

# CHRISTOPHER K. ODINET

Texas A&M University  
School of Law  
1515 Commerce Street  
Fort Worth, Texas 76102  
codinet@tamu.edu | 504.666.0035

[Twitter](#) | [Blog](#) | [SSRN](#)

## RESEARCH AREAS

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Consumer Finance, Real Estate Transactions, Residential Mortgage Lending and Servicing, Property Law, Financial Technology (Fintech & Crypto) and the Law, Commercial Law (Secured Transactions and Payment Systems), Bankruptcy, Banking and Financial Institutions, Civil vs. Common Law Systems

## PROFESSIONAL EXPERIENCE

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### Texas A&M University School of Law, Fort Worth, TX

*Professor of Law* *summer 2024*  
*Mosbacher Research Fellow* (Bush School of Government and Public Service) *summer 2024*  
*Affiliate Professor of Finance* (Mays School of Business) *summer 2024*

- Courses: Secured Transactions; Property Law; Consumer Finance Law; Real Estate Transactions & Finance

### University of Iowa College of Law, Iowa City, IA

*Josephine R. Witte Distinguished Professor of Law* *summer 2023– summer 2024*  
*Professor of Law and Michael & Brenda Sandler Fellow in Corporate Law* *summer 2021– summer 2023*  
*Affiliate Professor of Finance* (UI Tippie College of Business) *spring 2022–present*  
*Senior Research Fellow* (UI Public Policy Center) *summer 2021–present*  
*Professor of Law* (tenured) *summer 2020–present*

- Courses: Secured Transactions; Property Law; Consumer Finance Law; Real Estate Transactions & Finance

*Visiting Professor* *fall 2017*

- Courses: Property, Payment Law: Negotiable Instruments and Electronic Payment Systems

### University of Georgia School of Law, Athens, GA

*Visiting Professor* *fall 2023*

- Courses: Secured Transactions, Bankruptcy

### University of Edinburgh School of Law, Edinburgh, UK

*MacCormick Fellow* *March-April 2023*

- Researching the effect of finance and tech on property law

### International Institute for the Unification of Private Law (UNIDROIT), Rome, Italy

*Visiting Scholar* *February 2023*

- Researching cross-border secured transactions in digital assets

**University of Oklahoma College of Law, Norman, OK**

*summer 2018–summer 2020*

*Associate Professor of Law (tenure-track)*

- Courses: Secured Transactions, Payment Systems, Real Estate Transactions, Consumer Finance Law, Bankruptcy, International Banking & Finance (Master of Legal Studies: Online)

*Affiliate Faculty in Entrepreneurship (OU Price College of Business)*

- Courses: Entrepreneurship Law (MBA program)

**Southern University Law Center, Baton Rouge, LA**

*Affiliate Faculty*

*summer 2018–present*

*Horatio C. Thompson Endowed Assistant Professor*

*spring 2016–summer 2018*

*Assistant Professor of Law (tenure-track)*

*fall 2013–summer 2018*

- Courses: Civil/Common Law Property, Sale & Lease, Commercial Paper, Security Devices/Secured Transactions, Housing and Community Development Seminar

**Phelps Dunbar LLP, Baton Rouge, LA**

*Associate, Business and Finance Practice Group*

*fall 2010–summer 2013*

- Structuring of and advising related to commercial financial transactions
- Closing of multifamily, single-family, and mixed-use real estate developments
- Arranging multi-tiered tax credit, tax incremental, and other government incentive financings

## **PUBLICATIONS**

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### **BOOKS:**

FORECLOSED: MORTGAGE SERVICING AND THE HIDDEN ARCHITECTURE OF HOMEOWNERSHIP IN AMERICA (Cambridge University Press 2019) [[Publisher](#)].

- reviewed in Nathalie Martin, *Future Financial Crisis Not Foreclosed*, 28 JOURNAL OF AFFORDABLE HOUSING & COMMUNITY DEVELOPMENT LAW 329 (2019).
- reviewed in Emma Lees, *Publication Review: Foreclosed: Mortgage Servicing and the Hidden Architecture of Homeownership in America*, 3 CONVEYANCER AND PROPERTY LAWYER 310 (2019) (UK).

### **Law Review Articles:**

*Debt Tokens*, UNIVERSITY OF PENNSYLVANIA LAW REVIEW (forthcoming 2024) (with Diane Lourdes Dick & Andrea Tosato) [[SSRN](#)].

*Silencing Litigation Through Bankruptcy*, 109 VIRGINIA LAW REVIEW 101 (2023) (with Pamela Foohey) [[SSRN](#)].

- reviewed in Tom C.W. Lin, *Litigation and Corporate Social Bankruptcy*, JOTWELL (Jul. 31, 2023).

*Crypto in Real Estate Finance*, ALABAMA LAW REVIEW (forthcoming 2023) (with R. Wilson Freyermuth & Andrea Tosato) [[SSRN](#)].

*The Private Law of Stablecoins*, 54 ARIZONA STATE LAW JOURNAL 333 (2023) (with Kara J. Bruce & Andrea Tosato) [[SSRN](#)].

**Christopher K. Odinet**

SSRN: <http://ssrn.com/author=1528821>

Email: [codinet@uiowa.edu](mailto:codinet@uiowa.edu)

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- winner of the Grant Gilmore Award in recognition of superior writing in the field of commercial finance law, given by the American College of Commercial Finance Lawyers

*Blockchain Real Estate and NFTs*, 64 WILLIAM & MARY LAW REVIEW 1131 (2023) (with Juliet Moringiello) [[SSRN](#)].

- reprinted in part in *NFTs, Property Rights, and Realty*, in THE CAMBRIDGE RESEARCH HANDBOOK ON LAW AND POLICY OF NFTs, Nizan Geslevich Packin ed. (Cambridge University Press, forthcoming 2023) [[SSRN](#)].

*The Property Law of Tokens*, 74 FLORIDA LAW REVIEW 607 (2022) (with Juliet Moringiello) [[SSRN](#)].

- reviewed in Elizabeth Yin, *Decrypting Deception in the NFT Market*, REGULATORY REVIEW (Sept. 28, 2023).
- cited by the U.S. Department of the Treasury in its report titled *Crypto-Assets: Implications for Consumers, Investors, and Businesses* (Sept. 2022).
- reprinted in part in *NFTs in Commercial Transactions*, in THE CAMBRIDGE RESEARCH HANDBOOK OF EMERGING ISSUES AT THE INTERSECTION OF COMMERCIAL LAW AND TECHNOLOGY, Nancy Kim & Stacy-Ann Elvy eds. (Cambridge University Press, forthcoming 2023) [[SSRN](#)].

*Modernizing Mortgage Law*, 100 NORTH CAROLINA LAW REVIEW 89 (2021) [[SSRN](#)].

*Predatory Fintech and the Politics of Banking*, 106 IOWA LAW REVIEW 1739 (2021) [[SSRN](#)].

*Securitizing Digital Debts*, 52 ARIZONA STATE LAW JOURNAL 477 (2020) [[SSRN](#)].

- reprinted in part in *Fintech Credit and the Financial Risk of AI*, in THE CAMBRIDGE RESEARCH HANDBOOK OF ARTIFICIAL INTELLIGENCE AND THE LAW, Kristin Johnson & Carla L. Reyes eds. (Cambridge University Press, forthcoming 2022). [[SSRN](#)]

*The New Data of Student Debt*, 92 SOUTHERN CALIFORNIA LAW REVIEW 1617 (2019) [[SSRN](#)].

*Consumer BitCredit and Fintech Lending*, 69 ALABAMA LAW REVIEW 781 (2018) [[SSRN](#)].

- reviewed in Frank Pasquale, *Old Frauds in New Fintech Bottles*, JOTWELL (Jun. 16, 2020).

*BitProperty and Commercial Credit*, 94 WASHINGTON UNIVERSITY LAW REVIEW 649 (2017). [[SSRN](#)]

*Of Progressive Property and Public Debt*, 51 WAKE FOREST LAW REVIEW 1101 (2016). [[SSRN](#)]

*The Unfinished Business of Dodd-Frank: Reforming the Mortgage Contract*, 68 SMU LAW REVIEW 653 (2016) [[SSRN](#)].

*Super-Liens to the Rescue? A Case Against Special Districts in Real Estate Finance*, 72 WASHINGTON & LEE LAW REVIEW 707 (2015). [[SSRN](#)]

- reviewed in Peter W. Salsich, Jr., *Response to Christopher Odinet, Super-Liens to the Rescue? A Case Against Special Districts in Real Estate Finance*, 72 WASH. & LEE L. REV. ONLINE 181 (2015).
- reviewed in Darien Shanske, *Local Government Finance As Integrated System: The Uneasy Case for Using Special Districts in Real Estate Finance (A Response to Odinet's Super-Liens to the Rescue? A Case Against Special Districts in Real Estate Finance*, 72 WASH. & LEE L. REV. ONLINE 191 (2015).

*Banks, Break-Ins, and Bad Actors in Mortgage Foreclosure*, 83 UNIVERSITY OF CINCINNATI LAW REVIEW 1155 (2015). [[SSRN](#)]

*Testing the Reach of UCC Article 9: The Question of Tax Credit Collateral in Secured Transactions*, 64 SOUTH CAROLINA LAW REV. 143 (2012). [[SSRN](#)]

*Towards a Convention for the International Sale of Real Property: Challenges, Commonalities, and Possibilities*, 29 QUINNIPIAC LAW REVIEW 841 (2011) (lead article). [[SSRN](#)]

Comment, *Laying to Rest An Ancien Regime, Antiquated Institutions in Louisiana Civil Law and Their Incompatibility with Modern Public Policies*, 70 LOUISIANA LAW REVIEW 1367 (2010). [[SSRN](#)]

#### **CASEBOOKS AND RELATED WORKS:**

REAL ESTATE TRANSFER, FINANCE, AND DEVELOPMENT: CASES AND MATERIALS (with Grant S. Nelson, Dale A. Whitman, Ann M. Burkhart, and R. Wilson Freyermuth) (10<sup>th</sup> ed. West Academic 2021). [[Publisher](#)]

CASES AND MATERIALS ON AMERICAN PROPERTY LAW (with Sheldon E. Kurtz, Herbert Hovenkamp, and Carol Necole Brown) (7<sup>th</sup> ed. West Academic 2019). [[Publisher](#)]

SECURED CREDIT: LOUISIANA AND AMERICAN PERSPECTIVES (with John Randall Trahan, Dian Tooley-Knoblett, and L. David Cromwell) (Wolters Kluwer 2017). [[Publisher](#)]

SALE, LEASE, AND ADVANCED OBLIGATIONS: CASES AND READINGS (with Melissa T. Lonegrass and Sandi S. Varnado) (Carolina Academic Press 2019). [[Publisher](#)]

LOUISIANA SECURED TRANSACTIONS: STATUTORY SUPPLEMENT, COMMENTARY, AND SELECTED FORMS—*A DESKBOOK* (West Academic 2016). [[Publisher](#)]

#### **ESSAYS, BOOK CHAPTERS, AND OTHER SHORTER WORKS:**

*The Gamification of Banking*, UNIVERSITY OF ILLINOIS LAW REVIEW (forthcoming 2024) (with Colleen Baker). [[SSRN](#)]

*United States of America* IN PROCEDURES OF FORBEARANCE AND MORTGAGE ENFORCEMENT. A COMPARATIVE OVERVIEW OF SYSTEMS IN EUROPE, THE USA AND SOUTH AFRICA, Irene Visser ed. (Eleven, forthcoming 2024).

- The Intersection of NFTs and Structured Finance*, 103 BOSTON UNIVERSITY LAW REVIEW 105 (2023) (with Andrea Tosato). [\[SSRN\]](#)
- Floating Liens Over Crypto-in-Commerce*, 99 INDIANA LAW JOURNAL 367 (2023) (with Andrea Tosato). [\[SSRN\]](#)
- shorter version appearing at *How to Create a Floating Lien on Digital Assets*, BUSINESS LAW TODAY (Jun. 14, 2023) (with Andrea Tosato & Jordan Jenquin). [\[ABA\]](#)
- Stablecoins in Bankruptcy*, 42 NO. 10 BANKRUPTCY LAW LETTER NL 1 (2023) (with Kara Bruce and Andrea Tosato).
- #Fintok and Financial Regulation*, ARIZONA STATE LAW JOURNAL (forthcoming 2023) (with Nikita Aggarwal and D. Bondy Valdovinos Kaye). [\[SSRN\]](#)
- Steering Loan Modifications Post-Pandemic*, 85 LAW & CONTEMPORARY PROBLEMS 201 (2022) (with Pamela Foohey and Dalié Jiménez). [\[SSRN\]](#)
- The Debt Collection Pandemic*, CALIFORNIA LAW REVIEW CIRCUIT (2020) (with Pamela Foohey and Dalié Jiménez). [\[SSRN\]](#)
- The Folly of Credit as Pandemic Relief*, UCLA LAW REVIEW DISCOURSE (2020) (with Pamela Foohey and Dalié Jiménez). [\[SSRN\]](#)
- Cares Act Gimmicks: How Not to Give People Money During a Pandemic and What to Do Instead*, 2002 UNIVERSITY OF ILLINOIS LAW REVIEW ONLINE 81 (with Pamela Foohey and Dalié Jiménez). [\[SSRN\]](#)
- Data and the Social Obligation Norm of Property: An Essay in Honor of Professor Gregory S. Alexander*, 29 CORNELL JOURNAL OF LAW AND PUBLIC POLICY 643 (2020) (solicited contribution in honor of the retirement of Professor Alexander) [\[SSRN\]](#)
- The Social Function of Property, Credit, and Capital in the United States*, in LÉON DUGUIT AND THE SOCIAL OBLIGATION NORM OF PROPERTY: A TRANSLATION AND GLOBAL EXPLORATION, Paul Babie & Jessica Viven-Wilksch eds. (Springer 2019). [\[Publisher\]](#)
- How Will Trump's Tax Reform Affect Real Estate Investments and Capital Markets?*, AMERICAN COLLEGE OF REAL ESTATE LAWYERS—ACREL NOTES (December 2017). [\[SSRN\]](#)
- Access to Credit Reimagined: A Review of Color Me Secured*, 48 No. 1 UNIFORM COMMERCIAL CODE LAW JOURNAL, art. 5 (2018).
- Regulating Debt Collection*, 36 REVIEW OF BANKING & FINANCIAL LAW 869 (2017) (with Roederick White, Sr.). [\[SSRN\]](#)
- Gay Marriage and the Problem of Property*, 93 WASHINGTON UNIVERSITY LAW REVIEW 847 (2016) (with Andrea B. Carroll). [\[SSRN\]](#)

*Community Collateral: Security Rights in Common Interest Community Declarations*, PROBATE & PROPERTY (July/August 2016) (with Randy P. Roussel). [[SSRN](#)]

*Fiscal Policy and Urban Growth Challenges: U.S. Perspectives on Property Tax Reform in Warsaw*, 61 STUDIA IURIDICA (2016) (peer reviewed; journal of the University of Warsaw Faculty of Law and Administration). [[SSRN](#)]

*Payday Lenders, Vehicle Title Loans, and Small-Value Financing: The CFPB's Proposal to Regulate the Fringe Economy*, 133 BANKING LAW JOURNAL 263 (June 2015) (lead article). [[SSRN](#)]

*Legislative Updates in Property and Commercial Law*, 300 AROUND THE BAR (September 2015).

*Security Deposit Law in Louisiana Residential Leases: Issues, Trends, and Future Developments*, 297 AROUND THE BAR (May 2015).

*The Use of Bank Contractors in Mortgage Foreclosure: Contractual Considerations and Liability Concerns*, 29 PROBATE & PROPERTY (Jan./Feb. 2015). [[SSRN](#)]

*Commerce, Commonality, and Contract Law: Legal Reform in a Mixed Jurisdiction*, 75 LOUISIANA LAW REVIEW (2015) (invited) [[SSRN](#)].

*Fairness, Equity, and a Level Playing Field: Development Goals for the Resilient City*, 50 IDAHO LAW REVIEW 217 (2014) (invited symposium contribution). [[SSRN](#)]

*The Perils of Primacy: Successor Liability for Lenders Turned Declarants in Louisiana Common Interest Communities*, 74 LOUISIANA LAW REVIEW 777 (2014) (invited). [[SSRN](#)]

*Legislative Updates in Property Law*, 291 AROUND THE BAR (November 2014).

*Louisiana's New Tax Credit Registry Act: Cutting Down on Fraud in the Marketplace*, 280 AROUND THE BAR (October 2013) (primary drafter of the legislation).

*Making the Case for PACE: The Past, Present, and Future of Sustainability Financing Under the Property Assessed Clean Energy Program*, 262 AROUND THE BAR (December 2011).

*Examining the Mortgage Provisions of the Dodd-Frank Act One Year Out: Advising Clients on the New Regulatory Landscape*, 257 AROUND THE BAR (May 2011).

## **ACADEMIC WORKS-IN-PROGRESS**

- ***Lawns & Liabilities: A Study of Homeowner Associations in Financial Distress (article with Pamela Foohey)***
- ***DAOs in Financial Distress (book chapter with Kara Bruce & Andrea Tosato)***
- ***Digital Commercial Law: The Importance of Private Law in a World of Tokens, Platforms, and Automation (book with Andrea Tosato) (under contract with OXFORD UNIVERSITY PRESS)***

- *The Floating Lien in American Law: From Historical Accounts to Digital Assets (book chapter)*

## **EDUCATION**

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### **Paul M. Hebert Law Center, Louisiana State University, Baton Rouge, LA**

Juris Doctor | Graduate Diploma in Civil Law

*May 2010*

Activities & Honors

- *Magna cum laude*
- Editor-in-Chief, Vol. 70, *Louisiana Law Review* (2009–2010)
- Member, Order of the Coif
- W. Lee Hargrave Award
- Kate Wallach Memorial Scholar
- LSU Board of Supervisors Scholar

### **Louisiana State University, Baton Rouge, LA**

Bachelor of Arts in Political Science

*May 2007*

## **AWARDS, GRANTS, & SERVICE**

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### **AWARDS, GRANTS, & FELLOWSHIPS**

- Grant Gilmore Award for Superior Writing in Commercial Finance, American College of Commercial Finance Lawyers (*May 2023*)
- Co-Investigator, Johnson County Direct Assistance Program Survey (*2022-2023*), Funding by the Board of Supervisors of Johnson County (\$3,232,768).
- Co-Investigator, Johnson County Direct Assistance Program Survey (*2022-2023*), Funding by HRJ Consulting (\$295,636).
- Josephine R. Witte Distinguished Professorship in Law, University of Iowa College of Law (*2023-2026*)
- SPOT Award for Extra-Meritorious Performance, University of Iowa College of Law (*fall 2023*)
- SPOT Award for Extra-Meritorious Performance, University of Iowa College of Law (*fall 2022*)
- Senior Research Fellow in Social and Educational Policy, Public Policy Center, University of Iowa (*summer 2021–present*)
- Summer Research Fellow, Office of International Programs, University of Iowa (*summer 2022*) (\$3,000)
- Consumer Fellow, Consumer Financial Services Committee, Business Law Section, American Bar Association (*February 2018–present*)
- Michael and Brenda Sandler Faculty Fellowship in Corporate Law, University of Iowa College of Law (*2021-2024*)
- Summer Research Fellow, Office of International Programs, University of Iowa (*summer 2021*)
- OU Scholarly Impact Award (*fall 2018*)
- Real Property Scholar, American College of Real Estate Lawyers/American Bar Association Section of Real Property, Trust & Estate Law (*2016–2017*)

- Scholar-in-Residence, Louisiana Bar Foundation (2016–2018) (with Melissa T. Lonegrass—LSU)
- SULC Scholarship Exemplary Placement Award (*fall 2014, spring 2015, spring 2017, spring 2018*)
- Fellow, American Bar Association Section on Real Property, Trust and Estate (*July 2014–July 2016*)
- SULC Rising Star Researcher, Southern University System (2013–2014)

## LAW SCHOOL AND RELATED SERVICE

- University of Iowa College of Law
  - Faculty Policies & Compensation Committee (university-wide) (2022-2025)
  - Treasurer, LGBTQ+ Staff & Faculty Council (university-wide) (2020-2023)
  - Recreational Services Charter Committee (university-wide) (2021-2024)
  - Internal Procedures Committee (2023–2024)
  - Chair, Teaching Review Committee for Andrew Jordan (2022–2023)
  - Faculty Appointments Committee (2020–2023)
    - Chair (2022-2023)
  - ABA Self-Study Committee on the Program of Legal Education (2022-2023)
  - Iowa Law School Foundation Board of Trustees (2021–2025)
  - Faculty Fellow Mentoring Committee for Christopher Mathis (2021-2022)
  - Honors & Awards Committee (2020–2021)
  - Panel on Student Conduct (Academic) (*spring 2021*)
  - Chair, Teaching Review Committee for Sean Sullivan (2020–2021)
  - Chair, SJD Dissertation Committee for Saleh A. Alfrayan (2020-present)
  - Anti-Racism Action Committee (*summer 2020*)
- University of Oklahoma College of Law
  - Academic Programs Council (university-wide) (2019–2020) (selected by the Faculty Senate)
  - Strategic Plan Working Group for University Research (university-wide) (2020)
  - Faculty Appointments Committee (2019–2020) (elected by the faculty)
  - AALS Representative (alternate) (2018–2019)
  - Graduate Programs Academic Oversight Committee (2019-2020)
  - Awards & Scholarships Committee (2018–2020)
  - Experiential Learning Committee (2018–2019)
  - Retreat Goals Committee (2019)
  - College of Law Liaison, Faculty Advisory Board, Fred Jones, Jr. Museum of Art (2018–2020)
- Southern University Law Center
  - Faculty Development Committee (2013–2018; chair 2016–2018)
  - Appointments Sub-Committee for Visiting Professors (*spring 2018*)
  - Strategic Planning Committee (2016–2018)
  - Distinguished Speakers Committee (2016–2018)
  - University Research Council (2016–2018) (university-wide)



- Intellectual Property Committee (2015–2018) (university-wide) (elected by the faculty)
- Academic Affairs Committee (2013–2016)
- Curriculum Committee (2015–2018)
- Library Committee (2013–2016)
- Honor Code Committee (2015–2016)
- Student Affairs Committee (2013–2016)
- ABA Self-Study Subcommittee on the Faculty (2013–2014)
- Faculty Advisor (OUTlaws–LGBT student organization)

#### **AMICUS CURIAE AND REGULATORY COMMENTS**

- *Comments* to Office of the Comptroller of the Currency's Advance Notice of Proposed Rulemaking Regarding National Bank and Federal Savings Association Digital Activities, Docket No. OCC-2019-0028, 85 Fed. Reg. 40827 (July 7, 2020) [[SSRN](#)] (with Matthew A. Bruckner).
- *Comments* to Consumer Financial Protection Bureau: Request for Information Regarding Bureau Public Reporting Practices of Consumer Complaint Information, Docket No. CFPB-2 018-0006, 83 Fed. Reg. 9499 (Mar. 6, 2018) (with Angela Littwin, Pamela Foohey, Dalie Jimenez, et al.).
- *Amici Curiae* Brief for in *Gelboim v. Bank of American* (Libor Manipulation Litigation) on Behalf of Financial Markets Law Professors in Support of Plaintiffs-Appellants. [[SSRN](#)] (with Jordan Barry, Brian J. Broughman, Eric C. Chaffee, Christoph Henkel, Robert Hockett, Michael P. Malloy, Peter Marchetti, Andrew Verstein, and Charles R. P. Pouncy).

#### **PRESENTATIONS**

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##### ***Floating Liens over Crypto-in-Commerce***

Presented at the NFTs in Commerce: Sales, Financings, Security Interests and Other Transfers Program, Practising Law Institute, San Francisco, CA (Dec. 2023).

##### ***Debt Tokens***

Presented at the Faculty Workshop, University of Iowa College of Law (Feb. 2024) (with Diane Lourdes Dick & Andrea Tosato)

Presented at the Commercial and Consumer Law Section's Consumer Law in the Spotlight Program, Association of American Law Schools Annual Meeting, Washington DC (Jan. 2024).

Presented at the Wharton-Harvard Insolvency and Restructuring Conference, University of Pennsylvania Wharton School of Business (Sept. 2023) (with Diane Lourdes Dick & Andrea Tosato)

##### ***Silencing Litigation Through Bankruptcy***

Presented at the Wharton-Harvard Insolvency and Restructuring Conference, University of Pennsylvania Wharton School of Business (Sept. 2023) (with Pamela Foohey)

Presented at the Summer Faculty Workshop, University of Iowa College of Law [virtual] (July 2023) (with Pamela Foohey)

***Digital Commercial Law: The Importance of Private Law in a World of Tokens, Platforms, and Automation***

Presented at the Socio-Economics Section's E-Commerce, Crypto-Assets and Financial Regulation Program, Association of American Law Schools Annual Meeting, Washington DC (Jan. 2024).

Presented at the Summer Faculty Workshop, University of Iowa College of Law [virtual] (July 2023)

***Landed Debts: A Debt Theory of Restrictive Covenants***

Presented at The Future of Housing Workshop, Oñati International Institute for the Sociology of Law, Oñati, Spain (June 2023)

***Digital Commerce and the Forgotten Private Law***

Presented at the Centre for Private Law Faculty Workshop, University of Edinburgh School of Law (March 2023)

***How to Manage Payment Fraud Risks and Dispute Resolution Obligations***

Presented at the Winter Meeting of the ABA's Consumer Financial Services Committee, New Orleans, LA (Jan. 2023) (with Aaron Kouhoubt, Sarah Edwards, & Obrea Poindexter)

***#FinTok and Financial Regulation***

Presented as part of the Consumer Finance Monitor Podcast, Ballard Spahr LLP (Aug. 2022) (with Nikita Aggarwal)

***Crypto Finance in Real Estate Markets***

Presented at the University of North Carolina School of Law, Chapel Hill, NC (Oct. 2023)

Presented at the University of Georgia School of Law, Athens, GA (Aug. 2023)

Presented at the Progressive Property Workshop [virtual] (Jun. 2022)

***The Private Law of Stablecoins***

Presented at the Federal Reserve Bank of New York, New York, NY (Oct. 2022) (with Andrea Tosato)

Presented at the Transatlantic Blockchain Law Conference, Baruch College-CUNY, New York, NY (Oct. 2022) (with Andrea Tosato)

Presented at the Iowa Bankruptcy Conference, Iowa City, IA (July 2022)

Presented at the Summer Faculty Workshop, University of Pennsylvania Carey Law School [hybrid] (July 2022) (with Andrea Tosato presenting)

Presented as a Guest Lecture at Professor Yonathan Arbel's Law, Economics, and Society Seminar, University of Alabama School of Law (Apr. 2022)

Presented at the Faculty Workshop, University of Iowa College of Law [virtual] (March 2022) (with Kara Bruce)

***U.S. Mortgage Foreclosure Law in the Time of COVID-19: Issues Moving Forward***

Presented at the Household Finance Collaborative Research Network Panel, Law & Society Association, ISCTE University Institute of Lisbon, Portugal (July 2022)

Presented at the Research Team Expert Meeting, Rethinking Public Interests in Private Relationships Project and ECR Project EVICT, University of Groningen (May 2022)

Presented at the Research Team Expert Meeting, Rethinking Public Interests in Private Relationships Project and ECR Project EVICT [virtual] (Jan. 2022)

### ***Blockchain Property and the Intangible Case for NFTs***

Presented at the DeFi and RE webinar of the American College of Real Estate Lawyers [virtual] (Jun. 2022)

Presented at the Cryptocurrency Symposium, William & Mary Law Review, College of William & Mary School of Law [virtual] (Feb. 2022) (with Juliet Moringiello)

### ***The Property Law of Tokens***

Presented as a Guest Lecture at Professor David Webber's Fintech Seminar, Boston School of Law (Apr. 2022) (with Juliet Moringiello)

Presented as a Guest Lecture at Professor Lawrence Cook's Professional Development and Business Acumen Class (graduate finance course), University of Iowa Tippie College of Business (Dec. 2021)

Presented at the Iowa Legal Theory Reading Group Meeting, University of Iowa College of Law (Oct. 2021)

Presented as a Guest Lecture at Professor Matthew Bruckner's Consumer Law Seminar, Howard University Law School [virtual] (Oct. 2021) (with Juliet Moringiello)

Presented at the Bankers and Financier Luncheon, Dubuque Chamber of Commerce (Aug. 2021)

Presented at the Summer Faculty Workshop, University of Iowa College of Law [virtual] (June 2021) (with Juliet Moringiello)

### ***Steering Loan Modifications Post-Pandemic***

Presented as a Guest Lecture at Professor Lisa Alexander's Housing Law Seminar, Texas A&M University School of Law [virtual] (Sept. 2021)

Presented at the Contracts in Crisis Symposium, Law & Contemporary Problems, Duke University School of Law [virtual] (July 2021)

### ***Modernizing Mortgage Law***

Presented at the National CLE Conference, Real Property, Trust, and Estate Law Section, American Bar Association [virtual] (April 2021)

Presented at the Faculty Workshop Seminar, Northwestern Pritzker School of Law [virtual] (Feb. 2021)

Presented at the Summer Faculty Workshop, University of Iowa College of Law [virtual] (July 2020)

Presented at the Progressive Property Workshop, Fordham University School of Law [virtual] (May 2020)

### ***The Internet of Credit***

Presented at the Interdisciplinary Workshop on Machine Learning and Consumer Credit, University of Oxford Internet Institute [virtual] (Jun. 2020)

### ***Banking on Fintech***

Presented at the Financial Regulation Workshop, Association of American Law Schools, Washington, DC (Jan. 2020)

### ***Foreclosed: Mortgage Servicing and the Hidden Architecture of Homeownership in America***

- Presented for the Debtor-Creditor and Real Estate Transactions Joint Section Program Panel, Association of American Law Schools, Washington, DC (Jan. 2020)
- Presented at the Law Faculty Workshop, London School of Economics and Political Science, London, U.K. (Nov. 2019)
- Presented at the Commercial Law Cluster Workshop, University of Essex, Colchester, U.K. (Nov. 2019)
- Presented at the New York City Bar Association and AALS Real Estate Transactions Section Joint National Webcast and Symposium on Real Estate Securitization, New York City, NY (Oct. 2019)
- Presented for the Monthly “Professor’s Corner” Podcast, hosted by the Real Property, Trusts, and Estate Section of the American Bar Association (June 2019)
- Presented at the Regulatory Issues in Property Law Workshop, University of Cambridge–Cambridge, UK (May 2018)
- Presented at the Professors’ Recent Developments CLE, Real Property, Trust, and Estate Law Spring Symposium, American Bar Association–Orlando, FL (May 2018)
- Presented at the Progressive Property Workshop, Harvard University Law School–Cambridge, MA (May 2018)
- Presented at a Faculty Workshop Seminar, University of Oklahoma College of Law–Norman, OK (March 2018)
- Presented for the Commercial and Consumer Law Discussion Group, Southeastern Association of Law Schools Conference–Boca Raton, FL (July 2017)
- Presented at the Texas A&M University of School of Law Real Property Law Roundtable–Fort Worth, TX (February 2017)

### ***Securitizing Digital Debts***

- Presented at the Consumer Law Scholars Conference, University of California-Berkeley, Berkeley, CA (March 2020)
- Presented at the Central States Law Schools Association Scholarship Conference, University of Toledo College of Law, Toledo, OH (Sept. 2019)
- Presented at the Annual Meeting of the Law & Society Association, Washington, D.C. (May/June 2019)

### ***U.S. Legal Developments in Digital Asset Transactions***

- Presented at the Annual Meeting, European Law Institute, Vienna, Austria (Sept. 2019)

### ***Data and the Social Obligation Norm of Property***

- Presented at the Progressive Property Workshop, Cornell University Law School, Ithaca, NY (May 2019)
- Presented at the Annual Meeting of the Association of Law, Property, and Society, Syracuse University College of Law, Syracuse, NY (May 2019)
- Presented at the Works-in-Progress Workshop, Property Law Section, American Association of Law Schools, New Orleans, LA (January 2019)

### ***Big Tech/FinTech and Economic Equality***

Presented at the Financial Harmonization Task Force “Big Tech and Financial Services” Roundtable, Washington, DC (March 2019)

### ***The New Data of Student Debt***

Presented for “State Government Partners Call: Educational Redlining” webinar hosted by the Student Loan Borrower Protection Center (February 2020)

Presented at the “The Future of the CFP” Symposium, Loyola Consumer Law Review, Loyola University-Chicago School of Law, Chicago, IL (March 2019)

Presented at the Central States Law Schools Association Scholarship Conference, Texas A&M University School of Law, Fort Worth, TX (October 2018)

Presented at the Junior Faculty Works-in-Progress Workshop, University of Oklahoma College of Law, Norman, OK (September 2018)

Presented at the Faculty Works-in-Progress Workshop, Chapman University Dale E. Fowler School of Law, Orange, CA (September 2018)

### ***Small Dollar Lending and Financial Technology***

Presented for the “Consumer Credit: What Is It Good For?” Panel, 44<sup>th</sup> Annual Meeting of the Association of Private Enterprise Education, Nassau, Bahamas (April 2019)

Presented at the Southern Finance Association Annual Conference, Asheville, SC (November 2018)

### ***Regulating BitCredit in the Age of Fintech***

Presented at the Organizing, Deploying, and Regulating Capital Workshop, Georgia State University College of Law–Atlanta, GA (April 2018)

### ***The Internet of Money: BitCredit and Lending in the 21<sup>st</sup> Century***

Presented for a Public Lecture, University of Oklahoma College of Law–Norman, OK (March 2018)

Presented at the Louisiana Scholarship Workshop, Loyola University College of Law–New Orleans, LA (February 2018)

### ***Consumer BitCredit and Marketplace Lending***

Presented during the “The Future of Money: Exploring Innovative Technology and Design in Banking” Panel, Financial Institutions and Consumer Financial Services Section, American Association of Law Schools Annual Meeting–San Diego, CA (January 2018)

Presented for the Faculty Workshop Series, University of Iowa College of Law–Iowa City, IA (October 2017)

Presented at the Workshop on Commercial and Consumer Law: The Changing Face of Consumer Protection, Southeastern Association of Law Schools Conference–Boca Raton, FL (July 2017)

Presented at the Consumer Identities and Digital Culture Symposium, St. John’s University–Queens, NY (March 2017)

Presented at the International Conference on Contracts, Southwestern Law School–Los Angeles, CA (February 2017)

### ***BitProperty and Commercial Credit***

Presented at the Law + Technology Seminar, University of Iowa College of Law–Iowa City, IA (November 2017)

Presented at the Junior Scholars Works-in-Progress Workshop, Southeastern Association of Law Schools (SEALS)–Boca Raton, FL (July 2015)

***The New Debtor City***

Presented at the University of Houston Law Center Local Government Works-in-Progress Conference–Houston, TX (October 2016)

Presented at the “Urban Revitalization: The Legal Implications of Remaking a City” Law Review Symposium hosted by the University of Memphis Cecil C. Humphrey School of Law–Memphis, TN (March 2016)

Presented during the Junior Faculty Scholarship Exchange, University of Massachusetts School of Law–Boston, MA (October 2015)

***Of Progressive Property and Public Debt***

Presented at the Central States Law Schools Association Conference–University of North Dakota School of Law, Grand Forks, ND (September 2016)

Presented at the Summer Faculty Workshop, Tulane University Law School–New Orleans, LA (July 2016)

***The Devils that Got Away: Regulating the Mortgage Field Services Industry***

Presented at the Juris Diversitas Scholarship Conference, Louisiana State University Paul M. Hebert Law Center–Baton Rouge, LA (June 2016)

Presented at the Association of Law, Property, and Society–Belfast, UK (May 2016)

***Professors Panel: Recent Developments—Collateralizing Declarant Rights in CICs***

Presented for the Spring Symposium of the Section of Real Property, Trust and Estate Law, American Bar Association–Boston, MA (May 2016)

***Foreclosing Federalism: Housing Policy and the States***

Presented for the “Revisiting Housing Rights and Policies in a Time of Expanding Crisis” Law Review Symposium hosted by the University of San Francisco School of Law–San Francisco, CA (January 2016)

***The Unfinished Business of Dodd-Frank: Reforming the Mortgage Contract***

Presented for a Panel on the Regulation of Mortgage Lending, Real Estate Section, American Association of Law Schools Annual Meeting–New York, NY (January 2016)

Presented at “The Future of Housing—Equity, Stability, and Sustainability” Symposium, Washburn University School of Law–Topeka, KS (February 2015)

***The Law of Bitcoin and Virtual Currencies***

Presented at the End-of-the-Year CLE, Baton Rouge Bar Association–Baton Rouge, LA (December 2015)

Presented at the Legislative CLE Seminar, Louisiana State Legislature–Baton Rouge, LA (December 2015)

***Common Interest Community Reform in Louisiana***

Presented at the Real Property Committee Luncheon, New Orleans Bar Association–New Orleans, LA (October 2015)

***Professors Panel: Recent Developments—Foreclosures Fiascos***

Presented at the Spring Symposium of the Section of Real Property, Trust and Estate Law, American Bar Association—Washington DC (May 2015)

***Real Estate Basics: Reviewing and Negotiating a Commercial Real Estate Purchase Agreement***

Presented at the Spring Symposium of the Section of Real Property, Trust and Estate Law, American Bar Association—Washington DC (May 2015)

***The Sharing Semicommons***

Presented at the Sharing Economy | Sharing City: Urban Law and the New Economy Symposium, Fordham University School of Law—New York, NY (April 2015)

***Common Interest Ownership Regimes and the Theory of the Semicommons***

Presented at the Section on Property Law's Young Scholars Breakfast, American Association of Law Schools—Washington DC (January 2015) (competitive selection)

Presented at the Junior Faculty Scholarship Exchange, University of Massachusetts-Dartmouth School of Law—Boston, MA (October 2014)

***Hot Topics in Property and Commercial Law***

Presented at the Louisiana Legislature's Annual Continuing Legal Education Seminar—Baton Rouge, LA (December 2014)

Presented at the Southern University Law Center's Annual End-of-the-Year CLE Seminar—Baton Rouge, LA (December 2014)

Presented at the Baton Rouge Bar Association's End-of-the-Year CLE Seminar—Baton Rouge, LA (December 2014)

***How Scholarship Has Contributed to a Respect for Diversity***

Presented at the Louisiana Diversity Forum, Southern University—Baton Rouge, LA (Oct. 2014)

***Consumer Protection in the Sale of Mineral Rights: Upcoming Issues and Recent Developments***

Presented at the Gulf Coast Land Institute 2014 Conference—Baton Rouge, LA (October 2014)

***Banks, Break-Ins, and Bad Actors in Mortgage Foreclosures***

Presented at the Southern University Law Center Faculty Colloquia—Baton Rouge, LA (October 2014)

Presented at the Junior Scholars Virtual Colloquium hosted by Michigan State University College of Law (August 2014)

***Super-Liens to the Rescue? The Case Against Special Districts in Real Estate Finance***

Presented at the Southeastern Association of Law Schools (SEALS) Young Scholars Colloquium—Amelia Island, FL (August 2014)

Presented at the Centre for Human Rights and Legal Pluralism Research Collaboration Symposium, McGill University Faculty of Law—Montreal, Canada (June 2014)

Presented at the Annual Conference of the Association of Law, Property, and Society, University of British Columbia, Faculty of Law—Vancouver, Canada (May 2014)

Presented at the Southern Central Association of Law Schools (SCALS) Traveling Lecture Series, University of Arkansas at Little Rock William H. Bowen School of Law—Little Rock, Arkansas (March 2014)

Presented at the Central States Law Schools Association’s Annual Scholarship Conference, University of Arkansas School of Law—Fayetteville, Arkansas (October 2013)

***Ripped from the Headlines: Recent Developments in Property Law***

Presented at the Monthly “Professor’s Corner” Webcast, hosted by the Real Property, Trust and Estate Section of the American Bar Association (June 2014) (co-presented with Tanya Marsh (Wake Forest) and Troy Rule (Arizona))

***Fairness, Equity, and A Level Playing Field: Development Goals for the Resilient City***

Presented at the Idaho Law Review Symposium: Resilient Cities—Environment, Economy, Equity, University of Idaho College of Law—Boise, Idaho (April 2014)

***Collateralizing Control: Security Rights in Real Estate CCRs***

Presented at the Baton Rouge Property Lawyers Association Luncheon—Baton Rouge, Louisiana (April 2014)

***Legislative Update: The Louisiana Tax Credit Registry Act***

Presented at the Louisiana Legislature’s Annual Continuing Legal Education Seminar—Baton Rouge, Louisiana (December 2013)

Presented at the Southern University Law Center’s Annual End-of-the Year Continuing Legal Education Seminar—Baton Rouge, Louisiana (December 2013)

Presented at the Baton Rouge Bar Association’s CLE by the Hour—Baton Rouge, Louisiana (December 2013)

***The Interaction Between State Substantive Law and Federal Tax Law***

Presented as a Guest Lecturer, LSU Public Finance class (Econ 4110—Dr. Jim Richardson)—Baton Rouge, Louisiana (November 2013) (co-taught with LSU tax professor Phillip Hackney)

***The Anchor Effect—Legal Reform and Tradition in America’s Mixed Jurisdiction***

Presented at the Faculty Scholarship Colloquium, Southern University Law Center—Baton Rouge, Louisiana (October 2013)

***Testing the Reach of UCC Article 9: The Question of Tax Credit Collateral in Secured Transactions***

Presented at the Annual Conference of the Association of Law, Property, and Society, Georgetown Law Center—Washington D.C. (March 2012)

**MEDIA AND BLOG APPEARANCES**

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Tony Romm, *Apple, Google and Venmo Fight New U.S. Plan to Monitor Payment Apps*, WASHINGTON POST, May 1, 2024 (quoted regarding the CFPB’s proposed rule to supervise nonbank payment companies).



Congressional Testimony before the Subcommittee on Digital Assets, Financial Technology, and Inclusion, Committee on Financial Services, U.S. House of Representatives, *Bureaucratic Overreach or Consumer Protection? Examining the CFPB's Latest Action to Restrict Competition in Payments*, Mar. 13, 2024 (testified regarding the CFPB's proposed rule to supervise nonbank payment companies).

Jesse Hamilton, *Coinbase's SEC Clash Faces First Major Test as Judge Weighs Longshot Dismissal*, COINDESK, Jan. 16, 2024 (quoted regarding SEC's litigation against Coinbase claiming the firm is selling unregistered securities as an unregistered securities exchange).

Michael Washburn, *Bankman-Fried Testifying Is a Dangerous Ploy That May Offer Only Hope of Exoneration: Legal Experts*, EPOCH TIMES, Oct. 25, 2023 (quoted regarding the FTX bankruptcy and Sam Bankman-Fried's alleged role in related corporate fraud).

Aryn Braun, *Wyoming Wants to Become America's Crypto Capital*, THE ECONOMIST, Sept. 14, 2023 (quoted about recent efforts by the Wyoming legislature to incentivize crypto company activity).

Evan Weinberger, *Banks Gear Up for 'Larger Assault' on Regulators After CFPB Win*, BLOOMBERG LAW, Sept. 12, 2023 (quoted regarding recent litigation by banking trade groups to challenge the authority of financial regulators).

*Interview: How Filing for Chapter 11 Bankruptcy Will Aid the Archdiocese of San Francisco*, KCBS RADIO: SAN FRANCISCO, Aug. 4, 2023 (interviewed regarding the Archdiocese of San Francisco's planned use of Chapter 11 bankruptcy to deal with numerous sexual abuse claims against it).

Victoria Reyna-Rodriguez, *Why Was the Fine Against Andrew Wold, Owner of Collapsed Davenport Building, Set at \$300?*, DES MOINES REGISTER, Jun. 5, 2023 (quoted regarding the function of creating clouds on title through public liens).

*Blog Post: Silencing Litigation Through Bankruptcy*, OXFORD BUSINESS LAW BLOG (July 5, 2023) (with Pamela Foohey) (discussing our paper on the use of Chapter 11 by powerful business and individuals to deal with onslaught litigation)

Spencer Lee, *What Role Will Crypto Play in the Mortgage Industry?*, NATIONAL MORTGAGE NEWS, May 30, 2023 (quoted about the ways crypto is being integrated into the residential mortgage lending market). Victoria Reyna-Rodriguez

Alexis Keenan, *Behind the Billion-Dollar Legal War Between Disney and DeSantis*, YAHOO! FINANCE, May 10, 2023 (quoted regarding the contracts clause and takings clause claims by Disney against the State of Florida).

Justin Ho, *How Will Banking Change Amid Wreckage of SVB First Republic?*, NPR MARKETPLACE, May 2, 2023 (quoted the consolidation in the banking sector).

Valentia Pasquali, *Independent Mortgage Banks Face New Scrutiny*, LAW360, April 24, 2023 (quoted regarding the growth of shadow banks in the mortgage market).

Will Walkey, *Despite a Recent String of Bad News for the Crypto Industry, Wyoming Still Wants its Business*, NPR MARKETPLACE MORNING REPORT, April 7, 2023 (quoted regarding crypto regulation and risk in Wyoming).

Cara Bayles, *Could Crowell's \$30M Rent Bid Signal More Firm Lease Suits?*, LAW360, April 4, 2023 (quoted about rent abatement lawsuits between commercial tenants and their landlord related to pandemic stay-at-home orders).

Cheyenne Ligon & Jesse Hamilton, *Crypto's Banking Problem: Industry Needs Access but US Regulators Keep Digital Assets at Bay*, COINDESK, Feb. 13, 2023 (quoted regarding risk to the banking system stemming from crypt-related activities).

Jillian Berman, *Elderly Postal Worker Fought Chase for Years to Recover Stolen Funds Before His Death*, MARKETWATCH, Feb. 9, 2023 (quoted about the rights of consumers against banks when it comes to payment fraud).

*Blog Post: The Public and the Private of the FTX Bankruptcy*, HARVARD BANKRUPTCY ROUNDTABLE (Jan. 31, 2023) (with Diane Lourdes Dick) (discussing the public interests at stake in the FTX bankruptcy and who will bear the costs)

Erin Jordan, *Fact Checker: Would Credit Card Competition Bill End Points Programs?*, GAZETTE, Jan. 30, 2023 (quoted about the possible effect of the Credit Card Competition Act of 2022 on credit card rewards programs).

Evan Weinberger, *CFPB to Create Public Database of Lenders' Contract Fine Print*, BLOOMBERG LAW, Jan. 11, 2023 (quoted regarding the CFPB's plans to monitor the terms of service in variety of consumer financial services contracts).

Paige Smith, *Credit-Card Rates Poised to Hit a Four-Decade High This Year*, BLOOMBERG, Jan. 5, 2023 (quoted about the effect of increased interest rates on consumers in the credit card market).

Emma Kennedy, *US, Bahamas Fight Over Who Gets Millions In FTX Property*, LAW360, Dec. 14, 2022 (quoted regarding the battle for control of \$256 million in Bahamas real estate owned by the bankrupt crypto exchange company FTX).

*Blog Post: The Questionable Virtues of Chapter 11 in the FTX Bankruptcy*, THE CLS BLUE SKY BLOG (Dec. 7, 2022) (with Diane Lourdes Dick) (discussing the appropriateness of chapter 11 reorganizations in dealing with the FTX crypto exchange bankruptcy)

Andrew Keshner, *FTX Filed for Bankruptcy. Here's What Account Holders Need to Know About this Very Messy and Complex Bankruptcy Case*, MARKET WATCH, Nov. 12, 2022 (quoted regarding the Chapter 11 filing of the major crypto exchange company FTX and its family of corporate affiliates with an emphasis on the fate of its customers).

*Blog Post: #Fintok and Financial Regulation: A BNPL Case Study*, THE FINREG BLOG (Oct. 27, 2022) (with Nikita Aggarwal and D. Bondy Valdovinos Kaye). [[Blog](#)]

Daniel Kuhn, *Crypto and the 'Law of the Horse'*, YAHOO! FINANCE, Sept. 30, 2022 (quoted regarding coverage of legal issues involving crypto in U.S. law school courses).

Gina Heeb, *A Digital Dollar for the Unbanked? Banks, Consumers See Pitfalls*, BLOOMBERG LAW, Jun. 22, 2022 (quoted regarding the weaknesses in the financial inclusion argument for a central bank digital currency).

Claire Williams, *Why the OCC Is Creating Fintech Supervision Specialists*, AMERICAN BANKER, April 17, 2022 (quoted regarding OCC's recent reorganization to focus on the supervision of financial technologies companies that partner with banks).

Jessica Rizzo, *The Future of NFTs Lies With the Courts*, WIRED, Apr. 3, 2022 (quoted regarding my law review article on non-fungible tokens and issues of property and commercial law).

Evan Weingberger, *Crypto Order Pushes Biden's Consumer Watchdogs to More Oversight*, BLOOMBERG LAW, Mar. 17, 2022 (quoted regarding the legal tools the FTC and CFPB can use to regulate crypto markets).

*Opinion: The Problems With Biden's Crypto Executive Order Take Us Back to 2008*, THE HILL, Mar. 16, 2022 (with Hilary Allen) (arguing that President Biden's executive order on digital assets should not have given validation to the financial inclusion claims for crypto).

Sarah Yáñez-Richards, *El Doble Filo de las Criptomonedas en la Guerra de Ucrania [The Double Edge of Cryptocurrencies in the Ukraine War]*, OELDIARIO.ES, Feb. 28, 2022 (quote regarding the role being played by cryptocurrencies in the war in Ukraine, including how the conflict is impacting crypto markets)

Jessica Goodheart, *Mortgage Servicer Accused of Pushing Distressed Homeowners Onto Its Auction Site*, CAPITAL & MAIN, Feb. 11, 2022 (consulted for this report regarding the nonbank mortgage servicing industry and the attendant consumer protection issues).

Breanne Bizette, *Landlord Hopes to Reduce Eviction Moratoriums*, WAFB CHANNEL 9, Jan. 27, 2022 (interviewed about the enforceability of a provision in residential leases purporting to have tenants waive their rights to any future eviction moratoria or other protections).

Brendan Pedersen, *Can OCC Nominee Calm Fears of Bankers, Senate That She Is Too Extreme?*, THE AMERICAN BANKER, Nov. 16, 2021 (quoted regarding President Biden's nomination of Professor Saule Omarova as the new comptroller of the currency).

Matt Durot, *Inside Larry Elder's Bad Bets: How the Candidate for California Governor Lost One House and Nearly Lost Another*, FORBES, Sept. 10, 2021 (quoted regarding mortgage foreclosure procedures and the dynamics of well-resourced borrowers and loan servicers).

Claire Williams, *As Forbearance Protections End, Nonbank Mortgage Lenders Face High-Volume Processing Test, Ginnie Mae Risks*, THE MORNING CONSULT, July 15, 2021 (quoted regarding whether mortgage servicing companies are ready for the post-COVID wave of mortgage loan modification requests).

*Opinion: Regulators Must Get Ahead of the Coming Wave of Loan Defaults*, THE HILL, June 28, 2021 (with Pamela Foohey and Dalíe Jiménez) (arguing that the CFPB should act to get ahead of the coming wave of loan modification requests at the end of COVID-related relief periods).

Shelbi Thomas, *Ask An Expert: Cryptocurrency 101*, IOWA MAGAZINE, June 25, 2021 (interviewed about the legal issues involved in buying, selling, and issuing digital currencies).

Hannah Lang & Brendan Pedersen, *What's the Fate of Bank-Nonbank Partnerships After 'True Lender' Vote?*, THE AMERICAN BANKER, May 12, 2021 (quoted regarding the U.S. Senate's vote to repeal the Comptroller of the Currency's "true lender" regulation under the Congressional Review Act).

*Blog Post: Are Mortgage Servicers Ready for the Loan Mod Rush?*, CREDITSLIPS, May 8, 2021 (discussing the possibility of mortgage servicer breakdowns in the waves of loan modification requests to come at the end of forbearance periods).

Richard Pratt, *Cryptocurrency and Your Business*, CORRIDOR BUSINESS JOURNAL, April 26, 2021 (discussing the legal implications of small business accepting cryptocurrencies in payment for goods and services).

*Blog Post: A Campaign to Opt-Out*, CREDITSLIPS, April 26, 2021 (advocating that states opt-out of a federal law that exempts state banks from otherwise applicable state usury laws).

*Opinion: The CFPB Must Act to Give Consumers Ownership and Control of Their Data*, PROTOCOL, April 23, 2021 (with Amias Gerety) (discussing how the CFPB should approach its forthcoming regulation on control of consumer financial data).

*Blog Post: Of Usury, Preemption, and Fancy Stationary Bikes*, CREDITSLIPS, April 23, 2021 (writing about a legislative effort in Iowa to exempt out of state banks from state usury caps).

Brendan Pedersen, *Outsider Emerges as Top Contender to Lead OCC*, THE AMERICAN BANKER, Mar. 10, 2021 (quoted regarding the delayed nomination of a new comptroller of the currency by President Biden).

Brendan Pedersen, *Tough Choice for Next OCC Chief: Erase or Redefine 'Fair Access' Rule*, THE AMERICAN BANKER, Feb. 8, 2021 (quoted regarding the potential for a new comptroller to define through regulation what it means to provide "fair access" in banking).

Eric Rosenbaum, *Trump Bank Regulator's New Rule Incurs Wall Street and Climate Investor Ire on His Way Out the Door*, CNBC, Jan. 14, 2021 (interviewed regarding the Office of the Comptroller of the Currency's new banking rule preventing banks from engage in effective reputational risk corporate governance)

Andy Uhler, *New Trump Administration Rule Limits Large Banks' Ability to Turn Away Business*, NPR MARKETPLACE MORNING REPORT, Jan. 15, 2021 (interviewed regarding the Office of the

Comptroller of the Currency's new banking rule barring banks from refusing to finance businesses solely because of perceived reputational risk)

*Opinion: OCC Again Overreaches on Preemption Law*, THE AMERICAN BANKER, Dec. 28, 2020 (arguing against the validity, on both legal and policy grounds, of OCC's preemption views and urging the new Biden-Harris administration to be deliberate about appointing new banking regulators).

Jon Prior, *OCC's Preemption Letter Opens New Front in Battle With States*, THE AMERICAN BANKER, Dec. 23, 2020 (quoted regarding OCC's recent interpretation of its preemption power in relation to state consumer financial protection law)

Evan Weingberger, *Biden Has Path to Block Trump Financial Regulations in Court*, BLOOMBERG LAW, Nov. 20, 2020 (quoted regarding options how President Biden-appointed financial regulators might roll-back Trump era regulatory changes to banking and financial services law)

Kate Berry & Brendan Pedersen, *Barrett Could Cement Court's Restrictive View of Debt Collection Cases*, THE AMERICAN BANKER, Oct. 27, 2020 (quoted regarding the implications of Justice's Barrett's 2019 7<sup>th</sup> Circuit decision regarding standing in cases involving procedural violations of consumer protection statutes)

Brendan Pedersen, *As States and OCC Keep Butting Heads, Does Innovation Suffer*, THE AMERICAN BANKER, Sept. 2, 2020 (quoted regarding current litigation between the states and federal financial regulators regarding banking and fintech regulation), based on my article *Predatory Fintech and the Politics of Banking*).

Paul Kiel & Jeff Ernsthausen, *Capital One and Other Debt Collectors Are Still Coming for Millions of Americans*, PROPUBLICA, June 8, 2020 (with Pamela Foohey and Dalié Jiménez) (featuring our essay on debt collection as a result of the COVID-19 pandemic).

*Financing a Pandemic: Saddling People With Debt Versus Helping Them With Money*, THE FINREG BLOG (May 12, 2020) (with Pamela Foohey and Dalié Jiménez). [\[Blog\]](#)

*Opinion: The Cares Act Could Put People on the Street—Here's a Solution*, BLOOMBERG LAW, April 28, 2020 (with Pamela Foohey and Dalié Jiménez) (pointing out shortcomings in the COVID-19 eviction and foreclosure moratoria).

Ari Shapiro, *When Rent Doesn't Get Paid, Someone Pays A Price*, NPR ALL THINGS CONSIDERED, April 16, 2020 (quoted regarding coronavirus-insolvency issues in the mortgage servicing industry).

Evan Weinberger, *U.S. Stimulus May Merely Delay Coronavirus Foreclosure Wave*, BLOOMBERG LAW, April 17, 2020 (quoted about the foreclosure moratorium and forbearance provisions in the coronavirus relief legislation).

Mary Childs & Jacob Goldstein, *Episode 989: What If No One Pays Rent?*, NPR PLANET MONEY, April 8, 2020 (interviewed about my book, *FORECLOSED*, in light of the coronavirus federal eviction and foreclosure moratorium)

*Blog Post: Time is Running Out to Protect Americans' Relief Payments from Debt Collectors*, HARVARD LAW REVIEW BLOG (April 7, 2020) (with Pamela Foohey and Dalié Jiménez) (discussing the risk of garnishment of CARES Act payments)

Kevin Wack, *Coronavirus Testing Loan Servicers' Mettle*, AMERICAN BANKER, Mar. 17, 2020 (discussing the financial weaknesses inherent in today's mortgage servicing system and what they mean for coronavirus-driven defaults & foreclosures)

Gilad Edelman, *Big Data Promises Better Deals. But for Whom?*, WIRED, Feb. 28, 2020 (discussing the consumer protection implications of Intuit's acquisition of Credit Karma)

Podcast: *Chris Odinet—Alternative Data and Bias in AI-Based Consumer Lending*, TECH INTERSECT (Feb. 21, 2020) (discussing my law review articles dealing legal issues around artificial intelligence and alternative data in credit scoring)

Blake Paterson, *Taxpayer-Funded Bridge Center for Hope: Public Can't See Lease Agreement with Former Board Member*, THE ADVOCATE, Feb. 17, 2020 (interviewed about the dynamics of commercial real estate leasing transactions).

Chris Arnold, *Graduates of Historically Black Colleges May Be Paying More For Loans: Watchdog Group*, NPR MORNING EDITION, Feb. 5, 2020 (interviewed regarding the use of education-based data in online lending, based in part on my law review article, *The New Data of Student Debt*).

Jillian Berman, *Your College Major May Affect Your Ability to Get a Loan—Consumer Advocates Say That's a Problem*, MARKET WATCH, July 24, 2019 (quoted regarding the use of education-based data in private student lending, based on my law review article, *The New Data of Student Debt*).

Lydia Beyoud, *Lending Club Legal Dispute Could Lay New Ground for OCC Charters*, BLOOMBERG LAW, Mar. 19, 2019 (quoted regarding the Federal Trade Commission's enforcement action against online lender Lending Club and how it might impact a future application by the company for a federal bank/fintech charter).

Podcast: *Christopher Odinet on Mortgage Servicing and the Financial Crisis – Episode 192*, IPSE DIXIT (Mar. 3, 2019) (discussing my book on mortgage servicing, the housing crisis of 2008, and future reform solutions).

*Opinion: CFPB Confusing 'Freedom of Choice' With 'Freedom to be Fleeced'*, THE HILL, Mar. 6, 2019 (urging the House Financial Services Committee to scrutinize the CFPB's new five-year strategic plan).

Lydia Beyoud & Evan Weinberger, *No Takers For Federal Fintech Charter As OCC Tangles With States*, BLOOMBERG LAW, Feb. 27, 2019 (quoted regarding the lack of interest by financial technology companies in the Trump Administration's new national nonbank charter and the litigation it has provoked by the states).

Stephanie Riegel, *Is This Case A Dangerous Legal Precedent for Banks*, THE GREATER BATON ROUGE BUSINESS REPORT, Feb. 29, 2019 (quoted regarding a controversial federal case involving lender

liability that is on its way to the U.S. Fifth Circuit and has drawn the attention of banking lobbying groups).

Paul Sweeney, *Get The Affidavit or Waive It? Examining Confessions of Judgment*, DEBANKED MAGAZINE, Feb. 1, 2019 (quoted regarding confessions of judgment and the similarities between consumer and small business borrowers).

Lydia Beyoud, *Warren Protege is Rookie to Watch on House Financial Services*, BLOOMBERG LAW, Jan. 18, 2019 (quoted regarding the appointment of two newly-elected Democratic congresspersons to the House Financial Services Committee).

Paul Sweeney, *Less Than Perfect – New State Regulations*, DEBANKED MAGAZINE, Dec. 21, 2018 (quoted regarding the California’s new small business lending disclosure law and the Trump Treasury Department’s plans for fintech regulation).

Lydia Beyoud, *2019 Outlook: CFPB Innovation Policies May Face State Challenges*, BLOOMBERG LAW, Dec. 28, 2018 (quoted regarding the ongoing conflict between the Consumer Financial Protection Bureau and state financial supervisors regarding fintech company regulation).

Evan Weinberger, *N.Y. May Face Same Ripeness Trap In Revived Fintech Charter Suit*, BLOOMBERG LAW, Sept. 18, 2018 (quoted regarding the federal government’s new fintech charter and the State of New York’s lawsuit to stop it from going into effect).

Paul Monies, *Oklahoma Watch: Medical Marijuana Will Be A Cash-Only Market With Hassles for All*, TULSA WORLD, Aug. 6, 2018 (quoted regarding cannabis businesses and issues related to financial services access).

*Opinion: Fintech Charter: Be Weary of Innovating Into Another Crisis*, THE HILL, Aug. 4, 2018 (cautioning a completely federalized model of regulating fintech firms).

*Opinion: On Medical Marijuana and Banking, What Next Step?*, THE OKLAHOMAN, July 6, 2018 (discussing lack of access to banking services for newly legalized medicinal marijuana firms in OK).

*Guest Column: Congress Shouldn’t Lift Rules on Louisiana’s Payday Lenders*, THE ADVOCATE, May 3, 2018 (with Davida Finger—Loyola New Orleans) (advocating against Congressional repeal of the CFPB’s nationwide payday lending rules).

*Opinion: CFPB Leadership Shake-Up Leaves Fintech Borrowers Vulnerable*, AMERICAN BANKER (Dec. 1, 2017).

*Opinion: Treasury, Banks Try to Deny Wronged Customers Their Day in Court*, THE HILL, Oct. 24, 2017 (on efforts to block the CFPB’s anti-arbitration/class action rule).

*Guest Column: Wall Street Seeks Limits on Consumer Rights*, THE ADVOCATE, Oct. 4, 2017 (on efforts to block the CFPB’s anti-arbitration/class action rule).

*Opinion: Questions Remain For New Cop On The Banks Beat*, THE HILL, July 11, 2017 (on President Trump's pick for Federal Reserve vice chair of bank supervision).

Podcast: *Marketplace Lending and the Future of "Consumer Bitcredit" - Episode 203*, American Bankruptcy Institute (May 30, 2017) (discussing my empirical study of consumer complaints to the CFPB regarding fintech lending firms).

Evan Weinberger, *Greenberg's AIG Loss Strengthens Gov't's Crisis Powers*, LAW360, May 11, 2016 (quoted regarding shareholder "takings" litigation in connection with the AIG financial bailout).

Paul Muschick, *Homeowner Suing Wells Fargo After His House Was Ransacked and Locks Were Changed*, THE MORNING CALL, Mar. 20, 2017 (cites my research on the foreclosure abuses of mortgage servicers and their contractor-agents).

Evan Weinberger, *Carson's HUD Nom Adds To Fair Housing Advocates' Worries*, LAW360, Dec. 5, 2016 (quoted regarding the effect of Ben Carson's appointment as HUD secretary on federal fair housing policy).

Stephanie Riegel, *Under Trump, Proposed Rules on Consumer Debt Collection are Uncertain*, BATON ROUGE BUSINESS REPORT, Nov. 28, 2016 (quoted regarding the status of the Consumer Financial Protection Bureau's July 2016 proposal to regulate consumer debt collectors in light of the election of President Trump).

*Law Professors Publish Paper on CFPB Proposal; Share Insights Into How Agencies Should Comply*, ACCOUNTSRECOVERY.NET, Oct. 27, 2016 (quoted regarding the Consumer Financial Protection Bureau's July 2016 proposal to regulate consumer debt collectors).

Bryn Stole, *Floods Cause Chaos in Baton Rouge Housing Market; Renters Especially Vulnerable*, THE ADVOCATE, Oct. 15, 2016 (quoted regarding landlord-tenant legal disputes in the wake of the August 2016 flooding).

*Opinion: It Wasn't Just the Baton Rouge Police Who Killed Alton Sterling*, COUNTERPUNCH, July 29, 2016 (on the economics of black communities).

*Opinion: New Louisiana Governor and Legislature Should Put an End to Budget Gimmicks*, TIMES PICAYUNE, Dec. 29, 2016 (on the harmful use of bonded indebtedness in public budgeting).

Rebekah Allen & Amy Wold, *Two Metro Council Members Try to Stop Barge Cleaning Company from Getting State Permit*, THE ADVOCATE, July 14, 2015 (quoted regarding the legal implications of down-zoning to preclude heavy industrial uses).

*The Jim Engster Show* (107.3FM, WBRP radio broadcast July 8, 2015) (interviewed with Professor Andrea Carroll of LSU Law on the legal implications of the *Obergefel v. Hodges* decision, including a discussion of community debt, property, taxation, adoption, and religious freedom).

*Opinion: Marriage Equality Comes to Louisiana . . . Now What?*, THE ADVOCATE, June 27, 2015 (with Professor Andrea Carroll of LSU Law on state law reform after *Obergefel*).



Rebekah Allen, *Inside Report: Coca-Cola Sign Ruckus Hinges on Technicality*, THE ADVOCATE, June 4, 2014 (quoted regarding the legality of certain commercial transactions).

Stephanie Riegel, *Rouzan Redux*, BATON ROUGE BUSINESS REPORT, Mar. 17, 2014 (quoted regarding property dispute in mixed-use development).

Mark Ballard, *Tax Rules Create Trouble for La.*, THE ADVOCATE, Sept. 5, 2013 (quoted regarding how gay marriage ruling affects tax treatment of same-sex couples).

## **PROFESSIONAL SERVICE & INVOLVEMENT**

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### **American Law Institute**

- Member (*June 2021–present*)

### **Uniform Law Commission**

- Reporter, Use of Tokens or Other Similar Products in Real Property Transactions Study Committee (*August 2022–present*)
- Associate Reporter, Tenancy-in-Common Ownership Default Rules Drafting Committee (*August 2021–present*)
- Oklahoma Commissioner (*July 2019–June 2021*)
- Louisiana Commissioner (*October 2017–July 2019*)
- Member, Study Committee on Revisions to the Uniform Common Interest Ownership Act (*August 2018–March 2019*)
- Member, Academic Partnerships Committee (*2019*)

### **The Hague Conference on Private International Law & The Institute International Institute for the Unification of Private Law (UNIDROIT)**

- U.S.-Appointed Expert, Digital Assets and Tokens Joint Project Team (*May 2023–present*)

### **European Law Institute**

- Fellow, General Body (*September 2021–present*)
- Member, Access to Digital Assets Project Team (*October 2018–present*) (project co-funded by the European Union)

### **American College of Real Estate Lawyers (ACREL)**

- Member (*April 2022–present*)

### **American Association of Law Schools (AALS)**

- Chair, Commercial & Consumer Law Section (*January 2019–January 2020*)
- Chair, Real Estate Transactions Section (*January 2018–January 2019*)
- Executive Committee, Real Estate Transactions Section (*January 2016–January 2021*)
- Executive Committee, Commercial & Consumer Law Section (*January 2017–January 2021*)
- Executive Committee, Financial Institutions and Consumer Financial Services Section (*January 2018–present*)

### **American Bar Association (ABA)**

- Chair, Legal Education and Uniform Laws Group, Section on Real Property, Trust and Estate Law (*July 2021–July 2023*)
- Co-Vice-Chair, Legal Education and Uniform Laws Group (Real Property) Group, Section on Real Property, Trust and Estate Law (*July 2019–July 2021*)
- Co-Chair, Committee on Uniform Laws (Real Property), Section on Real Property, Trust and Estate Law (*May 2016–July 2021*)
- Liaison to the LGBT Bar Association, Section on Real Property, Trust and Estate Law (*August 2014–June 2021*)
- Member, Special Committee on ABA Relations, Section on Real Property, Trust and Estate Law (*May 2018–May 2019*)
- Member, Diversity and Inclusion Committee, Section on Real Property, Trust and Estate Law (*August 2016–November 2018*)
- Member, Monthly Professor's Corner Planning Committee, Section on Real Property, Trust and Estate Law (*August 2014–July 2021*)

### **Law & Society Association (LSA)**

- Co-Chair, Household Finance Collaborative Research Network (*May 2020–present*)

### **Financial Regulatory Harmonization Task Force** (sponsored jointly by the Electronic Transactions Association and the Online Lending Policy Institute)

- Task Force Member (*October 2018–May 2019*)

### **Joint Editorial Board on Uniform Real Property Acts** (jointly sponsored by the Uniform Law Commission, the American Bar Association, the American College of Real Estate Lawyers, the American Land Title Association, the American College of Mortgage Attorneys, and the Community Associations Institute)

- Member (*December 2017–July 2021*) (appointed by the Uniform Law Commission)

### **American Bankruptcy Law Journal**

- Peer Reviewer (*August 2015–present*) (focused on real estate matters)

### **Cambridge University Press**

- Peer Reviewer (*October 2016–present*) (focused on real estate/housing matters)

### **Annual Survey of Consumer Finance Law (*The Business Lawyer*)**

- Co-Editor (*November 2017–present*)

### **Property Law Prof Blog (Member of the Law Prof Blog Network)**

- Co-Editor (*January 2015–present*) (focusing on mortgage lending and consumer rights)

### **Central States Law Schools Association (CSLSA)**

- Vice President and Member, Board of Directors (*September 2019–September 2020*)
- Secretary and Member, Board of Directors (*September 2017–September 2019*)

### **Public Affairs Research Council of Louisiana, Inc.**

- Member, Tax Advisory Group (*February 2016–January 2018*)
- Member, Research Committee (*October 2012–January 2018*)

### **Barbri, Inc.**

- Lecturer (*August 2016–present*) (covering security rights, negotiable instruments, agency, and business entities)

### **Louisiana State Bar Association**

- Member, *Louisiana Bar Journal* Editorial Board (*May 2013–January 2018*)

## **COMMUNITY/PUBLIC SERVICE**

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### **Iowa City Parks and Recreation Commission**

- Vice Chair, Board of Commissioners (*January 2022–January 2023*)
- Member, Board of Commissioners (*January 2021–January 2023*)

### **Lavender Legal Center**

- Member, Board of Directors (*August 2021–August 2022*)

### **Housing Authority of East Baton Rouge Parish**

- Chair, Board of Commissioners (*September 2014–January 2017*)
- Member, Board of Commissioners (*August 2013–March 2017*)

### **The Emerge Center for Communication, Behavior, and Development**

- Board Chair (*December 2017–June 2018*)
- Board Vice Chair (*December 2014–December 2017*)
- Board Secretary (*December 2012–December 2014*)
- Member, Board of Directors (*January 2011–June 2018*)

### **Louisiana Budget Project, Inc.**

- Board Member (*June 2016–July 2018*)

### **Governor-Elect JohnBel Edwards' Transition Committee on Fiscal Matters**

- Member (*November 2015–December 2015*)

### **Mayor-President-Elect Sharon Weston Broome's Transition Committee on Community Development**

- Member (*December 2016–January 2017*)

### **Baton Rouge Area Foundation**

- Member, Strategic Planning Committee (*October 2016–October 2017*)

## **BAR ADMISSION**

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**Iowa State Bar** (admitted January 2021) (status: member, active)

**Oklahoma State Bar** (admitted December 2019) (status: special permit, inactive)

**Louisiana State Bar** (admitted October 2010) (status: member, active)