



The Conference on Consumer Finance Law



George Mason University
Antonin Scalia Law School
Program on Financial Regulation & Technology

FinTech and Consumer Finance: Agenda for 2021

Webinar

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Speaker Bios

**Anthony Alexis
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Tony Alexis is a partner in Goodwin's Financial Industry and Consumer Financial Services Litigation practices and serves as the head of the firm's Consumer Financial Services Enforcement practice. Mr. Alexis' practice focuses on representing financial services institutions and litigation matters, with a focus on class action litigation and government and regulatory investigations. Prior to joining Goodwin in 2017, Mr. Alexis served as Assistant Director and Head of the Office of Enforcement at the Consumer Financial Protection Bureau (CFPB), where he developed and managed the CFPB's enforcement strategy, consumer financial investigations and litigation. He coordinated strategy, investigations and litigation in areas such as fair lending, payday/short-term loans, mortgage origination, mortgage servicing, credit cards, credit reporting, debt collection, student and automobile lending, and payments systems with leaders of the enforcement and regulation departments at the Department of Justice (DOJ), U.S. Attorneys' Offices, state attorneys general, U.S. Securities and Exchange Commission (SEC), the U.S. Commodity Futures Trading Commission (CFTC), the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of Currency (OCC), the California Department of Business Oversight and the New York State Department of Financial Services (NY-DFS). Mr. Alexis also served as a member of the CFPB's Executive Committee and its Civil Penalty Fund Governance Board. He joined the CFPB as the Deputy Enforcement Director for Field Litigation, and was responsible for enforcement work conducted by the CFPB's regional offices. Prior to joining the CFPB, Mr. Alexis was a partner at the Washington, D.C. office of an International law firm, where his practice focused on representing individuals and business organizations in government investigations and complex litigation. Previously, Mr. Alexis served for nearly two decades at the Department of Justice, including more than ten years as an Assistant United States Attorney in the District of Columbia, where he prosecuted cases as the senior attorney in the Fraud & Public Corruption Section and as the Deputy Chief of the Federal Major Crimes Section. During that time, he was responsible for supervising and conducting the investigation and prosecution of federal criminal offenses including economic crimes fraud, extra-territorial crimes, money laundering, immigration fraud and environmental crimes. He investigated and prosecuted numerous high-profile white-collar crimes including bribery, public corruption, embezzlement, Foreign Corrupt Practices Act violations and healthcare fraud. Prior to his service in the U.S. Attorney's Office, he was a trial attorney at the

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U.S. Department of Justice in the Fraud Section of the Civil Division where he led dozens of False Claims Act investigations and litigations throughout the United States. Throughout his career, Mr. Alexis has trained new attorneys, agents, investigators and examiners.

Elijah Alper is an Assistant General Counsel for Capital One's consumer card business. He represents consumer card business lines heavily invested in AI and alternative data, including the underwriting, and "New to Credit," and online marketing divisions. He also coordinates Capital One's regulatory policy efforts on these topics.

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Angela Angelovska-Wilson is an early distributed ledger technology adopter and a leading authority in the evolving global legal and regulatory landscape surrounding distributed ledger technology and smart contracts. Prior to co-founding DLx Law, Angela served as the Chief Legal & Compliance Officer of Digital Asset and was part of the founding team. Prior to joining Digital Asset, Angela was a partner at Reed Smith where she regularly advised clients on the implementation of new technologies to finance and the complex regulatory schemes involved in the development, creation, marketing, sale and servicing of various financial services and products. Before Reed Smith, Angela spent most of her career in various roles at Latham & Watkins, where she was recognized by The Legal 500 US among the top finance attorneys in the U.S. Angela has a deep understanding of the Fin-Tech industry and in particular the distributed ledger industry, having been involved in a number of startups in various roles, as an employee, entrepreneur and advisor. In addition to DLx Law, Angela is also co-founder of Sila Inc., an innovative technology company.

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Edward Blatnik is a founding member of the Office of Innovation at the Consumer Financial Protection Bureau and currently serves as the Acting Director of the Office. Previously, he was the Deputy Counsel of the Office. From 2012 to 2018 he served as Senior Counsel in the Office of Law & Policy within the Legal Division of the CFPB. After graduating from Columbia Law School in 1999, Ed clerked for the Honorable Leonard B. Sand on the U.S. District Court for the Southern District of New York, and then for the Honorable Sonia Sotomayor on the U.S. Court of Appeals for the Second Circuit. He then went to work for Wachtell, Lipton, Rosen & Katz, where, among other things, he was heavily involved in all phases of the World Trade Center insurance litigation. In 2006, Ed joined Morrison & Foerster, where he concentrated on representing large financial service providers in complex commercial litigation – including the "interchange" class action litigation. Prior to law school, he earned a Ph.D. in philosophy from the University of Virginia and taught philosophy at several colleges and universities.

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Brad Blower joined National Community Reinvestment Coalition as its General Counsel in June 2020. Over the course of his career, he has worked as an advocate on civil rights and consumer protection issues with the federal government and in the nonprofit and private sectors. Prior to NCRC, Brad was the Vice President for Consumer Practices at American Express, overseeing the company's compliance with fair lending and consumer protection laws, including servicing as the fair lending officer. Before that he was General Counsel at HopeLoan Port, an innovative nonprofit web portal solution that connected homeowners in distress with their mortgage servicers and credit counselors after the meltdown of the mortgage market. He also worked as Counsel at the national civil rights law firm of Relman & Colfax, an Assistant Director at the Federal Trade

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Commission and a trial attorney at the Department of Justice. In all these roles, he brought stakeholders together to combat discriminatory and predatory lending practices. Earlier in his career, he lived in Dunedin, New Zealand with his wife, and was as a visiting legal scholar at the University of Otago Law School. He enjoys hiking, running, travel and reading. He is a graduate of Duke Law School and Yale University.

Chava Brandriss represents financial institutions against claims by consumers and navigates clients through the maze of federal and state laws regulating the residential mortgage lending and servicing industry. Drawing on a decade of experience in the wake of the financial crisis, Chava brings to her clients a deep knowledge of the mortgage industry, including servicing and default servicing issues and regulations, loss mitigation and loan origination issues. In other words, Chava "speaks loan servicer." Through her highly specialized expertise, Chava positions clients to avoid future risk and minimize potential exposure. Chava leads the [mortgage and home lending practice](#) within our banking and financial services group. She has handled hundreds of mortgage-related cases, including class actions, large portfolios of individual lawsuits and other complex litigation through trial and appeal. As an appellate litigator, Chava has crafted over 100 appellate briefs and arguments. Chava also provides compliance advice, counsel on loss mitigation practices and other portfolio-wide servicing issues and advocates during government investigations and self-reporting and remediation scenarios. Chava has extensive experience litigating and advising clients on issues of unfair, deceptive or abusive conduct under federal and state laws, the Fair Debt Collection Practices Act, the Fair Credit Reporting Act, the Equal Credit Opportunity Act, the Truth in Lending Act, the Real Estate Settlement Procedures Act and the Home Ownership and Equity Protection Act. Passionate about pro bono service, Chava is particularly committed to combatting housing segregation, which she strongly believes underlies the entrenched racial inequality that persists in our society. A highlight of Chava's pro bono work includes successfully trying, through appeal, a long-running fair housing lawsuit challenging policies that perpetuate residential segregation in the New York suburbs, an important victory for fair and affordable housing with nationwide impact.

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Catherine Brennan is a partner in Hudson Cook's Hanover, Maryland office and chairs the firm's Fintech practice. She assists national and state banks, investment banks, consumer and commercial finance companies, mortgage bankers, installment lenders and other licensed lenders in the development and maintenance of nationwide consumer and commercial lending programs. Catherine engages in credit due diligence on behalf of investors in fintech firms, bank partnership platforms, small business lenders, merchant cash advance companies, consumer finance companies, title loan companies and payday lenders. Catherine serves as a Vice Chair of the American Bar Association (ABA) Consumer Financial Services Committee.

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Michael Calhoun is President of the Center for Responsible Lending, which is the policy affiliate of Self-Help, the nation's largest community development lender that has provided over \$6.4 billion in financing for first time homeowner loans and small business loans. The Center for Responsible Lending is a nonpartisan, nonprofit research and policy institute focusing on consumer lending issues. Mr. Calhoun has been an active participant in consumer financial legislation and regulation, and he has more than thirty years experience in consumer lending. He has authored numerous papers

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on the subject and has testified often before Congress and many state legislatures. Prior to joining CRL, he led several lending divisions at Self-Help, including the secondary mortgage market program. He is a former member and chair of the Federal Reserve Consumer Advisory Committee. Mr. Calhoun received his B.A. degree in economics from Duke University, and his J.D. degree from the University of North Carolina.

Margaret Chase is Vice President and Deputy General Counsel at Fannie Mae. Chase is responsible for providing, overseeing, and coordinating all legal advice and other legal services relating to consumer law and servicing for Fannie Mae's single-family business. In 2020 Chase was named In-House Counsel of the Year by the Association of Corporate Counsel's National Capital Region Chapter. Additionally, Chase was selected to lead the legal strategy for Fannie Mae's Legal Department for 2019 with a focus on diversity, inclusion, and development, as well as optimizing efficiencies and technology innovation. Chase has held several positions at Fannie Mae including Associate General Counsel to the Enterprise Risk team, providing counsel on Fannie Mae's non-agency Mortgage-Backed Securities portfolio; Associate General Counsel for Government Initiatives, supporting Fannie Mae's implementation of the U.S. Treasury's Making Home Affordable Program; and Associate General Counsel for Fannie Mae's structured products securitization program. Prior to joining Fannie Mae, Chase was a Senior Associate in the Structured Finance practice group at Orrick, Herrington & Sutcliffe LLP.

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Jim Cunha is the Senior Vice President of Secure Payments and FinTech Research at the Federal Reserve Bank of Boston. His entire career has focused on the interrelationship of payments, security, technology and innovation. Cunha leads the Federal Reserve's Secure Payment efforts, which seeks to help reduce fraud in the U.S. payments system through collaboration with industry participants. Cunha is also spearheading the Boston Fed's efforts to study distributed ledger technology, or blockchain, to determine potential benefits and risks in financial services for internal and external uses. He is specifically focused on the evolution of the technology and its potential impact on the financial services sector. He is also responsible for the Bank's technology research related to central bank digital currencies (CBDC), including a joint research effort with MIT's Digital Currency Initiative. Cunha is also responsible for the Mobile Payment Industry Workgroup, which is a collaborative industry effort to study and eliminate barriers to the adoption of mobile technology in payments. Cunha has worked at the Boston Fed since 1984. Prior to that, he worked at Fleet National Bank. He holds a bachelor's in accounting and philosophy from Northeastern University and a bachelor's in computer science from Rhode Island College.

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Patrice Alexander Ficklin is the founding director of the CFPB's Office of Fair Lending & Equal Opportunity, which coordinates the Bureau's efforts to fulfill its responsibilities to ensure fair, equitable and nondiscriminatory access to credit. While at the Bureau, Patrice has played an integral role in various Bureau innovation initiatives such as the issuance of its first No Action Letter, publication of guidance on alternative financial data, and the implementation of the Bureau's first Tech Sprint which focused on adverse action notices. Her prior experience includes negotiating complex transactions and leading teams engaged in counseling industry and consumer advocate organizations on regulatory compliance, consumer protection, fair lending, fair housing and fair employment. Patrice has mediated employment discrimination claims and arbitrated individual lending discrimination claims made by Black

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farmers in *Pigford v. Glickman*, a class action lawsuit against the U.S. Department of Agriculture. Patrice is a graduate of Georgetown University and Harvard Law School.

Stephanie Heller is Executive Vice President and General Counsel of The Clearing House providing legal advice to the senior management team with respect to the company's operations and long-term strategy, and overseeing its advocacy efforts. Prior to joining The Clearing House, Ms. Heller was a senior vice president and deputy general counsel in the Legal Group of the Federal Reserve Bank of New York. During her tenure at the New York Fed, which spanned nearly 27 years, she provided legal support to the operations areas of the Bank, including funds and securities transfer services, cash and currency distribution and fiscal agency services, as well as providing legal support to the Bank on technology and procurement matters. Ms. Heller is a member of the American Bar Association's Business Law Section. Ms. Heller chaired the Business Law Section's Uniform Commercial Code Committee from August 2003 to August 2006 and then served on the Section council until 2010. Ms. Heller is a member of the American Law Institute. She currently is a member of the Permanent Editorial Board of the UCC. She formerly served as a member of the Association of the Bar of the City of New York, Uniform State Laws Committee. Ms. Heller was for several years on the adjunct faculty of Brooklyn Law School where she taught commercial paper and payments systems. Ms. Heller serves as an ALI representative on the UCC Emerging Technologies Study Committee and served as the American Bar Association adviser to the 2002 UCC Articles 3/4/4A drafting committee, both of which were established under the auspices of the Uniform Law Commission and the American Law Institute. She has published numerous books and articles concerning legal aspects of funds transfers, check collection and e-commerce and lectures on payment law topics. Ms. Heller earned her law degree from New York University in 1991 after earning a Bachelor of Science degree in mathematics from Stanford University.

Brian Johnson is a partner in Alston & Bird's Financial Services & Products Group and the Consumer Financial Services Team. Before joining the firm, Brian served as deputy director of the Consumer Financial Protection Bureau (CFPB), where he was responsible for policy development, strategic planning, and execution of the CFPB's statutory supervision, examination, enforcement, rulemaking, and research activities. He conceived and led the creation of high-profile agency initiatives, including the Office of Innovation, Taskforce on Federal Consumer Financial Law, call for evidence RFI series, policy symposia series, and Start Small, Save Up emergency savings program. Brian held various positions on Capitol Hill, including policy director and chief financial institutions counsel on the House Committee on Financial Services, where his portfolio covered consumer protection and credit, mortgage origination, credit reporting, banking, and data security. His efforts on the committee involved drafting legislation to provide regulatory relief to bank, credit union, and nondepository financial institutions, as well as conducting oversight of the activities of the CFPB, Financial Stability Oversight Council, Federal Deposit Insurance Corporation, Office of Financial Research, Office of the Comptroller of the Currency, Federal Reserve System, and National Credit Union Administration. Brian earned his B.A. in economics and his J.D. from the University of Virginia. He is a frequent speaker at events organized by industry trade associations, consumer advocacy organizations, and think tanks.

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Jack Konyk is Executive Director of Government Affairs at Washington DC-based Weiner Brodsky Kider PC, one of the nation's leading law firms practicing in the financial services area. Jack has over four decades of financial services experience, having held a wide array of front-line and back-office positions in consumer banking and lending disciplines with a concentration in all aspects of mortgage finance. Prior to joining Weiner Brodsky Kider, he spent 14 years at National City Bank, now merged into PNC, where he held a variety of senior level managerial positions in regulatory compliance, enterprise risk management, and public and government affairs management, for a number of National City's consumer lending entities, most notably National City Mortgage. His prior experience included similar positions at other significant financial institutions, including the likes of Integra Bank and Mellon Bank. Jack is an active participant in industry trade associations as well, a frequent speaker at conferences and seminars across the country, and a prominent voice for the industry with legislators and regulators at all levels of government. He is a past member of the Mortgage Bankers Association's Board of Directors, is past Chair of its State and Local Legislative and Regulatory committee, past Regulatory Compliance Vice-Chair of its Legal Issues, Quality Assurance and Regulatory Compliance committee, a past member of its Residential Board of Governors, and remains an active member of a number of MBA committees. Jack is also Past Chairman of the American Association of Residential Mortgage Regulators' Industry Advisory Council, and has had significant involvement with the Financial Services Roundtable, the Housing Policy Council and the American Bankers Association's Mortgage Markets committee.

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Robert H. Ledig is a Professor of Law at George Mason University's Antonin Scalia Law School. He is Director of the Law School's Program on Financial Regulation & Technology. Prior to joining the faculty in 2018 he practiced law at Dechert LLP and Fried Frank Harris Shriver & Jacobson LLP from 1984 through 2018. Before that he was an attorney at the Federal Home Loan Bank Board. Mr. Ledig was an adjunct faculty member at the Law School for over 20 years. Professor Ledig has extensive experience in banking and financial services regulation and related financial technology, financial stability, privacy and information security, corporate, securities, administrative law and litigation matters. He has written and spoken widely on financial services issues.

Professor Ledig is an editor and author of a number of books including: *The Volcker Rule: Commentary and Analysis* (Thomson Reuters 2014), *Dechert LLP's Analysis of Financial Regulatory Reform [The Dodd-Frank Act] for the American Bankers Association* (2010), *21st Century Money Banking & Commerce* (1998), *Management of Risks Created by Internet-Initiated Value Transfers*, National Automated Clearing House Association (1995), *The Fair Lending Guide* (Glasser Legal Works 1995) and *Contracting with the RTC and FDIC* (Prentice Hall Law and Business 1991). Mr. Ledig was a past Chair of the Electronic Financial Services Subcommittee of the Cyberspace Committee of the American Bar Association. He was Co-Chair of the Y2K Joint Task Force of the Cyberspace and Business Law Committees of the ABA. He was a member of the ABA's Task Force on Stored Value Cards which published "A Commercial Lawyer's Take on the Electronic Purse" in the *Business Lawyer*.

He holds a J.D. from The George Washington University Law School and a B.A. from Harpur College at the State University of New York at Binghamton.

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Brenda Leong, CIPP/US, is Senior Counsel and Director of Artificial Intelligence and Ethics at the Future of Privacy Forum. She oversees

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development of privacy analysis of AI and Machine Learning technologies, manages the FPF portfolio on biometrics and digital identity, particularly facial recognition, along with the ethics challenges of these emerging systems. She works on industry standards and collaboration on privacy and responsible data management, by partnering with stakeholders and advocates to reach practical solutions for consumer and commercial data uses. Prior to working at FPF, Brenda served in the U.S. Air Force, including policy and legislative affairs work from the Pentagon and the U.S. Department of State. She is a 2014 graduate of George Mason University School of Law.

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Paul Merski is group executive vice president, congressional relations and strategy for the Independent Community Bankers of America® (ICBA). Merski leads ICBA's congressional relations teams and oversees ICBA's legislative and political action committee initiatives. Merski has more than 30 years of experience in legislative and economic policy development and analysis for some of the most prominent organizations in Washington, D.C. Before joining ICBA, Merski served on Capitol Hill as the chief economist for the Joint Economic Committee and as senior tax and banking policy advisor to Senator Connie Mack (R-Fla.). Merski also was director of fiscal policy for Citizens for a Sound Economy, director of fiscal affairs for the Tax Foundation and served as an economist for the Commerce Department's Bureau of Economic Analysis. A frequent speaker at industry events, Merski is often quoted in *The Wall Street Journal*, *Politico*, *American Banker*, *The Hill*, and other trade publications and has appeared on the Fox Business Network and Bloomberg Television. Merski was named a 2018 top lobbyist by "The Hill" publication. Merski received a Bachelor of Arts in economics from The Catholic University of America, completed graduate work in economics at George Washington University and earned his Master of Business Administration with top honors from George Mason University.

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James M. Milano is a partner with the law firm at Weiner Brodsky Kider PC, based in Washington, D.C. Jim represents and advises mortgage and finance companies on issues such as: (i) responding to federal and state regulatory audits and enforcement actions; (ii) state regulatory approvals; (iii) lending and servicing programs; (iv) state laws and regulations concerning loan disclosures, allowable fees, servicing and prohibited practices; (v) federal laws and regulations including, but not limited to, TILA, RESPA, ECOA, FDCPA, HMDA, FCRA, and GLBA (privacy); and (vi) implementation of the Dodd-Frank Act and CFPB regulations. Jim and Weiner Brodsky Kider PC have designed and advised on a number of various alternative home equity access programs. Jim also represents investors and sellers in the acquisition and sale of mortgage and finance companies and consumer finance and mortgage assets. Jim is nationally recognized as one of the leading lawyers in the area of reverse mortgage law. Jim is a member of the Governing Committee of the Conference on Consumer Finance Law and a Fellow of the American College of Consumer Financial Services Lawyers and the American Bar Foundation. Among other publications, Jim also is Co-Author of the *MBA Compliance EssentialsSM: Fair Credit Reporting Act Resource Guide* (2013), and the *MBA Compliance EssentialsSM: Consumer Complaints Resource Guide* (2016). Jim is a frequent speaker at financial services trade association meetings, conferences and webinars.

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nonbank financial services providers (and investors in same) with regulatory, enforcement, and transactional matters. He defends financial services companies facing complex examination or enforcement matters before the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), and federal and state banking regulators, with a focus on fair lending, unfair, deceptive, or abusive acts and practices (UDAAP), loan servicing, privacy and credit reporting, debt collection, servicemember protections and other consumer protection issues. He assists banks and nonbanks (including fintech entities) structure, negotiate, and operate a variety of partnerships, outsourcing programs and other third-party arrangements, including performing due diligence, negotiating transactions, and advising on ongoing oversight protocols to meet regulatory expectations for third-party arrangements. Mr. Naimon also assists in negotiating acquisition, capital markets, and servicing transactions, advising on how best to structure the transaction to reduce risk and expedite deal closure, performing due diligence, and assisting in obtaining the necessary change of control and other regulatory approvals. Mr. Naimon is consistently recognized as a leading lawyer in Financial Services Regulation: Consumer Finance (Compliance) in *Chambers USA*, which praised him for his "extremely high intellect regarding compliance matters and negotiation skills. There's none better at arguing a disputed point." He is also a Fellow of the American College of Consumer Financial Services Lawyers. He serves on the Governing Committee of the Conference on Consumer Finance Law, previously served as Co-chair (2011-2013) and Co-vice Chair (2008-2010) of the Truth in Lending Subcommittee of the American Bar Association's Consumer Financial Services Committee, and has authored numerous articles on consumer financial services. Mr. Naimon received his J.D. from the University of Virginia School of Law and his B.A. from Yale University (magna cum laude).

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Robin Nunn has a wealth of experience gained in private practice as well as working in-house for Fortune 500 companies. Robin's practice focuses on complex civil litigation, enforcement litigation, white collar defense, transactional due diligence, creation and review of corporate compliance programs, and investigations. She also counsels on novel issues connected to new communication technologies, blockchain, cryptocurrencies, payments, artificial intelligence, and big data. Robin is also a co-leader of the firm's banking industry team. Robin has handled high-stakes cases on behalf of a wide range of clients, including banks, financial services firms, fintech companies, pharmaceutical companies, technology companies, and private equity firms in connection with civil trials and hearings, regulatory investigations and enforcement proceedings, state licensing, product development, regulatory compliance, examination, transactional matters, False Claims Act investigations, antitrust disputes and consumer protection lawsuits. She also has experience in the

statistical review and analysis of data and design and implementation of corporate compliance programs. She advises on privacy, cybersecurity, breach investigation, breach reporting and breach responses, and has assisted clients on compliance with the Truth in Lending Act (TILA)/Reg. Z, Equal Credit Opportunity Act (ECOA)/Reg. B, Truth in Savings Act (TISA), Home Mortgage Disclosure Act (HMDA), Fair Credit Reporting Act (FCRA)/Reg. V, Electronic Fund Transfer Act (EFTA)/Reg. E, Gramm–Leach–Bliley Act (GLBA), Fair Debt Collection Practices Act (FDCPA), Real Estate Settlement Procedures Act (RESPA), Servicemembers Civil Relief Act (SCRA), Unfair, Deceptive, or Abusive Acts or Practices Act (UDAAP), Community Reinvestment Act (CRA), Bank Secrecy Act (BSA), USA PATRIOT Act, Federal Trade Commission Act, Reg. K, Reg. O, Reg. W, Reg. Y, state money transmitter laws, state licensed lender laws, state unclaimed property laws, state prepaid access laws, and other federal and state laws and regulations. Robin has also represented individuals and institutions before a number of US agencies, including the Consumer Financial Protection Bureau (CFPB), US Department of Justice, US Department of Housing and Urban Development (HUD), Federal Trade Commission, Federal Reserve Board (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC), as well as state attorneys general and state banking regulators. She is often called on by the national media for commentary.

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John L. Ropiequet is Of Counsel in the Chicago office of Saul Ewing Arnstein & Lehr LLP. He specializes in the defense of consumer finance class actions at both the trial and the appellate levels and in providing compliance counseling for financial institutions. Among his notable wins for the industry are *Balderos v. City Chevrolet Buick Geo, Inc.*, 214 F.3d 849 (7th Cir. 2000), and *Walker v. Wallace Auto Sales, Inc.*, 155 F.3d 927 (7th Cir. 1998). John is an active member of the Committee on Consumer Finance Law of the ABA Section of Business Law, where he serves as Co-Editor of the Annual Survey on Consumer Financial Services Law for The Business Lawyer, and is former chair of the Subcommittee on Budgeting for Litigation of the Committee on Corporate Counsel of the ABA Section of Litigation. He is Immediate Past Chairman of the Conference on Consumer Finance Law and a Fellow of the American College of Consumer Financial Services Lawyers. He is also Past President of United Way of the North Shore. John speaks frequently on consumer finance, evidentiary privilege, legal ethics, and other issues, is co-editor of *The Law of Truth in Lending* and has published numerous articles on a variety of consumer finance issues over the past 22 years. He is a graduate of The Johns Hopkins University and the Northwestern Pritzker School of Law, and is one of the few consumer financial services lawyers to have won three jury verdicts defending medical malpractice death cases.

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Kathleen “Kitty” Ryan is Vice President and Senior Counsel for Fair and Responsible Banking at the American Bankers Association. Kitty joined ABA from Morrison & Foerster LLP, where she was counsel in the financial services practice group, working on fair lending and mortgage issues. Ms. Ryan is the former Deputy Assistant Director for the Office of Regulations at the Consumer Financial Protection Bureau (CFPB), where she was instrumental in the planning and oversight of mortgage- and fair-lending related rulemakings, including mortgage servicing regulations, Truth in Lending Act-Real Estate Settlement Procedures Act (TILA-RESPA) Integrated Disclosures rules, and the Home Mortgage Disclosure Act. Prior to joining the CFPB, Ms. Ryan served as Senior Regulatory Counsel at JPMorgan Chase & Co., where she focused on regulatory issues impacting

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mortgage and fair lending issues. Ms. Ryan also developed her extensive mortgage and fair lending related experience while with the Consumer and Community Affairs Division of the Federal Reserve Board (FRB).

Sanford “Sandy” Shatz is Of Counsel and a member of the Commercial Litigation and Consumer Financial Services practice groups. Based in our Irvine offices, he has been a licensed attorney in California for 30 years, and has litigated cases involving commercial law, real estate, and consumer financial services, focusing on mortgage-related issues, and offered regulatory and compliance advice to clients throughout the country. In 1998, he joined Countrywide Home Loans where he organized and established that company’s California In-House Litigation Group. Sandy focused on mortgage-related litigation and has tried numerous cases to verdict. In 2008, after Bank of America acquired Countrywide, he managed outside counsel on a pool of hundreds of litigation cases, and helped develop case resolution strategies. In 2010, he returned to private practice, and now works on litigation and regulatory issues, focusing on mortgage-related and privacy issues, including mortgage originations and servicing, default strategies, customer service, reverse mortgages, and regulatory compliance issues under various federal and state consumer protection laws, including the Truth In Lending Act (TILA), The Homeowner and Equity Protection Act (HOEPA), the Equal Credit Opportunity Act (ECOA), The Real Estate Settlement Procedures Act (RESPA), the Fair Debt Collection Practices Act (FDCPA), and the Fair Credit Reporting Act (FCRA), the California Homeowner Bill of Rights, and the California Consumer Privacy Act. With his background, Sandy is able to evaluate and synthesize complex issues, analyze conflicting statutes and regulations to distill them to their essence, and then suggest and implement practical solutions. In short, he knows what the case is about, how it should resolve, and develops effective trial themes to enhance jury understanding. Sandy is active in leadership roles in several industry organizations. He organizes conferences, panels, and webinars, trains other attorneys, publishes papers and articles, and helps foster knowledge and understanding of financial services issues.

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Nick Stanesco is Senior Vice President and the Business Executive of the FedNowSM Service, with business responsibility for the new round-the-clock real-time payment and settlement service that the Federal Reserve Banks are developing to support instant payments in the United States. Previously, Mr. Stanesco served as the Head of Payments Product Management of the Wholesale Product Office. Mr. Stanesco had business responsibility for the Fedwire Funds and National Settlement Services on behalf of the twelve Federal Reserve Banks. Collectively, these services clear and settle financial transactions exceeding \$3 trillion per day and are a foundational underpinning of the United States financial system. Mr. Stanesco is the former Information Security Officer of the Federal Reserve Bank of New York and he previously served as the Managing Officer of the Federal Reserve’s National Incident Response Team. Mr. Stanesco holds a bachelor’s degree from Rutgers University and an MBA degree from New York University, Stern School of Business.

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Thomas P. Vartanian is the Executive Director of the Program on Financial Regulation & Technology at George Mason University's Antonin Scalia Law School, where he is also a Professor of Law. Before joining Scalia Law School, he chaired the Financial Institution's practices at Dechert LLP and Fried Frank LLP through four financial crises. Both as a regulator and private practitioner, he has been involved in the closing, recapitalization, or acquisition of 30 of the 50 largest failed banks in American history. He has been described by clients in *Chambers* as "one of the best financial services lawyers in America." Mr. Vartanian served in the Reagan Administration as General Counsel of the Federal Home Loan Bank Board and the FSLIC, where he authorized the receivership, sale, or liquidation of hundreds of failed S&Ls and the first interstate and inter-industry financial institution acquisitions in the country. Prior to that, he served in the Office of the Comptroller of the Currency as Special Assistant to the Chief Counsel and as Senior Antitrust Litigation Attorney. Mr. Vartanian was Chairman of the American Bar Association's Cyberspace Law Committee between 1998 and 2002, where he chaired an international task force of lawyers from twenty countries which issued a seminal report on the novel jurisdiction issues created by the Internet, "*Achieving Legal and Business Order in Cyberspace: A Report on Global Jurisdiction Issues Created by Cyberspace.*" In 2017, he was a finalist interviewed to be the first Vice Chair for Supervision of the Board of Governors of the Federal Reserve System. Mr. Vartanian has authored more than four hundred articles and seven books, including *21st Century Money, Banking and Commerce*. His new book, *200 Years of American Financial Panics: Crashes, Recessions, Depressions and the Technology That Will Change It All* will be published in early 2021. He is a frequent lecturer and media commentator on the financial services industry and has also taught banking and electronic commerce law at Georgetown Law School, George Washington Law School, and Boston University School of Law, and has been a guest lecturer at Harvard Law School. In 2008, Mr. Vartanian was named "*Washingtonian of the Year*" based on his use of music and sports to raise money for charities in the D.C. metropolitan area. As a musician, he appeared in the first production in the United States in 1970 of *Joseph and the Amazing Technicolor Dreamcoat*. His classic rock band, *The Johnny Esquire Band*, has helped raise approximately \$5,000,000 for charities in the Washington D.C. area over the last twenty years.

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