

DAVID REISS
Brooklyn Law School
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ACADEMIC EXPERIENCE

BROOKLYN LAW SCHOOL, Brooklyn, NY

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; teach property-related classes including Property, Real Estate Practice and Property Law Colloquium

Center: Academic Program Director, Center for Urban Business Entrepreneurship (CUBE)

Committees: Entry-Level Appointments Subcommittee (chair); Publication (chair), Adjustment, Career, **Clerkship, Clinics, CUBE, Long-Range Planning**, Public Service, **Sabbatical** and ad hoc 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)

FURMAN CENTER, NYU, New York, NY

August 2016-December 2017

Research Affiliate – In residence at this real estate and urban policy research center jointly run by law school and public service school.

PRATT INSTITUTE GRADUATE CENTER

FOR PLANNING & THE ENVIRONMENT, Brooklyn, NY

August 2009-December 2013

Visiting Assistant (Adjunct) Professor – Co-Taught Property Law Colloquium (co-listed with Brooklyn Law School) with City Councilmember Brad Lander.

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.

LEGAL PRACTICE AND JUDICIAL CLERKSHIP

PAUL, WEISS, RIFKIND, WHARTON & GARRISON, New York, NY **December 1998-April 2002**

Associate - Represented corporations, not-for-profits and governments on wide variety of real property transfer, finance, leasing and construction matters. Pro bono work included advising not-for-profits on real estate issues, low-income seniors with estate-planning documents and minority- and women-owned businesses on transactional matters. Summer Associate in 1995 and 1996.

MORRISON & FOERSTER, San Francisco, CA

September 1997-September 1998

Associate - 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. 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

September 1996-August 1997

Law Clerk - Drafted and edited opinions and speeches.

OTHER PROFESSIONAL EXPERIENCE

BAR/BRI LAW PREVIEW, Plymouth, MA

July 2007-present

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

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.

COMMUNITY ACCESS, INC., New York, NY

September 1989-August 1993

Administrative Director, Housing Services

Provided administrative and clinical supervision to seven housing programs and 40 staff members serving 170 tenants with serious mental illness and history of homelessness. 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

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

Case Manager

Located and placed homeless clients in housing.

EDUCATION

NEW YORK UNIVERSITY SCHOOL OF LAW, New York, NY

J.D., *magna cum laude*, May 1996

Honors: Order of the Coif; ANNUAL SURVEY OF AMERICAN LAW, Staff Editor

Awards: Public Interest Committee Grant Recipient

Activities: Research assistant to Professors Vicki Been, Michael Schill and John Sexton; 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 2018)

SCHOLARLY ARTICLES

The Federal Housing Administration and African-American Homeownership, ABA JOURNAL OF AFFORDABLE HOUSING & COMMUNITY DEVELOPMENT LAW (forthcoming 2017-18)

Underwriting Sustainable Homeownership: The Federal Housing Administration and The Low Down Payment Loan, 50 GEORGIA LAW REVIEW 1019 (2016)

Who Should Be Providing Mortgage Credit to American Households?, 89 TULANE LAW REVIEW 181 (2014-2015) (response)

An Overview of the Fannie and Freddie Conservatorship Litigation, 10 NYU JOURNAL OF LAW AND BUSINESS 479 (2014) (symposium)

REMIC Tax Enforcement as Financial-Market Regulator, 16 UNIVERSITY OF PENNSYLVANIA JOURNAL OF BUSINESS LAW 663 (2014) (with Brad Borden)

Consumer Protection in the Shadow of Shadow Banking, 7 BROOKLYN JOURNAL OF CORPORATE, FINANCIAL & COMMERCIAL LAW 131 (2012) (symposium)

Reforming the Residential Mortgage-Backed Securities Market, 35 HAMLINE LAW REVIEW 327 (2011-12) (symposium)

Message in a Mortgage: What Dodd Frank's "Qualified Mortgage" Tells Us About Ourselves, 31 BOSTON UNIVERSITY REVIEW OF BANKING & FINANCIAL LAW 717 (2012) (symposium) (reprinted in FSOKX.com Newsletter (April 16, 2013))

Fannie Mae and Freddie Mac and the Future of Federal Housing Finance Policy: A Study of Regulatory Privilege, 61 ALABAMA LAW REVIEW 907 (2010)

First Principles for an Effective Federal Housing Policy, 35 BROOKLYN JOURNAL OF INTERNATIONAL LAW 795 (2010) (symposium)

Landlords of Last Resort: Should the Government Subsidize the Owners of Small Multifamily Buildings?, 31 WESTERN NEW ENGLAND LAW REVIEW 915 (2009) (symposium)

Rating Agencies and Reputational Risk, 4 MARYLAND JOURNAL OF BUSINESS AND TECHNOLOGY LAW 295 (2009) (symposium)

The Role of the Fannie Mae/Freddie Mac Duopoly in the American Housing Market, 17 JOURNAL OF FINANCIAL REGULATION AND COMPLIANCE 336 (2009) (invited submission)

Ratings Failure: The Need for a Consumer Protection Agenda in Rating Agency Regulation, 28 BANKING AND FINANCIAL SERVICES POLICY REPORT 12 (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, 42 GEORGIA LAW REVIEW 1019 (2008)

Subprime Standardization: How Rating Agencies Allow Predatory Lending to Flourish in The Secondary Mortgage Market, 33 FLORIDA STATE UNIVERSITY LAW REVIEW 985 (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, 35 RUTGERS LAW JOURNAL 645 (2004) (co-author: B. Azmy)

Jefferson and Madison as Icons in Judicial History: A Study of Religion Clause Jurisprudence, 61 UNIVERSITY OF MARYLAND LAW REVIEW 94 (2002)

Housing Abandonment and New York City's Response, 22 NEW YORK UNIVERSITY REVIEW OF LAW & SOCIAL CHANGE 783 (1996-1997)

Neighborhood Entrepreneurs Program in New York City, 5 JOURNAL OF AFFORDABLE HOUSING & COMMUNITY DEVELOPMENT LAW 325 (1996)

BOOK CHAPTERS

Foundations of Federal Housing Policy in COMMUNITY, HOME, AND IDENTITY (Michael Diamond & Terry Turnipseed, eds.) (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)

AMICUS AND POLICY 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)

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)

SHORTER PUBLICATIONS

Insuring Sustainable Homeownership, PROBATE & PROPERTY (forthcoming 2018)

The Federal Home Loan Bank System: A Bibliography (Working Paper, 2017)

Accessible Credit, Sustainable Credit and the Federal Housing Administration, BANKING & FINANCIAL SERVICES POLICY REPORT (June 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 JOURNAL OF 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, 10 NYU JOURNAL OF LAW & BUSINESS 339 (2014) (with Michael Levine, Mark Calabria, Lawrence J. White, Mark Willis)

3 Housing Riddles for De Blasio, LAW360.COM (November 19, 2013)

Dirty REMICs, Revisited, PROBATE & PROPERTY (November/December 2013) (with Brad Borden) *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 (September 4, 2013) (with Brad Borden)

Once a Failed REMIC, Never a REMIC, 30 CAYMAN FINANCIAL REVIEW 65 (2013) (with Brad Borden)

Cleaning Up the Financial Crisis of 2008: Prosecutorial Discretion or Prosecutorial Abdication?, BNA CRIMINAL LAW REPORTER (March 20, 2013) (with Brad Borden), *reprinted in* BNA BANKING REPORTER (March 26, 2013) and BLS LAWNOTES (Spring 2013)

Beneficial Ownership and the REMIC Classification Rules, CORPORATE TAX AND BUSINESS PLANNING REVIEW (November 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 (October 30, 2012)

Fannie Mae and Freddie Mac: A Bibliography (Working Paper, 2012)

Three Principles for Federal Housing Policy, PROBATE & PROPERTY (March/April 2012)

Learning from Financial History: An Academic Never Forgets, WESTLAW JOURNAL EXPERT COMMENTARY SERIES CONSUMER PROTECTION UPDATE: BANKING, FINANCE & DATA PRIVACY 8 (September 12, 2011) (*reprinted in* BANK & LENDER LIABILITY 4 (September 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 NY REAL PROPERTY LAW JOURNAL 35 (Fall 2007)

BOOK REVIEWS

45 ENVIRONMENT AND PLANNING A 749 (2013) (*reviewing* EDWARD GLAESER, TRIUMPH OF THE CITY: HOW OUR GREATEST INVENTION MAKES US RICHER, SMARTER, GREENER, HEALTHIER, AND HAPPIER (2011))

43 ENVIRONMENT AND PLANNING A 2253 (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

Americans Are Better off with Consumer Protection in Place, 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 (February 13, 2017)

The Future of American Home Ownership Under President Trump, THE HILL (January 30, 2017)

Hamilton Acted in Good Faith. Will Steven Mnuchin Do the Same?, THE HILL (January 13, 2017)

Ben Carson's Call of Duty as America's Housing Chief, THE HILL (January 5, 2017)

It's Time to Expand the Credit Box for American Homebuyers, THE HILL (December 27, 2016)

It's Time to Take Housing Finance Reform Through The 21st Century, THE HILL (December 7, 2016)

An Uneasy Justification for Prosecutorial Abdication in the Subprime Industry, HUFFINGTON POST (November 7, 2012) (with Brad Borden)

Eminently Reasonable, NATIONAL LAW JOURNAL (September 24, 2012)

Abolish Fannie and Freddie, AOL NEWS (February 2011)

Coming Out of Conservatorship: Developing an Exit Strategy for Fannie and Freddie, LOMBARD STREET (July 2009)

Hail Paulson, LEGAL TIMES (September 29, 2008)

After Fannie and Freddie, NATIONAL LAW JOURNAL (September 15, 2008)

Fannie Mae & Freddie Mac: Socialization of Loss, NATIONAL LAW JOURNAL (July 17, 2008)

Time to Avert a Bailout, NATIONAL LAW JOURNAL (January 29, 2007)

No Safety Net for Fannie and Freddie, CHRISTIAN SCIENCE MONITOR (July 13, 2006)

Supreme Power to Seize Land Goes Too Far, N.Y. DAILY NEWS (March 6, 2006)

Predatory Lending: Let the States Legislate, NATIONAL LAW JOURNAL (March 7, 2005)

Hold the Line against Diluting Anti-Predatory Lending Law, NEW JERSEY LAW JOURNAL (January 26, 2004) (co-author: B. Azmy)

Unusual Impetus for a Consumer Law: Amendments to Antipredatory Lending Statute Underscore Investors' Clout, NEW JERSEY LAW JOURNAL (August 23, 2004)

Lenders Threaten to Gut Protections, PHILADELPHIA INQUIRER (December 18, 2003) (co-author: B. Azmy)

SELECTED PRESENTATIONS

Exploring New Frontiers in Real Estate Development, AALS Annual Meeting (January 8, 2018) (invited speaker)

Oath-Taking, Convocation Speaker, Brooklyn Law School (August 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)

Planning and Protesting Public Spaces, Brooklyn Book Festival (September 21, 2014) (moderator)

Just Do It? Whether to Incorporate Social Justice Theory in Every Clinical Experience and If So, How, AALS Clinical Conference (April 29, 2014)

The Future of Fannie Mae & Freddie Mac, Urban Land Institute (November 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 (September 28, 2013)

Transitioning Fannie and Freddie, NYU School of Law, The Future of Fannie and Freddie Conference (September 20, 2013)

FHA and Housing Affordability, Federal Reserve Bank of Cleveland 2013 Policy Summit on Housing, Human Capital, and Inequality (September 19, 2013)

FHA and Housing Affordability, 2013 AALS Workshop on Poverty, Immigration and Property (June 2013)

REMIC Failure, Real Property, Trust and Estate Law Section of the American Bar Association “Professors’ Corner” teleconference presentation (February 2013) (invited speaker)

*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)

Post Zoning: Alternative Forms of Public Land Use Controls, Trager Public Policy Symposium, Brooklyn Law School (February 10, 2012) (panelist)

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)

The Stuyvesant Town Default and the Future of Multifamily Housing Finance, NYU School of Law (April 9, 2011) (invited panelist)

Fannie Mae and Freddie Mac: Implications for Credit Unions, Filene Research Institute Webinar (February 10, 2011) (invited speaker)

The Future of Federal Housing Finance, Credit Union Executive Society Michigan Council Economic Summit (January 2011) (invited speaker)

The Role of Community Benefits Agreements in Community Development, Neighborhood Preservation Coalition of New York State Conference (October 2010) (invited speaker)

The Impact of Foreclosure on Tenants, Fordham School of Law program (October 2010) (moderator)

Future Directions of Clinical Scholarship, New York Law School Clinical Theory Workshop 25th Anniversary Conference (October 2010) (invited panelist)

The Future of Fannie and Freddie, Filene Research Institute Conference (October 2010) (invited speaker)

Land Use and Local Voices, Municipal Arts Society Conference (July 21, 2010) (invited panelist)

First Principles for an Effective Federal Housing Policy, Association for Law, Property and Society (March 2010) (invited speaker)

Community Benefits Agreements, inaugural meeting of the Comptroller of the City of New York Task Force on Public Benefits (March 2010) (invited speaker)

Which Way Forward for Fannie Mae and Freddie Mac?, Cato Institute (October 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 (October 2009)

First Principles for an Effective Federal Housing Policy, Brooklyn Law School (September 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)

The Legitimacy of Using Tax Breaks to Promote Professional Sports Facilities, Third Annual Land Use and Real Estate Development Forum, New York Law School (April 2009) (panelist)

The Proper Role of Fannie and Freddie in the Housing Market, Pace Law School (March 2009)

Restructuring the U.S. Banking System Panel, NYSBA Business Law Section Annual Meeting (January 2009) (invited speaker)

The Residential Mortgage Foreclosure Crisis – Policy Solutions Panel, ABCNY Housing & Urban Development Committee (January 2009) (invited speaker)

Analysis of the Subprime Mess, NYSBA Banking Law Committee (November 2008) (invited speaker)

Reviving the Mortgage Securitization Market, University of Connecticut School of Law (November 2008) (commentator)

The Social Utility of the Small Rental Property Owner: Should Landlords be Subsidized?, Western New England College School of Law (invited speaker) (October 2008)

The Role of the Rating Agencies in the Subprime Meltdown, University of Maryland School of Law (invited speaker) (October 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 (September 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 (January 2007) (invited speaker)

Subprime Standardization: How Rating Agencies Allow Predatory Lending to Flourish in the Secondary Mortgage Market, Conglomerate Junior Scholars Workshop (September 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 (July 31, 2017) (CFPB Docket No. CFPB-2017-0014)

Request for Information Regarding 2013 RESPA Servicing Rule Assessment (July 7, 2017) (CFPB Docket No. CFPB-2017-0012)

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)

CFPB's Policy on No-Action Letters (December 15, 2014) (CFPB-2014-0025)

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 (October 27, 2014) (RIN 2590-AA65) (with J. Lederman)

Federal Housing Finance Agency's Proposed Single Security Structure (October 13, 2014)

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 (August 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) (Docket No. FR-5786-N-01)

Shared Appreciation Proposed Rule, (January 29, 2014) (New York State Department of Financial Services)

TILA Ability-to-Repay Rulemaking (July 9, 2012) (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 United States (SDNY) in U.S. v. Cherico, a mortgage fraud case (2011)

For the United States (SDNY) in U.S. v. Lacey, a mortgage fraud case (2010)

For the United States (SDNY) in U.S. v. Cooper, a mortgage fraud case (2009)

TESTIMONY

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

BLOG

Editor and Author, REFinblog.com. *Tracking developments in the law and practices of the real estate finance industry*. Over 575,000 page views. Expert Institute's Best Legal Blog Nominee 2015-17.

COMMUNITY SERVICE AND HONORS

Public Member, New York City Rent Guidelines Board (2017-present)

Fellow, American College of Real Estate Lawyers (ACREL) (2017-present)

Fellow, American Bar Foundation (2017-present)

Treasurer, BLS Legal Services Corporation (2011-present)

Chair Emeritus (previously Secretary, Treasurer, Chair-Elect and Chair), Real Estate Transactions Section of American Association of Law Schools (2015)

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, *Chair*, served at various times as Chair of Audit Committee and Student Life Committee (2001-2010)

SELECTED MEDIA APPEARANCES

Quoted in hundreds of articles in dozens of outlets including:

WNYC	LAW360
WASHINGTON POST	INSTITUTIONAL INVESTOR
WALL STREET JOURNAL	FOX NEWS
VOICE OF AMERICA	CRAIN'S NEW YORK BUSINESS
REUTERS	CHRISTIAN SCIENCE MONITOR
POLITICO	CBSNEWS.COM
NPR	BNA BANKING REPORT
NEW YORK TIMES	BLOOMBERG
NEW YORK LAW JOURNAL	AP
NBC NEWS affiliates	AMERICAN BANKER
NATIONAL LAW JOURNAL	ABCNEWS.COM

OTHER

Bar Admissions: New York and California

Lecturer: Kaplan PMBR Bar Review (2010)

Consultant: (advising investors about real estate finance issues)

DeMatteo Monness LLC
Gerson Lehrman Group
Guidepoint Global
Ridgetop Research

Selected External Reviewer Experience:

Cambridge University Press
Columbia University Press
University of Chicago Press
BUSINESS ETHICS QUARTERLY
ECONOMIC NOTES
GEOFORUM
HOUSING POLICY DEBATE
POLITICAL SCIENCE QUARTERLY
STANFORD JOURNAL OF COMPLEX
LITIGATION
STANFORD LAW REVIEW