



Lutheran Social Service
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Yvonne Michaud Novak
208 Sellwood Building
202 W Superior St
Duluth, MN 55802

**Lutheran Social Service
of Minnesota**

LSS Financial Counseling
For Appts. Call 888.377.2227
Or Call 218.529.2222
www.lssmn.org/debt

Duluth/Eveleth
424 W Superior Street, Suite 600
Duluth, MN 55802

Willmar
333 Litchfield Avenue SW
Willmar, MN 56201

Mankato
710 S Second Street
Mankato, MN 56001

Brainerd
East Brainerd Mall
716 E Street NE
Brainerd, MN 56401

Minneapolis
2414 Park Avenue
Minneapolis, MN 55404

St. Paul
Capitol Professional Building
590 Park Street, Suite 310
St. Paul, MN 55103

Hopkins
Community Action Partnership
of Suburban Hennepin
33 10th Avenue S, Suite 150
Hopkins, MN 55343

Superior, Wisconsin
LSS of Wisconsin and
Upper Michigan
2231 Catlin Ave, 4th Floor
Superior, WI 54880

Dear Ms. Novak,

This Spring at LSS Financial Counseling, we have been encouraging our staff members to recognize people, organizations, or systems that work to improve economic justice and advocate for people and families in vulnerable financial situations. We have had a number of staff respond with some great examples of financial advocacy in Minnesota and wanted to let you know that you were one of the financial advocates mentioned.

We want to thank you so much for the work you are doing. Sometimes it can feel as if one's work is not recognized, so we want to you to know how much we appreciate what you do to advocate for those in vulnerable financial situations. Below you will find a segment of the write-up submitted on your behalf:

I have not personally met Yvonne, but after spending the last year of service with LSS as a dedicated foreclosure prevention counselor, I can confidently comment that there may not be a more effective and ethical attorney in the state of Minnesota to counsel those in the most trying of all financial dilemma's.

Most homeowners who come to my office seek coaching in hopes to convince their lender they are worthy of a loan modification, or other workout plan to regain control of a delinquent mortgage. Many times, these homeowners are also burdened by other consumer debts that, if continued to be paid in any constructive method, would derail their ability to successful carryout any reasonable option their mortgage company could offer. Since many of these client's would not spend any less money to rent alternative housing, essentially some must choose bankruptcy on non housing debts in order to avoid homelessness.

Because a chapter 7 bankruptcy on consumer debts can complicate and in some cases completely destroy a homeowner's ability to obtain a loan modification, I commend Yvonne and her staff for carefully educating her clients on the concept of timing with bankruptcy. With concise regularity, the homeowners I've worked with who have sought her advice have a far more





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acute sense of how to keep the entirety of their financial affairs in order to best fight and preserve the obligation that matters most, their home. Considering her candid and ethically sound advice many times comes at the expense of having to offer valuable information that she will never receive monetary compensation for, Yvonne and her staff members deserve some recognition for being an altruistic partner in financial advocacy, and an asset to our community.

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Once again, thank you for all you do!

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Sincerely,

Dan Williams
Program Director
LSS Financial Counseling Service

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