

## LLLT Board

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Steve Crossland, Chair

**WASHINGTON STATE**  
**BAR ASSOCIATION**  
Regulatory Services Department

### LIMITED LICENSE LEGAL TECHNICIAN (LLLT) BOARD

### New Practice Area Committee – Consumer, Money, and Debt Workgroup

### Meeting Minutes for October 8, 2018

Washington State Bar Association  
1325 Fourth Avenue – Suite 600  
Seattle, Washington 98101

#### Workgroup Members in Attendance:

- |  |   |
|--|---|
| <input checked="" type="checkbox"/> Nancy Ivarinen (Committee Chair) | <input type="checkbox"/> Andrea Jarmon                      |
| <input checked="" type="checkbox"/> Sarah Bove                       | <input checked="" type="checkbox"/> Genevieve Mann (remote) |
| <input checked="" type="checkbox"/> Catherine Brown (remote)         | <input checked="" type="checkbox"/> Jen Petersen            |
| <input checked="" type="checkbox"/> Christy Carpenter                | <input checked="" type="checkbox"/> Ruth McIntyre           |
| <input checked="" type="checkbox"/> Brenda Cothary                   |   |
| <input checked="" type="checkbox"/> Jeanne Dawes                     |   |
| <input type="checkbox"/> Stephanie Delaney                           |   |
| <input checked="" type="checkbox"/> Gail Hammer (remote)             |   |

#### Staff and Others in Attendance:

Renata Garcia (Innovative Licensing Program Manager); Jaimie Patneau (Innovative Programs Lead); Sam Leonard (subject matter expert); Jennifer Ortega (subject matter expert); Eric Theile (subject matter expert); Edgar Hall (subject matter expert); Damian Mendez (subject matter expert); Scott McKinnley (subject matter expert); Lionel H. (subject matter expert); Steve Crossland (LLLT Board Chair)

#### Call to Order/Preliminary Matters

The meeting was called to order at 9:10 am.

#### Orientation for Subject Matter Experts

Steve Crossland provided an overview of the LLLT license for subject matter experts.



Renata de Carvalho Garcia, WSBA Staff Liaison  
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## **Minutes**

The minutes for the August 16, 2018 meeting were approved by consensus.

### **Consumer, Money, and Debt Discussion**

Workgroup Chair, Nancy Ivarinen, began the discussion by describing the new practice area draft in relation to the unmet civil legal need in our state.

The workgroup then proceeded to review and discuss the individual topics in the practice area table as follows.

LFOs: Subject matter experts raised concerns that the need in this area isn't great enough to support LLLTs practicing in this area and LLLTs not having the leverage an attorney would in these situations. Other subject matter experts advised they support this proposed action because there is not enough non-profit support in this area and LLLTs could help address the need.

Small Claims: Nancy explained that the board has heard from the volunteer lawyer programs that this area needs support. This area received support by the group.

Student Loans: Concerns were raised regarding how student loans are intertwined with federal law and very complicated.

Debt Collection Defense and Assistance: The group discussed the complexities of federal law in this area. Subject matter experts had reservations in this area and felt LLLTs would lack the leverage an attorney has. The committee will discuss this area further with both creditor and debtor attorneys to possibly refine the proposal.

Garnishments: Nancy explained that this area was created due to pro bono programs advising they need assistance. She also explained that LLLTs would not be able to work for a collection agency, debt buyer, etc. LLLTs would only be eligible to work for individual people, not for any group. The workgroup discussed the crossover between family law and garnishments. Sam Leonard objected to this area specifically as he felt this could create more debt collectors and he also felt the jurisdictional limit of \$100,000 was too high. Jeanne Dawes suggested adding extending collections to the proposed permitted actions.

Identity Theft: The workgroup was supportive of this area.

Wage Complaints & Defenses: After discussions around L&I providing support to people who are dealing with wage complaints and a lack of leverage by LLLTs, the workgroup determined this area could use more expert input. The workgroup decided to get more information about



the demand as well as available assistance in this area. The workgroup also plans on reaching out to L&I.

**Loan Modification and Foreclosure:** The workgroup discussed that although banks sometimes offer these services to clients, LLLTs could assist anyone who does not have this option. This area seemed to be supported with some additional research done with subject matter experts (Northwest Consumer Law Center, Parkview Services and Spokane Neighborhood Action Partners).

**Protection Orders:** This area appeared to be supported by the workgroup.

**Bankruptcy Awareness and Advice:** Overall, this area seemed to be supported as long as LLLTs do not give advice regarding bankruptcy and refer clients to a bankruptcy attorney.

Next workgroup meeting will be held November 19<sup>th</sup> and all subject matter experts are invited.

### **FAQ Page**

The workgroup reviewed the FAQ document prepared by WSBA staff.

### **Adjournment and Next Meeting**

The meeting was adjourned 11:45 a.m. The next meeting will be held on November 19, 2018, at 10:00 am.

