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Your main commentary should be focused on *the passive*. Other topics may also be addressed.

Any hope of pursuing meaningful work was promptly crushed at 7:30 Monday morning when all twelve new litigation associates were sent into the abyss of Document Review. As far back as the first year of law school, Kyle had heard horror stories of bright and eager young associates being marched into some dreary basement, chained to a desk and given a mountain of densely worded documents to read. And while he'd known that his first year would include a generous dose of this punishment, he simply wasn't prepared for it. He and Dale, who was looking better by the day but showing no signs of a personality, were assigned to a case involving a client that was being hammered in the financial press.

Their new boss for the day, a senior associate named Karleen, called them into her office and explained things. For the next few days they would review some crucial documents, billing at least eight hours a day at \$300 an hour. That would be their rate until the bar results were made known in November, and, assuming they passed, their hourly rate would jump to \$400.

There was no thought given to a quick word about what might happen if they did not pass the bar exam. Scully & Pershing associates posted a pass rate of 92 percent the previous year, and it was simply assumed that everyone had passed.

Eight hours was the minimum, at least for now, and with lunch and coffee thrown in, that meant, roughly, a ten hour day. Start no later than 8:00 a.m., and nobody ever thought about leaving before 7:00 p.m.

In case they were curious, Karleen billed twenty-four hundred hours last year. She had been with the firm for five years and acted as though she were a lifer. A future partner. Kyle glanced around her well-appointed office and noticed a diploma from Columbia Law School. There was a photo of a younger Karleen on a horse, but none of her with a husband, boyfriend, or children.

She was explaining that there was a chance that a partner might need Kyle or Dale for a quick project, so be prepared. Document Review was certainly not glamorous, but it was the safety net for all new associates. 'You can always go there and find work that can

be billed,' Karleen said. 'Eight hours minimum, but there is no max.'

How delightful, thought Kyle. If for some reason ten hours a day were not enough, the door to Document Review was always wide open for more.

Their first case involved a client with the slightly ludicrous name of Placid Mortgage — ludicrous in Kyle's opinion, but he kept his mouth shut as Karleen rattled off the more salient facts of the case. Starting in 2001, when a new wave of government regulators took over and adopted a less intrusive attitude, Placid and other huge home mortgage companies became aggressive in their pursuit of new loans. They advertised heavily, especially on the Internet, and convinced millions of lower- and middle-class Americans that they could indeed afford to buy homes that they actually could not afford. The bait was the old adjustable-rate mortgage, and in the hands of crooks like Placid it was adjusted in ways never before imagined. Placid sucked them in, went light on the paperwork, collected nice fees up front, then sold the crap in secondary markets. The company was not holding the paper when the overheated real estate market finally crashed, home values plummeted, and foreclosures became rampant.

Karleen used much softer language in her summary, but Kyle had known for some time that his firm was representing Placid. He'd read a dozen stories about the mortgage meltdown and seen the name Scully & Pershing mentioned often, always in defense of Placid's latest setback.

Now the lawyers were trying to clean up the mess. Placid had been battered by lawsuits, but the worst one was a class action involving thirty-five thousand of its former borrowers. It had been filed in New York a year earlier.