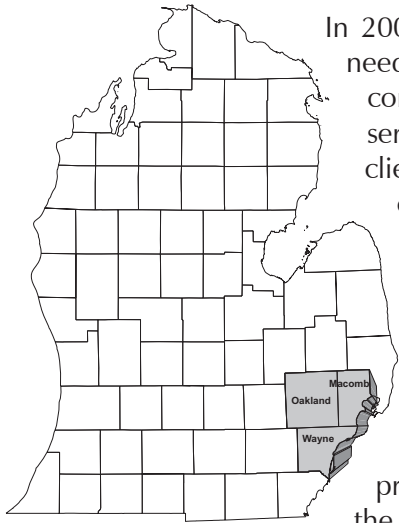


LEGAL AID AND DEFENDER ASSOCIATION

2005 LAD Office Locations: Detroit, Pontiac and Clinton Township

LAD Service Area: Wayne, Oakland and Macomb Counties

Service Population: 569,314 individuals living at or below 125% of the poverty level



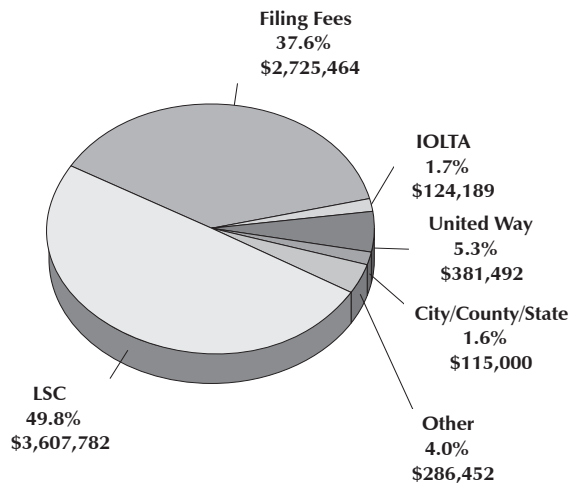
In 2005, LAD addressed the large need for legal services to low-income persons in its three-county service area by increasing: direct client assistance; representation of clients whose legal matters had a broad systemic effect on the community; and pro se seminars to help multiple clients be able to proceed on their own. In 2005, Wayne County had the largest number of properties to be foreclosed in the state, with many foreclosures affecting LAD clients. LAD worked

A mother with three small children received notice that her house was being foreclosed and was scheduled for sheriff's sale. A LAD pro bono attorney discovered that the mortgage company had received but had not processed several of the woman's house payments. The lawyer's efforts resulted in crediting the missing payments to the woman's account, waiving fees and costs and stopping the foreclosure, preventing the young family from losing their modest home.

with the Wayne County Treasurer to provide educational outreach to raise community awareness of the county tax foreclosure process for hundreds of affected low-income people and directly helped 80 families save their homes. In 2005, LAD also assisted displaced hurricane evacuees in Michigan with civil legal problems related to housing, consumer, health care and other legal matters, such as navigating government forms and procedures to obtain Federal Emergency Management Act benefits or restoring lost identification or driver's licenses. LAD also facilitated many referrals to human service agencies or other charitable groups that helped evacuees with immediate needs such as shelter and food.

After a woman became disabled, her income declined as she became unable to work. She fell behind in her mortgage payments and was approached by "home savers" who offered refinancing so she could keep her home. Instead, the "home savers" took the home's title and equity and attempted to evict her. LAD got the eviction dismissed and filed state and federal legal action against the "home savers" to reclaim the woman's home and stop them from fraudulently victimizing other low-income people.

LAD Sources of Funding for 2005: \$ 7,240,379



LEGAL AID AND DEFENDER ASSOCIATION

Contact: Joan Glanton Howard, Chief Counsel, Civil Law Group • (313) 964-4111 ext. 224

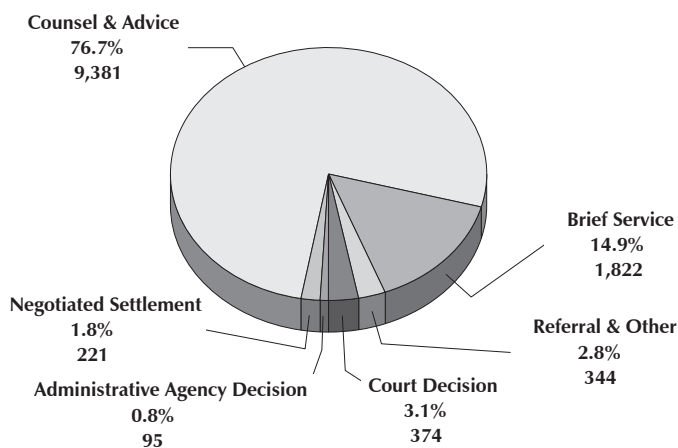
Community Outreach and Collaboration. LAD staff continues to conduct regularly scheduled outreach in the community at: schools, human service organizations, and homeless centers. Providing access to underserved and special populations is an integral part of LAD's service delivery system. Bilingual outreach regularly takes place at two agencies that assist underserved communities, including ACCESS which serves the Middle East community and LASED which serves the Latino community. Outreach topics include: home and automobile insurance, enrolling children in Michigan schools, public benefits, housing, guardianship and obtaining birth certificates and other forms of identification. LAD has also created 13 different community legal education seminars and accompanying materials that staff or pro bono attorneys use to provide legal information to eligible clients. LAD also works with other legal aid and human services providers and participates in many community groups throughout its service area.

| Client Age | |
|------------|--------|
| 18 & Under | 124 |
| 19-59 | 10,118 |
| 60 & Over | 1,995 |
| Groups | 0 |
| Total | 12,237 |

Pro Bono Support. LAD uses a variety of methods to promote pro bono participation. Volunteer lawyers provide direct representation, community educational seminars, and assist at pro se clinics. The various options encourage attorneys who do not wish to provide direct representation to become active in pro bono work. LAD also works closely with attorneys to support attorney colleague recruitment or direct e-mails to quickly and efficiently place clients with needed pro bono attorneys. LAD uses free trainings to encourage pro bono involvement and continues to work with bar associations, corporate legal departments, large law firms, law school law clinics and other legal entities to recruit, refer and represent pro bono clients.

| Client Ethnicity | |
|------------------|--------|
| White | 3,314 |
| Black | 8,507 |
| Hispanic | 222 |
| Native American | 19 |
| Asian | 48 |
| Other | 127 |
| Total | 12,237 |

LAD Types of Service in 2005



LAD Cases Closed in 2005: 12,237

