

CHRISTOPHER L. PETERSON

University of Utah, S.J. Quinney College of Law

332 South 1400 East, Room 101

Salt Lake City, Utah 84112-0730

(801)581-6655; Fax:(801)581-6897

ACADEMIC APPOINTMENTS

- Associate Dean for Academic Affairs, University of Utah, S.J. Quinney College of Law, Salt Lake City, UT, 2009-present
- Professor of Law, University of Utah, S.J. Quinney College of Law, Salt Lake City, UT, 2008-present
- Associate Professor of Law, University of Florida, Fredric G. Levin College of Law, Gainesville, FL, 2006-2008
- Visiting Professor of Law, University of Utah, S.J. Quinney College of Law, Salt Lake City, UT, 2007-2008
- Assistant Professor of Law, University of Florida Fredric G. Levin College of Law, Gainesville, FL, 2003-06

AWARDS AND HONORS

- Outstanding Consumer Finance Article of the Year, American College of Consumer Financial Services Lawyers, 2010
- Consumer Fellow of the American Bar Association Business Law Section Consumer Finance Committee, 2009-present
- 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 (<http://insideuf.ufl.edu/2007/07/19/consumer-advocate/>)
- Outstanding Consumer Finance Book of the Year, American College of Consumer Financial Services Lawyers, 2004
- Bernfeld National 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, 4TH ED. (*forthcoming*, West 2013) (with John A. Spanogle, Ralph Rohner, Dee Pridgen, and Jeff 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

- “Warning: Predatory Lender”—*A Proposal for Candid Local Signage Ordinances*, WASHINGTON & LEE LAW REVIEW (*forthcoming* 2012)

- *Predatory Lending and Socially Responsible Investing*, in SOCIALLY RESPONSIBLE FINANCE AND INVESTING (H. Kent Baker & John Nofsinger, Eds., John Wiley & Sons, forthcoming 2012).
- *Two Faces: Demystifying the Mortgage Electronic Registration System's Land Title Theory*, 53 WILLIAM & MARY LAW REVIEW (forthcoming 2011).
- *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: 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 ICFAI 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)
- *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)

BRIEF ARTICLES

- *Foreclosing on American Leadership*, G8 MAGAZINE 84 (Summer 2009)
- *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

PRESENTATIONS AND PUBLIC APPEARANCES

- Speaker, Non-Resource Allocating Business Entities in Residential Mortgage Backed Securitization, 13th Annual Conference of the International Association of Consumer Law, Brunel University, London, 28 June 2011
- Speaker, 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
- Speaker, 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
- Speaker, 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
- Speaker, 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
- Speaker, New Dimensions in the Foreclosure Crisis: Lost Promissory Notes and the Mortgage Electronic Registration System, AFL-CIO Headquarters, Washington, D.C., 2 December 2010
- Speaker, 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
- Speaker, 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
- Speaker, 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
- Speaker, Non-Resource Allocating Business Associations and the Ethics of Avoiding Consumer Finance Litigation, American Bar Association Annual Meeting, San Francisco, CA, 11 August 2010
- Speaker, 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

- Speaker, 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
- Speaker, Probono Cases Defending Residential Foreclosure, American Bar Association Real Property and Trusts and Estates Section Spring Symposium, Philadelphia, PA, 6 May 2010
- Speaker, 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
- Plenary Speaker, 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
- Speaker, Foreclosure, Subprime Mortgage Lending, and the Mortgage Electronic Registration System, University of Utah, S.J. Quinney College of Law, 2 February 2010
- Speaker, MERS Update: Who “Owns” My Loan?, ABA Real Property Section Real Estate Financing Group National Teleconference, 9 November 2009
- Speaker, Usury Law, Payday Loans, and Statutory Sleight of Hand: Salience 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)
- Speaker and Moderator, Foreclosure, Subprime Lending, and the Mortgage Electronic Registration System, Teaching Consumer Law Conference, University of Houston Law Center, Houston, TX, 23 May 2008
- Speaker, 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
- Speaker and Moderator, 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
- Speaker, 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
- Speaker, 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
- Speaker, 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)
- Speaker, Usury Law, Payday Loans, and Statutory Sleight of Hand: Saliency 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
- Participant, 24th 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 debate against Utah Attorney General Mark Shurtleff)
- Speaker, Usury Law, Payday Loans, and Statutory Sleight of Hand: Saliency 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
- Speaker, Usury Law, Payday Loans, and Statutory Sleight of Hand: Saliency Distortion and American Credit Pricing Limits, California Consumer Affairs Association 33rd Annual Conference, Los Angeles, CA, 8 November 2007
- Speaker, 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
- Speaker, Usury Law, Payday Loans, and Statutory Sleight of Hand: Saliency 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)

- Speaker, 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
- Speaker, 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
- Speaker, 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
- Speaker, 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
- Speaker, The Financial Mythology of American Usury Law, Ohio State University, Mortiz College of Law, Columbus, Ohio 2 April 2007
- Speaker, 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
- Presenter, Consumer Protection Jurisprudence without Consumer Protection Law: The Unstated Law and Facts of *Cartegna v. Buckeye Check Cashing, Inc.*, Panel on: Consumer Arbitration, Separability, and Preemption of State Law, Southeastern Association of Law Schools Annual Conference, Palm Beach, Florida, 20 July 2006
- Speaker, 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
- Moderator and Speaker, Securitization of Consumer Credit: Emerging Regulatory Issues and Challenges, Teaching Consumer Law Biannual Conference, University of Houston, 19 May 2006
- Speaker, 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
- Speaker, 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)

- Speaker, 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)
- Speaker, Debtor Protection Law in World History: Finding the Right Balance, Common Law Society Lecture Series, University of Warsaw, Poland, 19 Oct. 2005
- Speaker, Disclosure of Risk Information and the Informed Consent Doctrine: A Legal Perspective, Southeast Eye Specialists Contemporary Topics Lecture Series, Chattanooga, Tennessee, 26 Sept. 2005
- Speaker, 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
- Speaker, 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
- Panelist, Legislative Initiatives to Combat Predatory Lending, Florida Bar Association Annual Meeting, Orlando, FL, 23 June 2005
- Speaker, Overview of Law Challenging Predatory Lending Practices, Florida Bar Association Annual Meeting, Orlando, FL, 23 June 2005
- Speaker, Information Based Regulation of Consumer Credit in the Information Age, 10th International Consumer Rights Congress, Lima, Peru, 5 May 2005
- Speaker, 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
- Speaker, 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
- Speaker, Predatory Lending and Wall Street, University of Florida Presidential Inaugural Celebration Academic Symposium, Gainesville, FL, 9 September 2004
- Speaker, 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
- Speaker, Judicial Clerkships, Gainesville, FL, 30 March 2004
- Guest Lecturer, Consumer Law as Poverty Law, Gainesville, FL, 24 March 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
- Speaker, Career Paths in Lobbying and Government Practice, Gainesville, FL, 17 February 2004
- Speaker, 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
- Speaker, Thwarting Predatory Lenders: A Survey of Litigation Theory, Predatory Lending Skills Workshop, Gainesville, FL, 14 November 2003

- Co-Host, Predatory Lending Skills Workshop, Gainesville, FL, 14 November 2003 (litigation training for approximately seventy Florida consumer litigators, co-hosted by Florida Legal Services, Inc.)
- Speaker, Risky Business: Credit Cards and Personal Financial Safety, University of Florida Campus Safety Week, Gainesville, FL, 12 November 2003
- Panelist, Consumer Perspectives on the Development of Class Action Law in Thailand, American Bar Association Asia Law Initiative, Washington, D.C., 5 February 2003
- Speaker, 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
- Speaker, Interest Group Participation Inside Washington: The Case of Predatory Lending, Goizeta Business School, Emory University Washington MBA Seminar, Washington, D.C., 16 January 2003
- Panelist, Interest Group Participation in the Public Policy Process, Washington Campus MBA Seminar, Washington, D.C., 8 January 2003
- Speaker, Irrational Preference Ordering in the High Cost Credit Market, Seattle University School of Law, Seattle, WA, 19 November 2002
- Speaker, 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
- Speaker, Market Failure in High Cost Consumer Credit, John Flynn Utah College of Law Student Lecture, Salt Lake City, UT, 2000

PROFESSIONAL SERVICE

- 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, 2001
- 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 (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
 - 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, 84th Annual Conference of the Utah Association of Counties, St. George, UT, 13 November 2008
 - Speaker, Usury Law, Payday Loans, and Statutory Sleight of Hand: Salience 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
 - 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)

OTHER WORK EXPERIENCE

- Consumer Attorney, United States Public Interest Research Group, lead lobbyist on predatory lending reform, Washington, D.C., 2002-2003
- Judicial Clerk, United States Court of Appeals for the Tenth Circuit, Circuit Judge Wade Brorby, Cheyenne, Wyoming, 2001-2002
- Research Assistant to Prof. Eric Luna, University of Utah College of Law, 2001
- U. of Utah College of Law Legal Writing Student Teaching Assistant, 2000-2001
- Utah Law-Related Education Foundation Course Instructor, taught “street law” to 45 students at inner city high school, 2001
- Utah Legal Services Corporation Law Clerk, overhauled intake and counseling procedures for at risk consumer debtors, 2001
- Summer Associate Attorney at Jones, Waldo, Holbrook & McDonough, litigation focus in mid-sized regional firm, Salt Lake City, Utah, 2000
- Lecturer, University of Utah Department of Continuing Education, taught university course on debating public policy, 2000
- Mariner S. Eccles Research Fellow in Political Economy, won grant to write book on debtor rights in Washington, D.C. and Salt Lake City, Utah, 1999-2000
- Pre-Litigation Departmental Supervisor, Claims Management, Inc., challenged denied health insurance benefits, Salt Lake City, Utah, 1997-1998
- Assistant Campaign Manager, U.S. Congressional Campaign, organized fund-raisers, volunteers, consulted on policy, 1996
- University of Utah Philosophy Research and Teaching Assistant, lectured, graded and conducted philosophy research, 1994-1997
- High School Assistant Debate Coach, taught speaking and analytical skills, 1994-1996

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 chptr., 1999-2000
 - Vice Pres., U. of Utah College of Law Women’s Law Caucus, 1999-2000
 - Native American Student Representative of 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**
 - Chosen as the 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 Mountainwest 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, 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, 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, News Talk KDXU890, 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, Tri-Valley Herald, Tucson Citizen, USA Today, US News and World Report, Washington Post, Wilmington News Journal, Wall Street Journal, WRUF AM850, WUFT Classic89, and Yahoo.com*

UNIVERSITY SERVICE

- Senator, University of Utah Faculty Senate, 2009-present
- 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
- Member, Faculty Recruiting Committee, University of Utah, S.J. Quinney College of Law, 2008-09
- Consumer Law Externship Faculty Supervisor, Assisted in developing four permanent 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-present
- 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

- Utah State Bar Association
- International Association for Consumer Law
- National Association of Consumer Advocates
- Utah Association for Justice
- Order of the Coif