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THIRD ANNUAL CROSS PARTNER CREDIT REPAIR CLINIC ADVANCES FINANCIAL PROTECTIONS FOR HUMAN TRAFFICKING SURVIVORS

Expanding national model for credit repair under the Federal Debt Bondage Repair Act

IRVINE, Calif., July 30, 2025 – A group of organizations working to help survivors of human trafficking hosted the third annual Debt Bondage Repair Act (DBRA) Legal Clinic Project, an innovative initiative aimed at restoring and protecting the financial wellness and independence of trafficking survivors.

In commemoration of World Day Against Trafficking in Persons, which is globally observed on July 30 every year, clinic facilitators — including A21, Alliance to Lead Impact in Global Human Trafficking (ALIGHT), LPL Financial LLC (LPL), Moore & Van Allen PLLC (MVA), Rutan & Tucker, LLP (Rutan), and the University of California, Irvine School of Law (UCI Law) — are proud to announce highlights from this year's event.

The virtual full-day clinic, held on June 18, was made possible through the volunteerism of firm attorneys, in-house counsel, summer associates, law students, and other victim advocates. Volunteers aimed to empower and help survivors repair their credit histories and scores, in part, by blocking adverse information from their credit reports.

Participating lawyers were trained by MVA Member <u>Sarah Byrne</u>, who leads the firm's <u>Human Trafficking Prevention & Compliance</u> practice, and Rutan Partner <u>Peter Hering</u>. The clinic was hosted by the <u>Orange County Human Trafficking Project</u> and supported survivors across the U.S.

"Many of these individuals attended the clinic overwhelmed by their dire financial standing. We were honored to partner with other members of our industry to advise survivors in such a meaningful way and hopefully help steer them toward financial security," said LPL Associate General Counsel Brian Soja.

The DBRA mandates that Credit Reporting Agencies block information from consumers' credit reports that resulted from human trafficking. In doing so, the DBRA established a federal legal remedy that enables survivors to improve their credit score, which directly affects their rent and utility payments, loan and insurance rates, and more. A stronger credit score also strengthens relationships with creditors, employers, and landlords.

"I appreciate everyone's support in helping me gain dignity and freedom to live a life free from the stigma and handicap of my past," one survivor said.

There is strong demand for this type of legal assistance, as evidenced by the 37 survivors who participated in the 2025 clinic. Through this national model, survivors from at least 13 different states, including Arizona, California, Colorado, Florida, Georgia, Hawaii, Michigan, Oklahoma, Oregon, South Carolina, Tennessee, Texas, Washington, and others, received critical credit repair assistance. ALIGHT screened the majority of registrants in advance to verify eligibility.

"It is an incredible privilege to provide survivors with this tangible support, which often has a real life impact in only a few weeks' time," said Hering. "We are thrilled by the outcome of this year's clinic and look forward to hosting many more in the future."

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