# SUSAN BLOCK-LIEB 150 West 62d Street New York, New York 10023 (212) 636-6782

# **Academic Employment**

1999 to date **Fordham University School of Law.** Cooper Family Professor of Law (2010), Professor of Law (2000); Visiting Professor (1999). Bankruptcy, Contracts, International Insolvency Law, Secured Transactions, Commercial Finance, Consumer Finance, Consumer Financial Protection, Consumer Protection Law, Corporate Reorganization in Bankruptcy.

1988 to 2000 **Seton Hall University Law School**. Professor of Law (1993-2000); Associate Professor of Law (1991-93); Assistant Professor (1989-91); Visiting Professor (1988-89). Contracts, Commercial Law Survey, Secured Transactions, Debtor/Creditor, Law & Economics, Advanced Debtor/Creditor Seminar on Chapter 11 Reorganization.

### Education

1979-1982 **University of Michigan Law School**, cum laude.

1976-1979 **University of Michigan.** B.A., with high distinction and honors.

### **Books**

GLOBAL LAWMAKERS: INTERNATIONAL ORGANIZATIONS AND THE CRAFTING OF WORLD MARKETS (with Terence C. Halliday)(Cambridge Univ. Press 2017)

CONTEMPORARY ISSUES IN CONSUMER BANKRUPTCY (edited with Johanna Niemi and Wolfram Baeckert)(Peter Lang 2013)

#### Law Review and Peer Reviewed Publications

Global Scripts in Transnational Legal Orders and Governance, 18 Annu. Rev. Law Soc. Sci. \_\_ (forthcoming 2022)

A Comment on Foohey et al., Steering Loan Modifications Post- Pandemic, 85:2 L. & Contemp. Probs. 101 (forthcoming 2022)

Fit For its Ordinary Purpose: Implied Warranties and Common Law Duties for Consumer Finance Contracts (with Edward Janger), 59:3 HOUSTON LAW REVIEW 551

(2022)

A Sociology of International Commercial Law, 1 Trans. Commercial L. Rev. 48 (2020)

Lenders' Roles and Responsibilities in Sovereign Debt Markets, 2019 ILL. L. REV. 1589 (with Mark Weidemaier)

Soft and Hard Strategies: The Role of Business in the Crafting of International Commercial Law, 40 MICH. J. INT'L L. 433 (2019)

Cities as a Source of Consumers' Financial Empowerment, 34 Emory Bankr. Dev. J. 387 (2018)

Reaching to Restructure Across Borders (Without Over-Reaching), Even After Brexit, 92 AMER. BANKR. L.J. 1 (2018)

The UK and EU Cross-Border Insolvency Recognition: From Empire to Europe to "Going It Alone," 40 FORDHAM J. INT'L L. 1373 (2017)

Austerity, Debt Overhang and the Design of International Standards on Sovereign, Corporate and Consumer Debt Restructuring, 22 INDIANA J. GLOBAL LEG. STUD. 249 (2015)(part of Symposium Issue on Law and the Globalization of Austerity)

Less Is More in Private International Law: Festschrift for Ian Fletcher, 3 NOTTINGHAM INSOLVENCY AND BANKRUPTCY LAW EJOURNAL 4 (2015)(with Terence Halliday)

Turnaround: Reflections on the Present Day Influence of Negotiations on International Bankruptcy at the Fifth Session of the Hague Conference on Private International Law in 1925, 9 Brooklyn J. Corp., Comm. & Fin. L. 1 (2014)(part of Symposium Issue on Choice of Law in Cross-Border Bankruptcy Cases)

Who Governs? Delegations In Global Trade Lawmaking (with Terence Halliday and Josh Pacewicz), 7 REG. & GOV. 279 (2013)(co-winner of Gov. & Reg. prize for best paper of the year)

Accountability and the New Bureau of Consumer Financial Protection, 7 BROOKLYN J. CORP., FIN. & COMM. L. 25 (2012)

What Congress Had to Say: Legislative History as a Rehearsal of Congressional Response to Stern v. Marshall, 86 Am. BANKR. L. J. 55 (2012)

Reforming Regulation in the Markets for Home Loans, 38 FORD. URB. L. J. 681 (2011)(with Ted Janger)

Rhetorical Legitimation: Global Scripts as Strategic Devices on International Organizations (with Terence Halliday and Bruce Carruthers), 8 SOCIO-ECONOMIC REVIEW 77 (2010)(special issue entitled "Law, Expertise and Legitimacy in Transnational Economic Governance," edited by Dr. Sigrid Quack, Max Planck Institute for the Study of Societies)

Consumer Credit and Competition: The Puzzle of Competitive Credit Markets, 6 Euro. Comp. J. 68 (2010)(with Ted Janger)

Demand-Side Gatekeepers in the Market for Home Loans, 82 TEMPLE L. REV. 465 (2009) (with Ted Janger)

*Harmonization and Modernization in UNCITRAL's Legislative Guide on Insolvency Law*, 42 Tex. Int'l L. J. 475 (with Terence Halliday)(2007)

Incrementalisms and Global Lawmaking, 32 BROOKLYN INT'L L. J. 851 (with Terence Halliday)(2007)

Consumer Credit Card Use: The Roles of Creditor Disclosure and Anticipated Emotion, 13 J. EXPER. PSYCH. APPL. 32 (2007)(with Richard L. Wiener, Michael L. Holtje, Ryan Winter, Jasone A. Cantone and Karen Gross)

Psychology and the BAPCPA Act of 2005: Enhanced Disclosure and Emotion, 71 Mo. L. REV. 1003(2007)(with Richard L. Wiener, Michael L. Holtje, Ryan Winter, Jason A. Cantone and Karen Gross)

The Myth of the Rational Borrower: Rationality, Behaviorism, and the Misguided "Reform" of Bankruptcy Law, 84 Tex. L. Rev. 1481 (2006)(with Ted Janger)

Empty Mandate or Opportunity for Innovation? Pre-Petition Credit Counseling and Post-Petition Financial Management Education, 13 A.B.I. L. REV. 549 (2006)(with Karen Gross)

*Unwrapping Assumptions: Applying Social Analytic Jurisprudence to Consumer Bankruptcy Law and Policy*, 79 Am. BANKR. L. J. 453 (2005)(with Richard L. Wiener, Karen Gross and Corinne Baron-Donovan)

Debtor Education, Financial Literacy, and Pending Bankruptcy Legislation, 23 BEHAV. SCI. & L. 347 (2005)(with Richard L. Wiener, Corinne Baron-Donovan and Karen Gross)

Financial Literacy Teacher Training: A Multiple-Measure Evaluation, 16 FIN. COUNS. & PLAN. 63 (2005)(with Corinne Baron-Donovan, Richard L. Wiener and Karen Gross)

The Coalition for Consumer Bankruptcy Debtor Education: A Report on its Pilot Program, 21 EMORY BANKR. DEV. J. 203 (2004)(with Corinne Baron-Donovan, Karen

Gross and Richard L. Wiener)

Mandatory Protections and Veiled Punishment: Debtor Education in H.R. 975, the Bankruptcy Abuse Prevention and Consumer Protection Act, 69 BROOKLYN L. REV. 425 (2003)

e-Reputation: Building Trust in Electronic Commerce, 62 LA. L. REV. 1199 (2002)

Lessons From the Trenches: Debtor Education in Theory and Practice, 7 FORD. J. CORP. & FIN. L. 503 (2002)(co-authored with Karen Gross and Richard Wiener)

Recent Developments: Executory Contracts and Unexpired Leases – Recent Court of Appeals' Decisions Under 11 U.S.C. §§ 365, 2002 ANN. SURV. BANKR. L. 509 (2002)

The Logic and Limits of Contract Bankruptcy, 2001 ILL. L. REV. 503

The Politics of Privatizing Business Bankruptcy Law, 74 Am. BANKR. L. J. 77 (2000)

Permissive Bankruptcy Abstention, 76 WASH. U. L. Q. 781(1998)

A Humanistic Vision of Bankruptcy Law -- Reviewing Karen Gross, Failure and Forgiveness: Rebalancing the Bankruptcy System, 6 A.B.I. L. REV. 471(1998)

The Cost of a Non-Article III Bankruptcy Court System, 72 AM. BANKR. L. J. 529 (1998)

Empirical Support for an Article III Bankruptcy Court, 1997 Ann. Surv. Bankr. L. 141 (1997)

Congress's Temptation to Defect: A Political and Economic Theory of Financial Common Pool Resolutions, 39 ARIZ. L. REV. 801 (1997)

The Unsecured Creditor's Bargain -- A Reply, 80 VA. L. REV. 1989 (1994)

The Need for Pro Bono Assistance of Needy Consumer Debtors in Bankruptcy, 2 A.B.I. L. Rev. 37 (1994)

The Case Against Supplemental Bankruptcy Jurisdiction: A Statutory, Constitutional and Policy Perspective, 62 FORDHAM L. REV. 721 (1994)

Fishing in Muddy Waters: Clarifying the Common Pool Analogy as Applied to the Standard for Commencement of a Bankruptcy Case, 42 Am. U. L. REV. 337 (1993)

Why Creditors File So Few Involuntary Petitions and Why the Number is Not Too Small, 57 Brooklyn L. Rev. 803 (1991)

## **Book Chapters**

The Macropolitics and Microeconomics of Global Financial Crises: Bankruptcy as a Point of Reference (with Terence Halliday), in FESTSCHRIFT IN HONOR OF CHRISTOPH PAULUS (forthcoming 2023)(redacted version of book chapter in Garasic and Bodiroga-Vukobrat)

The Macropolitics and Microeconomics of Global Financial Crises: Bankruptcy as a Point of Reference (with Terence Halliday), forthcoming in SOVEREIGN INSOLVENCY: POSSIBLE LEGAL SOLUTIONS (Jasna Garasic and Nadia Bodiroga-Vukobrat, eds)(forthcoming in Springer Press, 2023)

Soft and Hard Strategies: The Role of Business in the Crafting of International Commercial Law, Bankruptcy's Universal Pragmatist: Festschrift in Honor of Jay Westbrook (John Pottow ed)(University of Michigan Press 2020)

Consumer Financial Protection, Inclusion, and Education: Connecting the Local to the Global, in LAW BETWEEN BUILDINGS: EMERGING GLOBAL PERSPECTIVES IN URBAN LAW (Nestor Davidson and Nisha Mistry, eds)(Ashgate Publications 2017)

Contracts and Private Law in the Emerging Ecology of International Lawmaking (with Terence Halliday)(in CENTURY CONTRACTING BEYOND BORDERS: THE LAW OF INTERNATIONAL MARKETS IN THE TWENTIETH CENTURY, Gregoire Mallard and Jerome Sgard eds)(Cambridge Univ. Press 2016)(presented at SciencesPo in December 2013; presented at Law & Society, International Academy of Commercial and Consumer Law and at SASE, in May and July 2014)

Settling and Concordance: Two Case Studies in Global Commercial Law (with Terence Halliday), TRANSNATIONAL LEGAL ORDERS (Terence Halliday and Gregory Shaffer, eds.)(Oxford University Press, 2015)

Global Duelists: The Recursive Politics of the Text in International Trade Law (with Terence Halliday), in Socio-Legal Approaches to International Economic Law: Test, Context, Subtext (Amanda Perry-Kessaris ed.)(Routlege 2012)

Missing Debtors: National Lawmaking and Global Norm-Making of Corporate Bankruptcy Regimes (with Terence Halliday and Bruce Carruthers), in A DEBTOR WORLD (Ralph Brubaker ed., Oxford Univ. Press 2012)

The Limits of Enhanced Disclosure in Bankruptcy Law: Anticipated and Experienced Emotion (with Richard L. Wiener, Jason A. Cantone and Michael Holtje), in A DEBTOR WORLD (Ralph Brubaker ed., Oxford Univ. Press 2012)

Representing the Interests of Unsecured Creditors: A Comparative Look at UNCITRAL'S Legislative Guide on Insolvency Law, forthcoming in INTERNATIONAL

INSOLVENCY LAW: REFORMS AND CHALLENGES (P.J. Omar, ed., Ashgate)(with Juraj Alexander & Evgeny Kovalenko)

Disclosure as an Imperfect Means for Addressing Overindebtedness: An Empirical Assessment of Comparative Approaches (with Richard L. Wiener, Jason Cantone and Michael Holtje), in Consumer Credit, Over-Indebtedness and Bankruptcy: National and International Dimensions (William Whitford, Iain Ramsay and Johanna Niemi-Kiesilainen eds; Hart Publishing 2009)

Attaining the Global Standard (with Terence Halliday and Bruce Carruthers), in BANKRUPT: LAWMAKING AND SYSTEMIC FINANCIAL CRISIS (Terence Halliday and Bruce Carruthers; Stanford Univ. Press 2009)

Consumer Bankruptcy and the Heuristic Borrower (with Ted Janger), in LAW AND PSYCHOLOGY (Michael Freeman ed; Cambridge Univ. Press 2006)

#### Other Publications: Blogs, Research Papers, Reports, etc.

Housing Insecurity in a Post-Pandemic World, College Columns (May 2021)(publication of American College of Bankruptcy)

Lending a Helping Hand? College Columns (May 2020)(publication of American College of Bankruptcy)

Reflections on the Dark Side, CREDITSLIPS, <a href="http://www.creditslips.org/creditslips/2014/04/reflections-on-the-dark-side.htm">http://www.creditslips.org/creditslips/2014/04/reflections-on-the-dark-side.htm</a> (April 2, 2014)

A Dark Side to the Trustee's Strong Arm Powers, CREDITSLIPS, http://www.creditslips.org/creditslips/2014/03/conventional-wisdom-views-bankruptcy-as-a-place-that-protects-homeowners-and-homeownership-one-of-the-primary-reasons-chapte.html (March 11, 2014)

1924 and Today, CREDITSLIPS, <a href="http://www.creditslips.org/creditslips/2014/03/1924-and-today.html">http://www.creditslips.org/creditslips/2014/03/1924-and-today.html</a> (March 7, 2014)

*UFTA Now UVTA*, CREDITSLIPS, <a href="http://www.creditslips.org/creditslips/2014/03/ufta-now-the-uvta.html">http://www.creditslips.org/creditslips/2014/03/ufta-now-the-uvta.html</a> (March 6, 2014)

Some Reflections on the "Big Club Behind the Door," CREDITSLIPS, <a href="http://www.creditslips.org/creditslips/2014/03/autonomous-administrative-agencies-are-anathema-to-certain-sorts-of-lawmakers-eg-those-who-think-that-we-are-always-bette.html">http://www.creditslips.org/creditslips/2014/03/autonomous-administrative-agencies-are-anathema-to-certain-sorts-of-lawmakers-eg-those-who-think-that-we-are-always-bette.html</a> (March 5, 2014)

Brooklyn Goes Global, CREDITSLIPS, <a href="http://www.creditslips.org/creditslips/2014/03/brooklyn-goes-global.html">http://www.creditslips.org/creditslips/2014/03/brooklyn-goes-global.html</a> (March 4, 2014)

Off With Their Heads, CREDITSLIPS, <a href="http://www.creditslips.org/creditslips/2014/03/off-with-their-heads.html">http://www.creditslips.org/creditslips/2014/03/off-with-their-heads.html</a> (March 3, 2014)

CFPB Possesses Unique Accountability Structure, REGBLOG, <a href="https://www.law.upenn.edu/blogs/regblog/2013/06/03-block-lieb-cfpb-accountability.html">https://www.law.upenn.edu/blogs/regblog/2013/06/03-block-lieb-cfpb-accountability.html</a> (June 3, 2013)

A Conversation on Financial Literacy, Fordham L. Rev. Res Gestae (2012)(with Andrea Boyack)

Indirect Regulation: The Political Economy of the Credit Counseling Industry (with David Friedman), Fordham Law Legal Studies Research Paper (2007)

Legitimation and Global Lawmaking, Fordham Law Legal Studies Research Paper No. 952492 (December 2006), available online at http://ssrn.com/abstract=952492 (with Terence Halliday)

Psychology and BAPCPA: Does Greater Disclosure Affect Consumer Credit Behavior? 26 AUG. ABI J. 20 (Jan. 2007)(with Michael Holtje, Jason A. Cantone, Richard L. Wiener, Ryan J. Winter and Karen Gross)

Assessing the Constitutionality of Proposed Reforms to the Bankruptcy Appellate Process, Appendix C to Judith A. McKenna & Elizabeth C. Wiggins, Alternative Structures for Bankruptcy Appeals, 76 Am. BANKR. L. J. 625 (2002)(appendix C appears at page 690)

Assessing the Constitutionality of Proposed Reforms to the Bankruptcy Appellate Process, Appendix C to Judith A. McKenna & Elizabeth C. Wiggins, ALTERNATIVE STRUCTURES FOR BANKRUPTCY APPEALS (2000).

Symposium on The Role of Forgiveness in the Law, *The Importance of Forgiveness to Consumer Bankruptcy Law*, 27 FORD. URB. L. J. 1408-14 (2000).

Contributing editor, NORTON BANKRUPTCY LAW AND PRACTICE, *Jury Trials in Bankruptcy Courts* (Ch. 18), *Bankruptcy Appeals* (Ch. 17), *Trustees and Examiners* (Ch. 30)(2005).

Bankruptcy Appellate Procedure, Ch. 3 in BANKRUPTCY LITIGATION MANUAL, M. Cook ed. (Prentice Hall Law & Business 2005).

Chapter 11 Cases, CH. 3 IN NJICLE BANKRUPTCY MANUAL (revised ed. 1996).

*Using Legislative History to Interpret Bankruptcy Statutes*, Ch. 2 in BANKRUPTCY PRACTICE AND STRATEGY, Alan N. Resnick ed. (Warren, Gorham & Lamont 1987).

Recent Developments: Bankruptcy Appeals, Ann. Surv. Bankr. L. 713 (1987, 1986, 1985).

## **Selected Presentations**

April 6, 2022

May 20-21, 2022 Brooklyn Journal of Corporate, Financial & Commercial Law and the

Center for the Study of Business Law and Regulation, Commercial Law Harmonization: Past as Prologue, Festschrift to Honor Prof. Neil Cohen, Brooklyn Law School (Brooklyn, NY). Moderated panel entitled ULC/ALI-UCC Model Laws – Part 1. Panelists: Carl Bjerre (Univ. Oregon School of Law); Tim Schnabel (Dir., Uniform Law Commission).

Fordham Society on Small Business, Fordham Law School (New York, NY). Moderated remote educational panel entitled *COVID PPP Loans*—
Supporting Small Business, Avoiding Fraud. Panelists: Sara M. Lord (Partner, Arnall Golden Gregory LLP); Suzanne Ulicny (District Council, U.S. Small Business Administration); Dafina Williams (Senior Vice

President of External Affairs, Opportunity Finance Network).

March 30, 2022 Fordham Law School, Center on Race, Justice and the Law. Conversation

with Prof. Rafael Pardo (Emory Law School) about his upcoming book entitled, *The Color of Bankruptcy: Slavery, Bankruptcy and Financial* 

Freedom (forthcoming Columbia Univ. Press).

Feb. 1, 2022 Hybrid Conference on EU International Insolvency Law and Third

Countries – Which Way Forward? Held at Kiel University, Germany. Co-Hosts Prof. Alexander Trunk, Kiel University, And Prof. Jasnica Garašić, University of Zagreb). Presentation entitled Views from the United States: EU Cross-Border Recognition of Insolvency Proceedings in Third Countries. I have since been asked to join a book project on this topic, to be edited by Profs. Trunk and Garašić, and to sit on the Steering

Committee organized to supervise this project and interact with the European Commission, UNICTRAL and UNIDROIT.

October 19, 2021 Annual Conference, International Insolvency Institute (New York, NY).

Panel presentation on *Deconstruction of a Cross-Border Case: In re China Fisheries*, with Hon. Martin Glenn (Bankr. S.D.N.Y.), Felicity Toube (South Square, London UK), William A. Brandt (DSI Consulting), Eduardo Secchi Munhoz (E Munhoz Advogados, Sao Paolo BZ).

Sept. 23, 2021 Annual Nassau-Suffolk Bankruptcy Seminar (remote panel). Panel presentation, organized by William Rochelle, American Bankruptcy Institute, Editor At Large, and including Hon. Louis Scarcella, Hon. Alan Trust, Hon. Robert Grossman, and J'Naia Boyd, Esq. July 21-22, 2021 Virtual Conference on *Contracts in Crisis*, co-hosted by Temple Law School and Law & Contemporary Problems (Duke Law School, Raleigh/Durham, NC). Commentator on article written by Pamela Foohey, Dalie Jimenez, and Christopher Odinet, entitled Steering Loan Modifications Post- Pandemic. May 29, 2021 Law & Society Annual Meeting (remote only). Moderator and commentator for Panel Presentation (CRN 36), entitled Frontiers of TLO Theory and Research. Panelists: Terence Halliday (ABF) and Shira Zilberstein (Harvard Univ.); Shahla Ali (Univ. of Hong Kong); Nina Kinderlin and Shirin Barol (Graduate Institute). May 20, 2021 American Bar Foundation: ABF New York Fellows Virtual Lunch Program, Lawmakers for Global Markets: How the US Shapes Global Commerce Through the United Nations (with Terence Halliday) March 4, 2021 Consumer Law Scholars Conference, Berkley Law School, Berkley, CA. Reviewed article written by Prof. Dr. Christoph Busch, Director of European Legal Studies Institute at University of Osnabrück and Visiting Fellow at Yale Information Society Project, Yale Law School, entitled Rethinking Product Liability Rule for Online Marketplaces: A Comparative Perspective. Feb. 27, 2021 Teaching Contracts and Property with Critical Race Theory, Law School Anti-Racism Consortium, New York, NY. Presented with Jamilla Jefferson-Jones and Abbye Atkinson. Feb. 6, 2021 Symposium on Global Competition for Large Insolvency Cases: Theoretical and Practical Implications, Texas Journal International Law, Univ. of Texas at Austin, Austin, TX. Reviewed article written by Wee Meng Seng (Nat'l Univ. Singapore) and Hans Tjio (CJ Koh Professor of Law at Nat'l Univ. Singapore), entitled Singapore as international debt restructuring centre: Aspiration and Challenges. Sept. 25-26, 2020 Symposium on Consumer Welfare, Market Structure and Political Power, Brooklyn Journal Corporate and Financial Law, Brooklyn Law School, Brooklyn, NY. Invited discussant; posthumously presented paper written by Anne Fleming entitled A History of Consumer Class Actions in State

Court.

June 5-6, 2019	Graduate Institute, Geneva, CH. Presenting Recursive Incrementalism: The Role of Sub-State and Non-State Actors in Translating Soft International Law at conference on "The Paths of Change in International Law")
May30-June2, 2019	Law & Society Annual Conference, Collaborative Research Network on Household Finance. Presenting <i>Contorting a new Restatement of Consumer Contract Law</i> (with Ted Janger).
May30-June 2, 2019	Law & Society Annual Conference. Presenting Soft and Hard Strategies: The Role of Business in the Crafting of International Commercial Law
May 16, 2019	Centre for Socio-Legal Studies, Oxford University, Oxford, UK. Presenting Contorting Boilerplate: A Common Law Warranty for Consumer Financial Contracts
April 24, 2019	American Bar Foundation, Legal History Workshop, Chicago, IL. Presenting Levi Leone (1841-1888): from the Law Merchant to an International Code of Commerce
April 11-12, 2019	DebtCon3, Georgetown Law School, Washington DC. Presenting Lenders' Roles and Responsibilities in Sovereign Debt Markets
April 10, 2019	International Monetary Fund, Washington DC. Presenting <i>Lenders' Roles and Responsibilities in Sovereign Debt Markets</i> to Legal Staff at IMF (with Mark Weidemaier).
Feb. 21-22, 2019	Consumer Law Scholars Conference, Berkley Law School, Berkley, CA. Presenting <i>Contorting Boilerplate: A Common Law Warranty for Consumer Financial Contracts</i> (with Ted Janger).
Nov. 3, 2018	London School of Economics, London UK. Presenting from Global Lawmakers – International Organizations in the Crafting of World Markets
Oct. 30, 2018	Queen Mary University of London, Centre for Commercial Law Studies and QMUL-UNIDROIT Institute of Transnational Commercial Law. Presenting from Global Lawmakers – International Organizations in the Crafting of World Markets
Sept. 21-22, 2018	University of Michigan, School of Law, Ann Arbor, MI. Transnational Law Conference: The Role of "Soft Law" in International Insolvency and Commercial Law. Presented <i>Soft and Hard Strategies: The Role of Business in the Crafting of International Commercial Law</i>

July 4, 2018.	Durham University, School of Law, Durham, UK. Biennial Meeting of International Academy of Commercial and Consumer Law, presentation from Global Lawmakers – International Organizations In The Crafting Of World Markets
June 10, 2018	Law & Society, Annual Meeting, Toronto, ON. Presentation of Contorting Boilerplate: A Common Law of "Product Liability" for "Defective" Consumer Contracts (draft article, with Ted Janger)
June 10, 2018	Law & Society, Annual Meeting, Toronto, ON. Reader Meets Author Panel Discussion on <i>Global Lawmakers – International Organizations in the Crafting of World Markets</i> , with Terence Halliday
May 14, 2018.	European Institute of International and Development Studies, Geneva, CH. Book Event: <i>Global Lawmakers – International Organizations in the Crafting of World Markets</i> , with Terence Halliday.
May 9, 2018.	Copenhagen Business School, Friedericksburg, DK. Book Event: <i>Global Lawmakers – International Organizations in the Crafting of World Markets</i> , with Terence Halliday.
May 7, 2018	Amsterdam Law School, Amsterdam, NL. Book Event: Global Lawmakers – International Organizations In The Crafting Of World Markets, with Terence Halliday.
May 2, 2018	Oxford University, Centre for Socio-Legal Studies, Oxford, UK. Book Event: <i>Global Lawmakers – International Organizations in the Crafting of World Markets</i> , with Terence Halliday.
Apr. 10, 2018	Fordham Law School, New York. Book Event: Global Lawmakers – International Organizations in the Crafting of Global Markets. With Terence Halliday (ABF) and Edward Janger (Brooklyn Law School).
Apr. 9, 2018	Loyola University, Chicago. Workshop on Projecting Domestic Norms and Models to the International Realm.
Feb. 22, 2018	Emory Law School. Atlanta, Georgia. Presented <i>Cities as a Source of Consumers' Financial Empowerment</i> at conference sponsored by Emory Bankruptcy Developments Journal.
Feb. 2, 2018	Texas Law School. Austin, Texas. Presented <i>Lenders' Roles and Responsibilities in Sovereign Debt Markets</i> at Festschrift for Jay Westbrook.

Jan. 16, 2018 American Bar Foundation. Chicago, Illinois. GLOBAL LAWMAKING: Book Launch (with Terence Halliday). UNCITRAL. Vienna, Austria. Presentation at 50<sup>th</sup> Anniversary Congress July 4, 2017 on *Inventive Global Lawmaking* (with Terence Halliday) May 15, 2017 Brooklyn Law School. Brooklyn, New York. Presented Reaching to Restructure Across Borders (Without Over-Reaching), Even After Brexit, at conference co-hosted by International Insolvency Institute on "The Effects of Brexit on Cross-Border Insolvency Practice in the European Union." March 20, 2017 Queen Mary Law School. London, UK. Presentation on Secured Transactions Law: U.S. Art. 9; UNCITRAL Legislative Guide on Secured Transactions Law; Cape Town Convention on International Interests in Mobile Equipment Feb 28, 2017 Fordham Law School. Fordham International Law Journal conference on EU with the UK, EU without the UK. I presented The UK and EU Cross-Border Insolvency Recognition: From Empire to Europe to "Going It Alone" Aug 22, 2016 St. John's Law School. NY NY. Presentation on *Comparative Insolvency* Law: US, Germany and China Fordham Law School. Manuscript conference on GLOBAL LEGISLATORS: May 20, 2016 HOW INTERNATIONAL ORGANIZATIONS PRODUCE TRADE AND COMMERCIAL LAWS FOR THE WORLD (with Terence Halliday)(forthcoming Cambridge Univ. Press 2017) Fordham Law School. Conference on "Loss Mitigation and Voluntary May 18, 2016 Mortgage Modification in Bankruptcy," co-sponsored by the Coalition for Debtor Education and Fordham's Urban Law Center. Presentation of Mediating Residential Mortgages in Bankruptcy: Data From the Southern District of New York on a panel including my co-authors on this piece; moderation of panel discussions on pros and cons of Loss Mitigation in bankruptcy Apr. 27, 2016 American Bar Foundation. Chicago, IL. Presentation of *Restructuring vs.* Austerity: Contested Metaphors for Sovereign Debt Default and Its Resolution. Talk combining and expanding upon two papers: Austerity, Debt Overhang and the Design of International Standards on Sovereign, Corporate and Consumer Debt Restructuring, 22 Indiana J. Global Leg. Stud. 249 (2015) and Regulating Sovereign Lending (and Borrowing?)

(with W. Mark Weidemaier)

March 21, 2016	Queen Mary Law School. London, UK. Presentation on Secured Transactions Law: U.S. Art. 9; UNCITRAL Legislative Guide on Secured Transactions Law; Cape Town Convention on International Interests in Mobile Equipment
Feb. 25, 2016	Fordham Law School. Murphy Conference; Advanced Business Seminar. I presented <i>Regulating Sovereign Lending (and Borrowing?)</i>
Jan. 21-22, 2016	Washington D.C. Georgetown Law School. "DebtCon1," conference of sovereign debt and restructuring. Presentation of <i>Regulating Sovereign Lending (and Borrowing?)</i>
Jan. 7, 2016	New York Regional Office, Federal Deposit Insurance Corporation. <i>Bankruptcy Experts Roundtable II: Global SIFIs</i> . I participated in a discussion of Orderly Liquidation Authority, Living Wills and Global SIFIs among bankruptcy experts from academia, judiciary and FDIC.
Oct. 19, 2015	Fordham Law School. 10/10 on Resolution Of The Foreclosure Crisis – When And How Will It End?
Oct. 2, 2015	Dallas, Texas. SMU Law School, Annual Meeting of American Society of Comparative Law. I presented <i>Contracts and Private Law in the Emerging Ecology of International Lawmaking</i> (co-authored with Terence Halliday).
Sept. 25, 2015	Hyde Park, New York. FDR Library. Conference sponsored by Hudson Valley Bar Association. I presented <i>Mediating Residential Mortgages in Bankruptcy: Data From the Southern District of New York</i> on a panel that included my co-authors on this piece.
Sept. 16-18, 2015	Association of the Bar of the City of New York; New York, NY. Conference sponsored by the Norwegian Bar Association. I presented <i>Bankruptcy 101</i> to a group of judges and lawyers visiting NYC from Norway.
May 28-31, 2015	Seattle, Washington. Law & Society Annual Meeting. I presented Settling and Concordance: Two Case Studies in Global Commercial Law (co-authored with Terence Halliday).
May 19, 2015	New York, New York. Fordham Law School Annual Retreat. I presented <i>The Politics of Work</i> (co-authored with Terence Halliday), with Martin Flaherty commenting.
Dec. 15-16, 2014	University of Helsinki. Conference on Consumer Insolvency in Times of

Austerity. I presented *The Microeconomics and Macropolitics of Systemic Financial Crisis: Bankruptcy as a Point of Reference.* 

Sept 10-12, 2014

Indiana Law School, Bloomington Indiana. I presented *Austerity, Debt Overhang and the Design of International Standards on Consumer and Corporate Insolvency Law* at a conference on "Law and the Globalization of Austerity," organized by Prof. Fred Aman, University of Indian at Bloomington.

July 16-20, 2014

International Academy of Commercial and Consumer Law, Istanbul, Turkey. I presented *Contracts and Private Law in the Emerging Ecology of International Lawmaking* (co-authored with Terence Halliday).

June 30, 2014

Heythorp College, London, UK. Fordham Law School sponsored a conference on "Comparative Perspectives on What is Urban Legal Studies." I gave a talk on *Urban Law on Consumer Financial Protection:* A Comparative Perspective.

May 13, 2014

Murphy Conference, Fordham Law School. I presented *Mediating Residential Mortgages in Bankruptcy: Data From the Southern District of New York* on a panel that included my co-authors on this piece, as well as the Hon. Cecelia Morris (Bankr. SDNY).

March 7, 2014

Brooklyn Law School, Brooklyn, NY. I gave a talk, entitled *Turnaround:* Reflections on the Present Day Influence of Negotiations on International Bankruptcy at the Fifth Session of the Hague Conference on Private International Law in 1925, at a conference co-hosted by Brooklyn Law School and the International Insolvency Institute on Choice of Law in Cross-Border Bankruptcy Cases.

Jan. 28, 2014

IIT-Kent Law School, Chicago, IL. I presented *Political Ecologies of International (Trade) Law-Making: From the League of Nations to the United Nations* (co-authored with Terence Halliday).

Dec. 5-7, 2013

SciencesPo, Paris, France. Together with Terence Halliday, I presented a paper entitled *Political Ecologies of International (Trade) Law-Making: From the League of Nations to the United Nations*, at a conference on "Law and Globalization in a Comparative Perspective: The Interwar versus the Post-Cold War Periods." Papers presented at the conference will be published in a book to be edited by the conference organizers, Jerome Sgard and Gregoire Mallard.

June 20-21, 2013

Fordham Law LLM Alumni gathering in Vienna, Austria. I presented a paper co-authored with Terence Halliday entitled *The Microeconomics* 

	Reference.
June 3, 2013	Coalition for Debtor Education annual conference, <i>The Mortgage Crisis – Five Years Later</i> . I moderated a panel on "The Ethics of Sub-Prime Lending," with Josh Zinner from NEDAP, and Profs. Aditi Bagchi and Bruce Green from Fordham Law School.
May 10-11, 2013	Presentation to ABF/Illinois Center on Law and Globalization at the University of Wisconsin on my research with co-author and senior ABF fellow Terence Halliday on UNCITRAL; I presented our chapter on <i>The Politics of Work</i> .
Feb. 28, 2013	Fordham Urban Law Journal, Conference to celebrate its Fortieth Anniversary. I moderated a panel on urban consumer protection law.
March 28, 2012	Presentation with Andrea Boyack on <i>A Conversation on Financial Literacy</i> .
March 19, 2012	Interview of Eleni Constantine, Deputy Associate Director, Consumer Education and Engagement, Consumer Financial Protection Bureau, at conference on "Financial Literacy and the New Consumer Financial Protection Bureau" jointly sponsored by Fordham Law School and the Coalition for Debtor Education.
March 2, 2012	Presentation on <i>Accountability and the New Bureau of Consumer Financial Protection</i> at conference on "The CFPB After One Year" jointly sponsored by the Brooklyn Journal of Corporate and Financial Law and the Brooklyn Law School.
March 1, 2012	Presentation on <i>Who Governs? Delegations in Global Trade Lawmaking</i> at Fordham Law School Legal Theory Workshop.
February 26, 2012	Presentation on Settling in Transnational Legal Orders: Corporate Bankruptcy Law and International Trade by Sea with Terence Halliday, and remarks on "When Lenders Have Too Much Cash and Borrowers Have Too Little Law" (written by Roderick A. Macdonald) at conference on Transnational Legal Order in Montego Bay, Jamaica.
January 5, 2012	Presentation on <i>Thirty Years After Northern Pipeline Co. v. Marathon Pipeline Co.</i> at annual meeting of Association of American Law Schools, Debtor/Creditor Section.
June 2, 2011	Presentation on The Effectiveness of Credit Counseling: A Comparison of Pre-Filing Mandatory Counseling and Voluntary Counseling Outside the

and Macropolitics of Systemic Financial Crisis: Bankruptcy as a Point of

	Bankruptcy System at annual meeting of Law & Society, panel on comparative consumer overindebtedness.
May 6-7, 2011	Presented and commented on <i>The Empirical Turn in International Law Scholarship</i> , by Gregory Shafer and Tom Ginsburg, at ABF/Illinois Center on Globalization and University of Chicago regional colloquium on international organization and international law.
May 4, 2011	Presentation at American Bar Foundation with Terence Halliday on <i>Global Legislators</i> .
April 15, 2011	Moderator of panel entitled: Bankruptcy Court Structures and Insolvency Processes – Impetuses or Impediments to Reform?, held at spring meeting of ABA Business Bankruptcy Section, subcommittee on International Bankruptcy.
February 25, 2011	Comparative Approaches to Systemic Risk and Resolution, conference cosponsored by Brooklyn Law School and Brooklyn Journal of Corporate, Commercial & Financial Law; Commentator on panel entitled: Comparative Resolution Institutions – U.S.
January 10-11, 2011	Reporteur for panel on insolvency of natural persons at World Bank Task Force on Insolvency and Debtor/Creditor Regimes.
October 15, 2010	Presentation on "Reforming Regulation in the Market for Home Loans" at Cooper-Walsh Symposium, co-sponsored by Fordham Law School and Fordham Urban Law Journal, entitled: Surveying the Damage An Assessment of Legal and Policy Responses to the Sub-Prime Mortgage Crisis; co-sponsor of symposium.
May 25, 2010	Presentation on "Reforming Regulation in the Market for Home Loans" at annual meeting of Law & Society, panel on comparative perspectives in consumer overindebtedness.
April 26, 2010	Conference organizer, Cities as a Source of Consumer Protection; moderator of panel entitled: Leading the Way – New York City as a Source of Consumer Protection
January 7, 2010	Presentation on "Delegations: The Micro-Politics of Influence in International Organizations" at annual meeting of American Association of Law Schools, joint panel of Section on International Law and Section on Social Sciences and the Law
October 5, 2009	Presentation on "Rules, Standards and Policy Statements: UNCITRAL's Formal Strategies for Resolving Dissensus and Promulgating Global

	Commercial Law" to Legal Theory Workshop at Temple School of Law
September 30, 2009	Presentation on "Rules, Standards and Policy Statements: UNICTRAL's Formal Strategies for Resolving Dissensus and Promulgating Global Commercial Law" to students at Brooklyn Law School
September 24, 2009	Presentation on "A Comparative Look at Responses to the Mortgage Crises in the US and UK" at Zagreb University Faculty of Law
June 18, 2009	Presentation on "Gatekeepers and Goals in the Market for Home Loans" (with Ted Janger) at Brooklyn Law School Legal Theory Workshop
May 20, 2009	Presentation and remarks on paper by Richard Squire on "The Opportunistic Use of Derivatives and other Contingent Claims" at Fordham Law School Annual Scholarship Retreat
May 14, 2009	Presentation on "Gatekeepers and Goals in the Market for Home Loans" (with Ted Janger) at Fordham Law School Legal Theory Workshop
April 16, 2009	Presentation on "Gatekeepers and Goals in the Market for Home Loans" at conference jointly hosted by Temple Law Review and Temple Law School at Union League in Philadelphia
March 27, 2009	Presentation on "Gatekeepers and Goals in the Market for Home Loans" (with Ted Janger) at Chemnitz Technical University in Chemnitz, Germany with group of international scholars interested in insolvency and overindebtedness
February 27, 2009	Presentation on "Trading in Claims in Chapter 7 and Chapter 13 Cases" at Brooklyn Law School conference on claims trading and securities regulation
February 18, 2009	Presentation at Annual Meeting of International Studies Association held in New York City (with Terence Halliday); panel on Legitimacy of International Organizations and Global Private Lawmaking; paper entitled "Delegations: The Micro-Politics of Influence in International Organizations"
November 11, 2008	Lecture on Aircraft Financing and the Preemption of UCC Article 9 at the Second Annual Conference on the Cape Town Convention on Aircraft Financing held at Fordham Law School (hour long lecture given at request of conference organizers)

October 17, 2008

Presentation at annual meeting of International Law Association (with Steven Kargman (Kargman Associates) and Christopher Redmond (Husch Blackwell LLP), on courts' interpretation of COMI – center of main interests – standard under Chapter 15 of US Bankruptcy Law, EU Regulation on Cross-Border Insolvency and UNCITRAL Model Law on Cross-Border Insolvency)

# <u>Professional Associations and Board Memberships</u>

Collaborating Scholar, American Bar Foundation.

Fordham Urban Law Center. Affiliated faculty and member of board of advisors.

**Loyola Consumer Law Review Board of Advisors.** Invited to sit on board of advisors and assist in advising law review and providing review assistance (2009 to date).

Fordham University Center for International Policy Studies. Member of board of directors (2008 to date).

Business Bankruptcy Section of the American Bar Association, Subcommittee on International Bankruptcy. Past Chair (2005-2011).

**International Academy of Commercial and Consumer Law.** Member (inducted August 2004).

American College of Bankruptcy. Member (inducted March 2003).

**International Insolvency Institute.** Member (inducted June 2001); Reporter for Committee on Conventions on Cross-Border Financing (2002 to 2005).

Coalition for Consumer Bankruptcy Debtor Education. Since 1998, member of the Board of Directors for this non-profit organization dedicated to the development and implementation of financial management education for vulnerable populations. I have also served, from time to time, as Treasurer and Executive Director of the Coalition. I currently serve as General Counsel. The Board of Directors of the Coalition is composed of a wide range of individuals, representing different constituencies in consumer bankruptcy and consumer finance.

**American Bankruptcy Law Journal.** Member of Board of Directors (2001-2004); Member of Panel of Peer Reviewers (2001 to date).

Association of American Law Schools, Section on Creditors' and Debtors' Rights. Member of Executive Committees for Section on Creditors' and Debtors' Rights, and Section on Commercial Law. Planning Committee for AALS Conference on Commercial Law at the Cross-Roads (Montreal; June 2005).

**ABA Select Advisory Board on Reorganization**. Reporter (2006-2007).

Business Bankruptcy Section of the American Bar Association, Working Group on European Insolvency. Chair (2002-2005).

#### Other

**International Monetary Fund.** Consultant, hired to assist legal staff in reviewing insolvency and other commercial laws of Iceland (Summer and Fall 2009).

**UNCITRAL Insolvency and Secured Transactions Working Group.** As an American Bar Association delegate, I participated in UNCITRAL Insolvency Law and Secured Transactions Law Working Group sessions to develop Legislative Guides on these topics in New York and Vienna (2000 to date).

Latham & Watkins LLP. Of counsel (2002 to 2006).

**New York State Bar Association.** Co-recipient of 2002 President's Pro Bono Service Attorney Award for Second Judicial District (with Prof. Karen Gross).

**Federal Judicial Center.** In the Spring of 1999, I was commissioned by the FJC to write a report *Assessing the Constitutionality of Proposed Reforms to the Bankruptcy Appellate Process.* This report will appear as an appendix to a forthcoming report by Judith A. McKenna & Elizabeth C. Wiggins of the Federal Judicial Center, entitled ALTERNATIVE STRUCTURES FOR BANKRUPTCY APPEALS (2000).

Co-Managing Editor, ANNUAL SURVEY OF BANKRUPTCY LAW (1995-1999).

Appointment by Third Circuit Court of Appeals to Act as Amicus. In January 1991, I was asked by Circuit Judge Edward R. Becker to act as amicus curiae to review the record and submissions in Praxis Properties, Inc. v. Colonial Savings Bank, S.L.A., No. 90-5589 (3d Cir. 1991), and to act as an advocate for the legal position previously advanced by Praxis. As such an advocate, I submitted a 50-page brief on issues of appellate jurisdiction, mootness and interpretation of provisions of the Financial Institutions Reform, Recovery and Enforcement Act of 1989. See Praxis Properties, Inc. v. Colonial Savings Bank, S.L.A., 947 F.2d 49, 53 n.3 (3d Cir. 1991).