

## **CHRISTOPHER L. PETERSON**

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### **EMPLOYMENT**

- John J. Flynn Endowed Professor of Law, University of Utah, S.J. Quinney College of Law, Salt Lake City, UT, 2012-present
  - (on public service leave or part-time appointment 2012-2016; 2020)
- Financial Services Director and Senior Fellow, Consumer Federation of America, 2018-2020
- Special Advisor, Office of the Director, United States Consumer Financial Protection Bureau, Washington, D.C, 2015-2016
- Special Advisor, Office of Legal Policy for Personnel and Readiness, Office of General Counsel, United States Department of Defense, Washington, D.C., 2015
- Senior Counsel for Enforcement Policy and Strategy, Office of Enforcement, United States Consumer Financial Protection Bureau, Washington, D.C. 2012-2014
- Associate Dean for Academic Affairs, University of Utah, S.J. Quinney College of Law, Salt Lake City, UT, 2009-2012
- Professor of Law, University of Utah, S.J. Quinney College of Law, Salt Lake City, UT, 2008-2012
- Visiting Professor of Law, University of Utah, S.J. Quinney College of Law, Salt Lake City, UT, 2007-2008
- Associate Professor of Law, University of Florida, Fredric G. Levin College of Law, Gainesville, FL, 2006-2008
- Assistant Professor of Law, University of Florida Fredric G. Levin College of Law, Gainesville, FL, 2003-06
- Consumer Attorney, United States Public Interest Research Group, Washington, D.C., 2002-2003
- Judicial Clerk, United States Court of Appeals for the Tenth Circuit, Circuit Judge Wade Brorby, Cheyenne, Wyoming, 2001-2002

### **AWARDS AND HONORS**

- Elected Regent of the American College of Consumer Financial Services Lawyers, 2020
- Elected Fellow of the American College of Consumer Financial Services Lawyers, 2018
- Faculty Service Award, University of Utah, S.J. Quinney College of Law, 2017
- Office of the Secretary of Defense Award for Excellence, United States of America, Department of Defense, 2015
- Consumer Fellow of the American Bar Association Business Law Section Consumer Finance Committee, 2009-present
- Outstanding Consumer Finance Article of the Year, American College of Consumer Financial Services Lawyers, 2010
- American Bankruptcy Institute Fellow, A Debtor World: Interdisciplinary Academic Symposium, University of Illinois, 2008
- Outstanding Consumer Finance Article of the Year, American College of Consumer Financial Services Lawyers, 2007
- National Consumer Advocate of the Year, National Association of Consumer Agency Administrators, 2007

- Outstanding Consumer Finance Book of the Year, American College of Consumer Financial Services Lawyers, 2004
- Bernfeld Bankruptcy Law Writing Competition, Los Angeles Bar Association, 2002
- Utah State Bar Business Law Writing Competition, 2002
- Order of the Coif, 2001

### *SCHOLARSHIP*

#### **BOOKS**

- CONSUMER LAW: CASES AND MATERIALS, 5<sup>TH</sup> ED. (West 2020) (with Dee Pridgen and Jeff Sovern)
- CONSUMER LAW: CASES AND MATERIALS, 4<sup>TH</sup> ED. (West 2013) (with John A. Spanogle, Ralph Rohner, Dee Pridgen, and Jeff Sovern)
- SELECTED CONSUMER STATUTES, 2019 EDITION (West) (with Pridgen and Sovern)
  - 2015 EDITION (West) (with Pridgen and Sovern)
  - 2013 Edition (with Spanogle, Rohner, Pridgen, and Sovern)
- TAMING THE SHARKS: TOWARDS A CURE FOR THE HIGH COST CREDIT MARKET (University of Akron Press, Series on Law, Politics, and Society, 2004) (winner ACCFSL writing competition)

#### **ARTICLES, BOOK CHAPTERS, & REPORTS**

- *Public Compensation for Public Enforcement*, 39 YALE JOURNAL ON REGULATION (forthcoming 2021) (with Prentiss Cox)
- *White Paper: Immediate Actions for CFPB to Address COVID-19 Crisis*, MEDIUM, (April 6, 2020) (with Richard Cordray a *White Paper: Immediate Actions for CFPB to Address COVID-19 Crisis*, MEDIUM, (April 6, 2020) (with Richard Cordray and Diane E. Thompson)
  - *Reprinted in: Consumer Financial Protection in the COVID-19 Crisis: An Emergency Agenda*, U. OF PENNSYLVANIA LAW REVIEW ONLINE (2020) (with Richard Cordray and Diane E. Thompson)
- *Unwarranted: Small Claims Court Arrest Warrants in Payday Loan Debt Collection*, CONSUMER FEDERATION OF AMERICA, Washington, D.C. (February 2020) (with David McNeill)
- *American Usury Law and the Military Lending Act*, 31 LOY. CONSUMER L. REV. 498 (2019) (with Paul E. Kantwill)
- *Dormant: The Consumer Financial Protection Bureau's Law Enforcement Program in Decline*, CONSUMER FEDERATION OF AMERICA, Washington, D.C. (March 12, 2019)
- *Missing in Action? Consumer Financial Protection Bureau Supervision and the Military Lending Act*, CONSUMER FEDERATION OF AMERICA, Washington, D.C. (November 1, 2018)
  - Cited in letter from 47 United States Senators to the Director of the CFPB
- *The Large Bank Protection Act: Raising the CFPB's Enforcement and Supervision Asset Threshold Would Place American Consumers at Risk*, CONSUMER FEDERATION OF AMERICA, Washington, D.C. (May 3, 2018)
- *Auto Dealer Markups, Jim Crow Finance, and the Congressional Review Act: How Congress May Bend the Rules to Facilitate Overpriced and Discriminatory Auto Lending*, CONSUMER FEDERATION OF AMERICA, Washington, D.C. (April 17, 2018)
- *Choosing Corporations Over Consumers: The Financial Choice Act of 2017 and the CFPB*, 71 CONSUMER FINANCE LAW QUARTERLY REPORT 169 (2017)
- *Trump University and Presidential Impeachment*, 96 OREGON LAW REVIEW 57 (2017)
- *Developments in Student Lending Law: Harbingers of Change?* 72 BUSINESS LAWYER 465 (2017) (with Laurie Lucas)

- *Consumer Financial Protection Bureau Law Enforcement: An Empirical Review*, 90 TULANE LAW REVIEW 1057 (2016)
- *Mortgage Racketeering: The American Home Mortgage Foreclosure Crisis and the UN Convention Against Corruption*, in INTERNATIONAL RESPONSES TO ISSUES OF CREDIT AND OVER-INDEBTEDNESS IN THE WAKE OF CRISIS 231 (Therese Wilson, ed., Ashgate, 2013)
- *“Warning: Predatory Lender”—A Proposal for Candid Local Signage Ordinances*, 69 WASHINGTON & LEE LAW REVIEW 893 (2012)
- *Predatory Lending and Socially Responsible Investing*, in SOCIALLY RESPONSIBLE FINANCE AND INVESTING 257 (H. Kent Baker & John Nofsinger, Eds., John Wiley & Sons, 2012)
- *Two Faces: Demystifying the Mortgage Electronic Registration System’s Land Title Theory*, 53 WILLIAM & MARY LAW REVIEW 111 (2011)
  - Reprinted in part in: *Losing Our Homes, Losing Our Way, or Both? Foreclosure, County Property Records, and the Mortgage Electronic Registration System*, 40 CAPITAL UNIVERSITY LAW REVIEW 821 (2012)
- *Foreclosure, Subprime Mortgage Lending, and the Mortgage Electronic Registration System*, 78 U. OF CINCINNATI LAW REVIEW 1359 (2010) (winner ACCFSL writing competition)
- *Subprime Mortgage Market Turmoil: Examining the Role of Securitization*, in MORTGAGE BACKED AND ASSET BACKED SECURITIES: CONCEPT AND LESSONS FROM SUBPRIME MARKETS (Pankaj. M. Madhani, ed. 2009)
- *Fannie Mae, Freddie Mac, and the Home Mortgage Foreclosure Crisis*, 10 LOYOLA UNIVERSITY NEW ORLEANS JOURNAL OF PUBLIC INTEREST LAW 149 (2009) (Symposium on Predatory Lending and Its Impact on Consumer Credit)
- *The Political Economy of Consumer Credit Securitization: Comparing Predatory Lending in Home Finance in the U.S., U.K., Germany and Japan*, in CONSUMER CREDIT, DEBT, AND BANKRUPTCY: COMPARATIVE AND INTERNATIONAL PERSPECTIVES (William Whitford, Ian D. C. Ramsay, and Johanna Niemi-Kieseläinen, eds., Hart Publishing, 2009)
- *Usury Law, Payday Loans, and Statutory Sleight of Hand: Salience Distortion and American Credit Pricing Limits*, 92 MINNESOTA LAW REVIEW 1110 (2008)
- *Usury Law and the Christian Right: Religious Political Power and the Geography of American “Payday” Lending Regulation* 57 CATHOLIC UNIVERSITY LAW REVIEW 637 (2008) (with Stephen Graves)
- *Predatory Structured Finance*, 28 CARDOZO LAW REVIEW 2185 (2007) (winner ACCFSL writing competition)
  - Reprinted in part in: *WHERE CREDIT IS DUE: BRINGING EQUITY TO CREDIT AND HOUSING AFTER THE MARKET MELTDOWN* (Christy Rogers and John A. Powell, eds., University Press of America, 2013)
  - Reprinted in part in: *BNA Tax and Accounting Portfolio 5208*, Betancourt, Johnson, & Nowakowski, *Mortgage Banking Activities and Mortgage-Backed Securities* (Accounting Policy and Practice Series 2008)
- *Preemption, Agency Cost Theory, and Predatory Lending by Banking Agents: Are Federal Regulators Biting Off More than They Can Chew?* 56 AMERICAN LAW REVIEW 515 (2007)
  - reprinted in: 2 ICAFI JOURNAL OF BANKING LAW 26 (2008) (Hyderabad, India)
- *Predatory Lending and the Military: The Law and Geography of “Payday” Loans in Military Towns*, 66 OHIO STATE LAW JOURNAL 653 (2005) (with Stephen Graves)
  - Reprinted in: *A Review of the Department of Defense’s Report on Predatory Lending Practices Directed at Members of the Armed Forces and Their Dependents: Hearing*

*Before the Committee on Banking, Housing, and Urban Affairs, United States Senate, 109<sup>th</sup> Cong., 2d Sess., S. Hrg. 109-1081, at 218-397 (Sept. 14, 2006)*

- *Federalism and Predatory Lending: Unmasking the Deregulatory Agenda*, 78 TEMPLE LAW REVIEW 1 (2005)
- *Truth, Understanding, and High Cost Consumer Credit: The Historical Context of the Truth in Lending Act*, 55 FLORIDA LAW REVIEW 807 (2003)
- Comment, *Failed Markets, Failing Government, or Both? Learning from the Unintended Consequences of Utah Consumer Credit Law for Vulnerable Debtors*, 2001 UTAH LAW REVIEW 543 (winner Bernfeld and Utah Bar writing competitions)

#### **OTHER PUBLICATIONS**

- *Opposing Candidates in Utah: Here's Why We Recorded Ads Together—It's Time We Expect More Decency from our Politicians and Ourselves*, USA TODAY, October 23, 2020 (with Spencer J. Cox)
- *It's Time for a Change in Utah's COVID Response*, SALT LAKE TRIBUNE, October 19, 2020
- *All Americans Deserve the Same Protection from Predatory Loans that Service Members Have*, MILITARY TIMES, November 6, 2019 (with Paul Kantwill)
- *CFPB Reversal on Payday Lending is a Big Mistake*, AMERICAN BANKER, February 25, 2019
- *The Risk of an Anti-Consumer CFPB*, DEMOCRACY JOURNAL, December 21, 2017
- *Utah Families Need Payday Lending Reform*, DESERET NEWS, October 21, 2017 (with Josh Kanter)
- *Conference on Consumer Finance Law 2017 Frederick Fisher Memorial Program: Too Much or Too Little, Is the CFPB Exercising its Enforcement Power with Appropriate Restraint?* 71 CONSUMER FINANCE LAW QUARTERLY REPORT 113 (2017) (with John Chiles, Jim Milano, Michael Benoit, and Lisa Stifler)
- *Fine Print Erodes Consumer Freedom*, DESERET NEWS, June 7, 2017 (with Amanda Werner)
- *Bill Would Gut Financial Consumer Protections*, SALT LAKE TRIBUNE, May 15, 2017
- *Will Congress Remove Consumer Credit "Seat Belts"?* DEMOCRACY JOURNAL, March 7, 2017
- *The CARD Act in Perspective: Ongoing Efforts to Find Balance in Credit Card Regulation*, 2011 UTAH LAW REVIEW 335
- *Foreclosing on American Leadership*, G8 MAGAZINE 84 (Summer 2009)
- *Subprime Meltdown: The Law and Finance of the American Home Mortgage Foreclosure Crisis: Introduction*, 2008 UTAH LAW REVIEW 1107
- *Removing the Target: Protecting Military Service Members and Veterans from Financial Predators*, 35(2) HUMAN RIGHTS 8 (Spring 2008).
- *Cleaning Up a Consumer Lending Mess*, BOSTON GLOBE, March 3, 2007
- *Only Until Payday: A Primer on Utah's Growing Deferred Deposit Loan Industry*, 15 UTAH BAR JOURNAL 16 (March 2002)
- Development, *Contributing to the Delinquency of Juveniles: A Clarification of Utah Law*, 1999 UTAH LAW REVIEW 1075

#### **PROFESSIONAL SERVICE**

- Retained as expert in *Mali v. Titlemax, et al.*, Case No. 131004646, JAMS Arbitration, April 2021 (plaintiff's expert in debt collection case involving borrower's wrongful death)

- Retained as expert in *Brice v. Stinson*, Case No. 3:19-cv-01481-WHO, U.S. District Court for the Northern District of California, February 2021 (illegal high-cost lending class action)
- Candidate for Governor of Utah, 2020
  - Received the most votes for a Democratic Party gubernatorial nominee in Utah history
  - Representative endorsements: President Joe Biden, United Mine Workers of America, Communication Workers of America, International Brotherhood of Electrical Workers, Southwest Regional Council of Carpenters, United Food and Commercial Workers Local 99, Utah Stonewall Democrats, Utah State Hispanic Democratic Caucus, Utah Democratic Black Caucus, Women’s Democratic Club of Utah
  - Internationally recognized joint advertising campaign with my opponent on civility, bipartisanship, and respect for the electoral process
  - Finished second in a field of 20 candidates and nominated by the Utah Democratic Party with 88% of votes in a field of six candidates
- Submitted Brief as Amici Curiae with other Banking Law Scholars in *Lacewell v. Office of the Comptroller of the Currency*, United States Court of Appeals for the Second Circuit, Case no. 19-4271-cv, 29 July 2020
- Invited Question and Answer Policy Briefing on the Veterans and Consumers Fair Credit Act with Chairwoman Maxine Watters, U.S. House Financial Services Committee Majority Winter Retreat, Library of Congress, Washington, D.C., 28 January 2020
- Panelist, Invited briefing for Democratic members of Congress on the Veterans and Consumers Fair Credit Act in the House Committee on Financial Services with Rep. Jesus ‘Chuy’ Garcia, and Holly Petraeus, the former CFPB Assistant Director for Military Service Member Affairs. Washington, D.C, 3 December 2019
- Briefing on Payday Loans, Auto Title Loans, and Similar Forms of High-Cost Credit, Utah Senate Minority Caucus, Utah State Legislature, Salt Lake City, UT, 16 October 2019
- Retained as Expert by the Colorado Attorney General’s Office in *Meade v. Marlette Funding*, Case No. 17CV30376, District Court, City and County of Denver, Colorado, October 2019
- Retained as Expert by the Colorado Attorney General’s Office in *Meade v. Avant* of Colorado, Case No. 17CV30377, District Court, City and County of Denver, Colorado, October 2019
- Witness, Hearing Concerning Revisions to the Uniform Consumer Credit Code, Interim Study Committee on Financial Institutions and Insurance, Indiana General Assembly, Indianapolis, IN, 15 August 2019
- Witness, Ending Debt Traps in the Payday and Small Dollar Credit Industry, Hearing Before the Subcommittee on Consumer Protection and Financial Institutions of the Committee on Financial Services, United States House of Representatives, Washington, D.C., 30 April 2019
- Witness, Hearing on The Consumer Financial Protection Bureau: An Examination of the CFPB under the Current Administration and Options for California to Better Protect Consumers, Committee on Banking and Finance, California Assembly, Sacramento, CA, 27 March 2019
- Retained as Expert, *Williams v. Big Picture Loans, LLC, et al.*, Civil Action No. 3:17-cv-461, E.D. Va., November 2018 (illegal high-cost lending class action)
- General Session Instructor, National Association of Consumer Credit Administrators 2018 Examiners’ and Consumer Services School, Ft. Lauderdale, FL, September 2018 (trained state law enforcement examiners on military lending act, payday lending, and other financial services policies and procedures)

- Retained as Expert, *In re*: Think Finance, LLC, et al., United States Bankruptcy Court for the Northern District of Texas, Case No. 17-33964, August 2018 (illegal high-cost lending class action)
- Submitted Brief as Amici Curiae with other Consumer Finance Regulation Scholars in *English v. Trump*, United States District Court for the District of Columbia, Case No. 1:17-cv-02534, December 8, 2017
- Retained as Expert by the United States of America in *U.S. v. Hallinan*, United States District Court for the Eastern District of Pennsylvania, 2:16-cr-00130-ER, September 2017 (testified for the United States in jury trial resulting in guilty verdict on all counts)
- Pro bono counsel for Plain-Language Notice Experts, the National Association of Consumer Advocates, and Professors of Consumer Law, Low, et al., *Simpson, Objector-Appellant, v. Trump University, LLC, et al.*, No. 17-55635, United States Court of Appeals for the Ninth Circuit, June 19, 2017 (Amici Curiae arguing for the right of Objector-Appellant to proceed to trial)
- Retained as Expert in *Piaso v. New Mexico Title Loans, Inc.*, Case No. 01-17-0000-5589, American Arbitration Association, October 2016
- Retained as Expert by Mountain State Justice, Inc. in *Stalnaker v. Fidelity and Deposit Company of Maryland, et al.*, Civil Action No.: 10-C-72, Circuit Court of Jackson County, West Virginia, September 2011
- Retained as Expert in *Strong v. Georgia Cash America, Inc.*, Civil Action File No. 2004A 7104-6, State Court of Cobb County, Georgia, July 2011
- Invited Speaker, Utah Legislature Public Forum on Dispute Mediation in the Home Mortgage Foreclosure Crisis, Utah State Senate, Salt Lake City, 18 January 2011
- Witness, Hearing on Foreclosed Justice: Causes and Effects of the Foreclosure Crisis, United States House of Representatives, Committee on the Judiciary, Washington, D.C., 15 December 2010 (written statement reprinted in *Causes, Effects of Foreclosure Crisis – Part 2*, CONGRESSIONAL TESTIMONY VIA FDCH, December 15, 2010, available at: 2010 WLNR 24784315)
- Retained as Expert in *Woods v. QC Holdings*, Case No. 11 0148 01395 09, American Arbitration Association, November 2010
- Retained as Expert by Massachusetts Attorney General in *Massachusetts v. H&R Block, Inc.; Option One Mortgage Corp.*, Civil Action No. 08-2474-BLS, November 2010
- Retained as Expert in *In re*: Countrywide Financial Corp. Mortgage Marketing and Sales Practices Litigation, United States District Court for the Southern District of California, 3:08-MDL-1988-DMS-WMC, August 2010
- American Association of Law Schools, Section on Commercial and Related Consumer Law, Executive Committee Member, 2009-2011
- Retained by New Mexico Attorney General as Expert in *New Mexico, ex rel. Gary K. King, Attorney General v. B&B investment Group, Inc. d/b/a Cash Loans Now*, No. D-0101-CV-200901916, First Judicial District County of Santa Fe New Mexico, January 2010 *aff'd on appeal* 329 P.3d 658 (N.M. 2014) (testified in bench trial resulting in a verdict of unconscionable payday lending practices)
- Retained by New Mexico Attorney General as Expert in *New Mexico, ex rel. Gary K. King, Attorney General v. Fast Bucks Holding Corporation*, No. D0101-CV-2009-0917, First Judicial District County of Santa Fe New Mexico, January 2010 (testified in bench trial resulting in a verdict of unconscionable payday lending practices)
- Partner Consultant, The W.W. Kellogg Foundation Future of Fair Housing and Fair Credit Project, Kirwan Institute for the Study of Race and Ethnicity, The Ohio State University, 2009-2010
- Retained as Expert in *In re* Bank of New York Mellon as Trustee for Holders of Structured Asset Mortgage Investments II Trust 2006-AR8, Case No. 2009 CV 212,

- district Court of Gunnison County, Colorado, November 2009 (residential home mortgage foreclosure defense litigation)
- Retained as Expert in Dalton, et. al. v. CitiMortgage, Inc., et al., Case No.: 3:09- cv- 534- ECR-VPC, United States District Court for the District of Nevada, October 2009 (residential home mortgage foreclosure defense litigation)
  - Witness, Consumer Credit and Debt: The Role of the Federal Trade Commission in Protecting the Public, Hearing Before the Committee on Energy and Commerce, Subcommittee on Commerce, Trade, and Consumer Protection of the United States House of Representatives, Washington, D.C., 24 March 2009
  - Witness, Testified in Support of House Bill No. 111, Utah House of Representatives, Committee on Business and Labor, Salt Lake City, UT, 3 March 2009 (legislation to re-impose traditional usury limit in Utah)
  - Witness, Testified in Support of Senate Bill No. 397, Senate Committee on Business, Labor and Economic Affairs, Montana State Legislature, Helena, MT, 13 February 2009 (legislation to re-impose traditional usury limit in Montana)
  - Witness, Testified in Support of House Bill No. 396, House of Representatives Committee on Business and Labor, Montana State Legislature, 13 February 2009
  - Keynote Address, Subprime Meltdown: The Role of County and Municipal Government in Addressing the National Consumer Finance Crisis, 84<sup>th</sup> Annual Conference of the Utah Association of Counties, St. George, UT, 13 November 2008
  - Retained as expert by New Jersey Attorney General's office in Milgram v. Malqui Financial Corporation, Superior Court of New Jersey, Hudson County, N.J., 2008 (case alleging deceptive advertising of tax refund anticipation loans)
  - Policy Briefing, United States Federal Reserve, Washington, D.C., 25 April 2008 (invited discussion of reform of Truth in Lending and Home Ownership and Equity Protection Act regulations with Fed Governors Krosner and Mishkin)
  - Witness, Testified in Support of SB216 and in opposition to SB83 on Payday Lender Data Reporting, Utah Senate Business and Labor Committee, Salt Lake City, UT, 15 February 2008
  - Speaker, The Tax Consequences of Subprime Mortgage Market Foreclosure Crisis, Internal Revenue Service, Office of Chief Counsel Lecture Series, Washington, D.C., 12 December 2007
  - Retained as expert in Morgan v. Advance America, Cash Advance Centers of South Carolina, Inc. et al., Case No.: 07-CP-26-5327 (South Carolina class action lawsuit alleging unconscionability in payday lending transactions)
  - Retained as expert in Nueva Inversiones, LLC v. Jordyn Holdings IV, LLC, Case No. 8:07-bk-05006-KRM, United States Bankruptcy Court Middle District of Florida, Tampa Division (case alleging usury)
  - Witness, Turmoil in Subprime Mortgage Lending and the Role of Securitization, Hearing Before the U.S. Senate Committee on Banking, Housing and Urban Affairs Subcommittee on Investments, Securities, and Insurance, Washington, D.C., 17 April 2007 (written statement reprinted in *Role of Securitization in Subprime Mortgage Market Turmoil – Part I*, CONGRESSIONAL TESTIMONY VIA FDCH, April 18, 2007, available at: 2007 WLNR 7315393)
  - Submitted Written Comments to the Department of Defense, Department of Defense Notice and Request for Comments on Limitations on Terms of Consumer Credit Extended to Service Members and Dependents, DOD-2006-OS-0216, FR Doc. 06-9518, February 5, 2007.
  - Witness, A Review of the Department of Defense's Report on Predatory Lending Practices Directed at Members of the Armed Forces and Their Dependents, Hearing Before the U.S. Senate Committee on Banking, Housing, and Urban Affairs, Washington,

- D.C., 14 September 2006 (written statement reprinted in *Predatory Lending to Military*, Congressional Testimony via FDCH, Sept. 14, 2006, available at: 2006 WLNR 15966169)
- Expert Witness, Testified in criminal trial of the CEO of a predatory payday loan company, *Florida v. Gil*, Case No.: 2004-CF-003048A, Felony Division, First Judicial Circuit Escambia County, Florida, 26 July 2006 (guilty verdict)
  - Speaker, Administrative Policy Hearing on Affordable, Responsible Short Term Credit: Problems and Solutions for Military Borrowers, Federal Deposit Insurance Corporation, Washington, D.C., 29 Sept. 2005
  - Speaker, Hearing Before the Government Operations, Oversight & Human Services Committee on Ordinance 2005-1012 “An Ordinance Concerning Consumer Payday Loans and Lending,” Jacksonville City Council, 19 September 2005
  - Invited by Florida Attorney General, Charlie Christ, to speak at a press conference announcing an initiative to investigate payday lending abuses of military personnel, Naval Air Station Jacksonville, Florida, 10 August 2005
  - Submitted solicited written testimony to the Chair of the Committee on Counties, Municipalities, and Military Affairs of the Arizona State House of Representatives regarding payday lending legislation, 25 July 2005
  - Expert Witness, Testified on predatory lending to enlisted Navy personnel in usury class action, *Hickman v. Gil*, 16-2004-CA-004270, Fourth Judicial Circuit Court, Duval County, Florida, 20 June 2005
  - Submitted Written Testimony in Support of *House Bill 1159 to amend and reenact §§ 6.1-453 and 6.1-459 of the Code of Virginia, relating to payday loans*, Committee on Commerce and Labor of the Virginia General Assembly, Richmond, VA, 27 January 2004
  - Submitted Brief as Amicus Curiae in the matter of *Vickie A. Hardy v. Fine Pawn Inc., d/b/a Alaska First Cash*, Case No. 3AN-03-05191 CI, Superior Court of the State of Alaska, Third Judicial District at Anchorage, 15 December 2003
  - Submitted Expert Report, *Consequences of Payday Lender Special Use Permit Applications and Variance Requests on Public Welfare in Milwaukee, WI*, Case Nos.: 25060, 25062, 25063, 25064, 25065, and 25066, Milwaukee Board of Zoning Appeals, Milwaukee, WI, 21 September 2003
  - Submitted Expert Report, *Consequences of Payday Lender Special Use Permits on Public Welfare in Milwaukee, WI*, Case Nos.: 24480, 24481, and 24482, Milwaukee Board of Zoning Appeals, Milwaukee, WI, 18 June 2003
  - Expert witness on payday lending business practices, *Moorman v. Quick Loan, Inc.*, Bankruptcy Case No: 01T-36787 (Utah 2002)

#### **PRESENTATIONS AND PUBLIC APPEARANCES**

- Panelist, The CFPB Turns 10: Evaluating America’s Youngest Federal Financial Regulator: What Does the CFPB's Future Hold? The Federalist Society, 19 July 2021 (virtual conference)
- Panelist, Conglomerates, Conflicts of Interest, and Consumer Protection, Regulating Megabanks: A Conference in Honor of Arthur Wilmarth, University of Colorado Law School, 24 May 2021
- Panelist, Reputational Risk in Banking: Is Operation Chokepoint the Answer? Executive Branch Review Conference, The Federalist Society, 18 May 2021 (virtual conference)
- Understanding Public Compensation, Consumer Law Scholars Conference, University of California, Berkeley and Boston University, 5 March 2021 (virtual conference)

- Panelist, Federal and State Government Tensions Over the Valid-When-Made Doctrine and True Lender Issues, American Bar Association Business Law Section, Spring Meeting, 19 April 2021
- Panelist, Supporting Black-owned businesses in Utah: Legal and business reforms to drive change, University of Utah, S.J. Quinney College of Law, 25 February 2021
- Panelist, Report of CFPB Taskforce on Consumer Financial Law: How 100 Recommendations Could Change Consumer Financial Services, American Bar Association, Business Law Section, Consumer Financial Services Committee, Winter Meeting, Virtual Appearance, 27 January 2021
- Panelist, A Conversation with Professor Chris Peterson and Deepak Gupta, Consumer Law Advocates, Students and Scholars (CLASS) Society, University of California at Berkeley School of Law, 22 January 2021
- Panelist, Why Do We Debate? Exploring the Purpose of Debate in Civil Society, English Speaking Union, London, UK (virtual appearance) 2 December 2020
- Gubernatorial political campaign debates, forums, speeches, and press appearances, 2020, selected list: Utah Debate Commission 2020 Gubernatorial Debate; Utah League of Cities and Towns 2020 Gubernatorial Debate; Salt Lake Chamber of Commerce Gubernatorial Candidate Forum, Good Morning America; Today Show; BBC World News; CNN Tonight with Don Lemon; Fox News; etc.
- Discussant, Adam Levitin: The New Usury: The Ability-to-Repay Revolution in Consumer Finance Regulation, Consumer Law Scholars Conference, UC Berkeley School of Law, Berkeley, CA 7 March 2020
- Panelist, Alternative Data: What is the best path forward for consumers? Online Lending Policy Institute Conference on California Policy, San Francisco, CA, 5 February 2020
- Panelist, Balancing Innovation and Consumer Protection in the new California Office of Consumer Financial Protection and Innovation, Online Lending Policy Institute Conference on California Policy, San Francisco, CA, 5 February 2020
- Ethical Issues in Consumer Financial Services, Practicing Law Institute—24th Annual Consumer Financial Services Institute, New York City, NY, 26 March 2019
- Panelist, Usury Law, Payday Lending, and the Military Lending Act, Loyola Consumer Law Review Symposium: The Future of Consumer Protection: The CFPB and Beyond, Loyola University Chicago, Chicago, IL, 22 March 2019
- Discussant, Todd Zywicki: The Behavioral Economics of Behavioral Law & Economics, Consumer Law Scholars Conference, University of California at Berkeley, School of Law, Berkeley, CA, 22 February 2019
- Interviewed guest, The Veterans and Consumers Fair Credit Act: A Discussion with the Bill's Drafter, Consumer Finance Monitor Podcast, 13 February 2020
- Panelist, Consumer Financial Protection Bureau Enforcement, Festival of Legal Learning, University of North Carolina at Chapel Hill, School of Law, Chapel Hill, NC, 8 February 2019
- Speaker, Fintech, Federalism, and Disruptive Usury, University of North Carolina at Chapel Hill, School of Law, Center for Banking and Finance, Chapel Hill, NC, 7 February 2019
- Opening Keynote Speaker, Maine Consumer Financial Rights Summit, Maine Consumer Rights Coalition, Augusta, Maine, 10 December 2018
- Moderator, The Criminalization of Consumer Debt, Consumer Federation of America Consumer Financial Services Conference, Washington, DC 11 November 2018
- Panelist, (Re)Defining Consumer Protection in America, Consumers Research Capitol Hill Event, Capitol Hill Visitor Center, Washington, DC, 11 November 2018

- Moderator, FinTech and Traditional Banks: Preserving Consumer Protections in Our Financial Future, Consumer Federation of America Consumer Financial Services Conference, Washington, DC 11 November 2018
- Panelist, High-Cost Lending: Prospects and Perils in DC and the States, National Consumer Law Center Annual Consumer Rights Litigation Conference, Denver, CO, 27 October 2018
- Panelist, Banking Fintech and Innovation: Regulatory Best Practices and Consumer Protection, Online Lending Policy Institute Annual Summit, Washington, DC, 9 October 2018
- Plenary Speaker, Consumer Credit Industry Forecast: Clear Skies or Stormy Weather Ahead? Receivables Management Association Executive Summit, Cape Neddick, Maine, 1 August 2018
- Panelist, Representing Consumers in a Trump World: Plaintiffs' Perspective, Practicing Law Institute—23rd Annual Consumer Financial Services Institute, San Francisco, CA, 26 June 2018
- Plenary Speaker, Supervision of High-Cost Lenders in the Fintech Era, National Association of Consumer Credit Administrators Annual Meeting and Training Symposium, Miami, FL, 6 June 2018
- Fintech, Federalism, and Disruptive Usury, Teaching Consumer Law Conference, University of New Mexico, Santa Fe, NM, 19 May 2018
- Panelist, Combating Auto Sales Abuses, Consumer Assembly, Consumer Federation of America, Washington, DC, 10 May 2018
- Panelist, Responses to the "Regulatory Void" and State Action on Federal Preemption, American Bar Association Business Law Section Spring Meeting, Vancouver, BC, 29 March 2018
- Panelist, Hot Button Issues in Consumer Finance, Practicing Law Institute—23rd Annual Consumer Financial Services Institute, New York City, NY, 27 March 2017
- Commenter, Kidwell Memorial Lecture: A Relational Perspective on Contract Law's Default Rules, with an Emphasis on Remedies—A Consumer Rights Response to Professor Whitford, Madison, WI, 2 March 2018
- Fintech, Federalism, and Disruptive Usury, Rutgers Law School, Center for Corporate Law and Governance Workshop on Consumer Financial Protection Law, Camden, NJ, 2 February 2018
- The Role of Administrative Agencies and Private Counsel in the Trump Era, 21<sup>st</sup> Annual National Institute on Class Actions, American Bar Association, Washington, D.C., 27 October 2017
- Individual Attorney Liability in CFPB Enforcement Matters, American Bar Association Annual Business Law Section Annual Meeting, Chicago, IL, 14 September 2017
- Hot Button Issues in Consumer Finance, Practicing Law Institute—22nd Annual Consumer Financial Services Institute, Chicago, IL, 5 May 2017
- Fredrick Fisher Memorial Program: Too much or too little? Is CFPB exercising its enforcement powers appropriately? American Bar Association Annual Business Law Section Meeting, New Orleans, LA, 28 March 2017
- Policing Banks: Bank Liability for Processing Illegal "Payday" Loan Payments, Rutgers University School of Law, Newark, NJ, 31 March 2017
- Hot Button Issues in Consumer Finance, Practicing Law Institute—21st Annual Consumer Financial Services Institute, New York City, NY, 28 April 2017
- The Future of Bank Partner Lending Programs after *CashCall*, American Bar Association Business Law Section, Consumer Financial Services Committee, Winter Meeting, Carlsbad, CA, 14 January 2017

- Trump University and Presidential Impeachment, University of Minnesota School of Law, Minneapolis, MN, 8 December 2016
- The CFPB after Five Years—Successful Reforms or Vigilante Regulation? Developments and Practice Tips, University of Utah, S.J. Quinney College of Law Downtown CLE Series, Salt Lake City, UT 17 October 2016
- Abusive Consumer Finance and the Consumer Financial Protection Bureau: An Empirical Assessment of Enforcement, Duke Law School, Raleigh-Durham, NC, 30 September 2016
- Participant, Usury Limits, Credit Licensure Statutes, and Postal Banking, Roundtable Discussion on the Future of Postal Banking, Americans for Financial Reform, Washington, D.C., 22 September 2016
- Trump University and Presidential Impeachment, University of Utah, S.J. Quinney College of Law Faculty Works-in-Progress Series, Salt Lake City, UT, 14 September 2016
- Consumer Financial Protection Bureau Law Enforcement: An Empirical Review, American Bar Association Business Law Committee Annual Meeting, Boston, MA, 8 September 2016
- Consumer Financial Protection Bureau Law Enforcement: An Empirical Review, Utah State Bar Collections Law Section, Salt Lake City, Utah, 17 May 2016
- Hot Button Issues in Consumer Finance, Practising Law Institute—21st Annual Consumer Financial Services Institute, Chicago, IL, 13 May 2016
- Hot Button Issues in Consumer Finance, Practising Law Institute—21st Annual Consumer Financial Services Institute, New York City, NY, 5 April 2016
- The Post-crisis Financial Regulatory Framework, Trans-Atlantic Consumer Dialogue, European Parliament, Brussels, BE, 27 January 2016
- The Consumer Impact of New Military Financial Protections, 28<sup>th</sup> Annual Consumer Federation of America Financial Services Conference, Washington, D.C., 3 December 2015
- Panelist, Consumer Financial Protection Bureau Town Hall, 12<sup>th</sup> Annual Consumer Advocates High-Cost Credit and Payday Loan Summit, The Pew Charitable Trusts, Washington, D.C., 2 December 2015
- Inaugural Sher Garner Keynote Address, A Review of Consumer Financial Protection Bureau Law Enforcement, Tulane Law Review Symposium on The Promise and Perils of Convergence in Financial Regulation and Consumer Protection, Tulane Law School on New Orleans, LA, 13 November 2015
- Consumer Financial Protection Bureau and Utah Consumer Protection Issues, United States Federal Trade Commission and Utah Division of Consumer Protection: Utah Consumer Protection Summit, Salt Lake City, UT, 22 October 2015
- An Introduction to the Military Lending Act for JAG Attorneys, United States Air Force Judge Advocate General Professional Outreach Division Webcast, The Pentagon, Arlington, VA, 1 October 2015
- Student Debt, Autonomy, and Institutional Quality: A Proposed Revision to the U.S. News & World Report Law School Rankings, Ethics of Debt Symposium, Iowa State University Department of Philosophy, Ames, IA, 26 September 2015
- Hot Button Issues in Consumer Finance, Practising Law Institute—20<sup>th</sup> Annual Consumer Financial Services Institute, Chicago, IL, 28 May 2015
- Lending to Military Borrowers, American Bar Association Continuing Legal Education Program, ABA Business Law Section Spring Meeting, San Francisco, CA, 12 April 2015
- Hot Button Issues in Consumer Finance, Practising Law Institute—20<sup>th</sup> Annual Consumer Financial Services Institute, New York City, NY, 7 April 2015

- ‘Cryptocredit’ and American Consumer Financial Protection Law, American Association of Law Schools Annual Meeting, Washington, D.C., 3 January 2015
- Federal Preemption and Consumer Financial Protection, School of Law, University of California, Berkeley, 10 November 2014
- The Consumer Financial Protection Bureau and Payday Lending, The National Association of Evangelicals Washington Briefing, The White House, Washington, D.C., 15 October 2014
- An Introduction to the Military Lending Act for JAG Attorneys, 70<sup>th</sup> Legal Assistance Course, Judge Advocate General’s Legal Center and School, Charlottesville, Virginia, 4 November 2014
- The CFPB Office of Enforcement and the Dodd-Frank Act’s Prohibition of Unfair, Deceptive, and Abusive Consumer Financial Practices, Las Vegas, Nevada, 10 October 2014
- An Introduction to the Military Lending Act for JAG Attorneys, 69<sup>th</sup> Legal Assistance Course, Judge Advocate General’s Legal Center and School, Charlottesville, Virginia, 8 April 2014
- Tribal Sovereign Immunity and Consumer Protection: Who Can Regulate a Tribe that Provides Financial Services to Consumer? American Bar Association Business Law Section, Consumer Financial Services Committee Winter Meeting, Park City, Utah, 14 January 2014
- An Introduction to the Consumer Financial Protection Bureau, North American Consumer Protection Investigators Training and Business Meeting, Park City, Utah, 5 August 2013
- Payday Lending and Deposit Advance Loans: Federal and State Enforcement Issues, National Association of Attorneys General Spring Consumer Protection Seminar: CFPB Training Session, Washington, D.C., 21 May 2013
- Concurrent State and Federal Jurisdiction and State Enforcement Actions Under the Dodd-Frank Act, National Association of Attorneys General Spring Consumer Protection Seminar: CFPB Training Session, Washington, D.C., 21 May 2013
- An Introduction to the Consumer Financial Protection Bureau, National Association of Consumer Bankruptcy Attorneys Annual Meeting, San Diego, California, 26 April 2013
- Payday Lending: An Interdisciplinary Look at Market Myths and Realities, Consumer Financial Protection Bureau Lunch and Learn Speakers Series, Washington, D.C., 28 February 2013
- An Introduction to the Consumer Financial Protection Bureau, California Department of Corporations, Los Angeles, California, 22 February 2012
- The CFPB’s Regulatory and Enforcement Agenda, The American Conference Institute’s 10<sup>th</sup> National Forum on Residential Mortgage Litigation and Regulatory Enforcement, San Francisco, California, 17 January 2013
- Unfair, Deceptive, and Abusive Acts and Practices in the Age of the CFPB, American Bar Association Business Law Section, Consumer Financial Services Committee, Winter Meeting, Naples, Florida, 6 January 2013
- Hidden Impact: The Unseen Consequences of the Economic Crisis, National Association of Women Judges 34<sup>th</sup> Annual Conference, Miami, Florida, 9 November 2012
- The Consumer Financial Protection Bureau: Enforcement Authority, Processes, and Priorities, Federal Trade Commission Common Ground Conference, Seattle Washington, 24 October 2012
- Introduction to the Consumer Financial Protection Bureau: Coordinating CFPB Enforcement with State Attorneys General, Conference of Western Attorneys General, Anaheim, California 23 July 2012

- Panelist, Targeting and Avoiding Mortgage Fraud Schemes: Community Impact and Education, Southern Nevada Mortgage Fraud Summit, United States Attorney's Office—District of Nevada, Las Vegas, 26 June 2012
- Changing Capital Markets, Continuing Foreclosure Crisis: Teaching U.S. Housing Policy, University of Houston Law Center, 19 May 2012
- The New (meaning old) Consumer Perspective: An Example of Progressive Local Reform, Practicing Law Institute—17<sup>th</sup> Annual Consumer Financial Services Institute, Chicago, IL, 4 May 2012
- Mortgage Litigation: MERS and Foreclosure Documentation, Practicing Law Institute—17<sup>th</sup> Annual Consumer Financial Services Institute, Chicago, IL, 4 May 2012
- MERS and the Writ of Quo Warranto, Loyola Consumer Law Review Symposium on the Continuing Effects of the Mortgage Crisis on Consumers, Loyola University of Chicago School of Law, 24 February 2012
- Mortgage Racketeering, International Responses to Crisis: Credit, Over-indebtedness and Insolvency Symposium, Griffith University, Freycinet, Tasmania, Australia, 11 January 2012,
- Losing our Homes, Losing our Way, or Both? Foreclosure, County Property Records, and the Mortgage Electronic Registration System, The Foreclosure Crisis, Alamo Emerging Issues Forum County Register of Deeds National Webinar, Hosted by Guilford County, North Carolina, 7 December 2011
- Recent Developments in Commercial Real Estate Lending Litigation, American Law Institute/American Bar Association Commercial Real Estate Defaults, Workouts, and Reorganizations, Las Vegas, NV, 18 November 2011
- MERS and the Crisis in American Residential Property Ownership, Dallas County Mortgage Electronic Registration System Fee Litigation Conference, Dallas, TX, 16 November 2011
- “Warning: Predatory Lender”—A Proposal for Candid Local Signage Ordinances, Fringe Banking Symposium, Washington & Lee University College of Law, Lexington, VA, 11 November 2011
- Using Traditional Contract Law to Enforce HAMP Modifications, National Consumer Law Center Consumer Rights Litigation Conference, Chicago, IL, 4 November 2011
- Bankruptcy Litigation Strategy and the Mortgage Electronic Registration System, National Association of Consumer Bankruptcy Attorneys, Colorado Springs, CO, 29 October 2011
- Losing our Homes, Losing our Way, or Both? Foreclosure, County Property Records, and the Mortgage Electronic Registration System, The Foreclosure Crisis: New Strategies for Addressing the National and Local Calamity Symposium, Capital University, 28 October 2011
- Non-Resource Allocating Business Entities in Residential Mortgage Backed Securitization, 13<sup>th</sup> Annual Conference of the International Association of Consumer Law, Brunel University, London, 28 June 2011
- The Future of Paperless Loan Processing: MERS' Role in the Foreclosure Crisis, American Bar Association Business Law Section Consumer Finance Committee Spring Meeting, Boston, MA 15 April 2011
- Plenary Speaker, Residential Mortgage Servicing and MERS: A Consumer Perspective, National Association of Independent Land Title Agents Annual Convention, Baltimore, MD, 11 April 2011
- The Borrower's Perspective: Insights From the Plaintiffs' Bar and Consumer Advocates on Mortgage Servicing Litigation, Residential Mortgage Lending and Regulatory Enforcement Symposium, American Conference Institute, Washington, D.C., 8 April 2011

- Recent Developments in Commercial Real Estate Lending Litigation, American Law Institute/American Bar Association Commercial Real Estate Defaults, Workouts, and Reorganizations, Miami, FL, 10 March 2011
- Foreclosure, Subprime Mortgage Lending, and the Mortgage Electronic Registration System, Midwinter Housing Finance Meeting, Park City, Utah, 10 February 2011
- Yield Spread Premiums and Automobile Finance Overages in the Post-Dodd-Frank Era, American Bar Association Business Law Section Consumer Finance Committee Winter Meeting, Naples, FL, 9 January 2011
- New Dimensions in the Foreclosure Crisis: Lost Promissory Notes and the Mortgage Electronic Registration System, AFL-CIO Headquarters, Washington, D.C., 2 December 2010
- New Dimensions in the Foreclosure Crisis: Lost Promissory Notes and the Mortgage Electronic Registration System, Faculty Lecture Series, University of Wisconsin College Law School, Madison, WI, 18 November 2010
- Foreclosure Fiasco? Lost Promissory Notes and the Mortgage Electronic Registration System, Public Lecture Series, University of Utah, S.J. Quinney College of Law, Salt Lake City, UT, 11 November 2010
- Foreclosure, Subprime Mortgage Lending, and the Mortgage Electronic Registration System, New Jersey Constitutional Officers Annual Convention—Register of Deeds Division, Atlantic City, NJ, September 15, 2010
- Non-Resource Allocating Business Associations and the Ethics of Avoiding Consumer Finance Litigation, American Bar Association Annual Meeting, San Francisco, CA, 11 August 2010
- Foreclosure, Subprime Mortgage Lending, and the Mortgage Electronic Registration System, Recorder's Division of the International Association of Clerks, Recorders, Election Officials and Treasurers Annual Meeting, Chicago, IL, 1 July 2010
- Foreclosure, Subprime Mortgage Lending, and the Mortgage Electronic Registration System, Minnesota County Recorders Association Annual Conference, Two Harbors, MN, 10 June 2010
- Panelist, Emerging from the Dark: Trends and Responses to the Credit Crisis, American Bar Association Real Property and Trusts and Estates Section Spring Symposium, Philadelphia, PA, 6 May 2010
- Pro Bono Cases Defending Residential Foreclosure, American Bar Association Real Property and Trusts and Estates Section Spring Symposium, Philadelphia, PA, 6 May 2010
- Foreclosure, Subprime Mortgage Lending, and the Mortgage Electronic Registration System, National Association of Consumer Bankruptcy Attorneys, Annual Convention, San Francisco, CA, 2 May 2010
- Debate Participant, Frederick Fisher Memorial Program: Shifting Cultural Sands in Consumer Financial Services, American Bar Association Annual Business Law Section Meeting, Denver, Colorado, 23 April 2010
- Commentator, Anatomy of the Subprime Mortgage Crisis: Empirical Studies of Loan Documentation Data—A Symposium, Valparaiso University School of Law, Valparaiso, IN, 26 March 2010
- Foreclosure, Subprime Mortgage Lending, and the Mortgage Electronic Registration System, National Association of County Recorders, Election Officials and Clerks, 2010 Legislative Conference, Washington, D.C., 6 March 2010
- Foreclosure, Subprime Mortgage Lending, and the Mortgage Electronic Registration System, University of Utah, S.J. Quinney College of Law, 2 February 2010
- MERS Update: Who “Owns” My Loan? ABA Real Property Section Real Estate Financing Group National Teleconference, 9 November 2009

- Usury Law, Payday Loans, and Statutory Sleight of Hand: Saliency Distortion and American Credit Pricing Limits, Agricultural and Applied Economics Association & American Council on Consumer Interests 2009 Joint Annual Meeting, Milwaukee, WI, 27 July 2009
- Keynote Speaker, Usury Law, Payday Loans, and Statutory Sleight of Hand: Rediscovering a Common Language of Debt, Sagamore Institute, Indianapolis, IN, 24 June 2009
- Interviewed Guest, Montana Community Foundation with Linda Reed, Helena Community Television, 12 February 2009 (half-hour public television civic affairs program)
- Debate Participant, Frederick Fisher Memorial Program: Re-regulation of Consumer Financial Services - Are We Condemned to Repeat the Past? American Bar Association Annual Business Law Section Meeting, Vancouver, B.C., Canada, 17 April 2009
- Transnational Consumer Debt Collection, NALSAR University of Law, Hyderabad, India, 26 February 2009
- Blaming the Prime Mortgage Market Infrastructure for a Subprime Market Crisis: The Politics of Home Foreclosure and the Government Sponsored Enterprises, Predatory Lending and Its Impact on the Consumer Credit Market Symposium, Loyola University New Orleans, School of Law, 17 October 2008
- More for Less: “Yield Spread” Mortgage Broker Compensation and the Subprime Foreclosure Crisis, The Subprime Housing Crisis: Interdisciplinary Policy Perspectives Conference, University of Iowa, 10 October 2008
- The Role of Securitization in Residential Mortgage Finance, National Convening on Subprime Lending, Foreclosure and Race, Kirwan Institute for the Study of Race and Ethnicity, The Ohio State University, Columbus, OH, 2 October 2008
- Interviewed Guest, Dave Ramsey Primetime, Fox Business Television Network, 9 September 2008 (television program discussion of usury law and payday lending)
- Usury Law, Payday Loans, and Statutory Sleight of Hand: Saliency Distortion and American Credit Pricing Limits, Compassion in Action Roundtable: Financial Literacy and the Role of Faith Based and Community Organizations, The White House, Washington, D.C., 18 June 2008
- Foreclosure, Subprime Lending, and the Mortgage Electronic Registration System, Teaching Consumer Law Conference, University of Houston Law Center, Houston, TX, 23 May 2008
- Usury Law, Payday Loans, and Statutory Sleight of Hand: Saliency Distortion and American Credit Pricing Limits, Confronting the Debt Culture National Conference, Washington, D.C., 13 May 2008
- Foreclosure, Subprime Lending, and the Mortgage Electronic Registration System, Research in Predatory Lending Conference, Seton Hall School of Law, Newark, N.J, 8 May 2008
- Over-Indebtedness, Predatory Lending, and the International Political Economy of Residential Home Mortgage Securitization: Comparing the United States' Subprime Home Mortgage Lending Crisis to Home Finance in the United Kingdom, Germany, and Japan, American Bar Association Section on Business Law Conference on Globalizing Secured Transactions Law, Thomas Jefferson Law School, San Diego, CA, 14 March 2008
- Usury Law, Payday Loans, and Statutory Sleight of Hand: Saliency Distortion and American Credit Pricing Limits, University of New Mexico College of Law Faculty Colloquium Series, Albuquerque, NM, 12 March 2008

- Usury Law and the Christian Right: Religious Political Power and the Geography of American “Payday” Lending Regulation, Harvard-University of Texas Joint Conference on Commercial Law Realities, Harvard Law School, Cambridge, MA, 29 February 2008
- Interviewed Guest, *Access Utah*, Utah Public Radio, 27 February 2008 (half-hour radio broadcast on results of empirical study on payday lender locations)
- Interviewed Guest, *Radio West with Doug Fabrizio*, KUER-University of Utah Public Radio, 20 February 2008 (hour long radio broadcast on results of empirical study on payday lender locations)
- Interviewed Guest, *Midday Metro*, KCPW: Salt Lake City Community Radio, 15 February 2008 (radio broadcast on results of empirical study on payday lender locations)
- Usury Law, Payday Loans, and Statutory Sleight of Hand: Salience Distortion and American Credit Pricing Limits, New York University School of Law Law and Economics Student and Faculty Colloquium Series, New York, NY, 12 February 2008
- Debate Participant, 24<sup>th</sup> Annual Jefferson B. Fordham Debate, University of Utah, S.J. Quinney College of Law, Salt Lake City, UT, 29 January 2008 (arguing in favor of reestablishing traditional usury limits in public debate versus Utah Attorney General Mark Shurtleff)
- Usury Law, Payday Loans, and Statutory Sleight of Hand: Salience Distortion and American Credit Pricing Limits, Second Annual Conference on Empirical Legal Studies, New York University School of Law, New York, NY, 9 November 2007
- Usury Law, Payday Loans, and Statutory Sleight of Hand: Salience Distortion and American Credit Pricing Limits, California Consumer Affairs Association 33<sup>rd</sup> Annual Conference, Los Angeles, CA, 8 November 2007
- Subprime Lending Challenges: How We Got Here and Where do We Go Next, Iowa Finance Authority’s Annual Housing Iowa Conference, Des Moines, IA, 23 October 2007
- Usury Law, Payday Loans, and Statutory Sleight of Hand: Salience Distortion and American Credit Pricing Limits, University of Florida, Levin College of Law Faculty Colloquium Series, Gainesville, FL, 11 October 2007
- Interviewed Guest, The Dave Ramsey Show, Nationally Syndicated Radio Program, 25 September 2007 (half hour radio discussion of usury law and payday lending)
- Usury Law, Payday Loans, and Statutory Sleight of Hand: Salience Distortion and American Credit Pricing Limits, University of Utah, S.J. Quinney College of Law Faculty Colloquium Series, Salt Lake City, UT, 19 September 2007
- Subprime Mortgage Lending, Securitization, and Federal Consumer Protection Legislation, National Association of Consumer Advocates Home Mortgage Foreclosure Defense Conference, St. Louis, MO, 7 September 2007
- A Comparative Analysis of the U.S. Subprime Home Mortgage Lending Crisis, Law and Society Association Annual Meeting, Humboldt University, Berlin, Germany, 28 July 2007
- Usury Law, Payday Loans, and Statutory Sleight of Hand: An Empirical Analysis of American Credit Pricing Limits, International Research Collaborative on Comparative Consumer Indebtedness, Law and Society Association Annual Meeting, Humboldt University, Berlin, Germany, 28 July 2007
- Plenary Speaker, The Mythology of American Usury Law, National Association of Consumer Agency Administrators Annual Meeting, Philadelphia, PA, 19 June 2007
- The Financial Mythology of American Usury Law, Ohio State University, Mortiz College of Law, Columbus, Ohio 2 April 2007
- Predatory Structured Finance, Harvard Law School, Cambridge, MA, 28 February 2007

- Usury Law and the Christian Right: Religious Political Power and the Geography of “Payday” Lending Regulation, Catholic University of America, Columbus School of Law, Washington, D.C., 22 January 2007
- Radio Debate Participant, Debate Against Clemson University Professor of Economics on Payday Loans and the Efficacy of Usury Law, *Access Utah*, Utah Public Radio, 14 December 2006 (half-hour radio broadcast)
- Moderator and Speaker, Teaching Consumer Law, National Consumer Rights Litigation Conference, Miami, FL, 10 November 2006
- Consumer Protection Jurisprudence without Consumer Protection Law: The Unstated Law and Facts of *Cartegna v. Buckeye Check Cashing, Inc.*, Panel on: Consumer Arbitration and Preemption of State Law, Southeastern Association of Law Schools Annual Conference, Palm Beach, Florida, 20 July 2006
- Consumer Law, the Yeas and Nays of Visually Impaired Consumers Signing Documents They Have Not Read, American Association of Visually Impaired Attorneys Annual Conference, Jacksonville, FL, 11 July 2006
- Roundtable Participant, Comparative Perspectives in Consumer Insolvency, Law and Society Association Annual Conference, Baltimore, MD, 9 July 2006
- Plenary Speaker, The Law and Geography of Predatory Lending to Military Personnel, National Conference of Consumer Agency Administrators Annual Conference, Seattle, WA, 21 June 2006
- Securitization of Consumer Credit: Emerging Regulatory Issues and Challenges, Teaching Consumer Law Biannual Conference, University of Houston, 19 May 2006
- Preemption, Agency Cost Theory, and Predatory Lending by Banking Agents: Are Federal Regulators Biting Off More than They Can Chew?, Federal Preemption in the Financial Institutions Arena Symposium, Texas Tech University School of Law, Lubbock, Texas, 19 April 2006
- Consumer Protection Challenges for Senior Citizens, Elder Law Symposium, University of Florida, Gainesville, FL, 7 April 2006
- Interviewed Guest, *Law Matters*, WUFT TV, 26 January 2006 (half-hour televised panel discussion on consumer rights)
- Deregulation and its Impact on Households, the Economy, and the Lending Industry, Rockefeller Brothers Fund, New York City, 20 January 2006
- Lecturer, American Law Certificate Program, University of Warsaw, Poland, October 2005 (taught two week course on American consumer protection law)
- Debtor Protection Law in World History: Finding the Right Balance, Common Law Society Lecture Series, University of Warsaw, Poland, 19 Oct. 2005
- Disclosure of Risk Information and the Informed Consent Doctrine: A Legal Perspective, Southeast Eye Specialists Contemporary Topics Lecture Series, Chattanooga, Tennessee, 26 Sept. 2005
- Predatory Lending, Securitization, and the Assignment of Blame in Federal Systems, Credit Law Institute Global Issues in Law and Finance Conference Part II, Zurich, Switzerland, 6 July 2005
- Taming the Sharks: Towards a Cure for the High Cost Credit Market, Credit Law Institute Global Issues in Law and Finance Conference Part I, London, United Kingdom, 29 June 2005
- Legislative Initiatives to Combat Predatory Lending, Florida Bar Association Annual Meeting, Orlando, FL, 23 June 2005
- Overview of Law Challenging Predatory Lending Practices, Florida Bar Association Annual Meeting, Orlando, FL, 23 June 2005
- Information Based Regulation of Consumer Credit in the Information Age, 10<sup>th</sup> International Consumer Rights Congress, Lima, Peru, 5 May 2005

- Predatory Lending and the Military: The Law and Geography of “Payday” Loans in Military Towns, Faculty Colloquium Series, University of Houston Law Center, Houston, TX, 31 March 2005
- Securitization and Predatory Lending: Understanding Contemporary Home Mortgage Securities Conduits, Combating Predatory Consumer Practices Conference, Tampa, FL, 28 January 2005
- Interviewed Guest, The Fanny Brown Show, *WAKR-1590*, Akron, OH (half-hour interview), 17 October 2004
- Predatory Lending and Wall Street, University of Florida Presidential Inaugural Celebration Academic Symposium, Gainesville, FL, 9 September 2004
- Creditor Malpractice Insurance, Predatory Home Mortgage Lending, and Federalism, South Eastern Association of Law Schools Annual Conference, Kiawah Island, S.C., 30 July 2004
- Interviewed Guest, Conner Calling, *WUFT-FM 89.1/WRUF-AM 850*, (hour long interview on *Taming the Sharks*) 6 June 2004
- Interviewed Guest, “Taming the Sharks”: New Book By UF Law Professor, *WJCB TV20 News at 6:00 & Nightbeat at 11:00*, ABC Affiliated Television Broadcast, 5 May 2004
- Moderator, Panel Discussion on Careers in Government Law, University of Florida Levin College of Law Career Development Conference, Gainesville, FL, 28 February 2004
- Moderator, Panel Discussion on Judicial Clerkships, University of Florida Levin College of Law Career Development Conference, Gainesville, FL, 28 February 2004
- Career Paths in Lobbying and Government Practice, Gainesville, FL, 17 February 2004
- Traps for the Unwary: Common Consumer Scams Targeting Senior Citizens, Three Rivers Legal Services Caregiver Forum on Seniors, Grandparents and the Law, Gainesville, FL, 22 November 2003
- Thwarting Predatory Lenders: A Survey of Litigation Theory, Predatory Lending Skills Workshop, Gainesville, FL, 14 November 2003
- Risky Business: Credit Cards and Personal Financial Safety, University of Florida Campus Safety Week, Gainesville, FL, 12 November 2003
- Consumer Perspectives on the Development of Class Action Law in Thailand, American Bar Association Asia Law Initiative, Washington, D.C., 5 February 2003
- Organizational Technology in Consumer Protection: Issues Facing Legal Services Counsel and the Academy, North East Florida Consumer Law Task Force, Gainesville, FL, 18 July 2003
- Invited guest discussing tax refund anticipation loans, Charlie Warren Show, WAML Radio, Washington, D.C., (half hour interview) 4 March 2003
- Interest Group Participation Inside Washington: The Case of Predatory Lending, Goizeta Business School, Emory University Washington MBA Seminar, Washington, D.C., 16 January 2003
- Interest Group Participation in the Public Policy Process, Washington Campus MBA Seminar, Washington, D.C., 8 January 2003
- Irrational Preference Ordering in the High Cost Credit Market, Seattle University School of Law, Seattle, WA, 19 November 2002
- Towards a Cure for the High Cost Credit Market, University of North Carolina at Chapel Hill, School of Government, Chapel Hill, NC, 2002
- Invited guest discussing payday lending in Utah, Access Utah, WUSU Utah Public Radio, Salt Lake City, UT, (half hour interview) 26 April 2001
- Market Failure in High Cost Consumer Credit, John Flynn Utah College of Law Student Lecture, Salt Lake City, UT, 2000

**EDUCATION**

- **University of Utah College of Law, J.D. 2001** GPA: 3.792; Rank: 3rd of 116
  - Order of the Coif, legal honor society, 2001
  - Editor, *Utah Law Review*, 2000-01; Staff Member, 1999-2000
  - Outstanding Student Award in European Union Law, 2001
  - Nominated for the David T. Lewis Clinical Program Achievement Award for best clinical advocacy, 2001
  - Outstanding Student Award in Constitutional Law, 2000
  - Pres., U. of Utah College of Law Amnesty International chapter, 1999-2000
  - Vice Pres., U. of Utah College of Law Women's Law Caucus, 1999-2000
  - U. of Utah College of Law Minority Law Caucus, 1999-2000
  - Semi-Finalist, U. of Utah College of Law Moot Court Tournament, 1998
  - Edward W. Clyde Fellowship, awarded to the top two applicants to the U. of Utah College of Law, 1998-2001
  
- **University of Utah** – GPA: 3.834
  - **Honors Philosophy B.A. (*cum laude*), Latin Minor, 1997**
  - **Political Science B.S. (*cum laude*), Economics Minor, 1997**
    - Outstanding philosophy student in the U. of Utah class of 1997
    - Team captain of the U. of Utah Debate Squad, 1997
    - Numerous debate decorations including Mountain-west Regional Intercollegiate Debate Champion, 1997
    - Kennecott Fellowship, awarded to top two U. of Utah Humanities College undergraduates, 1994
    - Awarded five separate research grants supporting research assistance to Prof. M. P. Battin, 1993-1997
    - Eta Sigma Phi, classics honor society, 1993-1996

**MEDIA COMMENTARY**

Interviewed and/or quoted by the following publications, wire services, and stations (selected list): *AARP Bulletin*, *ABC World News Now*, *ABC World News Tonight*, *Air Force Times*, *Alameda Times-Star*, *Albuquerque Journal*, *American Banker*, *Arizona Daily Star*, *Arizona Republican*, *Army Times*, *Associated Press*, *Bankrate.com*, *Baltimore Sun*, *BBC*, *Bloomberg News*, *Casa Grande Dispatch*, *CBS Market Watch*, *Chicago Tribune*, *Clarksville Leaf Chronicle*, *CNBC*, *CNN*, *Columbia Daily Tribune*, *Concord Monitor*, *Consumer Bankruptcy News*, *Daily Review*, *Dallas Morning News*, *Daytona Beach News-Journal*, *Deseret News*, *Florida Trend Magazine*, *Forbes*, *Gainesville Sun*, *Good Morning America*, *The Guardian (UK)*, *Indianapolis Star*, *Jacksonville Business Journal*, *KUER*, *KCPW*, *Kansas City Star*, *Laurel Leader*, *Los Angeles Daily News*, *Los Angeles Times*, *Middle East North Africa Financial News Network*, *Milwaukee Journal and Sentinel*, *Minneapolis Star Tribune*, *Montgomery Advertiser*, *Mother Jones*, *MSNBC*, *The National Law Journal*, *National Public Radio*, *Navy Times*, *Newsday*, *New York Times*, *Ocala Star-Banner*, *Officer Magazine*, *Orange County Register*, *Pensacola News Journal*, *Public Radio International*, *Puget Sound Business Journal*, *Raleigh News & Observer*, *Real Estate Finance Today*, *Reuters News Service*, *Salt Lake Tribune*, *Salt Lake Enterprise*, *San Antonio Business Journal*, *San Francisco Chronicle*, *San Diego Union-Tribune*, *San Jose Business Journal*, *San Jose Mercury News*, *San Mateo County Times*, *Sarasota Herald Tribune*, *Spokesman-Review*, *Stars and Stripes*, *St. Petersburg*

*Times, The State, Student Radio Network, Sydsvenskan (Sweden), Times Daily, Times Picayune, The Today Show, Tri-Valley Herald, Tucson Citizen, USA Today, US News and World Report, Washington Post, Wilmington News Journal, Wall Street Journal, and Yahoo.com*

#### **UNIVERSITY SERVICE**

- Vice-Chair, Judicial Clerkships Committee, 2021-present
- Programs Committee, 2021-present
- Vice-Chair, Admissions Committee, 2020-present
- Vice-Chair, Curriculum and Teaching Committee, 2019-2020
- Chair, Adjunct Faculty Appointments Committee, 2019-2020
- Faculty Advisor, Consumer Advocacy and Protection Society, Utah Chapter, 2019-present
- Faculty Development Committee, 2018 - 2019
- Chair, Faculty Retention, Promotion, and Tenure Committee, 2015-2019
- Faculty Recruitment Committee, University of Utah, S.J. Quinney College of Law, 2015-present
- Senator, University of Utah Faculty Senate, 2009-2012
- Ex-Officio Member, Curriculum Committee, University of Utah, S.J. Quinney College of Law, 2009-11
- Readmissions Committee, University of Utah, S.J. Quinney College of Law, 2009-11
- Faculty Recruiting Committee, University of Utah, S.J. Quinney College of Law, 2008-09
- Consumer Law Externship Faculty Supervisor, Assisted in developing four revolving consumer law student externships for University of Florida students with Three Rivers Legal Services Corp. in Gainesville, and Jacksonville Area Legal Aid in Jacksonville, Florida, 2004-2007
- Judicial Clerkship Advisor, University of Florida Levin College of Law, 2004-2007
- University of Florida Delegate to the American Association of Law Schools House of Representatives, 2005
- Member, Faculty Development Committee, University of Florida Levin College of Law 2004-2006
- Member, Pro Bono Opportunities Committee, University of Florida Levin College of Law, 2003-2005
- Member, Teaching Committee, University of Florida Levin College of Law, 2003-2004
- Member, Judicial Clerkships Committee, University of Florida Levin College of Law, 2003-2004

#### **MEMBERSHIP IN PROFESSIONAL AND HONORARY ASSOCIATIONS**

- Board of Advisors, Loyola University Chicago, Institute for Consumer Antitrust Studies
- Elected Fellow, American College of Consumer Financial Services Lawyers
- Utah State Bar Association
- International Association for Consumer Law
- Order of the Coif