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Subject: Ayuda Community Center - Email Notes March 2008
Date: November 28, 2009 1:54:34 PM EST
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Dear Kate,

Margarita and her children would be homeless today if not for the Free Legal Clinic at Ayuda. Recently divorced, she found herself a single mom with two kids, a mortgage, and a growing debt problem. Unable to maintain the household on only one income, she hired an inexpensive bankruptcy attorney who made a major mistake in her debt payment plan. As a result, she fell behind on mortgage payments and the wheels of foreclosure began to spin. A month away from losing her home to a foreclosure auction, she came to our office with the weight of the world on her shoulders.

Volunteer attorneys and Ayuda staff sorted through piles of legal documents and made over 20 hours of phone calls on Margarita's behalf. The voices on the other end of the phone were not eager to listen or provide assistance. Her anxiety, and ours, grew as the deadline approached. Two days before the foreclosure auction, the phone calls paid off. The bankruptcy attorney fixed his error, the mortgage company agreed to give Margarita a second chance, and the judge stopped the foreclosure of her home. It was nothing short of a miracle for Margarita and her kids.

Margarita's case is not uncommon. Nearly 50% of families in our community live under the federal poverty line and on average they will experience one civil legal need each year. In civil cases, there are no free public defenders. Justice costs money and therefore many are forced to do without. Even federally funded legal aid programs have strict guidelines to qualify clients for services. This means that 50% of those seeking help are turned away, resulting in 1 million rejected cases annually. Margarita was one such case. Because the Free Legal Clinic at Ayuda is funded privately, *we never reject a client*. Appointments are taken on a first come, first serve basis.

You can make a difference for someone like Margarita. In addition to providing our wonderful volunteer attorneys, the Christian Legal Clinics of Philadelphia have awarded a matching grant of \$7,200 to Ayuda's Free Legal Clinic for 2008. We will provide one hour consultations for approximately 300 clients this year at a cost of \$17,500 or \$52 per client. Raising the full match amount gets us most of the way there. Please consider joining with Ayuda in this important work through a one-time gift or a monthly commitment. Your generous gift will be doubled and will touch lives directly. Simply send a check to the address below or visit www.ayudacc.org/donate and designate to Legal Clinic.

I called Margarita this afternoon to catch up and let her know I was writing this email. It's been nearly a year since she first came through our doors. She is doing well and up to date on all her payments. Her voice was full of joy and she insisted that I use her real name.

Please take a moment to consider how you can support the Free Legal Clinic at Ayuda.

Many thanks,

Ryan Kellermeyer
Director of Development
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4400 N. Marshall St.
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p.s. - Check out our [online auction!](#) Bidding begins March 10th!

For more information on the "justice gap" in the United States, [click here](#).

For more information on Christian Legal Clinics of Philadelphia, [click here](#).

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