

**Melissa B. Jacoby**  
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Blog: <http://www.creditslips.org/creditslips/JacobyAuthor.html>

October 2015

### **ACADEMIC EMPLOYMENT**

#### **The University of North Carolina School of Law, Chapel Hill, NC**

Graham Kenan Professor of Law (2011 – present)  
George R. Ward Professor of Law (2007 – 2011)  
Professor of Law (2006 – 2007)  
Associate Professor of Law (with tenure) (2004 – 2006)  
Faculty Fellow, UNC Center for Urban and Regional Studies (2006 – present)

Recent Courses: Secured Transactions, Bankruptcy, Advanced Bankruptcy/Corporate Reorganization  
Other Courses and Teaching Interests: Contracts, Property, Torts, Corporate Law, Local Government/Municipal Finance Law, other Commercial Law

#### **Temple University Beasley School of Law, Philadelphia, PA**

Associate Professor of Law (July 2003 – July 2004)  
Assistant Professor of Law (Sept 2000 – July 2003)

### **PROFESSIONAL HONORS, AWARDS, ENDOWED LECTURES**

- Grant Gilmore Award for Superior Writing in the Field of Commercial Finance, American College of Commercial Finance Lawyers (2015)
- James H. Chadbourn Award for Excellence in Scholarship, UNC Law (2015)
- Elected to Board of Regents, American College of Bankruptcy (2015)
- Faculty Member of the Year/Pro Bono Publico Award, UNC Law (2012)
- Elected to American College of Bankruptcy (2012)
- Distinguished Visiting Health Law Scholar, Seton Hall University School of Law (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)

- Robert G. Byrd Award for Excellence and Creativity in Teaching, UNC Law (2009)
- UNC Center for Global Initiatives grant recipient (2007)
- Elected to American Law Institute (2004)
- Friel/Scanlan Award for Scholarship, Temple (2003)/Friel/Scanlan Lecture, *Culpability and Repayment in Contemporary Bankruptcy Policy* (2004)
- Young Scholar Award, American Society of Law, Medicine, and Ethics (2002)
- Elected to the National Bankruptcy Conference (1999)

### **ARTICLES & BOOK CHAPTERS**

*Federalism Form and Function in the Detroit Bankruptcy*, 33 YALE JOURNAL ON REGULATION \_\_ (forthcoming 2016)

*Bankruptcy Sales*, in CORPORATE BANKRUPTCY HANDBOOK (Barry Adler, ed. Edward Elgar Publishing forthcoming 2016), with Edward Janger

*Superdelegation and Gatekeeping in Bankruptcy Courts*, 87 TEMPLE LAW REVIEW \_\_\_\_ (forthcoming 2015) (honoring Professor Bill Whitford)

*What Should Judges Do in Chapter 11?*, 2015 UNIVERSITY OF ILLINOIS LAW REVIEW 571-588 (2015)

*Ice Cube Bonds: Allocating the Price of Process in Chapter 11 Bankruptcy*, 123 YALE LAW JOURNAL 862-947 (2014), with Edward Janger

*The Detroit Bankruptcy, Pre-Eligibility*, 41 FORDHAM URBAN LAW JOURNAL 849-865 (2014) (Cooper-Walsh Colloquium)

*Bankruptcy During Foreclosure: Home Preservation Through Chapters 7 and 13*, HOUSING POLICY DEBATE 1-26 (2014) (peer reviewed), with Mark R. Lindblad, Roberto G. Quercia, Ling Wang, & Huifang Zhao

*Financial Fragility, Medical Problems, and the Bankruptcy System*, in WORKING AND LIVING IN THE SHADOW OF FINANCIAL FRAGILITY (Marion Crain & Michael Sherraden, eds., Oxford U. Press 2014), with Mirya Holman

*In or Out of Mortgage Trouble? A Study of Bankrupt Homeowners*, 80 AMERICAN BANKRUPTCY LAW JOURNAL 291-322 (2011) (peer-reviewed), with Eric Belsky & Daniel McCue

*The Legal Infrastructure of Ex Post Consumer Debtor Protections*, 38 FORDHAM URBAN LAW JOURNAL 751-765 (2011) (Cooper-Walsh Colloquium), published with response by Anna Gelpert

*Dodd-Frank, Regulatory Innovation, and the Safety of Consumer Financial Products*, 15 NORTH CAROLINA BANKING INSTITUTE JOURNAL 99-110 (2011)

*Managing Medical Bills on the Brink of Bankruptcy*, 10 YALE JOURNAL OF HEALTH POLICY, LAW & ETHICS 239-297 (2010) (peer/student review), with Mirya Holman

*Credit for Motherhood*, 88 NORTH CAROLINA LAW REVIEW 1715-1737 (2010)

*The Value(s) of Foreclosure Law Reform*, 37 PEPPERDINE LAW REVIEW 511-527 (2010)

*The Debt Financing of Parenthood*, 72 LAW AND CONTEMPORARY PROBLEMS 147-175 (2009) (peer/student edited)

*Bankruptcy Reform and the Financial Crisis*, 13 NORTH CAROLINA BANKING INSTITUTE JOURNAL 115-121 (2009)

*Home Mortgage Problems Through the Lens of Bankruptcy*, 10 LOYOLA JOURNAL OF PUBLIC INTEREST LAW 171-181 (2009)

*When Bills Bankrupt*, Op-Ed, RALEIGH NEWS & OBSERVER (December 5, 2009)

*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) (based on keynote lecture given in Madrid in 2008)

*Home Ownership Risk Beyond a Subprime Crisis: The Role of Delinquency Management*, 76 FORDHAM LAW REVIEW 2261-2295 (2008)

*Bankruptcy Reform and Homeownership Risk*, 2007 UNIVERSITY OF ILLINOIS LAW REVIEW 323-346 (2007)

*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), published with response by Stephen Ware

*The Debtor-Patient Revisited*, 51 SAINT LOUIS UNIVERSITY LAW JOURNAL 307-324 (2007)

*Beyond Hospital Misbehavior: An Alternative Account of Medical-Related Financial Distress*, 100 NORTHWESTERN UNIVERSITY LAW REVIEW 535-584 (2006), with Elizabeth Warren

*Fast, Cheap, and Creditor-Controlled: Is Corporate Reorganization Failing?* 54 BUFFALO LAW REVIEW 401-438 (2006) (symposium of review essays inspired by LYNN M. LOPUCKI, COURTING FAILURE (U. Mich Press 2005))

*Bankruptcy Reform and the Cost of Sickness: Exploring the Intersections*, 71 UNIVERSITY OF MISSOURI LAW REVIEW 9-3-918 (2006)

*Not-for-Profit Hospital Billing and Collection: Resisting Quick Legal Fixes*, 3 AMERICAN HEART HOSPITAL JOURNAL 36-38 (2005) (peer reviewed)

*Ripple or Revolution? The Indeterminacy of Statutory Bankruptcy Reform*, 79 AMERICAN BANKRUPTCY LAW JOURNAL 169-190 (2005) (peer-reviewed/edited)

*The Bankruptcy Code at Twenty-Five and the Next Generation of Lawmaking*, 78 AMERICAN BANKRUPTCY LAW JOURNAL 221-245 (2004) (peer-reviewed/edited)

*Negotiating Bankruptcy Legislation Through the News Media*, 41 HOUSTON LAW REVIEW 1091-1144 (2004)

*Prepacks and the Deal-Litigation Tension*, AMERICAN BANKRUPTCY INSTITUTE JOURNAL 34-35 (March 2004)

*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)

Op-Ed, *The Real Bankruptcy Bill*, NATIONAL LAW JOURNAL (November 17, 2003)

*Does Indebtedness Influence Health? A Preliminary Inquiry*, 30 JOURNAL OF LAW MEDICINE & ETHICS 560-571 (2002) (peer-reviewed)

*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, reprinted 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)

*Auctioning Kim Basinger: The Imminent Collision of Bankruptcy and the "Right of Publicity,"* 1 NORTON BANKRUPTCY LAW ADVISER 1-4 (Jan. 2001) (peer-edited)

*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

*Medical Problems & Bankruptcy Filings*, 5 NORTON BANKRUPTCY LAW ADVISER 1-12 (May 2000) (peer-edited), with Teresa A. Sullivan and Elizabeth Warren

## **ON-LINE WRITINGS**

*The Detroit Bankruptcy Blueprint*, Columbia Law School Blue Sky Blog, Sept. 7, 2015, <http://clsbluesky.law.columbia.edu/2015/09/07/the-detroit-bankruptcy-blueprint/>

Contributor, *Credit Slips* blog (2006; 2011-present): <http://www.creditslips.org/creditslips/JacobyAuthor.html>

*What are the costs of Detroit's rise from bankruptcy?*, Nov. 2014, The Conversation <http://theconversation.com/what-are-the-costs-of-detroits-rise-from-bankruptcy-34171>.

*Bankruptcy is a Privilege: A Q & A on the Detroit Bankruptcy with Melissa Jacoby*, Manhattan Institute, Public Sector Inc., Sept. 17, 2014, <http://www.publicsectorinc.org/interviews/bankruptcy-is-a-privilege/>.

*Ice Cube Bonds*, Columbia Law School Blue Sky Blog, Oct. 14, 2013, [bit.ly/1mSmWtT](http://bit.ly/1mSmWtT), with Edward Janger.

*A Dose of Common Sense in the Treatment of Private Student Loans in Bankruptcy*, New America Foundation Higher Education Watch (May 20, 2010), [bit.ly/11Qx6Ov](http://bit.ly/11Qx6Ov).

*Subprime Lending and Financial Services Reform*, Federalist Society Online Debate Series (2008).

*Identifying and Managing Household Risk: Lessons from Bankruptcy*, Social Science Research Council Web Forum on Privatization of Risk (2005), <http://privatizationofrisk.ssrc.org/> (interdisciplinary web symposium convened by Jacob Hacker).

## **PROJECTS IN PROGRESS**

*Judges as Mediators*, with Dana Remus

*Police Misconduct and Municipal Bankruptcy*

*Coping with Adversity: Personal Bankruptcy Among Lower-Income Homeowners Before and After Bankruptcy Reform* (manuscript 2012), with Mark R. Lindblad, Roberto G. Quercia, Sarah F. Riley, et al.

- Competitively selected for presentation at the following:
  - 2012 American Economics Association conference
  - FDIC Consumer Research Symposium on Economic Decisions by Financially Constrained Households (2011)
  - 2011 Federal Reserve Community Affairs Research Conference.

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

## **NEWS MEDIA COVERAGE AND APPEARANCES**

### ***Sample Appearances:***

Robert Pear, *New Rules to Limit Tactics on Hospitals' Fees Collections*, NEW YORK TIMES, <http://www.nytimes.com/2015/01/12/us/politics/new-rules-to-limit-tactics-on-hospitals-fee-collections.html>.

Quinn Klinefelter, *Judge To Rule Friday on Detroit's Exit*, NPR MORNING EDITION (Nov. 7, 2014), <http://www.npr.org/2014/11/07/362226221/judge-to-rule-friday-on-detroits-bankruptcy-exit>.

Karen Weise, *What's at Stake in Detroit's Bankruptcy Trial*, BLOOMBERG BUSINESSWEEK (Sept. 2, 2014), <http://www.businessweek.com/articles/2014-09-02/detroits-historic-bankruptcy-trial-whats-at-stake>

Danielle Kurtzleben, *9 questions about Detroit's bankruptcy you were too embarrassed to ask*, VOX.COM (Sept. 19, 2014), <http://www.vox.com/2014/9/19/6117633/detroit-bankruptcy-explained-questions>.

Nathan Bomey, *As creditors feud, Detroit's bankruptcy exit inches closer*, USA TODAY (Sept. 11, 2014), <http://www.usatoday.com/story/news/nation/2014/09/11/detroit-bankruptcy-creditor-alliance-collapses/15433533/>.

### ***Other Appearances:***

**Print/Online** includes: *The New York Times* • *Wall Street Journal* • *Washington Post* • *Los Angeles Times* • *USA*

*Today • Bloomberg Business Week • Boston Globe • Detroit Free Press • Chicago Tribune • Baltimore Sun • Reuters • Associated Press • Vox • Pittsburgh Post-Gazette • TIME Magazine • Modern Healthcare • American Medical News • Detroit News • Dow Jones Daily Bankruptcy Review • The Bond Buyer • Turnarounds and Workouts • Bloomberg BNA Bankruptcy Law Reporter • Boston Magazine • American Lawyer • Orlando Sentinel • Congressional Quarterly • SELF Magazine • Atlantic City Press.*

**Radio** includes: APM Marketplace • NPR All Things Considered Weekend Edition • NPR Morning Edition • local affiliates of National Public Radio in Minnesota, Washington DC, and San Francisco.

**Television** includes Inside Story with Ray Suarez on Aljazeera America TV and Federal Judiciary Television Network.

### **SERVICE TO THE FEDERAL JUDICIARY (since 2001)**

- Consultant, Advisory Committee on Bankruptcy Rules, Judicial Conference of the United States (2001-2002, 2005-2006): drafted and developed rules of procedure, official comments, and forms to implement bankruptcy legislation; participated in meetings and presented proposed changes.
- Consultant, Federal Judicial Center, Case Management Manual for U.S. Bankruptcy Judges (2008 - 2009)
- National Symposium of U.S. Court of Appeals Judges (2005): presented features of bankruptcy reform and new direct appeal certification process to approximately 60 U.S. Court of Appeals judges.
- Annual meeting of the National Conference of Bankruptcy Judges:
  - 2013: Plenary speaker, the role of empirical research in the bankruptcy system
  - 2002: New voices in the academy
  - 2001: Plenary speaker, the application of the right of publicity to debtor-creditor law
- Federal Judiciary Television Network (2011): discussed U.S. Supreme Court and Fourth Circuit cases.
- Academic planner of two-day retreat for U.S. Bankruptcy Court for the Middle District of Florida (June 2006) (unable to attend event due to illness)

### **SERVICE REGARDING LEGISLATION, LAW REFORM, AND POLICY (since 2001)**

#### Direct service

- Accepted Congressional witness invitations:
  - Forum: legal and policy implications of Detroit's Chapter 9 bankruptcy (Sept. 2013), convened by Ranking Minority Member of the U.S. House Judiciary Committee, Rep. John Conyers
  - H.R. 2533, The Chapter 11 Bankruptcy Venue Reform Act of 2011, Committee on the Judiciary, U.S. House of Representatives (2011)
  - A Review of Hospital Billing and Collection Practices, Committee on Energy and Commerce, U.S. House of Representatives (2004)
  - Letter for hearing record on H.R. 870, the Puerto Rico Chapter 9 Uniformity Act of 2015
- Witness, United States Trustee Program Public Meeting, Proposed Guidelines for Professional Fees in Large

Chapter 11 Cases (2012).

- Assistance to North Carolina General Statutes Commission on Uniform Comm. Code Article 9 (2011-12). Service through elected/invited organizations

- **National Bankruptcy Conference:** elected member (1999-present), former executive committee member, and former vice-chair of legislative drafting; member of government units committee, business bankruptcy committee, membership committee.

This organization of approximately 60 lawyers, judges, and academics is dedicated to the improvement of the bankruptcy system. Regularly assist members of Congress on drafting and revising legislation.

- **American College of Bankruptcy** (elected 2012, inducted 2013, elected to Board of Regents 2015).

This organization is an honorary association of bankruptcy and insolvency professionals based on a record of the highest standards of professionalism and service to the profession. My service to this organization includes collecting the historically significant papers of judges and others for the National Bankruptcy Archives at the University of Pennsylvania.

- **American Law Institute** (2004-present). Projects in which I have participated include the 2010 Uniform Commercial Code Article 9 amendments and the Restatement of Consumer Contracts.
- Working Group, **Rethinking Regulation**, Duke University Kenan Institute for Ethics (2010-present).

Convened by Duke history professor Edward Balleisen, brings together faculty from social sciences and professional schools to consider new analytical approaches for studying and implementing the regulatory state, and to engage with government, NGOs, and the private sector.

## **DATASETS AND EMPIRICAL PROJECTS**

- Collaborator on bankruptcy-related portions of UNC Center for Community Capital's Community Advantage Panel (2006 – present)
- Co-principal investigator, 2007 Consumer Bankruptcy Project (2006-2012)
- Fellow, Bankruptcy Data Project at Harvard University, <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 (1998-2001)

## **PRESENTATIONS & WORKSHOPS (past and scheduled, including service to the profession)**

*Chapter 11 Reform*, Emory Bankruptcy Developments Journal Annual Symposium (Feb 2016)

*Police Misconduct and Municipal Bankruptcy*, University of North Carolina Festival of Legal Learning (Feb 2016)

Panelist/Discussant, *Bankruptcy for the Ninety-Five Percent: Making the System Work for Small and Medium-Sized Businesses and Sole Proprietors*, Association of American Law Schools Annual Meeting (Jan 2016)

*Hot Topics in Municipal Bankruptcy* (Chicago, Nov 2015)

Participant, Increasing Access to Federal Court Data, Penn Law School (Sept 2015)

*Judges as Mediators*, UNC School of Law faculty workshop (Aug 2015)

*Puerto Rico's Debt Crisis*, Peterson Institute for International Economics, Washington DC (June 2015)

Commentator, Culp Colloquium, Duke Law School (May 2015)

Panelist, *Panic in Detroit: The Chapter 9 Process from Soup to Nuts*, American Bankruptcy Institute Spring Meeting (April 2015)

*Little Big Mistakes and Other Secured Credit Dilemmas*, Middle District of North Carolina Bankruptcy Seminar (April 2015)

Panelist, The Affordable Care Act, Triangle Law and Economics Conference on The Rising Cost of Health Care, Duke Law School (March 2015) (unable to participate due to illness)

Panelist, *Considering The American Bankruptcy Institute's Report on Chapter 11 Reform*, American College of Bankruptcy Fourth Circuit Program (Feb 2015)

Commentator, American Bankruptcy Institute Young Scholars Workshop, Brooklyn Law School (Nov 2014)

Commentator, Kenan Institute of Ethics Rethinking Regulation Graduate Student Award Workshop, Duke University (Nov 2014)

*Superdelegation in Bankruptcy Courts*

- Temple University, *The (Un)Quiet Realist: Building & Reflecting on the Contributions of Bill Whitford* (Oct. 2014)
- UNC Law Chancellors Scholars Lunch & Learn (Feb 2015)

Panelist, *One City at a Time: The Role and Increasing Presence of Chapter 9 Municipal Bankruptcies*, Campbell Law School (Oct 2014)

*Federalism Form and Function in the Detroit Bankruptcy (presented under prior titles)*

- Law school faculty workshops at University of Texas, University of California-Irvine, University of Miami, University of Colorado, University of North Carolina, and William & Mary (Fall 2013 - Fall 2014)

*Restructured: Bankruptcy, Federalism, and Community in Detroit*, American Constitution Society Public Program, Duke Law School (March 2014)

Speaker, *The Trillion Dollar Question: Reforming Housing Finance Regulation*, Georgetown Law Center, sponsored by the American Law Institute (May 2014)



*What Should Judges Do in Chapter 11 (presented as Renaissance Judging)*, University of Illinois, conference on secured lending and chapter 11 reform, sponsored by the American Bankruptcy Institute (April 2014)

*Ice Cube Bonds: Allocating the Price of Process in Chapter 11*

- Winter Leadership Conference, American Bankruptcy Institute (Dec 2014)
- ValCon (Feb 2014), a conference on advanced valuation issues in bankruptcy, sponsored by American Bankruptcy Institute, Association of Insolvency and Restructuring Advisors, and University of Texas.
- Yale Law Journal Reading Group, Yale Law School (Dec 2013)

*The Detroit Bankruptcy, Pre-Eligibility (presented as The Role of the Judge In Municipal Bankruptcy)*

- Fordham Law School, Colloquium on Legacy Liabilities and Municipal Financial Distress (Oct 2013)

*The Role of the Judge in the Modern American Bankruptcy System* (under various titles)

- Keynote Speaker, NC Bar Foundation Annual Bankruptcy Seminar (Nov 2013)
- Keynote Speaker, William H. Gindin Bench-Bar Conference, NJ State Bar Association (May 2012)
- Plenary Speaker, Hon. Joe Lee 16<sup>th</sup> Biennial Bankruptcy Institute, Lexington, KY (June 2013)
- Duke University School of Law summer faculty workshop (2010)
- Seton Hall University, faculty workshop (2011)

Moderator and Commentator, *Financial Decisionmaking in Health Care: Cost and Coverage*, North Carolina Law Review Symposium on Health Care Reform (Oct. 2013).

*Financial Fragility, Medical Problems, and the Bankruptcy System*, Washington University in Saint Louis, Multidisciplinary Conference on Work and Livable Lives (2012)

Commentator on Stephen Ware, *A Libertarian View on Debt, Foreclosure, Bankruptcy & Consumer Protection Law*, Duke Law School, Federalist Society Public Program (2012)

*Bankruptcy During Foreclosure: Home Preservation Through Chapters 7 and 13*, Association of Public Policy Analysis and Management Fall Research Conference (2012) (presented by co-author Mark Lindblad)

Panel, *Bankruptcy, Foreclosure, and the Protection of Assets in North Carolina and Beyond*, 2011 Pathways to Prosperity Conference, IDA and Building-Assets Collaborative of NC (with Mark Lindblad)

Keynote lecture, *Regulatory Innovation and the Bureau of Consumer Financial Protection*, University of Pennsylvania Law School, University of Pennsylvania Journal of Business Law symposium on Dodd-Frank Act (2011)

Commentator, *Financial System Reform*, American University Washington College of Law symposium (2011)

*Poverty and Economic Justice Research at the University of North Carolina*, Center on Poverty, Work & Opportunity, with Maxine Eichner and Deborah Weissman (2011)

Speaker, *Improving Chapter 11 for Smaller Businesses*

- Association of Insolvency and Restructuring Advisors Annual Conference (2011)

- American Bankruptcy Institute Podcast (2010), interviewed by Juliet Moringiello, ABI Scholar in Residence

Moderator, *The Bureau of Consumer Financial Protection*, Duke University Kenan Institute of Ethics regulatory design conference (2011).

*Managing Medical Bills on the Brink of Bankruptcy*

- Annual Review of Insolvency Law Conference, Toronto, Canada (2011)
- University of Texas School of Law, Health Law Professors Conference (2010)
- Harvard Law School, Petrie-Flom Center (2009)
- Faculty workshops at Duke summer series and American University (2008-9)

Commentator on *Rene Almeling, Sex Cells: The Medical Market for Eggs and Sperm (2011)*, Rutgers-Camden Law School, Roundtable on Regulating Reproduction (2011)

*The Debt Financing of Parenthood*

- Law and Society Association (2010)
- North Carolina Law Review symposium on globalization, families, and the state (2009)

*Making Debtor Remedies More Effective*

- Harvard Business School, Harvard Joint Housing Center symposium on the future of consumer credit and mortgage finance (2010)
- Fordham University Law School, Cooper-Walsh Colloquium on financial regulation (2010)

Moderator, *Towards a Coordinated Regulatory Architecture for Payment Systems*, Brooklyn Law School conference on data security and privacy in payment systems (2010)

*The Value(s) of Foreclosure Law Reform*, Pepperdine Law School symposium on the mortgage crisis (2009)

Co-presenter, *The GM and Chrysler Bankruptcies*, UNC School of Law forum for faculty, students, and staff (2009), with Elizabeth Gibson

*Roundtable on the Financial Crisis*, UNC Center for Banking and Finance (2008), with Lissa Broome et al.

*Empirical and Policy Perspectives on Consumer Bankruptcy Law in the United States*, Universidad Complutense de Madrid (2008)

*Loan Delinquency through the Lens of Bankruptcy*, Loyola University-New Orleans College of Law symposium on predatory lending (2008)

Commentator, *Financial Crisis Research and Management*, Seton Hall Law School (2008)

Panel, *The Future of Universal Health Insurance*, Carolina Law & Policy Association (2008)

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

- Association of American Law Schools Annual Meeting, lunchtime debate for Section on Financial Institutions and Consumer Financial Services (2008)
- Law & Society Association (2007) (recipient of grant from UNC Center for Global Initiatives)

Planner and Moderator, *New Bankruptcy-Related Research and its Implications for Lenders*, Association of American Law Schools Annual Meeting, Joint Session of Sections on Financial Institutions and Consumer Financial Services and on Creditors' and Debtors' Rights (2007)

Co-commentator on Lynn LoPucki, *Court System Transparency*, University of North Carolina School of Law faculty workshop (2007)

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

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

*Odious Debt and Commercial Law Principles: Some Skepticism*, Duke University School of Law, Law & Contemporary Problems conference on sovereign debt (2007)

*Creditors, Courts, and the Construction of Corporate Obligation*, Law and Society Association (2007)

Organizer and Commentator, *Swimming but Sinking? The Privatization of Household-Level Financial Risk*

- University of North Carolina at Chapel Hill, Center on Poverty, Work, and Opportunity, Conference on New Policies to Fight Poverty (2006) with Jacob Hacker, Elizabeth Warren, and Leslie McCall.

*Individual Health Insurance Mandates and Financial Distress*, University of Kansas School of Law symposium on health care finance reform (2006)

*Beyond Hospital Misbehavior*

- Sheps Center for Health Services Research, University of North Carolina at Chapel Hill (2006)
- Emory University School of Law faculty workshop (2005)

*Bankruptcy Reform and Homeownership Risk*

- Faculty workshops at Wisconsin, Washington University, Drexel, Duke, and Brooklyn Law School (2006)
- University of Illinois College of Law, symposium on consumer bankruptcy reform (2006)

*Testing a Two-Tiered Collection Theory*

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

*The Debtor-Patient Revisited*, Saint Louis University Center for Health Law Studies, symposium on the shifting costs of health care (2006)

*Bankruptcy Reform and the Cost of Sickness*, University of Missouri-Columbia School of law, symposium on bankruptcy reform

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

- University of Texas School of Law, Conference on Commercial Law Realities (2005)
- Academy Health Annual Research Meeting (2004)

*Negotiating Bankruptcy Legislation Through the News Media*

- Faculty workshops at Georgetown and University of North Carolina (fall 2003)

Commentator, Workshop on Commercial and Consumer Law, University of Toronto Faculty of Law (2003)

Solo speaker for half-day workshop, *Bankruptcy: How Unsecured Creditors Fare*, Federal Reserve Bank of Philadelphia (2003)

*The Debtor-Patient*, Brooklyn Law School, symposium on the new economy (2003)

Moderator, *Issues of Race, Gender, and Ethnicity in International Bankruptcy*, Association of American Law Schools Annual Meeting, Section on Creditors' and Debtors' Rights (2003)

*Does Indebtedness Influence Health?* Law and Society Association (2002)

*Collecting Debt from the Ill and Injured*, Law and Society Association (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 (2001)

*Bankruptcy Reform: Impact on Trustees*, Office of the United States Trustee Region 1 (New England) training, U.S. Dept. of Justice (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 (1998)

## **SERVICE TO ACADEMICS AND THE PROFESSION**

Peer reviewer:

SOCIAL PROBLEMS  
HEALTH AFFAIRS  
RAND Corporation Institute for Civil Justice  
Wolters Kluwer/Aspen  
AMERICAN BANKRUPTCY LAW JOURNAL  
Cambridge University Press  
Wayne State University Press.

Dissertation committee, Brandeis Univ., Heller Graduate School for Social Policy and Management (2005 – 2012)

Association of American Law Schools

- Fin. Institutions & Consumer Fin. Services (chair 2007-8; chair-elect 2006-7; secretary/treasurer 2005-6)
- Creditors' & Debtors' Rights (executive committee 2001-2)

Presenter at continuing legal education events, in addition to above listed events, on various topics, in North Carolina, Pennsylvania, Wisconsin, Maryland, and Washington DC, amongst other locations.

Committee Service at UNC: Appointments (2007-08); Byrd Award (2010); Chancellors' Award (2006-08); Davis Society election (2006-07); Deans Advisory (2004-05); Faculty Workshop (2005-07; 2014-15); Judicial Clerkship (chair, 2004-05, 2008-09, 2011-12; member, 2010-11; 2013-16); Student Paper Awards (2006-08; 2014).

Other UNC Service: Chancellors' Scholar Mentor (2007-2010); inaugural faculty advisor, Consumer Protection and Commercial Law Society (2011-present); faculty advisor, Women in Law (2004-05); Ad hoc committee for selection of empirical research consultants, faculty assistants, IT specialists, and director of student services (2010-11).

## **EDUCATION & BAR ADMISSION**

**University of Pennsylvania J.D., *cum laude*; B.A., *cum laude*** (History)

Admitted to the bars of U.S. Court of Appeals for the Third Circuit & Pennsylvania (active non-practicing)

## **PRE-ACADEMIC EMPLOYMENT (Fall 1994 - Fall 2001)**

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

**The National Bankruptcy Conference, Multiple Locations**  
Counsel (1997 – 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 of U.S. government on bankruptcy policy and statutory drafting.

**National Bankruptcy Review Commission, Washington, DC**  
Senior Staff Attorney (July - Nov 1997)  
Staff Attorney (July 1996- June 1997)

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

**The Honorable Robert E. Ginsberg, United States Bankruptcy Court, Northern District of Illinois, Chicago, IL**  
Judicial Law Clerk, (Aug. 1994 – July 1996)