Debt Declaration Hampers HAMP.

CVLS was appointed to represent Eva when her foreclosure case was referred to mediation. After filing for a federally guaranteed loan modification (HAMP) was pending, she filed for Chapter 7 bankruptcy. At a mediation status date hearing, the lender’s attorneys stated that Eva was ineligible for a HAMP modification because she had not reaffirmed her personal liability on the note. The attorney was wrong--the federal government’s program does not require reaffirmation of debts. Although the bankruptcy’s automatic stay remained in place, the court removed Eva’s case from the mediation program over the strenuous objection of CVLS attorney Michael Toogun.

Matt Hulstein immediately filed a motion to declare that removal order void and to return the case to mediation. Matt had recently joined CVLS’s foreclosure litigation team thanks to a grant from Illinois Attorney General Lisa Madigan. At the hearing on Matt’s motion, lender’s counsel appeared and admitted their mistake. The court granted the motion to return Eva’s case to mediation, where Matt helped Eva compile and submit an updated HAMP application.

Once Eva’s updated HAMP package was submitted, CVLS placed the case with volunteer attorney Rich Orman. Predictably, the lender made errors processing the application. However, because the case was back in mediation, Eva, with her attorney’s help, was able to fix the problems. Eva got a trial payment plan, her first step to a permanent, affordable modification. She’s made the first of three payments, and, with Mr. Orman’s help, looks forward to securing her permanent modification, dismissing the foreclosure and keeping her home.
**Down but not forgotten.**

With three foster children and a full time job, Janice had a lot on her plate. Her situation spiraled downhill after she lost her job and had to put her rapidly declining mother in a nursing home. When she fell behind on her mortgage, she began to work with a housing counselor who submitted document after document in an attempt to secure a loan modification and stave off the foreclosure. When those efforts proved unsuccessful and a foreclosure case was filed, she entered the Cook County Mortgage Foreclosure Mediation Program. CVLS was appointed to represent her.

CVLS volunteer Mike van Zalingen took over and made the lender pay attention. Janice got her permanent, affordable loan modification. Now, she and her daughters are safe and sound.

**Insurance company forgets what its job is.**

Susan’s daughter, a senior at a CPS magnet school, was scheduled to spend spring break on a school-sponsored trip to Spain. Unfortunately, her daughter fell ill, had to be hospitalized and missed the trip. Fortunately, Susan had purchased trip insurance. Unfortunately, although Susan complied with all of the policy requirements and submitted all of the necessary documentation, the insurer denied her claim without explaining why.

Fortunately, Susan came to CVLS’ Our Lady of Mercy Legal Clinic where Matt Rundio of Cavanaugh Law Group agreed to help. After reviewing the policy and Susan’s claim, he wrote a letter informing the insurer that he was representing Susan, pro-bono, and demanded to know the basis for the denial. In reply, the insurer paid the claim, in its entirety.

**Papers please.**

Living the undocumented life in Chicago for twenty years, Gerardo wanted to be a legal U.S. resident. His wife had entered the country legally and his children, all born here, were citizens. He’d built a business and was active in his community. It was time to change his status and feel safe and secure in his adopted country. Although his sister had filed a visa petition for him that was approved in 2001, he was still sitting on a long waitlist.

After being patient for more than a decade, Gerardo visited CVLS’ AILA (American Immigration Lawyers’ Association) clinic to see if there was any other legal avenue for him to try. Clinic volunteers immediately recognized that Gerardo was qualified to adjust his status under a special provision of the LIFE Act (Legal Immigration and Family Equity Act).

Volunteer attorney Nicole Cudiamat accompanied Gerardo to his interview at an immigration field office. When the officer asked for certain documents, she and her client spent the next five hours running to various Loop government buildings, in the January snow and sleet, to try to gather them. Although they weren’t entirely successful, she and her client returned to the field office and explained their efforts. Despite that, the officer’s supervisor agreed to issue Gerardo his much desired green card, stating that their herculean efforts that day spoke volumes about Gerardo’s integrity. Gerardo is now a legal permanent resident and Nicole is helping his wife become a citizen. Thanks to Nicole’s perseverance this CVLS client can now fulfill his and his family’s dream of building a better life here in America.
New Board Members.

As one fiscal year draws to a close and another begins, so too must we say farewell to some board members and hello to others.

First let us bid adieu to Sasha Reyes of NiSource, Margaret Curtiss Hannon of Northwestern University School of Law, John Husmann of Bates Carey Nicolaides and Mirut Dalal as they retire from our Board of Directors. David Goldhaber of Sedgwick replaces Ellen Duff as our new Immediate Past President. Thank you all for your hard work and dedication to providing equal access to justice.

As we grieve the loss of these legal leaders, we can rejoice in the fresh faces we have obtained to replace them. Please welcome six new board members: Edwin Del Hierro of Kirkland & Ellis, Robert Guenthner of Dentons, Janet Hermann, Laverne Horton of Hillshire Brands Company, Amanda Jones of DLA Piper and Noah Lauricella of Drinker Biddle & Reath. We are very excited to have these new additions to our Board of Directors.

Our leadership has also changed. Christopher Skey of Quarles & Brady is our new president, Folarin Dosunmu of Neal Wolf & Associates our new Vice-President of Finance, Sandy Morris of Chico & Nunes our new Vice-President of Development, Maria Minor of Neal Gerber & Eisenberg our new Vice-President of Client Services, Kevin Fee of Sidley Austin our new Secretary, Brion Doherty of Stotis & Baird, Adam Goodman of Goodman Law Offices and Kristen Hudson of Schopf & Weiss as our new Executive Committee members.

Congratulations one and all.

Client fees reminder:

Please do not accept personal checks from clients paying their court costs. Too many are bouncing which costs CVLS money. Tell your clients to either bring cash to CVLS’ administrative office in the Loop or to give you a money order.

Cook County Sheriff Proof of Service.

If you want to know if your summons has been served, you can now check the Sheriff of Cook County’s website for complete information, including the date of service, instead of calling their office. is now providing the status of civil process on their website. Find it through a link on the sheriff’s website or here:

http://www5.cookcountysheriff.org/
Crime doesn't pay.

“Dear Mr. Hulstein: I would like to personally thank you and Chicago Volunteer Legal Services for your assistance in settling the issues regarding the insurance company. . . Again, thank you and Mr. Nick Niles for your assistance in this matter, and all the time and efforts put forth by you and your organization to bring it to a close.”

Doting grandmother Elizabeth had life insurance policies on her two grandchildren, with each of them serving as beneficiary for the other. Then, in a horrifying turn of events, her young granddaughter was found murdered and the child’s father accused of it. When she contacted the insurance company about the claim on behalf of her surviving grandchild, she discovered that the company had, in error, named the child’s father as beneficiary. Neither Elizabeth nor the insurance company liked that.

When the company filed a declaratory judgment action, a Chancery Court Judge appointed CVLS to represent Elizabeth. CVLS attorneys Nicholas Niles and Matthew Hulstein got right to work trying to settle this sad affair. It took years and a lot of patience, but, the end result is that Elizabeth’s grandson, (a straight-A high school student,) now has $25,000 for his college fund.

Junior Board Elections.

A new fiscal year always brings changes to CVLS and our Junior Board is no exception. While it is always sad to say goodbye to our retiring members, we fortunately have the opportunity to make new friends and elect new members.

The terms of Katherine Sams of Arcelor Mittal, Patrick Croke of Sidley Austin, Renee Coover of Thiersch & Associates and Molly Sharma of Mandel, Lipton, Sharma, expired this year and thus we must say goodbye. Thank you all for your past service. Each of you will be missed.

As we say goodbye to old friends, we say hello to new ones. Congratulations to Molly Powers of Jenner & Block, Melissa Manning of Quarles & Brady, Karyn Crassweller of McDermott Will & Emery and Daniel Blaney-Koen of the American Medical Association, on their election to the Junior Board. We are very excited to work with all of you and look forward to what the future holds.

Emily Schnidt of Purcell & Wardrobe has replaced Kimberly Havlorsen of Clifford Law Offices as Immediate Past President of the Junior Board. Our new officers are Michelle Figueiredo of Kaye Scholer as Chair, Monique Bhargava of Winston & Strawn as Second Chair, and Amanda Harvath of Augustine, Kern and Levens Ltd. as Third Chair.

Once again, congratulations to everyone who was elected. Welcome to the CVLS family.
Upcoming CVLS Seminars

July 19 “Mortgage Foreclosure Mediation Training.”
by Eric Sutton, Supervising Attorney of the Foreclosure Mediation Program, 12:00 PM to 3:00 PM

CVLS staff will train volunteers to represent homeowners in pre-trial mediation. Attendees will learn: Basic information about mortgages and the foreclosure process; why mediation is an important tool for conflict resolution and how the mediation process works; how to effectively represent your client in foreclosure mediation including information about relevant federal foreclosure relief programs, loss mitigation and negotiating a graceful exit. Volunteer attorneys with all levels of experience are welcome to attend.

July 25 “Collaborative Divorce - Non-Adversarial Conflict Resolution Process” by Olga Stambler and Jason N. Sposeep, 12:15 PM to 1:15 PM

Collaborative Divorce provides an alternative path to traditional litigation for families contemplating divorce. The essence of Collaborative Divorce is the shared belief by the parties that it is in their family’s best interest to resolve their dispute outside of the litigation process. Olga Stambler and Jason Sposeep, members of the Collaborative Law Institute of Illinois, will provide an introduction to the Collaborative Law process. One which encompasses a team of specially trained professionals, including attorneys, mental health professionals and financial experts, dedicated to providing families the tools needed to reach settlement built on mutual interest and cooperation and allows the parties to decide their ultimate settlement while reducing the stress and animosity associated with litigation.

by Carol Casey, Office of the Public Guardian
12:15 PM to 1:15 PM

Carol Casey, Supervising Attorney of the OPG’s Juvenile Division, will talk about OPG, explaining what they do, when they do it and how. She will help attorneys who practice in Domestic and Probate understand the role OPG attorneys play in various types of cases.

Please visit www.cvls.org/seminars to register
Race Judicata® 2013 kickoff!

Let’s face it, this summer has been a bit of a dud so far. With a late start and rainy weekends, it seems to be intentionally skipping Chicago. That means that we need to make the best of every moment we have and we have just the party for you!

That’s right ladies and gentlemen; the summer’s biggest romp for attorneys, friends of attorneys and sports enthusiasts is little more than two months away! Race Judicata® 2013 takes place on September 12th at Arvey field, located on the north-east corner of Columbus and Roosevelt.

Register before September 6th and receive the discounted rate of $33. After that date, registration goes to $38 through to race day. You know you want to attend so why wait? Register now for the best 5K in Chicago.

We know that a 5K is not for everyone. If you fall into this category and still want to participate, we would love to have you volunteer!

We always have a need for volunteers to help with registration, water, course marshals and the many other aspects that make Race Judicata® run (pun intended). With a lot of time slots available, we can fit everyone’s schedule. If you would like to volunteer for Race Judicata® please contact Kristen Harrison at kharrison@cvls.org or 312-332-6436.

For more information about Race Judicata or to register online visit:

www.cvls.org/judicata

Honor Roll.

Nicole Cudiamat has been volunteering with CVLS’ AILA Clinic since the day before she was admitted to the Illinois bar. She is always willing to take on cases when asked and goes above and beyond the norm for her clients. Recently, she discovered at her client’s USCIS interview that several important documents were missing. Nicole spent the rest of her day running around collecting the missing paperwork so that the client did not lose any time getting his case successfully resolved. Nicole is a great immigration attorney and a great volunteer.

A partner at Cavanagh Law Group in Chicago, Illinois, Matt M. Rundio finds time to volunteer at CVLS’ Our Lady of Mercy/St. Clement Legal Clinic in Albany Park. While he handles million dollar personal injury and wrongful death claims in his practice, at the clinic he negotiates equally meaningful smaller claims for his low income clients. One of Matt’s clients recently made a small donation to CVLS as a thank you to this volunteer who helped her family secure a settlement from an insurance company. The client noted that Matt and clinic chair Sarah Flosi, were, “angels in the world always there to lend a helping hand to those of us who need it.”

Caitlin Papadapolous is a great example of what pro bono experience can do for a developing attorney. Caitlin began volunteering in our foreclosure mediation program as a 2L, drafting motions and educating clients about their options. Now she handles her own mediation cases, even taking on cases in the middle of ongoing mediations. Her experience has given her a passion for helping those in need in our communities. She will be a great attorney.
SEPTEMBER 12th, 2013
Lakeside Run & Afterparty
Arvey Field in Grant Park
Live music, free food & drinks
* Proper ID must be shown to receive wristbands
$33 early registration through Sep. 6,
$38 Sep. 7 - 12
Online registration available!
TEAM TENTS
Race Judicata® 2013

Reserve a team tent today for your company or running team and you’ll have the perfect place to meet, hang out, eat, and socialize while enjoying all the race festivities.

Bypass the packet pick-up upon arrival at the race site on Thursday, September 12th, your tent will be set-up and stocked with all your race necessities—including goody bags, t-shirts and race numbers.

Space is limited. All tent rentals are on a first-come-first-served basis. Tent rental deadline is August 30.

You may fax your form with a credit card number to 312.332.1460. Please make checks payable to CVLS and mail to: Chicago Volunteer Legal Services (CVLS), 100 North LaSalle, Suite 900, Chicago, Illinois 60602

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<th>Team Name</th>
<th>Contact Person</th>
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<td>Phone Number</td>
<td>E-mail Address</td>
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**Tent Size** □ Large □ Small **Number of Tents** __________

In order to better serve you please let us know how many tables and chairs you will need. (Small tent limit: 2 tables and 8 chairs; Large tent limit: 3 tables 12 chairs)

**Tables** __________ **Chairs** __________

In addition to tables and chairs, please contact me about the following special requests:

**PRICING:**

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<th>With Sponsorship</th>
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<tr>
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**Credit Card Number**

□ American Express □ Mastercard □ Visa

Expiration Date

SIGNATURE ___________________ DATE ___________________
Volunteer Sign-up Form

This is a terrific way to enjoy the race and support Race Judicata® 2013. All volunteers receive a volunteer t-shirt and goody bag. There are 4 starting times (4:00, 5:15, 5:45 and 6:30 pm)---although we cannot guarantee specific assignments, we will do our best to accommodate your preference. You will be notified of your assignment when you check in on race day.

REGISTRATION/PACKET PICKUP
15 Volunteers Needed
Sign people up for the race, take in money, hand out race numbers, t-shirts & goody bags or distribute electronic timing chips.

Start: 4:00 pm
End: 6:45 pm

GEAR CHECK
30 Volunteers Needed
The first shift checks-in jackets, bags, laptops, etc and the second shift returns checked items.

Start: 4:00/6:30 pm
End: 6:30/8:00 pm

COURSE MARSHALS
pm
25 Volunteers Needed
Monitor the course to ensure that people don't run or walk the wrong way (yes, it happens!).

Start: 5:15
End: 7:30 pm

WATER
40 Volunteers Needed
Hand out water on the course or at the finish line.

Start: 5:45 pm
End: 7:30 pm

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YES! I want to volunteer at Race Judicata® 2013!

Name: _______________________________ Address: _______________________________
Daytime Phone: _________________________ E-mail: ________________________________

Preferred Time (Circle one): 4:00 5:15 5:45 6:30
Return to CVLS by:
Mail: 100 N. LaSalle, Suite 900, Chicago, IL 60602
Fax: 312.332.1460
Email: kharrison@cvls.org

T-shirt Size (Circle one): SM MED LRG X-LRG

Questions? Please call Kristen Harrison at 312-332-6436 or kharrison@cvls.org