.

Gratitude for NCLC's First Legacy Gift

Robert Goldstein Supported NCLC's Fight for Low-Income Consumers

In past issues, some of our friends and supporters have explained how and why they are including NCLC in their estate plans.

Recently, we were honored to receive NCLC's very first planned gift, a bequest of \$25,000 from the estate of Robert Goldstein, who died in May 2015 after a brief illness. Bob Goldstein's widow, Anna Mantell, explained why Bob valued NCLC's work: "Bob started his professional career with the Legal Aid Society in Oakland, California, where he quickly learned that dealing with the complexities of large, profit-driven corporations was a fight the average person could not win alone."

Bob devoted his career to fighting for consumer rights, eventually leaving Legal Aid and opening his own office. Particularly incensed by banking rules which he saw as predatory, according to Anna, "Bob took on the banks and fought long and hard to bring them to justice in the courtroom. When Bob and I married 35 years ago, he thought that we would never be able to get a mortgage to buy a house, since his name was so infamous in the banking community!"

As the years passed, Bob realized that the problems, and the attempts at

solutions, were too vast for a sole practitioner to take on alone. He turned to NCLC, says Anna, "as a beacon of hope for carrying on the good fight."

During his life, Bob Goldstein directed cy pres awards to NCLC after hard won court victories. In his will, Bob provided generous financial assistance

so that NCLC can continue to do the right thing for so many people.

We are grateful to Robert Goldstein for remembering NCLC in his will. Our critical work on behalf of low-income consumers continues, and his work lives on through NCLC.

Legacy Society

NCLC established a legacy society to ensure that our advocacy will

continue in the future. Don't assume that only wealthy people make planned gifts, and that only six or seven figure gifts have an impact. In fact, every gift, of every size, helps to fuel our advocacy.

Friends of NCLC can make a planned gift through a will, retirement plan, or life insurance policy. To become a founding member of NCLC's Legacy Society, please let us know of your intent to include NCLC in an estate plan by December 31, 2016. Contact Rich Dubois at rdubois@nclc.org.



Why Consider a Planned Gift to NCLC?

- It's easy!
- You have flexibility.
- Every gift will have a profound impact.

Gifts of any size help NCLC fight to protect the rights of struggling families.

To learn more about planned giving and NCLC, please contact Rich Dubois

rdubois@nclc.org (617) 542-8010

Bankruptcy, Student Loan Advocacy Intersect in Hardship Case

U.S. student loan debt is estimated at more than \$1.2 trillion, and many low-income borrowers are struggling. NCLC's Student Loan Borrower Assistance Project provides a resource for borrowers, their families, and advocates.

But some student loan cases require NCLC's expertise in the area of bankruptcy as well. For student loans to be discharged through bankruptcy, borrowers must show that repaying the loans would be an "undue hardship." Courts have developed a strict standard for proving this, sometimes requiring the borrower to show a "certainty of hopelessness." Many consumers are denied a discharge under this standard.

NCLC's John Rao and Geoff Walsh, experts in bankruptcy law, argue that many courts have been unduly harsh when assessing hardship, since many struggling borrowers "have already been burdened by the obligations for decades and, if denied a discharge, face a lifetime of crushing debt."

NCLC and the National Association of Consumer Bankruptcy Attorneys (NACBA) recently filed a brief supporting a Massachusetts man's request to erase his student loan debt. Robert Murphy's situation is desperate: Unemployed since a job loss 14 years ago and now retired, he is losing his home to foreclosure and living with his wife on her annual salary of \$13,200. Yet Murphy still owes \$246,000 on student loans borrowed to send his three children to college.

A federal bankruptcy judge denied the request, but Murphy's case is pending before the U.S. First Circuit Court of Appeals. NCLC and NACBA are asking the Court to apply a more lenient standard for determining undue hardship. It could be a precedent-setting case, as the skyrocketing cost of higher education pushes more and more low-income student borrowers into desperate indebtedness.

Visit: studentloanborrowerassistance.org

NCLC in the News

Making sure that issues affecting low-income consumers receive public attention is a critical part of NCLC's work. Our advocates are frequently interviewed for stories in major media outlets (print, online, broadcast, and radio), and often provide background research for important stories.

February 2015

Chi Chi Wu in the *Los Angeles Times* on a settlement reached with credit reporting agencies: "The settlement should benefit consumers enormously... this... addresses some of the most egregious problems in credit reporting that consumer advocates have complained about for many years."

March 2015

Lauren Saunders in the *Washington Post* on the CFPB's proposed changes for payday lending: "Despite the strong fundamentals of the CFPB's approach, loopholes would permit some unaffordable high-cost loans to stay on the market. The CFPB has taken an 'either/or' approach: 'prevention or protection.' But borrowers need both."

May 2015

Alys Cohen in the *New York Times*, on proposed mortgage rules changes: "Doesn't the homeowner have the right to get a reasonably accurate disclosure in advance of closing? Once you show up at closing, it's very hard to walk away."

July 2015

April Kuehnhoff in the *Los Angeles Times*, "There are lots of cases where debt collectors don't comply with this aspect of the law...you should report such treatment to the Consumer Financial Protection Bureau or the FTC."

September 2015

Margot Saunders on *Marketplace Radio* (heard on NPR affiliates throughout the country), regarding the FCC's ruling on robocalls to cell phones: "This is a situation where debt collectors are calling the wrong people far too many times."

October 2015

Stuart Rossman in the *International Business Times*, on pension advance companies: "Litigation, even when veterans prevail, is an inadequate response to these abuses."

February 2016

Persis Yu in the *New York Times*, on the arrest of a student loan borrower: "It's certainly heartbreaking to see somebody be arrested for a debt. We've outlawed debtors' prisons in this country and for good reason."

March 2016

Rich Dubois in the *Boston Globe*: "Lower-income families are still struggling to make ends meet and falling behind on utility bills. Their economic pain is still acute, and we're seeing a lot of bankruptcy and enormous debt collection problems."

5 Reasons to Subscribe to the Complete NCLC Consumer Law Treatise Set Online

1 You'll save \$780 each year over the subscription prices for 20 individual treatises.

2 Consumer law cases often involve a variety of complex issues – credit, collections, credit reporting, repossessions or foreclosures, payments, deception, class actions, arbitration clauses, bankruptcy, and more. Be prepared for whatever direction a case takes.

3 Search across all 20 titles to find exactly what you need, no matter where it is discussed in the Consumer Credit and Sales Legal Practice Series.

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"The NCLC manuals – all the more valuable now that they are online and searchable – are flat out the best manuals I've ever seen for any given area in the law, bar none, and I'm not restricting this to consumer law."

– Bernard Brown,
2008 Countryman Award winner

Visit the NCLC bookstore at library.nclc.org and subscribe today!

Notable Mentions

PROMOTED

Margaret Kohler (left), NCLC's former Director of Finance, is now Chief Financial Officer.

Rich Dubois, NCLC's former Deputy Director and Development Director, is now Executive Director of NCLC (see page 2 for a note from Rich).

Carolyn Carter, NCLC's former Director of Advocacy, is now Deputy Director.



APPOINTED



Persis Yu, NCLC staff attorney since 2011, is now director of NCLC's Student Loan Borrower Assistance Project.

Staff attorney **Olivia Wein** was re-appointed by the Federal Communications Commission to the Board of Directors of the Universal Service Administrative Company, which oversees the \$8 billion Universal Services Fund to provide access to communications services for low-income and other vulnerable consumers



ADVANCING NCLC'S ADVOCACY



Jenifer Bosco is a staff attorney with a focus on energy and utility issues that affect low-income consumers. Prior to joining NCLC, she was the first director of the Office of Patient Protection at the Massachusetts Health Policy Commission. She was also a senior staff attorney with the National Employment Lawyers Association and worked at two legal aid organizations in Massachusetts.

Abby Shafroth is a staff attorney focusing on student loans and for-profit school issues. Abby previously litigated employment and civil rights class and collective actions at Cohen Milstein Sellers & Toll PLLC in Washington, D.C. She has worked as an attorney at the Lawyers' Committee for Civil Rights Under Law and as a law clerk for the Honorable Richard A. Paez of the Ninth Circuit Court of Appeals.



Rachel Bushman is a Public Service Post-Graduate Fellow. A graduate of the William & Mary Law School, Rachel was a staff editor of the *William & Mary Business Law Review*. Previously, she was a Summer for Justice clerk and Public Service Fellow in the Impact Litigation group at Bet Tzedek Legal Services in Los Angeles, California.

Yael Shavit is a Ford Foundation Public Interest Fellow. Previously, Yael was a law clerk for the Honorable Eric L. Clay on the Sixth Circuit Court of Appeals. She previously served as the San Francisco Affirmative Litigation Project Fellow and Lecturer in Law at Yale Law School. Before attending law school, Yael performed public policy research at the Federal Reserve Bank of Boston.



Two New Reports from NCLC

Key Analysis on CFPB Mortgage Rules and Paper Financial Statements

NCLC recently released two important reports: *Snapshots of Struggle: Saving the Family Home After a Death or Divorce* by Alys Cohen, and *Paper Statements: An Important Consumer Protection* by Chi Chi Wu and Lauren Saunders.

Snapshots of Struggle includes heartbreaking stories of relatives fighting to prevent foreclosure of their homes after the death of a family member or divorce. NCLC attorneys Alys Cohen and Sarah Bolling Mancini published an article on the same topic in the February 2016 *Pepperdine Law Review*. Housing counselors and attorneys around the country reported to NCLC in a survey that mortgage servicers often refuse to halt foreclosure proceedings, even when successor owners qualify for loan modifications due to economic hardship.

At press time, final CFPB rules were expected this spring and we hope that advocacy efforts, including specific recommendations made in the report, will result in favor-

able action by the CFPB to ease the burden on survivors.

Paper Statements examines the aggressive push by banks, credit card companies, and other businesses to get customers to receive monthly statements electronically, and warns that these efforts can harm consumers. “Paper statements may seem old-fashioned, but consumers have good reasons to continue receiving them,” says Chi Chi Wu.

The report notes that millions of Americans – among them older consumers, low-income families, and members of communities of color – lack home broadband Internet access, and points out that mobile devices are not adequate for reviewing financial statements. Also, paper documents can be vital for family members trying to piece together financial records after a relative’s death or incapacitation.

NCLC’s report calls on the CFPB to prohibit banks and credit card lenders from pressuring consumers with paper statement fees or “opt-out” requirements. “Paper versus electronic should be the consumer’s choice,” according to NCLC’s Lauren Saunders. “Banks and credit card lenders should not push consumers into electronic statements with fees or coercive measures.”

Read the full reports: bit.ly/1QVmZ9w and bit.ly/1TOMxbF.

Justice for Native Americans... continued from page 1

No Usury Law in New Mexico

Residents of New Mexico are particularly vulnerable to such fraud and abuse as the state has no usury statute. Some of the defendants in litigation filed by Feferman and NCLC are based in Wisconsin and Illinois. “That means they sit in a conference room more than 1000 miles away plotting to do business in New Mexico, where they can charge any interest rate they want,” says Feferman.

Consumer protection laws that do exist are seldom enforced. Recently, Delbaum, Feferman, and colleague Nick Mattison (who spent several years as a legal services attorney on the Navajo Nation), brought litigation to fight predatory lending by pawn brokers. They had once again uncovered flagrant violations of state and federal law.

Pawn Shops Operate Illegally; Family Heirlooms are Lost

“Pawn” is another name for a collateral loan. Customers desperate for cash turn cherished and valuable objects

over to the pawn shop, receive a loan, and then make payments to get the item back. “Pawn shops in towns bordering the Navajo Nation are not like pawn shops anywhere else,” says Nick Mattison. “They look like high quality jewelry stores.”

In the case of *Caroline Tullie v. T & R Market*, plaintiffs represented by NCLC and Feferman & Warren alleged that pawn shops took advantage of Native Americans at both ends of the transaction. First, they failed to provide adequate disclosure of loan terms. When struggling borrowers fell into default, the lender held sham auctions for the collateral, advertising the auction only one day before, in the newspaper of a city four hours away. In six years, not one bidder ever appeared at one of the company’s “auctions.” The company routinely declared itself the winning bidder, then illegally sold the collateral at large profits.

Navajo Nation members lost family heirlooms that held great sentimental



New Mexico attorneys Rick Feferman (left) and Nick Mattison

and monetary value, without receiving proper compensation. After litigation was filed, it was impossible to track many of the items because the lender removed identifying tags. A settlement in this case is pending court approval.

Work Yet to Do

These are only two examples of the cruel injustices perpetrated against vulnerable populations in New Mexico. Delbaum, Feferman, and Mattison anticipate that their advocacy for members of the Navajo tribe will continue. Supporters like you make it possible for us to share NCLC’s expertise where it is needed most.

Thank You!

We appreciate the contributions made in the year 2015 by the generous donors listed below. Your support for our work makes NCLC stronger.

If you have been left off the list unintentionally or there appears to be an error, please contact Rich Dubois (rdubois@nclc.org).

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\$50,000+

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