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**EXPERIENCE**

**BROOKLYN LAW SCHOOL**, Brooklyn, NY

**August 2003-present**

*Professor (September 2009-Present)*

*Associate Professor (September 2006-August 2009); Assistant Professor (August 2003-August 2006)*

Courses: Teach and direct Community Development Seminar and Clinic; other courses have included Property, Real Estate Practice and Property Law Colloquium

Center: Research Director, Center for Urban Business Entrepreneurship (CUBE)

Committees: Entry-Level Appointments (chair); Publication (chair), Adjustment, Campus Security, Career, Clerkship, Clinics, **CUBE**, Facilities, Long-Range Planning, Public Service, **Retirement Plan**, Sabbatical Leave, **Status (Tenure and LTC)** and ad hoc Benefits (chair), **Dean Search**, Regulations, Loan Repayment Program Committees (current committee assignments in **bold**)

Faculty Advisor: urban planning joint degree programs; former faculty advisor for JOURNAL OF LAW AND POLICY (2007-2012) and PRACTICUM (2012-2014)

**NYU SCHOOL OF LAW**, New York, NY

**August 2016-**

*Adjunct Professor of Law* - Teach Property in Spring 2023.

*Research Affiliate* - In residence Fall 2016 semester at the Furman Center real estate and urban policy research center that is jointly run by law school and public service school. Non-resident since.

**FILENE RESEARCH INSTITUTE, INC.**, Madison, WI

**August 2010-January 2011**

*Principal Investigator* - Prepared report on the future role of Fannie Mae and Freddie Mac in secondary mortgage market.

**PRATT INSTITUTE GRADUATE CENTER  
FOR PLANNING & THE ENVIRONMENT**

**August 2009-December 2013**

Brooklyn, NY

*Visiting Assistant (Adjunct) Professor* - Teach Property Law Colloquium (co-listed with Brooklyn Law School) with then City Councilmember Brad Lander.

**BAR/BRI LAW PREVIEW**, Plymouth, MA

**July 2007-present**

*Lecturer* - Teach fundamentals of property law to incoming students of law schools throughout the country.

**SETON HALL LAW SCHOOL**, Newark, NJ

**May 2002-July 2003**

*Visiting Clinical Associate Professor* - Supervised Center for Social Justice's Civil Litigation Clinic and

taught related course. Litigated predatory lending, fair housing, consumer fraud, bankruptcy and civil rights cases. Trained mortgage counselors throughout New Jersey. Organized predatory lending conference.

**PAUL, WEISS, RIFKIND, WHARTON & GARRISON**

**Dec. 1998-April 2002 and  
Summers 1995, 1996**

New York, NY

**Associate** - Worked in Real Estate Department. Represented corporations, not-for-profits, and governments on wide variety of real property transfer, finance, leasing and construction matters. Volunteered hundreds of hours advising not-for-profits on real estate issues, helping low-income seniors draft estate-planning documents through Volunteer Legal Services and acting as counsel to minority- and women-owned businesses through Upper Manhattan Empowerment Zone.

**MORRISON & FOERSTER**, San Francisco, CA

**Sept. 1997-Sept. 1998**

**Associate** - Worked in Land Use and Environmental Law Group on litigation, regulatory and transactional matters. Drafted brief for case winning reversal in Ninth Circuit and numerous successful briefs for cases before federal District Courts. Conducted comprehensive review of zoning requirements for billboard placement company. Conducted environmental due diligence for sale of power plants and related properties. On pro bono basis, won major victory preventing mass eviction of nursing home residents and advised immigrants regarding immigration law issues.

**JUDGE TIMOTHY K. LEWIS, UNITED STATES COURT OF APPEALS  
FOR THE THIRD CIRCUIT**, Pittsburgh, PA

**Sept. 1996-Aug. 1997**

Clerk - Worked closely with judge, drafting and editing opinions and speeches.

**PARODNECK FOUNDATION**, New York, NY

**Summer 1994**

**Legal Research Intern** - Analyzed issues in housing law and policy for this tenant advocacy organization. Substantially revised housing law handbook for residents and tenant organizers of buildings owned by New York City. Developed and implemented strategy to change City housing policy and to facilitate tenant organization.

**PROFESSOR MICHAEL SCHILL, NYU SCHOOL OF LAW**

**Summer and Fall 1994**

New York, NY

**Research Assistant** - Researched city-owned housing issues for then Director of the Center for Real Estate and Urban Policy. Composed comprehensive bibliography of all scholarly, business, governmental and other resources regarding New York City and New York State housing policy.

**DEAN JOHN SEXTON, NYU SCHOOL OF LAW**

**Summer and Fall 1994**

New York, NY

**Research and Teaching Assistant** - Researched recent developments in Religion Clause case law. Assisted in instruction of undergraduate course on same topic taught by this Dean (and later President of NYU).

**PROFESSOR VICKI BEEN, NYU SCHOOL OF LAW**

**Summer and Fall 1994**

New York, NY

**Research Assistant** - Researched correlation between location of public housing projects and socioeconomic status of surrounding communities.

**COMMUNITY ACCESS, INC.**, New York, NY

**Sept. 1989-Aug. 1993**

**Administrative Director, Housing Services** (July 1991-Aug. 1993)

Provided administrative and clinical supervision to seven housing programs and 40 staff members serving 170 mentally ill tenants. Conducted new housing rent-up, quality assurance and programming. Supervised Intake Department. Created training manuals and implemented training procedures for staff and clients.

***Intake Coordinator*** (April 1990-June 1991)

Coordinated all admissions into one vocational and five residential programs for mentally ill adults. Compiled statistical reports for government agencies. Created innovative database system to monitor referrals and admissions into agency. Acted as agency spokesperson.

***Case Manager*** (Sept. 1989-March 1990)

Served as sole case manager responsible for locating and placing homeless, mentally ill clients in housing.

## EDUCATION

**NEW YORK UNIVERSITY SCHOOL OF LAW**, New York, NY

J.D., *magna cum laude*, May 1996 (admitted in New York and California)

Honors: Order of the Coif

ANNUAL SURVEY OF AMERICAN LAW, Staff Editor

Public Interest Committee Grant Recipient

Activities: Civil Legal Services Clinic

Research, Education and Advocacy to Combat Homelessness, Clinic Coordinator

NYU School of Law Alumni Task Force

**WILLIAMS COLLEGE**, Williamstown, MA

B.A., *cum laude*, with honors in Philosophy, June 1989

Honors: National Merit Scholar

National Endowment for the Humanities Younger Scholar

Lehman Service Scholar

John W. Miller Prize in Philosophy

Gargoyle (Honors) Society Member

## BOOKS

- PAYING FOR THE AMERICAN DREAM: HOW TO REFORM THE MARKET FOR MORTGAGES (Oxford University Press (forthcoming 2023))

## SCHOLARLY ARTICLES

- *Can Shared Equity Financing Make Homeownership More Affordable?*, WASHBURN L. REV. (2022) (with others)
- *The Federal Housing Administration and African-American Homeownership*, ABA JOURNAL OF AFFORDABLE HOUSING & COMMUNITY DEVELOPMENT LAW (2017-18)
- *Underwriting Sustainable Homeownership: The Federal Housing Administration and The Low Down Payment Loan*, GEORGIA LAW REVIEW (2017)
- *Who Should Be Providing Mortgage Credit to American Households?*, TULANE LAW REVIEW (2014-2015) (response)
- *An Overview of the Fannie and Freddie Conservatorship Litigation*, NYU JOURNAL OF LAW AND BUSINESS (2014) (symposium submission)
- *REMIC Tax Enforcement as Financial-Market Regulator*, UNIVERSITY OF PENNSYLVANIA JOURNAL OF BUSINESS LAW (2014) (with Brad Borden)

- *Consumer Protection in the Shadow of Shadow Banking*, BROOKLYN JOURNAL OF CORPORATE, FINANCIAL & COMMERCIAL LAW (2012) (symposium issue)
- *Reforming the Residential Mortgage-Backed Securities Market*, HAMLINE LAW REVIEW (2012) (symposium submission)
- *Message in a Mortgage: What Dodd Frank's "Qualified Mortgage" Tells Us About Ourselves*, BOSTON UNIVERSITY REVIEW OF BANKING & FINANCIAL LAW (2012) (symposium submission) (reprinted in FSOKX.com NEWSLETTER (Apr. 16, 2013))
- *Fannie Mae and Freddie Mac and the Future of Federal Housing Finance Policy: A Study of Regulatory Privilege*, ALABAMA LAW REVIEW (2010)
- *First Principles for an Effective Federal Housing Policy*, BROOKLYN JOURNAL OF INTERNATIONAL LAW (2010) (symposium submission)
- *Landlords of Last Resort: Should the Government Subsidize the Owners of Small Multifamily Buildings?*, WESTERN NEW ENGLAND LAW REVIEW (2010) (symposium submission)
- *Rating Agencies and Reputational Risk*, MARYLAND JOURNAL OF BUSINESS AND TECHNOLOGY LAW (2009) (symposium submission)
- *The Role of the Fannie Mae/Freddie Mac Duopoly in the American Housing Market*, JOURNAL OF FINANCIAL REGULATION AND COMPLIANCE (2009) (invited submission)
- *Ratings Failure: The Need for a Consumer Protection Agenda in Rating Agency Regulation*, BANKING AND FINANCIAL SERVICES POLICY REPORT (2009) (invited submission) (reprinted in REGULATION OF CREDIT RATING AGENCIES (Gayathri, ed.) (2010))
- *The Federal Government's Implied Guarantee of Fannie Mae and Freddie Mac's Obligations: Uncle Sam Will Pick Up the Tab*, GEORGIA LAW REVIEW (2008)
- *Subprime Standardization: How Rating Agencies Allow Predatory Lending to Flourish in The Secondary Mortgage Market*, FLORIDA STATE UNIVERSITY LAW REVIEW (2006) (selected as best article of 2005 by the American College of Consumer Financial Services Lawyers)
- *Modeling a Response to Predatory Lending: The New Jersey Home Ownership Security Act of 2002*, RUTGERS LAW JOURNAL (2004) (co-author: B. Azmy)
- *Jefferson and Madison as Icons in Judicial History: A Study of Religion Clause Jurisprudence*, UNIVERSITY OF MARYLAND LAW REVIEW (2002)
- *Housing Abandonment and New York City's Response*, NEW YORK UNIVERSITY REVIEW OF LAW & SOCIAL CHANGE (1996-1997)
- *Neighborhood Entrepreneurs Program in New York City*, JOURNAL OF AFFORDABLE HOUSING & COMMUNITY DEVELOPMENT LAW (1996)

## BOOK CHAPTERS

- *Foundations of Federal Housing Policy in COMMUNITY, HOME, AND IDENTITY* (Michael Diamond, & Terry Turnipseed, editors) (2012)
- *Fannie Mae and Freddie Mac: Creatures of Regulatory Privilege in FINANCIAL INSTITUTIONS AND MARKETS: CURRENT ISSUES IN FINANCIAL MARKETS* (Robert R. Bliss and George G. Kaufman, eds.) (2010)
- *Rating Agencies: Facilitators of Predatory Lending in the Subprime Market in LESSONS FROM THE FINANCIAL CRISIS: INSIGHTS AND ANALYSIS FROM TODAY'S LEADING MINDS* (Robert W. Kolb, ed.) (2010)

- *Fannie Mae and Freddie Mac: Privatizing Profit and Socializing Loss* in LESSONS FROM THE FINANCIAL CRISIS: INSIGHTS AND ANALYSIS FROM TODAY’S LEADING MINDS (Robert W. Kolb, ed.) (2010)
- *How We Got Where We Are: The Lessons of History*, chapter in NO MORE ‘HOUSING OF LAST RESORT’ – THE IMPORTANCE OF AFFORDABILITY AND RESIDENT PARTICIPATION IN IN REM HOUSING (Task Force on City-Owned Property, April 1996)

### POLICY BRIEFS

- *Reinventing Homeownership: A Compendium of Concepts to Consider* (with Denise Gabel) (Filene Research Institute) (2012)
- *Which Future for Fannie and Freddie?*, CATO INSTITUTE POLICY ANALYSIS (2011)
- *Fannie Mae and Freddie Mac: Implications for Credit Unions* (a report prepared for the Filene Research Institute) (2011)

### SELECTED AMICUS BRIEFS

- Legal Services Center of Harvard Law School and other law professors in *Montgomery County, Pennsylvania Recorder of Deeds v. Merscorp Inc.*, (U.S. Ct. App. 3d Cir. No. 14-4315)

### SHORTER PUBLICATIONS

- *Fintech Coming to a Block Near You: How Blockchain Is Changing Real Estate Investing*, N.Y. REAL PROPERTY JOURNAL (forthcoming 2023)
- [How Fintech Cos. May Transform Real Estate Investment](#), LAW360 (Sept. 19, 2022)
- *Shared Equity Financing*, PROBATE AND PROPERTY (March/April 2021) (with Ernira Mehmetaj)
- *The Future of Homeownership*, PROBATE AND PROPERTY (May/June 2019)
- *Restoring the American Dream*, BROOKLYN LAW NOTES (Fall 2018)
- *Deregulating Residential Real Estate Finance*, AMERICAN COLLEGE OF REAL ESTATE LAWYERS NOTES (2018)
- *Insuring Sustainable Homeownership*, PROBATE & PROPERTY (March/April 2018)
- *The Trump Administration and The Regulation of Residential Real Estate Finance*, WESTLAW JOURNAL DERIVATIVE (Jan. 25, 2018)
- *Are the Stars Aligning for Fannie And Freddie Reform?*, LAW360 (Dec. 19, 2017)
- *The Federal Home Loan Bank System: A Bibliography* (Working Paper, 2017)
- [Gorsuch, CFPB And Future of The Administrative State](#), LAW360 (Feb 10, 2017)
- *Sloppy, Sloppy, Sloppy: The State of The Mortgage Market*, CEB REAL PROPERTY LAW REPORTER, (May 2016)
- *Ensuring That Homeownership Is Sustainable*, WESTLAW J. BANK & LENDER LIABILITY (May 31, 2016)
- [The Federal Housing Administration \(FHA\) and Private Mortgage Insurance \(PMI\): A Bibliography](#), (Working Paper, 2016)
- *Panel Four: The Future of Fannie and Freddie*, N.Y.U. J.L. & BUS. (2014) (with Michael Levine, Mark Calabria, Lawrence J. White, Mark Willis)

- [\*3 Housing Riddles for De Blasio\*](#), LAW360.COM (Nov. 19, 2013)
- *Dirty REMICs, Revisited*, PROBATE & PROPERTY (Nov./Dec. 2013) (with Brad Borden)
- [\*The Emperor's New Loans: A Cautionary Tale from the Subprime Era\*](#), PRACTICUM (Apr. 12, 2013), ,  
*reprinted in* AALS SECTION ON REAL ESTATE TRANSACTIONS NEWSLETTER (Fall 2013)
- *Dirt Lawyers and REMIC Failures*, PROBATE AND PROPERTY (May/June 2013) (with Brad Borden)
- *Show Me the Note!*, THOMSON REUTERS NEWS & INSIGHT (2013) (with KeAupuni Akina & Brad Borden)
- *Goliath Versus Goliath in High-Stakes MBS Litigation*, WESTLAW JOURNAL SECURITIES LITIGATION & REGULATION (Sept. 4, 2013) (with Brad Borden)
- *Once a Failed REMIC, Never a REMIC*, 30 CAYMAN FINANCIAL REVIEW (2013) (with Brad Borden)
- *Cleaning Up the Financial Crisis of 2008: Prosecutorial Discretion or Prosecutorial Abdication?*, BNA CRIMINAL LAW REPORTER (Mar. 20, 2013) (with Brad Borden), *reprinted in* BNA BANKING REPORTER (Mar. 26, 2013) and BLS LAWNOTES (Spring 2013)
- *Beneficial Ownership and the REMIC Classification Rules*, CORPORATE TAX AND BUSINESS PLANNING REVIEW (Nov. 7, 2012) (with Brad Borden)
- *Wall Street Rules Applied to REMIC Classification*, THOMSON REUTERS NEWS & INSIGHT (September 13, 2012) (with Brad Borden), *reprinted in* SECURITIES LITIGATION & REGULATION WESTLAW JOURNAL (Oct. 30, 2012)
- [\*Fannie Mae and Freddie Mac: A Bibliography\*](#), (Working Paper, 2012),
- *Three Principles for Federal Housing Policy*, PROBATE & PROPERTY (Mar./Apr. 2012)
- *Learning from Financial History: An Academic Never Forgets*, WESTLAW JOURNAL EXPERT COMMENTARY SERIES CONSUMER PROTECTION UPDATE: BANKING, FINANCE & DATA PRIVACY 8 (2011) (*reprinted in* BANK & LENDER LIABILITY 4 (Sept. 12, 2011) *and in* AALS SECTION ON REAL ESTATE TRANSACTIONS NEWSLETTER (2011))
- *The Legal Regulation of Predatory and Subprime Lending*, ELSEVIER ENCYCLOPEDIA OF HOUSING AND HOME (2011)
- *How the Residential Mortgage-Backed Securities Market Impacts Dirt Lawyers and Their Clients*, 35 N.Y. REAL PROPERTY LAW JOURNAL 35 (Fall 2007)

## BOOK REVIEWS

- ENVIRONMENT AND PLANNING A (2013) (*reviewing* EDWARD GLAESER, TRIUMPH OF THE CITY: HOW OUR GREATEST INVENTION MAKES US RICHER, SMARTER, GREENER, HEALTHIER, AND HAPPIER (2011))
- ENVIRONMENT AND PLANNING A (2011) (*reviewing* KATHLEEN ENGEL & PATRICIA MCCOY, THE SUBPRIME VIRUS (2011)) (*reprinted in* 9 AALS SECTION ON REAL ESTATE TRANSACTIONS NEWSLETTER 2 (June 2, 2011))
- 42 ENVIRONMENT AND PLANNING A 253 (2010) (*reviewing* DAN IMMERGLUCK, FORECLOSED: HIGH-RISK LENDING, DEREGULATION, AND THE UNDERMINING OF AMERICA'S MORTGAGE MARKET (2009))
- 37 ENVIRONMENT & PLANNING A 756 (2005) (*reviewing* J. DeFilippis, UNMAKING GOLIATH: COMMUNITY CONTROL IN THE FACE OF GLOBAL CAPITAL (2003))

## POPULAR PRESS

- [\*There is Hope of Housing Finance Reform That Works for Americans\*](#), THE HILL, (Sept. 12, 2019)
- [\*The Next Two Years of Federal Housing Policy Could Be Positive under Mark Calabria\*](#), THE HILL (FEB. 14, 2019)
- [\*Small Business Jobs Survival Act May Have Opposite Effect\*](#), NEW YORK LAW JOURNAL (JAN. 24, 2019) (with others)
- [\*The Hunger Games: Amazon Edition\*](#), NEW YORK LAW JOURNAL (Nov. 21, 2018)
- [\*Americans Are Better off with Consumer Protection in Place\*](#) in THE HILL (June 17, 2017)
- [\*America's Consumer Financial Sheriff and The Horse It Rides Are Under Fire\*](#), THE HILL (May 14, 2017)
- [\*The CFPB Is a Champion for Americans Across the Country\*](#), THE HILL (April 21, 2017)
- [\*Congress May Have Finally Found a Bipartisan Fix to Fannie and Freddie\*](#), THE HILL (April 6, 2017)
- [\*Where Does Judge Gorsuch Stand on Limiting the Federal Government?\*](#), THE HILL (March 22, 2017)
- [\*Trump's Budget Proposal Is Bad News for Housing Across the Nation\*](#), THE HILL (March 16, 2017)
- [\*Why Repealing Dodd-Frank Is Unappealing if You Own a Home\*](#), THE HILL (Feb. 13, 2017)
- [\*The Future of American Home Ownership Under President Trump\*](#), THE HILL (Jan. 30, 2017)
- [\*Hamilton Act in Good Faith. Will Steven Mnuchin Do the Same?\*](#), THE HILL (Jan. 13, 2017)
- [\*Ben Carson's Call of Duty as America's Housing Chief\*](#), THE HILL (Jan. 5, 2017)
- [\*It's Time to Expand the Credit Box for American Homebuyers\*](#), THE HILL (Dec. 27, 2016)
- [\*It's Time to Take Housing Finance Reform Through The 21st Century\*](#), THE HILL (Dec. 7, 2016)
- [\*An Uneasy Justification for Prosecutorial Abdication in the Subprime Industry\*](#), HUFFINGTON POST (Nov. 7, 2012) (with Brad Borden)
- [\*Eminently Reasonable\*](#), NATIONAL LAW JOURNAL (Sept. 24, 2012)
- [\*Abolish Fannie and Freddie\*](#), AOL NEWS (Feb. 2011)
- [\*Coming Out of Conservatorship: Developing an Exit Strategy for Fannie and Freddie\*](#), LOMBARD STREET (July 2009)
- [\*Hail Paulson\*](#), LEGAL TIMES (Sept. 29, 2008)
- [\*After Fannie and Freddie\*](#), NATIONAL LAW JOURNAL (Sept. 15, 2008)
- [\*Fannie Mae & Freddie Mac: Socialization of Loss\*](#), NATIONAL LAW JOURNAL (July 17, 2008)
- [\*Time to Avert a Bailout\*](#), NATIONAL LAW JOURNAL (Jan. 29, 2007)
- [\*No Safety Net for Fannie and Freddie\*](#), CHRISTIAN SCIENCE MONITOR (Jul. 13, 2006)
- [\*Supreme Power to Seize Land Goes Too Far\*](#), N.Y. DAILY NEWS (Mar. 6, 2006)
- [\*Predatory Lending: Let the States Legislate\*](#), NATIONAL LAW JOURNAL (Mar. 7, 2005)
- [\*Hold the Line against Diluting Anti-Predatory Lending Law\*](#), NEW JERSEY LAW JOURNAL (Jan. 26, 2004) (co-author: B. Azmy)
- [\*Unusual Impetus for a Consumer Law: Amendments to Antipredatory Lending Statute Underscore Investors' Clout\*](#), NEW JERSEY LAW JOURNAL (Aug. 23, 2004)
- [\*Lenders Threaten to Gut Protections\*](#), PHILADELPHIA INQUIRER (Dec. 18, 2003) (co-author: B. Azmy)

## SELECTED PRESENTATIONS

- *NFTs in Real Estate*, New York State Bar Association Task Force on Emerging Digital Finance and Currency, 2023 Annual Meeting (Jan. 21, 2023)
- *NFTs in Real Estate*, Web3 & The Metaverse Conference, Task Force on Emerging Digital Finance and Currency of the New York State Bar Association, in partnership with the Metaverse Collaborative at New York University School of Professional Studies (Dec. 16, 2022) (invited speaker)
- *Blockchain and Real Estate*, Real Property Law Section of the New York State Bar Association Summer Meeting (July 21, 2022) (invited speaker)
- *The Reality of the American Dream for African American Households*, The American Dream: Reality or Myth? Symposium, Washburn Law School (November 4, 2021) (invited speaker)
- *Non-Debt Financing for Home Purchases*, Real Property Law Section of the New York State Bar Association Summer Meeting (July 8, 2020) (invited speaker)
- *Non-Debt Financing Solutions*, Real Property, Trust and Estate Law Section of the American Bar Association “Professors’ Corner” (May 12, 2020) (invited speaker)
- *Housing Finance Reform in the Trump Era*, AALS Annual Meeting (January 5, 2019) (invited speaker)
- *Foreclosing on the Federal Home Loan Banking System*, The New Normal: Financial Regulation, Monetary Reform & Community Development Roundtable, Tulane Law School (May 26, 2018) (invited speaker)
- *Foreclosing on the Federal Home Loan Banking System*, Organizing, Deploying & Regulating Capital in the U.S. Workshop, Georgia State University College of Law (April 27, 2018)
- *Exploring New Frontiers in Real Estate Development*, AALS Annual Meeting (Jan. 8, 2018) (invited speaker)
- *Oath-Taking*, Convocation Speaker, Brooklyn Law School (Aug. 21, 2017)
- *Sustainable Housing Markets*, Association of Law, Property, and Society 8th Annual Meeting at the University of Michigan (May 19, 2017)
- *Sustainable Housing Markets*, Sustainability Conference of American Legal Educators, Arizona State University (May 12, 2017)
- *Paying for the American Dream: How to Reform the Market for Mortgages*, NYU Furman Center for Real Estate and Urban Policy (November 17, 2016)
- *Equitable Subrogation in Mortgage Refinancing and Land Purchase Transactions*, Real Property, Trust and Estate Law Section of the American Bar Association “Professors’ Corner” teleconference presentation (December 7, 2015) (invited speaker)
- Moderator, *Planning and Protesting Public Spaces*, Brooklyn Book Festival (Sept. 21, 2014)
- *Just Do It? Whether to Incorporate Social Justice Theory in Every Clinical Experience and If So, How*, AALS Clinical Conference (Apr. 29, 2014)
- *The Future of Fannie Mae & Freddie Mac*, Urban Land Institute (Nov. 21, 2013) (panelist)
- *Enforcing Negotiable Mortgage Notes*, Justices of the New York State Supreme Court (Kings County) Foreclosure Committee (October 7, 2013)
- *How Low Is Too Low? The Federal Housing Administration and The Low Down Payment Loan*, Canadian Law and Economics Association Annual Meeting (Sept. 28, 2013)
- *Transitioning Fannie and Freddie*, NYU School of Law, The Future of Fannie and Freddie Conference (Sept. 20, 2013)



- *FHA and Housing Affordability*, Federal Reserve Bank of Cleveland 2013 Policy Summit on Housing, Human Capital, and Inequality (Sept. 19, 2013)
- *FHA and Housing Affordability*, 2013 AALS Workshop on Poverty, Immigration and Property (June 2013)
- Invited Speaker, *REMIC Failure*, Real Property, Trust and Estate Law Section of the American Bar Association “Professors’ Corner” teleconference presentation (February 2013)
- *Teaching Real Estate Transactions*, AALS Real Estate Transactions Annual Meeting (January 2013)
- *The Federal Housing Administration as Social Engineer*, International Atlantic Economic Society Conference (October 5, 2012)
- *Trends in Mortgage Law*, Real Property, Trust and Estate Law Section of the American Bar Association “Professors’ Corner” teleconference presentation (July 11, 2012) (invited speaker)
- *Message in a Mortgage: What Dodd Frank’s “Qualified Mortgage” Tells Us About Ourselves*, Association of Law, Property and Society Annual Meeting (March 3, 2012)
- *Consumer Protection in The Shadow of Shadow Banking*, The Consumer Financial Protection Bureau After One Year symposium, Brooklyn Law School (March 2, 2012) (invited speaker)
- *Consumer Protection in The Shadow of Shadow Banking*, Shadow Banking symposium, Boston University Law School (February 24, 2012) (invited speaker)
- Panelist, *Post Zoning: Alternative Forms of Public Land Use Controls*, Trager Public Policy Symposium, Brooklyn Law School (February 10, 2012)
- *The FHA’s Two Missions: Market Maker and Lender of Last Resort*, AALS Sections on Real Estate Transactions and Property Annual Meeting (January 5, 2012) (invited speaker)
- *Community Benefits Agreements: The New York Experience*, The New York City Community Economic Development Network (December 15, 2011) (invited speaker)
- *Foundations for Federal Housing Finance Policy*, Ongoing Implementation of the Dodd-Frank Act: Consumer Protection and Other Goals from a Rulemaking and Litigation Perspective symposium, University of Pennsylvania Law School (November 18, 2011) (keynote)
- *The Emperor’s New Loans: Why Consumer Protection Is Intrinsic to the Federal Regulation of Consumer Credit*, Ongoing Implementation of the Dodd-Frank Act: Consumer Protection and Other Goals from a Rulemaking and Litigation Perspective symposium, University of Pennsylvania Law School (November 18, 2011) (invited speaker)
- *Reforming the Residential Mortgage-Backed Securities Market*, Secondary Mortgage Market Reform symposium, Hamline Law School (September 30, 2011) (invited speaker)
- *The Future of Fannie, Freddie and the Federal Housing Market*, American Credit Union Mortgage Association Annual Conference (September 26, 2011) (invited speaker)
- *Federal Housing Policy*, Southeastern Association of Law Schools Annual Conference (July 28, 2011) (invited speaker)
- Panelist, *The Stuyvesant Town Default and the Future of Multifamily Housing Finance*, NYU School of Law (Apr. 9, 2011) (invited speaker)
- *Fannie Mae and Freddie Mac: Implications for Credit Unions*, Filene Research Institute Webinar (Feb. 10, 2011) (invited speaker)
- *The Future of Federal Housing Finance*, Credit Union Executive Society Michigan Council Economic Summit (Jan. 2011) (invited speaker)
- *The Role of Community Benefits Agreements in Community Development*, Neighborhood Preservation Coalition of New York State Conference (Oct. 2010) (invited speaker)

- Moderator, *The Impact of Foreclosure on Tenants*, Fordham School of Law program (Oct. 2010)
- Panelist, *Future Directions of Clinical Scholarship*, New York Law School Clinical Theory Workshop 25<sup>th</sup> Anniversary Conference (Oct. 2010) (invited speaker)
- *The Future of Fannie and Freddie*, Filene Research Institute Conference (Oct. 2010) (invited speaker)
- Panelist, *Land Use and Local Voices*, Municipal Arts Society Conference (July 21, 2010) (invited speaker)
- *First Principles for an Effective Federal Housing Policy*, Association for Law, Property and Society (Mar. 2010) (invited speaker)
- *Community Benefits Agreements*, inaugural meeting of the Comptroller of the City of New York Task Force on Public Benefits (Mar. 2010) (invited speaker)
- *Which Way Forward for Fannie Mae and Freddie Mac?*, Cato Institute (Oct. 2009) (invited speaker)
- *Fannie Mae and Freddie Mac and the Future of Federal Housing Finance Policy: A Study of Regulatory Privilege*, Canadian Law and Economics Association (Oct. 2009)
- *First Principles for an Effective Federal Housing Policy*, Brooklyn Law School (Sept. 2009) (invited speaker)
- *Fannie Mae and Freddie Mac and the Future of Federal Housing Finance Policy: A Study of Regulatory Privilege*, International Banking, Economics and Finance Association Summer Conference (July 2009)
- Panelist, *The Legitimacy of Using Tax Breaks to Promote Professional Sports Facilities*, Third Annual Land Use and Real Estate Development Forum, New York Law School (Apr. 2009)
- *The Proper Role of Fannie and Freddie in the Housing Market*, Pace Law School (Mar. 2009)
- *Restructuring the U.S. Banking System* Panel, NYSBA Business Law Section Annual Meeting (Jan. 2009) (invited speaker)
- *The Residential Mortgage Foreclosure Crisis – Policy Solutions* Panel, ABCNY Housing & Urban Development Committee (Jan. 2009) (invited speaker)
- *Analysis of the Subprime Mess*, NYSBA Banking Law Committee (Nov. 2008) (invited speaker)
- Commentator, *Reviving the Mortgage Securitization Market*, University of Connecticut School of Law (Nov. 2008)
- *The Social Utility of the Small Rental Property Owner: Should Landlords be Subsidized?*, Western New England College School of Law (invited speaker) (Oct. 2008)
- *The Role of the Rating Agencies in the Subprime Meltdown*, University of Maryland School of Law (invited speaker) (Oct. 2008)
- *The Federal Government's Implied Guarantee of Fannie Mae and Freddie Mac's Obligations: Uncle Sam Will Pick Up the Tab*, St. Johns Financial Services Institute Symposium (Sept. 2008)
- *Foreclosures*, New York State Judicial Institute Summer Seminars (June and July 2008)
- *Fannie Mae and Freddie Mac's Public Mission: Are the Benefits Worth the Risk?*, Junior Workshop on Banking and Consumer Financial Services Law (May 2008)
- *How the Residential Mortgage-Backed Securities Market Impacts Dirt Lawyers and Their Clients*, New York State Bar Association, Real Property Law Section, Annual Meeting (Jan. 2007) (invited speaker)
- *Subprime Standardization: How Rating Agencies Allow Predatory Lending to Flourish in the Secondary Mortgage Market*, Conglomerate Junior Scholars Workshop (Sept. 2005) (online workshop)

- *Strangled by an Invisible Hand: How Rating Agencies Are Killing Predatory Lending Laws*, AALS Clinical Conference (May 2005)

### SELECTED COMMENTS TO REGULATORS

- *Request for Information Regarding ATR/QM Rule Assessment* (CFPB Docket No. CFPB–2017– 0014 (July 31, 2017))
- *Request for Information Regarding 2013 RESPA Servicing Rule Assessment* (CFPB Docket No. CFPB–2017– 0012) (July 7, 2017)
- *Title Insurance Proposed Rules*, (June 19, 2017) (New York State Department of Financial Services)
- *Federal Housing Finance Agency Proposed Collection for National Survey of Mortgage Originations* (November 10, 2016) (No. 2016-N-06)
- *Federal Housing Finance Agency Update on Implementation of the Single Security and the Common Securitization Platform* (August 29, 2016)
- *Federal Financial Institutions Examination Council’s Uniform Interagency Consumer Compliance Rating System* (July 5, 2016) (Docket # FFIEC-2016-0001)
- *CFPB Collection Activities* (April 14, 2016) (Docket Number CFPB-2016-0011)
- *FHFA Duty to Serve* (March 17, 2016) (Comments/RIN 2590-AA27)
- *Home Mortgage Disclosure Act Proposed Rule* (October 29, 2014) (Docket No. CFPB–2014– 0019/RIN 3170–AA10)
- *Federal Housing Finance Agency's Small Multifamily Subgoal* (Oct. 27, 2014) (RIN 2590-AA65) (with J. Lederman)
- *Federal Housing Finance Agency's Proposed Single Security Structure* (October 13, 2014) (Federal Housing Finance Agency)
- *The GSE Guarantee Fee as a Policy Tool* (September 8, 2014) (Federal Housing Finance Agency request for input)
- *The Future of the Private Label Securities Market* (Aug. 8, 2014) (Department of the Treasury, Public Input on Development of Responsible Private Label Securities (PLS) Market)
- *Armed, Unarmed or Harmed by Knowledge? A Comment on the FHA's Housing Counseling Pilot Program* (July 14, 2014) (Federal Housing Administration, Docket No. FR-5786-N-01))
- *Shared Appreciation Proposed Rule*, (Jan. 29, 2014) (New York State Department of Financial Services)
- *TILA Ability-to-Repay Rulemaking* (July 9, 2012) (Consumer Financial Protection Bureau, Docket No. CFPB-2012-0022 / RIN 3170-AA17)
- *Use of Eminent Domain to Restructure Performing Loans* (September 7, 2012) (Federal Housing Finance Agency, Docket No. 2012–N–11)
- *Federal Housing Finance Agency’s Strategic Plan: Fiscal Years 2013-2017* (June 18, 2012) (Federal Housing Finance Agency)
- *Enterprise Duty to Serve Underserved Markets* (July 22, 2010) (Federal Housing Finance Agency)
- *Reform of the Housing Finance System* (July 21, 2010) (Department of Housing and Urban Development)

### SELECTED EXPERT WITNESS ENGAGEMENTS

- For the New York Office of the Attorney General in In re: East Village Properties LLC, et al. (S.D.N.Y.)
- For the United States Securities and Exchange Commission in S.E.C. v. Daniel H. Mudd (S.D.N.Y.)
- For the New Jersey Office of the Attorney General in Milgram v. Property Solutions of N.J., Inc. et al. (N.J.)
- For the United States Attorney’s Office for the Southern District of New York in U.S. v. Cherico
- For the United States Attorney’s Office for the Southern District of New York in U.S. v. Lacey
- For the United States Attorney’s Office for the Southern District of New York in U.S. v. Cooper

### TESTIMONY

- New York City Council Committee on Consumer Affairs and Committee on Civil Rights Hearing on *Predatory Lending In New York City* (Apr. 2007)

### BLOG

- Editor and Author, REFinblog.com. *Tracking developments in the law and practices of the real estate finance industry.* Nearly 800,000 page views. Expert Institute’s Best Legal Blog Nominee 2015-18.

### COMMUNITY SERVICE AND HONORS

- *Chair*, New York City Rent Guidelines Board (2019-) (Public Member 2017-2019)
- *Member*, NYSBA Task Force on Emerging Digital Finance and Currency
- *Member*, American Law Institute (Property, Consumer Contracts, UCC MCGs)
- *Fellow*, American College of Real Estate Lawyers (ACREL)
- *Fellow*, American College of Mortgage Attorneys (ACMA)
- *Fellow*, American Bar Foundation
- *Observer*, Uniform Law Commission Mortgage Modifications Study & Drafting Committees
- *Member*, Citizens Crime Commission of New York Lawyers Council
- *Treasurer*, BLS Legal Services Corporation (2011-)
- *Member*, Judicial Screening Committee for the Democratic Party in and for Kings County (2018)
- *Executive Committee Member, (previously Secretary, Treasurer, Chair-Elect and Chair)*, Real Estate Transactions Section of American Association of Law Schools (2018-)
- *Member*, Brooklyn Bridge Park Development Corporation Community Advisory Committee, Chair, Bylaws Committee; Member, Executive Committee (2011-2014)
- *Member*, Brooklyn Community Board Six, serving at various times as Co-Chair of Economic Development Committee; Member of Executive Committee; Board appointee to Empire State Development Corporation Atlantic Yards Community Advisory Committee; Board appointee to Brooklyn Bridge Park Development Corporation Community Advisory Committee; Treasurer and Board’s representative to Southwest Brooklyn Empowerment Zone (2001-2012)
- *Member*, Comptroller of the City of New York Task Force on Public Benefits (2010)

- *Trustee*, Packer Collegiate Institute (2001-2010), *Chair*, Board Audit Committee and Student Life Committee

### **EDITORIAL**

- Real Estate Editorial Advisory Board, LAW360 (2022)

### **OTHER**

- *External Reviewer*, Cambridge University Press, CITYSCAPE, Columbia University Press, University of Chicago Press, STANFORD LAW REVIEW, POLITICAL SCIENCE QUARTERLY, HOUSING POLICY DEBATE, GEOFORUM, BUSINESS ETHICS QUARTERLY, ECONOMIC NOTES, STANFORD JOURNAL OF COMPLEX LITIGATION, Peer Reviewed Scholarship Marketplace, Rubriq
- *Lecturer*, Kaplan PMBR Bar Review (2010)
- *Consultant*, Guidepoint Global, Gerson Lehrman Group, Dematteo Monness LLC, Ridgetop Research
- *Eligible Receiver* (NYSUCS)

**Bar Admissions:** NY, 1997; CA, 1998

## SELECTED MEDIA APPEARANCES

Quoted in hundreds of articles in dozens of outlets including:

YAHOO NEWS	NEWSDOCVOICES	CRAIN'S NEW YORK
WSJ PRO FINANCIAL	NBC News affiliates	BUSINESS
REGULATION	NATIONAL LAW JOURNAL	CONSUMERS DIGEST
WNYC	NATIONAL JURIST	CONSUMER REPORTS
WISEBREAD	MSN.COM	CONSUMER EAGLE
WASHINGTON POST	MONEYTIPS.COM	CONSTRUCTION DIVE
WASHINGTON EXAMINER	MONEY	COINDESK.COM
WALL STREET JOURNAL	METRO	CHRON.COM (HOUSTON
WALLETHUB.COM	MASHABLE	CHRONICLE online)
WACO TRIBUNE-HERALD	MAINSTREET.COM	CHRISTIAN SCIENCE
VOICE OF AMERICA	MAGNIFYMONEY.COM	MONITOR
VILLAGE VOICE	LOANS.ORG	CHICAGO READER
VICE	LAWYER & STATESMAN	CFPB JOURNAL
VALUEPENGUIN	LAW360	CENTRALJERSEY.COM
US NEWS & WORLD REPORT	KPCW (Salt Lake City Public	CBSNEWS.COM
USA TODAY	Radio)	CAROLINA JOURNAL
UNIVISION	iWATCH NEWS	CARDHUB.COM
TVNZ BREAKFAST SHOW (New	INVESTOPEDIA.COM	CANADIAN BROADCASTING
Zealand television)	INVESTMENT PROFESSIONAL	CORPORATION
THESTREET.COM	INTERNATIONAL BUSINESS	CANADA FREE PRESS
THE REAL DEAL	TIMES	BUSINESS NEWS NETWORK
THE LEDGER (Florida)	INSURANCENEWSNET.COM	(Canadian television)
THEDEAL.COM	INSTITUTIONAL INVESTOR	BUSINESS NEWS DAILY
THE BRIDGE	INSIDE THE GSEs	BUSINESS INSIDER
TELEMUNDO	INSIDE MORTGAGE FINANCE	BUILDUM
TECH NEWS WORLD	INSIDE MBS & ABS	BROOKLYN PAPER
ST. LOUIS POST-DISPATCH	INC.COM	BROOKLYN DOWNTOWN STAR
SAN FRANCISCO CHRONICLE	HUFFINGTON POST	BROOKLYN DAILY EAGLE
RISK MANAGEMENT	HSH.COM	BROOKLYN COURIER
REUTERS	HERALD-NEWS (JOLIET, IL)	BNA BANKING REPORT
REALTORMAG	GOVERNING	BLOOMBERG RADIO
REALTOR.COM	GOODCALL.COM	BLOOMBERG NEWS
REAL ESTATE WEEKLY	GLOBEST.COM	BLOOMBERG INDUSTRY
PROVIDENCE JOURNAL	GEORGIA PUBLIC RADIO	BLOOMBERG BUSINESSWEEK
POLITIFACT	FOX NEWS	BIGGERPOCKETS.COM
POLITICO	FOX BUSINESS	BEST REAL ESTATE
PHOENIX BUSINESS JOURNAL	FORBES.COM	INVESTING ADVICE EVER
PITTSBURGH TRIBUNE-REVIEW	FISCAL TIMES	BCAT (Brooklyn public
ORLANDO SENTINEL	FITSMALLBUSINESS	television)
OCCUPY.COM	FINANCIAL ADVISOR	BANKRATE.COM
NPR MARKETPLACE	E-COMMERCE TIMES	BANKER & TRADESMAN
NPR ALL THINGS	DISTRESSED ASSETS	BALTIMORE SUN
CONSIDERED	INVESTOR	BADCREDIT.ORG
NIGHTLY BUSINESS REPORT	DEPOSITACCOUNTS.COM	AVVO
(PBS/CNBC)	DESERET NEWS	ATLANTA JOURNAL-
NEW YORK WORLD	DALLAS MORNING NEWS	CONSTITUTION
NEW YORK TIMES	C-SPAN	ASHEVILLE CITIZEN-TIMES
NEW YORK SUN	CRMBUYER	AP
NEW YORK NEWSDAY	CREDIT UNION TIMES	AOL FINANCE
NEW YORK LAW JOURNAL	CREDITCARDS.COM	AMERICAN BANKER
NEW YORK DAILY NEWS	CREDITCARDGUIDE.COM	ABCNEWS.COM
NEWSMAX	CREDIT.COM	AARP MAGAZINE