

Jean Murray

Subject: FW: Talking to the legislature about your mom being sued for a debt that was not hers.

From: Bich Doan [mailto:Bich.Doan@uvm.edu]

Sent: Monday, March 27, 2017 4:12 PM

To: Jean Murray <JMurray@vtlegalaid.org>

Subject: Re: Talking to the legislature about your mom being sued for a debt that was not hers.

Dear Jean,

Letter sounds perfect, specially for my crazy busy life.

My mother came to VT in 1991. She worked as a custodian at UVM FOR 8 years, She retired in 2005.

My mother and I were really worry and scare,when we receipt the court paper that my mother being sued by CACH . My mother couldn't sleep at night, it was really hard for her, she was scare that she might have to pay, if she didn't have the money , she may have to go to jail or some kind of punishment

After talking to the Age Well department , they gave the # of Vermont Legal Aid . I contacted the lawyer, Jean Murray. She took the case and helped my mother.

After the case was dismissed. It was a big relived for my mother and I.

My hope is some day the bill to protect people being sued for debt will be in place .

Sincerely .

Bich

From: Bich Doan [mailto:Bich.Doan@uvm.edu]

Sent: Monday, March 27, 2017 1:55 PM

To: Jean Murray <JMurray@vtlegalaid.org>

Cc: Bich Doan <Bich.Doan@uvm.edu>

Subject: Re: Talking to the legislature about your mom being sued for a debt that was not hers.

Dear Jean,

I'm really regret that I wouldn't be able to speak at the court house like we discussed .

I'm out of town and not back in several weeks.I have asked my mother if she would like to attend ,but she said No. Due to her illness , she doesn't fell comfortable to be out in the public.

And again I'm really sorry that I wouldn't be able to attend , like I promised to you.

Sincerely

Bich

Sent from my iPhone

On Mar 24, 2017, at 2:31 PM, Jean Murray <JMurray@vtlegalaid.org> wrote:

Dear Bich,

It could be that the legislature will hear from people about a bill to protect people sued for debt in the next week or so. When I know, the date, I will tell you. I would like to give the committee assistant your contact information. Is that OK?

I have written for you some information about the case. I haven't filled in how your mom felt about the case, and what you might think about the fairness of her being sued like this. Please let me know.

In August of 2014, Lai Do, was served with a court lawsuit. CACH, LLC said she owed for \$10,597. CACH alleged that Lai T Do had a Citibank credit card, opened in 2009, and closed in 2011 for non-payment.

Lai Do is does not speak much English. Bich Doan, her daughter, wrote to the court for her:

"I disagree with the claim that I am responsible for a debt with Citibank and now CACH. In 2009 I did not apply for a credit card with Citibank. Please provide proof that I completed an application."

Bich was advised to call Vermont Legal Aid. The Vermont Legal Aid lawyer filed another answer, denying CACH's claim, and denying that CACH had the right to sue. She sent discovery – written questions that required CACH to show documents about the alleged debt. CACH didn't answer right away – instead they sent questions back. Lai Do's answers to CACH's questions were "I never had this credit card." When CACH sent answers to the questions we asked, it sent account statements from 2011 that showed that the bills had been sent to Lai T. Do in Rochester New York.

The Lai Do that was summonsed to court never lived in Rochester New York.

All that paperwork was done by November, 2014. In May, 2015, the court notified us that trial would be in August, 2015 The day before the court hearing, CACH agreed to dismiss the case.

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