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November 2011

### **ACADEMIC APPOINTMENTS**

#### **The University of North Carolina at Chapel Hill (Chapel Hill, NC)**

- Graham Kenan Professor of Law**, School of Law (July 2011 – present)
- George R. Ward Professor of Law**, School of Law (July 2007 – June 2011)
- Professor of Law**, School of Law (July 2006 – July 2007)
- Associate Professor of Law**, School of Law (tenured appointment July 2004 – July 2006)

#### **Temple University (Philadelphia, PA)**

- Associate Professor of Law**, School of Law (July 2003 – July 2004)
- Assistant Professor of Law**, School of Law (September 2000 – July 2003)

### **TEACHING**

Business and consumer bankruptcy, commercial and debtor-creditor law, contracts, secured lending.  
Inaugural Recipient, Robert G. Byrd Award for Excellence and Creativity in Teaching, UNC School of Law (2009)

### **PUBLICATIONS**

#### **Student-Reviewed/Student-Edited Law Reviews**

##### **Selected Through Unsolicited Submission**

- *Home Ownership Risk Beyond a Subprime Crisis: The Role of Delinquency Management*, 76 FORDHAM LAW REVIEW 2261-2295 (2008)
- *Beyond Hospital Misbehavior: An Alternative Account of Medical-Related Financial Distress*, 100 NORTHWESTERN UNIVERSITY LAW REVIEW 535-584 (2006) (with Elizabeth Warren)
- *Negotiating Bankruptcy Legislation Through the News Media*, 41 HOUSTON LAW REVIEW 1091-1144 (2004)
- *Foreclosing on Fame: Exploring the Uncharted Boundaries of the Right of Publicity*, 77 NEW YORK UNIVERSITY LAW REVIEW 1322-1368 (2002) (with Diane Leenheer Zimmerman)
  - selected for reprinting in 11 JOURNAL OF BANKRUPTCY LAW AND PRACTICE 441 (2002)
- *Collecting Debts from the Ill and Injured: The Rhetorical Significance, but Practical Irrelevance, of Culpability and Ability to Pay*, 51 AMERICAN UNIVERSITY LAW REVIEW 229-271 (2001)
  - winner of Friel/Scanlan award for scholarship, Temple University
- *Rethinking the Debates over Health Care Financing: Evidence from the Bankruptcy Courts*, 76 NEW YORK UNIVERSITY LAW REVIEW 375-418 (2001) (with Teresa A. Sullivan and Elizabeth Warren)

##### **Solicited**

- *Dodd-Frank, Regulatory Innovation, and the Safety of Consumer Financial Products*, 15 NORTH CAROLINA BANKING INSTITUTE JOURNAL 99-110 (2011) (symposium on the Dodd-Frank Act)
- *The Legal Infrastructure of Ex Post Consumer Debtor Protections*, 38 FORDHAM URBAN LAW JOURNAL 751-765 (2011) (Cooper-Walsh Colloquium).

- *Credit for Motherhood*, 88 NORTH CAROLINA LAW REVIEW 1715-1737 (2010) (symposium on Globalization, Families and the State) (reprinted in National Consumer Law Center credit discrimination conference materials, 2010)
- *The Value(s) of Foreclosure Law Reform*, 37 PEPPERDINE LAW REVIEW 511-527 (2010) (symposium on the mortgage crisis)
- *Home Mortgage Problems Through the Lens of Bankruptcy*, 10 LOYOLA JOURNAL OF PUBLIC INTEREST LAW 171-181 (2009) (symposium on predatory lending)
- *Bankruptcy Reform and the Financial Crisis*, 13 NORTH CAROLINA BANKING INSTITUTE JOURNAL 115-121 (2009) (symposium on financial crisis)
- *Bankruptcy Reform and Homeownership Risk*, 2007 UNIVERSITY OF ILLINOIS LAW REVIEW 323-346 (2007) (symposium on bankruptcy reform)
- *Individual Health Insurance Mandates and Financial Distress: A Few Notes from the Debtor-Creditor Research and Debates*, 55 UNIVERSITY OF KANSAS LAW REVIEW 1247-1257 (2007) (symposium on health care finance reform)
- *Fast, Cheap, and Creditor-Controlled: Is Corporate Reorganization Failing?* 54 BUFFALO LAW REVIEW 401-438 (2006) (symposium on LYNN M. LOPUCKI, COURTING FAILURE (2005))
- *Bankruptcy Reform and the Cost of Sickness: Exploring the Intersections*, 71 UNIVERSITY OF MISSOURI LAW REVIEW 903-918 (2006) (symposium on interdisciplinary perspectives on bankruptcy reform)
- *The Debtor-Patient Revisited*, 51 SAINT LOUIS UNIVERSITY LAW JOURNAL 307-324 (2007) (symposium on medical debt)
- *The Debtor-Patient: In Search of Non-Debt Alternatives*, 69 BROOKLYN LAW REVIEW 453-484 (2004) (Sparer symposium on the safety net)

#### Peer-Reviewed and/or Peer-Edited

- *In or Out of Mortgage Trouble? A Study of Bankrupt Homeowners*, 80 AMERICAN BANKRUPTCY LAW JOURNAL 291 (2011) (with Eric Belsky & Daniel McCue)
- *Making Debtor Remedies More Effective*, PROCEEDINGS OF “MOVING FORWARD: THE FUTURE OF CONSUMER CREDIT AND MORTGAGE FINANCE, A NATIONAL SYMPOSIUM” (JOINT CENTER FOR HOUSING STUDIES, HARVARD UNIV. 2010)
- *Managing Medical Bills on the Brink of Bankruptcy*, 27 YALE JOURNAL OF HEALTH POLICY, LAW & ETHICS 239-297 (2010) (with Mirya Holman) (joint peer/student review, student-edited)
- *The Debt Financing of Parenthood*, 72 LAW AND CONTEMPORARY PROBLEMS 147 -175 (2009) (symposium on forbidden exchanges) (joint peer/student-edited)
- *Identifying and Managing Household Risk: Lessons from Bankruptcy*, Social Science Research Council Web Forum on Privatization of Risk (2005) (web symposium on the privatization of risk convened by Jacob Hacker), available at <http://privatizationofrisk.ssrc.org/>
- *Not-for-Profit Hospital Billing and Collection: Resisting Quick Legal Fixes*, 3 AMERICAN HEART HOSPITAL JOURNAL 36-38 (2005) (solicited)
- *Ripple or Revolution? The Indeterminacy of Statutory Bankruptcy Reform*, 75 AMERICAN BANKRUPTCY LAW JOURNAL 169-190 (2005) (solicited)
- *The Bankruptcy Code at Twenty-Five and the Next Generation of Lawmaking*, 78 AMERICAN BANKRUPTCY LAW JOURNAL 221-245 (2004) (solicited)
- *Book Review Essay*, 40 CANADIAN BUSINESS LAW JOURNAL 455-465 (2004) (reviewing JACOB S. ZIEGEL, COMPARATIVE CONSUMER INSOLVENCY REGIMES (2003) (solicited)

- *Does Indebtedness Influence Health? A Preliminary Inquiry*, 30 JOURNAL OF LAW MEDICINE & ETHICS 560-571 (2002) (solicited)
  - winner of inaugural Young Scholar Award, American Society of Law, Medicine & Ethics
- *Auctioning Kim Basinger: The Imminent Collision of Bankruptcy and the “Right of Publicity,”* 1 NORTON BANKRUPTCY LAW ADVISER 1-4 (January 2001) (solicited)
- *Medical Problems & Bankruptcy Filings*, 5 NORTON BANKRUPTCY LAW ADVISER 1-12 (May 2000) (with Teresa A. Sullivan and Elizabeth Warren)

#### Contributions to Books

- *Empirical and Policy Perspectives on Consumer Bankruptcy Law in the United States*, in ENDEUDAMIENTO DEL CONSUMIDOR E INSOLVENCIA FAMILIAR (Matilde Cuenca Casas & Jose Louis Colina Mediavilla eds., 2009)
- *Generosity versus Accessibility: Bankruptcy, Consumer Credit, and Health Care Finance in the U.S.*, in CONSUMER BANKRUPTCY IN A GLOBAL PERSPECTIVE 282-300 (Johanna Niemi-Kiesiläinen, Iain Ramsay, & William C. Whitford, eds. 2003)
- Contributing author, COLLIER PORTABLE PAMPHLET (1998) (wrote and revised selected commentary and annotations for chapters 3, 5, and 7 of the Bankruptcy Code)

#### Other Writings

- Written Witness Testimony, H.R. 2533, The Chapter 11 Bankruptcy Venue Reform Act of 2011, Committee on the Judiciary, U.S. House of Representatives (Sept. 2011)
- *A Dose of Common Sense in the Treatment of Private Student Loans in Bankruptcy*, Higher Education Watch, New America Foundation (May 20, 2010)
- *When Bills Bankrupt*, Op-Ed, RALEIGH NEWS & OBSERVER (December 5, 2009)
- *Subprime Lending and Financial Services Reform*, Federalist Society Online Debate Series (2008)
- *Prepacks and the Deal-Litigation Tension*, AMERICAN BANKRUPTCY INSTITUTE JOURNAL 34-35 (March 2004) (column, contributing editor)
- Written Witness Testimony, A Review of Hospital Billing and Collection Practices, Committee on Energy and Commerce, U.S. House of Representatives (June 2004)
- *The Real Bankruptcy Bill*, NATIONAL LAW JOURNAL (November 17, 2003)

### **WORKING PAPERS AND PROJECTS IN PROGRESS**

*Coping with Adversity: Personal Bankruptcy Among Lower-Income Homeowners Before and After Bankruptcy Reform* (manuscript 2011, under review) (with Mark R. Lindblad, Roberto G. Quercia, Sarah F. Riley, Tianji Cai, Ling Wang, and Kim Manturuk)

*Bankruptcy Chapter Choice Among Lower-Income Homeowners* (with Mark R. Lindblad, Roberto G. Quercia, et al.)

*Ice Cube Bonds: The Price of Process in Chapter 11* (with Edward Janger)

*Medical Providers as Lenders: A National Study* (with Mirya Holman)

*The Role of the Judge in Business Bankruptcy*

*Rethinking Corporate Bankruptcy Venue* (tentative title) (with Elizabeth Gibson)

## **DATASETS AND EMPIRICAL PROJECTS**

- Principal investigator, 2007 Consumer Bankruptcy Project (nationally-representative study of families who filed for bankruptcy in the first quarter of 2007; court records, written questionnaires, and telephone interviews)
- Collaborator, bankruptcy and financial distress-related portions of UNC Center for Community Capital's Community Advantage Panel Study (eight-year study of Self-Help/Fannie Mae affordable loan program; lender records and telephone interviews with homeowners and geographically-matched renters)
- Fellow, Bankruptcy Data Project at Harvard University, *available at* <http://bdp.law.harvard.edu/index.cfm>
- Collaborator, 1999 Consumer Bankruptcy Project: eight-district questionnaire study of bankruptcy filers (with Teresa A. Sullivan and Elizabeth Warren).

## **DISTINGUISHED VISITING SCHOLAR DESIGNATIONS/ENDOWED LECTURES/VISITS**

Distinguished Visiting Health Law Scholar, Seton Hall University School of Law (Spring 2011)

Southeastern Bankruptcy Law Institute Distinguished Visiting Professor, Georgia State College of Law (2010)

John L. Gedid Distinguished Lecturer, Widener University School of Law (2010)

Friel/Scanlan Lecture, Temple University School of Law (2004)

Visiting Professor of Law, Brooklyn Law School (2009-2010 academic year)

## **LEGISLATION, LAW REFORM, AND POLICY SERVICE**

- National Bankruptcy Conference (elected 1999) (organization of approximately 65 lawyers, judges, and academics of national prominence that seeks to improve federal bankruptcy law).
  - Executive committee (2007 – 2010): set policy positions for organization, determine priorities, and other management matters.
  - Vice-chair, drafting committee (2009 – present): draft legislation for members of Congress; offer technical and substantive drafting feedback on legislation on quick turnaround; assist in drafting of substantive Conference projects.
  - Small business working group (2009-present): developed principles for reforming small business bankruptcy and drafted statutory language. Our proposals have introduced in Congress and have been the subject of a Congressional hearing.
  - Individual debtor committee (1999-present): give substantive and technical feedback to law makers at their request; develop detailed policy proposals
  - Consumer bankruptcy reform working group (2009-present): conduct research and develop policy proposals for structural overhaul of personal bankruptcy system.
  - Secretary (2005-2006)
- American Law Institute (elected 2004) (members' consultative group for several projects, including technical revisions to Article 9 of the Uniform Commercial Code and official comments).
- Hearing Witness
  - H.R. 2533, The Chapter 11 Bankruptcy Venue Reform Act of 2011, Committee on the Judiciary, U.S. House of Representatives (Sept. 2011)
  - A Review of Hospital Billing and Collection Practices, Committee on Energy and Commerce, U.S. House of Representatives (June 2004)

- Invited Member, Working Group on Rethinking Regulation, Duke University Kenan Institute for Ethics (Fall 2010- Spring 2013) (convened by Ed Balleisen, history professor at Duke University, brings together faculty from across the social sciences and professional schools to consider new analytical approaches to studying and implementing the regulatory state, and to engage with regulatory protagonists from government, NGOs, and the private sector).
- Member, Privatization of Risk Project Planning Committee, Social Science Research Council (chaired by Jacob Hacker, Yale University) (2005)
- Empirical research on medical debt and bankruptcy has been used and cited in hearings of House and Senate committees.

#### **SERVICE TO THE FEDERAL JUDICIARY (selected)**

- Featured presenter, Federal Judiciary Television Network (February 2011) (discussing cases decided by the United States Supreme Court relevant to bankruptcy)
- Consultant to Federal Judicial Center, Case Management Manual for United States Bankruptcy Judges (September 2008 - January 2009) (helped develop materials for chapter 11 portion of manual)
- Consultant, Advisory Committee on Bankruptcy Rules, Judicial Conference of the United States (2001-2002, 2005-2006) (assisted in developing rules of procedure, official comments and forms to implement bankruptcy legislation)
- Speaker, National Symposium of U.S. Court of Appeals Judges (November 2005) (discussing comprehensive bankruptcy reform and new process for appealing bankruptcy court decisions directly to the U.S. Court of Appeals)
- Academic planner of two-day retreat for the United States Bankruptcy Court for the Middle District of Florida (June 2006) (unable to attend event due to illness)
- Presenter at annual meetings of the National Conference of Bankruptcy Judges, including October 2002 (analysis of media reporting on bankruptcy legislation, particularly homestead exemptions), October 2001 (with Diane Leenheer Zimmerman, research on treatment of rights of publicity in bankruptcy), and October 1998 (themes of bankruptcy reform)

#### **WORKSHOPS, LECTURES, PAPER PRESENTATIONS, PANEL PARTICIPATION (committed as of November 2011)**

##### *Regulatory Innovation and the Bureau of Consumer Financial Protection*

- University of Pennsylvania Law School (Symposium: Ongoing Implementation of the Dodd-Frank Act: Consumer Protection and Beyond) (Nov. 2011)
- Duke Law School (Jan. 2012) (Federalist Society event, commentary on presentation of Professor Stephen Ware)

*Coping with Adversity: Personal Bankruptcy Among Lower-Income Homeowners before and after Bankruptcy Reform*

- 2012 American Economics Association, Program of the Allied Social Science Association (competitively selected; presented by co-author Mark Lindblad)
- FDIC Consumer Research Symposium on Economic Decisions by Financially Constrained Households (2011) (presented by co-author Mark Lindblad)
- 2011 Federal Reserve Community Affairs Research Conference (competitively selected; presented by co-author Mark Lindblad)

*Bankruptcy, Foreclosure, and the Protection of Assets in North Carolina and Beyond*

- 2011 Pathways to Prosperity Conference, IDA and Building-Assets Collaborative of NC (competitively selected) (with Mark Lindblad, Kevin Park, & Ling Wang)

*Medical Providers as Lenders: A National Study*

- Washington University in Saint Louis, Conference on *Work and Livable Lives*, co-sponsored by Center for the Interdisciplinary Study of Work & Social Capital, Center for Social Development, Weidenbaum Center, and Center for the New Institutional Social Sciences (February 2012)

*Ice Cube Bonds: The Price of Process in Chapter 11*

- Brooklyn Law School (August 2011) (bankruptcy and commercial law colloquium) (presented by co-author Edward Janger)

*Issues in Chapter 11 and Proposals for Smaller Business Bankruptcies*

- Association of Insolvency and Restructuring Advisors Annual Conference (June 2011)
- American Bankruptcy Institute Podcast (June 2010) (with law professor Juliet Moringiello, ABI Scholar in Residence)

*Moderator, The Bureau of Consumer Financial Protection*

- Duke University, Kenan Institute of Ethics (June 2011) (Crisis and the Challenges of Regulatory Design)

*Commentator, Financial System Reform*

- American University Washington College of Law (April 2011) (Symposium on Law, Finance and Legitimacy after Financial Reform) (commentator on papers of law professors Caroline Bradley, Adam Feibelman, Eric Gerding, and Arthur Wilmarth)

*Managing Medical Bills on the Brink of Bankruptcy*

- Public lecture (March 2011) (Seton Hall University Distinguished Health Law Visitor)
- Annual Review of Insolvency Law Conference (University of British Columbia Center for Business Law, held offsite in Toronto, CA) (February 2011)
- University of North Carolina at Chapel Hill, Festival for Legal Learning (February 2011)
- University of Texas School of Law (June 2010) (Health Law Professors Conference, panel on empirical studies of health law)
- Georgia State University College of Law (March 2010) (Southeastern Bankruptcy Law Institute Distinguished Visiting Professor Workshop)

- Harvard Law School (September 2009) (Petrie-Flom Center, Panel Discussion: When Medical Care Compromises Financial Health; Problems and Possible Solutions)
- Brooklyn Law School (September 2009) (Advanced Topics in Bankruptcy and Commercial Law Colloquium)
- Duke University School of Law (June 2009) (summer workshop series)
- American University Washington College of Law (March 2009)
- University of North Carolina School of Law (March 2009) (health law finance and regulation class)

*Commentator, Sex Cells: The Medical Market for Eggs and Sperm*

- Rutgers Law School – Camden (April 2011) (Roundtable on Regulating Reproduction) (commentator on book by sociology professor Rene Almeling)

*The Role of the Judge in Business Bankruptcy*

- Seton Hall University School of Law (March 2011)
- Southeastern Bankruptcy Law Institute Distinguished Visitor Lecture, Atlanta, GA (Oct. 2010)
- Duke University School of Law (July 2010)

*Beyond Hospital Misbehavior*

- Seton Hall University School of Law (March 2011) (Health Law Class)
- Sheps Center for Health Services Research, University of North Carolina at Chapel Hill (December 2006)
- Emory University School of Law (November 2005)

*Making Debtor Remedies More Effective*

- Harvard Business School (February 2010) (Moving Forward: The Future of Consumer Credit and Mortgage Finance: A National Symposium)
- Fordham University Law School (October 2010) (Cooper-Walsh Colloquium on optimizing mortgage finance regulation).

*Rethinking Bankruptcy Law in the Aftermath of a Financial Crisis*

- Widener University School of Law (April 2010) (John L. Gedid Distinguished Lecture)

*Moderator, Rethinking the Regulatory Architecture*

- Brooklyn Law School (March 2010) (Conference on Data Security and Data Privacy in the Payment System)

*Moderator and Commentator, Bankruptcy Modifications and Other Possible Remedies for Failed Transactions*

- Association of American Law Schools Annual Meeting (January 2009) (Joint Extended Session of the Sections on Real Estate Transactions and Creditors' and Debtors' Rights)

*Credit for Motherhood*

- Annual Meeting of the Law and Society Association (May 2010) (panel on Infertile Choices, Infertile Voices: The Intersection of Infertility, Assisted Reproduction and the Law)
- University of North Carolina School of Law (October 2009) (Symposium: Globalization, Families, and the State)

*The Value(s) of Foreclosure Law Reform*

- Pepperdine Law School (April 2009) (Symposium: Bringing Down the Curtain on the Current Mortgage Crisis and Preventing a Return Engagement)

*The Debt Financing of Parenthood*

- Duke University School of Law (January 2009) (Taboo Trades and Forbidden Exchange Seminar)
- University of North Carolina School of Law (September 2008)

*Empirical and Policy Perspectives on Consumer Bankruptcy Law in the United States*

- Universidad Complutense de Madrid (November 2008) (International Conference on Consumers' Overindebtedness and Family Insolvency)

*Loan Delinquency through the Lens of Bankruptcy*

- Loyola University-New Orleans College of Law (October 2008) (Symposium: Predatory Lending and its Impact on the Consumer Credit Market)

*Commentary, Financial Crisis Research and Management*

- Seton Hall Law School (May 2008) (Conference on Emerging Issues in Subprime and Predatory Lending Research: Analysis and Advocacy) (commented on papers of law professors Kurt Eggert and Anna Gelpern)

*Home Ownership Risk Beyond a Subprime Crisis: The Role of Delinquency Management*

- Brooklyn Law School (October 2009) (Property Law Colloquium)
- Association of American Law Schools Annual Meeting (January 2008) (Lecture at Section on Financial Institutions and Consumer Financial Services Luncheon)
- Joint Annual Meetings of the Law and Society Ass'n and the Research Committee on Sociology of Law of the Internat'l Sociology Association (July 2007) (recipient of grant from UNC Center for Global Initiatives)

*Session Planner and Moderator, New Bankruptcy-Related Research and its Implications for Lenders*

- Association of American Law Schools Annual Meeting (January 2007) (Joint Session of the Section on Financial Institutions and Consumer Financial Services and the Section on Creditors' and Debtors' Rights)

*Moderator, Valuation of Legal Claims: Policies and Restrictions*

- Duke University School of Law (April 2007) (Triangle Law & Economics Conference)

*Commentator, Court System Transparency*

- University of North Carolina School of Law (September 2007) (with law professor Elizabeth Gibson, commented on paper by law professor Lynn LoPucki)

*Creditors, Courts, and the Construction of Corporate Obligation*

- Joint Annual Meetings of the Law and Society Ass'n and the Research Committee on Sociology of Law (July 2007)

- University of Cincinnati College of Law (March 2006) (Symposium: Debt as a Lever of Control) (unable to participate due to illness)

*A Comparison of Bankrupt and Non-Bankrupt Debtors in the U.S.*

- University of Texas School of Law (April 2007) (Conference on Commercial Law Realities)

*Odious Debt and Commercial Law Principles: Some Skepticism*

- Duke University School of Law (January 2007) (Symposium: Odious Debt and State Corruption, Panel on Private Domestic Law Analogies and Solutions)

*Swimming but Sinking? The Privatization of Household-Level Financial Risk*

- University of North Carolina at Chapel Hill (March 2006) (Center on Poverty, Work, and Opportunity Conference on New Policies to Fight Poverty) (organized panel and commented on papers by political science professor Jacob Hacker and law professor Elizabeth Warren)

*Bankruptcy Reform and the United States Court of Appeals*

- Presenter, National Symposium of U.S. Court of Appeals Judges (November 2005)

*Individual Health Insurance Mandates and Financial Distress: A Few Notes from the Debtor-Creditor Research and Debates*

- University of Kansas School of Law (November 2006) (Symposium: The Massachusetts Plan and the Future of Universal Coverage)

*Bankruptcy Reform and Homeownership Risk*

- University of Wisconsin School of Law (November 2006)
- Washington University School of Law (September 2006)
- Drexel University School of Law (September 2006)
- Brooklyn Law School (September 2006)
- Duke University School of Law (June 2006) (Early-stage summer series)
- University of Illinois College of Law (April 2006) (Symposium: Consumer Bankruptcy and Credit in the Wake of the 2005 Act)

*Testing a Two-Tiered Collection Theory*

- Harvard Law School (April 2006) (Conference on Commercial Law Realities)

*The Debtor-Patient Revisited*

- Saint Louis University Center for Health Law Studies (March 2006) (Symposium: From Risk to Ruin - The Shifting Costs of Health Care)

*Bankruptcy Reform and the Cost of Sickness: Exploring the Intersections*

- University of Missouri-Columbia School of Law (February 2006) (Symposium: Interdisciplinary Perspectives on Bankruptcy Reform)

*Is "Medical Bankruptcy" a Useful Legal Intervention?*

- University of Texas School of Law (April 2005) (Conference on Commercial Law Realities)
- AcademyHealth Annual Research Meeting (June 2004)

*Negotiating Bankruptcy Legislation Through the News Media*

- Georgetown Law Center (November 2003)
- University of North Carolina School of Law (September 2003)
- National Conference of Bankruptcy Judges Annual Meeting (October 2002) (early stage presentation focusing on property exemptions in the media)

*Commentator, Canadian Commercial Law Scholarship*

- University of Toronto Faculty of Law (October 2003) (Workshop on Commercial and Consumer Law) (commented on papers of economics professor Saul Schwartz and law professors Thomas Telfer and Jacob Ziegel)

*Culpability and Repayment in Contemporary Bankruptcy Policy*

- Temple University School of Law (September 2003) (Friel/Scanlan Lecture)

*Bankruptcy: How Unsecured Creditors Fare*

- Federal Reserve Bank of Philadelphia (September 2003)

*The Debtor-Patient*

- Brooklyn Law School (April 2003) (Symposium: The New Economy and the Unraveling Social Safety Net)

*Recent Issues in Chapter 11*

- American College of Bankruptcy Educational Forum (March 2003)

*Moderator, Issues of Race, Gender and Ethnicity in International Insolvency*

- Association of American Law Schools Annual Meeting (January 2003) (Section on Creditors' and Debtors' Rights)

*Foreclosing on Fame: Exploring the Uncharted Boundaries of the Right of Publicity*

- National Conference of Bankruptcy Judges Annual Meeting (October 2001) (with Diane Leenheer Zimmerman)

*Does Indebtedness Influence Health? A Preliminary Inquiry*

- Joint Meeting of the Law and Society Association and the Canadian Law and Society Association (May 2002)

*Collecting Debts from the Ill and Injured: The Rhetorical Significance, but Practical Irrelevance, of Culpability and Ability to Pay*

- 2001 Joint Annual Meetings of the Law and Society Association and the Research Committee on Sociology of Law of the Internat'l Sociology Association (July 2001)

*Personal Bankruptcies Relating to Health Care: Why The Bankruptcy "Crisis" May Be A Health Care Finance Issue*

- Annual New England Public Health Association Educational Conference & Meeting on Economics and the Health of the Public (May 2001)

*Bankruptcy Reform: Impact on Trustees*

- Office of the United States Trustee Region 1 (New England) training, U.S. Dept. of Justice (July 1998)

*Bankruptcy Reform: The Current Bill's Impact on Women*

- National Council of Women's Organizations Task Force on Economic Security in cooperation with Congressional Caucus for Women's Issues (May 1998)

*The National Bankruptcy Review Commission and its Deliberations on Consumer Bankruptcy*

- National Consumer Rights Litigation Conference (1996)

**SERVICE TO ACADEMICS AND THE PROFESSION**

- Peer reviewer for SOCIAL PROBLEMS, HEALTH AFFAIRS, RAND Corporation Institute for Civil Justice, Wolters Kluwer/Aspen, AMERICAN BANKRUPTCY LAW JOURNAL
- Dissertation committee member for *Medical Debt Among Consumer Credit Counseling Clients*, Brandeis University, Heller Graduate School for Social Policy and Management (fall 2005 - present)
- Association of American Law Schools
  - Section on Financial Institutions and Consumer Financial Services (chair January 2007-2008; chair-elect 2006-2007; secretary/treasurer 2005-2006)
  - Section on Creditors' and Debtors' Rights (executive committee 2001-2002)
- At UNC and Temple: Administrative Committee (fall 2003); Appointments Committee (2007-2008); Byrd Award Committee (2010); Career Planning Committee (2002-2003); Curriculum Committee (2000-2001; fall 2003); Chancellors' Award for Excellence Committee (2006-2008); Chancellors' Scholar Mentor (2007 - present); Davis Society Selection Committee (2006-2007); Dean's Advisory Committee (2004-2005); Disciplinary Committee (2001-2002); Faculty Workshop Committee (2005-2007); Friel/Scanlan Ad Hoc Award Committee (spring 2004); Judicial Clerkship Committee (chair, 2004-2005, 2008-2009; 2011-2012; member, 2000-2004); Judicial Clinical Program Committee (2002-2003); Student Paper Award Committee (2006-2008); faculty advisor to Women in Law (2004-2005); faculty advisor for creation and inaugural year of Consumer Protection and Commercial Law Society (2011); ad hoc committee for hiring empirical legal consultant (2010); ad hoc committee for hiring faculty assistant services personnel (2011); ad hoc committee for hiring information technology specialist (2011); ad hoc committee for interviewing director of student services candidates

Participant in internal educational sessions at UNC, including

- Poverty and Economic Justice Research at Carolina, University of North Carolina Center on Poverty, Work, and Opportunity (February 2011) (panel)
- The GM and Chrysler Bankruptcies, UNC School of Law (July 2009) (with Elizabeth Gibson)
- Roundtable on the Financial Crisis, UNC Center for Banking and Finance (October 2008)
- The Future of Universal Health Insurance, Carolina Law & Policy Association (March 2008) (panel)
- Presentation of research to the University of North Carolina Law Alumni Association Board of Directors (October 2004)
- Presentation of research to Temple University School of Law Board of Visitors (2003).

Served the North Carolina bar through presentations at

- UNC's Festival of Legal Learning in February 2011 (financial relationships between health care providers and patients), February 2009 (with Lissa Broome et al.) (discussing financial crisis and role of bankruptcy

in managing it), February 2008 (with Elizabeth Gibson) (discussing use of federal bankruptcy laws for managing home mortgage delinquency), February 2006 (with Elizabeth Gibson) (major effects of new bankruptcy laws), and February 2005 (medical debt collection practices)

- Eastern Bankruptcy Institute Annual Conference (June 2005) (helping North Carolina bar prepare for new bankruptcy laws)

Served the Pennsylvania bar through legislative update presentations for the

- Eastern District of Pennsylvania Bankruptcy Conference in December 1998, November 1998, and September 1998
- Faculty facilitator for the Annual Forum of the Eastern District of Pennsylvania Bankruptcy Conference in January 2003 (facilitating discussion on pre-packaged chapter 11 issues) and January 2001 (facilitating discussion on issues raised by chapter 11 bankruptcies of health care providers)
- Speaker on the law reform, case law, and commercial and bankruptcy law issues at the Pennsylvania bar's Annual Bankruptcy Institute and Annual Business Lawyers' Institute in September 2000, August 1999, October 1998, August 1998, and August 1997

Served the Maryland bar as speaker for meeting of the Bankruptcy Bar Association for the District of Maryland (February 2004) (role of news media in bankruptcy-related lawmaking)

Served the Wisconsin bar through participation in the University of Wisconsin Annual Debtor-Creditor Law Conference, including

- February 2004 (role of news media in legislative development)
- February 2002 (effect of debt collection on health)
- February 2001 (commercial law issues)
- February 1998 (bankruptcy reform)

### **PRE-ACADEMIC PROFESSIONAL EMPLOYMENT**

**Judicial Law Clerk to the Honorable Marjorie O. Rendell, United States Court of Appeals for the Third Circuit** (Philadelphia, PA, September 1999 - August 2000)

**Counsel to the National Bankruptcy Conference** (Washington, DC/Philadelphia, PA/New York, NY, November 1997 - July 1999): Analyzed reform proposals, statutory language, empirical research, and legal developments for invitation-only organization of lawyers, professors, and judges. Drafted papers and documents and worked with legislative and executive branches on bankruptcy policy and statutory drafting.

**National Bankruptcy Review Commission** (Washington, DC, July 1996 - November 1997)

**Senior Staff Attorney** (June 1997 - November 1997)

**Staff Attorney** (July 1996- June 1997)

Studied bankruptcy-related topics for Congressionally-created commission, including economic factors, empirical data, business practices and Constitutional issues. Developed proposals for Commission consideration and public comment. Drafted substantial portions of report submitted to U.S. Congress, President, and Chief Justice.

**Judicial Law Clerk to the Honorable Robert E. Ginsberg, United States Bankruptcy Court, Northern District of Illinois** (Chicago, IL, August 1994 - July 1996)

**Summer Associate, Wolf, Block, Schorr and Solis-Cohen** (Philadelphia, PA, June - August 1993, June - July 1994) (received offer of permanent employment)

**Summer Associate, Saul, Ewing, Remick and Saul** (Philadelphia, PA, June - August 1992, August - September 1993) (received offer of permanent employment)

**EDUCATION**

**University of Pennsylvania J.D.**, *cum laude*, 1994; **B.A.**, *cum laude*, 1991 (history major)

**BAR ADMISSIONS**

United States Court of Appeals for the Third Circuit (2000); Pennsylvania (1995) (active non-practicing)

**NEWS MEDIA**

Media quotes or citations to research include New York Times, Wall Street Journal, Washington Post, Los Angeles Times, USA Today, Bloomberg Business Week, Boston Globe, Reuters, and National Public Radio.