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pro bono (individual): Melissa Huelsman

By Susan Craighead

In exchange for attending a KCBA CLE for free, Melissa Huelsman agreed to represent a Samoan family on the verge of losing the home they had owned for more than 30 years to a predatory lender. The case was complex and stretched Huelsman's abilities, but in the end she saved the home from foreclosure and, she recalled, "the family walked away with money and their dignity."

Huelsman was hooked. She accepted referral after referral from the KCBA's Community Legal Services program and before long realized she had built a practice fighting predatory lending. One of this year's two recipients of the KCBA Pro Bono Attorney of the Year Award, Huelsman has contributed almost 200 hours of pro bono work each year on behalf of low-income clients since 2003. Today, she is recognized as an authority on predatory lending.

"She's a tiger," said attorney David Meyer, who relies on her for help on his pro bono cases. Huelsman is fearless, willing to walk into court at the last minute to seek a stay of foreclosure or to stop an eviction. She takes on large corporations single handedly.

In one case, an elderly woman faced imminent demolition of her rental home and was refusing to leave. She was unwilling to talk about her situation on the telephone, so Huelsman interviewed the client in her home, observing first hand its deplorable conditions.

The landlord had refused to pay relocation assistance and her client had been rejected from subsidized housing. Huelsman was able to obtain both relocation assistance and a subsidized home for her client. She also rescued all of her client's dogs, cats, ducks and some eggs.

"I'm saving people's homes," she said. "These cases make me feel good and I like being effective in my own community." Huelsman now mentors other attorneys and has been involved in legislative reforms. She credits attorneys David Russell at Keller Rohrback, David Leen and the KCBA's Merf Ehman with helping her learn this extremely challenging field.

Her latest targets have been "foreclosure rescue scams," through which unscrupulous companies approach homeowners who have fallen behind in their mortgage payments and offer to temporarily "buy" it from the homeowner. In a typical case, the homeowner signs over title to the home to the company, which then charges high monthly rent payments that the homeowner cannot afford.

The homeowner also is told that he will eventually be able to buy back the property, which is usually impossible based on the payment schedule. Within six months of the rescue sale, the homeowner is evicted without even the equity he may have had in the home prior to the scam.

By the time Huelsman gets involved, the homeowners have already given away their homes. With characteristic ferocity, Huelsman says it's bad enough to prey on vulnerable people by charging usurious interest rates, but "it's a whole other thing to act to take a house from people who have \$100,000 in equity. It's taking with a pen what you can't take with a gun."

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