

Cassandra Jones Havard

University of Baltimore School of Law

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Expert in: Regulation of Financial Institutions
Financial Inclusion
Subprime and Predatory Lending
Venture Capital Financing

EDUCATION

1981, J.D., University of Pennsylvania, Philadelphia, PA,

1978, B.A., *with highest honors*, Bennett College, Greensboro, NC

Academia

August 2005 – Present, **Professor of Law**

University of Baltimore School of Law, Baltimore, MD

Teaching courses in Business Organizations, Contracts, Start-Up and Venture Capital Financing, Financial Institutions Law, Sales and Leases.

Saul Ewing Excellence in Transactional Teaching Award, 2014-15.

Director, Charles Hamilton Houston Scholars Program – a pipeline program for minority undergraduates interested in a legal career.

Academic Service and Leadership (past and current): Adjunct Faculty Committee (past chair); Admissions Committee (past chair), Budget Committee, Ad Hoc Committee on Student Achievement and Student Success; Faculty Appointments, Law School Senator, University of Baltimore Faculty Senate; Board of Directors, Center for Entrepreneurship and Innovation

Host a website on financial literacy and financial inclusion – www.law.ubalt.edu/faculty/banking-for-all/

June 2010 – August 2010, **Professor of Law**

University of Aberdeen School of Law, Aberdeen, Scotland

Taught course on International Regulation of Financial Institutions.

August 1992 – July 2005, **Associate Professor** (tenured)

Temple University School of Law, Philadelphia, PA

Taught courses in Banking Law, Contracts, Corporations, Community Economic Development, Payment Systems.

Academic Service and Leadership: Organized Business Law Forum (lecture series introducing basic principles to first year law students), Served on Career Services Committee (Chair), Faculty Appointments Committee, and Law School Admissions Committee.

Non-Academic Legal Experience

1989-92, Counsel, Federal Deposit Insurance Corporation, Washington DC

Federal district court litigation practice; provided advice to insure compliance with statutes and regulations under Federal Deposit Insurance Act.

1987-89, Senior Trial Attorney, Federal Home Loan Bank Board and Savings and Loan Insurance Corporation, Washington, DC

Federal district and courts of appeals litigation practice; investigations of directors and officers for breach of fiduciary duty; supervision of outside counsel.

1985-87, Trial Attorney, Criminal Section, Tax Division, United States Department of Justice, Washington DC

Reviewed investigations conducted by Internal Revenue Service Agents and made recommendations regarding filing charges under criminal tax code; federal district court prosecution of individuals accused of criminal tax evasion.

1983-85, Attorney Advisor, Urban Mass Transit Administration, United States Department of Transportation, Washington DC

Trial and administrative law practice on mass transit issues including environmental regulation, handicap accessibility and agency's grant-making authority.

1982-83, Judicial Law Clerk, The (late) Honorable A. Leon Higginbotham, Jr., United States Court of Appeals for the Third Circuit, Philadelphia, PA

Drafted published and unpublished legal opinions; prepared bench memoranda.

1981-82, Research Associate, Sociology Department, University of Pennsylvania, Philadelphia, PA

Researched laws and legal prohibitions against black citizens in antebellum Virginia; wrote monograph subsequently used in book published by the late Hon. A. Leon Higginbotham.

SELECTED PUBLICATIONS

Articles

Too Conflicted to be Transparent- Requiring Credit Rating Due Diligence, 20 NEW YORK UNIVERSITY JOURNAL OF LEGISLATION AND PUBLIC POLICY (*forthcoming*) (2017).

Post-Racial Lending? 24 KANSAS JOURNAL OF LAW AND PUBLIC POLICY 176 (2014).

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"On The Take"—The Black Box of Credit Scoring and Mortgage Lending Discrimination, 20 BOSTON UNIVERSITY PUBLIC INTEREST JOURNAL 241 (2011).

Funny Money: How Federal Education Funding Hurts Poor and Minority Students, 19 TEMPLE POLITICAL & CIVIL RIGHTS JOURNAL 123 (2009).

"Goin' 'Round in Circles" ... and Letting the Bad Loans Win—When Sub-Prime Lending Fails Borrowers: The Need for Uniform Mortgage Broker Regulation, 86 NEBRASKA LAW REVIEW, 301 (2008).

Advancing the CRA—Using the CRA's Strategic Option to Promote Community Inclusion: The CRA and Community Inclusion, Symposium: Issues in Community Economic Development, 29 WESTERN NEW ENGLAND LAW REVIEW 37 (2006).

Democratizing Credit: Evaluating the Structural Inequities of Sub-Prime Lending, 56 SYRACUSE LAW REVIEW 233 (2006).

To Lend or Not to Lend: What the CRA Ought To Say about Sub-Prime and Predatory Lending, 7 FLORIDA COASTAL LAW REVIEW 1 (2005).

Op-Eds

U.S. Must Prioritize Financial Inclusion, BALT. SUN, Dec. 6, 2016

<http://www.baltimoresun.com/news/opinion/oped/bs-ed-banking-all-20161206-story.html>.

Banking On Those Who Don't, BALT. SUN, Mar. 13, 2014

<http://www.baltimoresun.com/news/opinion/oped/bs-ed-post-office-banking20140313,0,3152706.story>.

Reading the Bail-Out's Fine Print—Not for the Faint of Heart, THE MARYLAND DAILY RECORD, September 24, 2008 <http://www.mddailyrecord.com/article.cfm?category=1&page=2&id=148641&type=Daily>.

Leaving the Sub-Prime Fun- House, LEGAL TIMES, Week of August 13, 2007, Volume XXX, no. 33

<http://www.nationallawjournal.com/id=900005488177/Leaving-the-Subprime-FunHouse?slreturn=20150025001338>.

Book Chapter

Commentary on *City of L.A. Dep't of Water & Power v. Manhart*, 435 U.S. 702 (1978) in U.S. FEMINIST JUDGMENTS PROJECT, Bridget Crawford and Kathleen Stanchi, editors (Cambridge University Press, forthcoming 2015).

Credit Democracy: What's Sub-Prime Lending Got To Do With It?, IN FINANCIAL MODERNIZATION AFTER GRAMM-LEACH-BLILEY (Patricia A. McCoy ed., 2002).

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Synergy and Friction: CRA, BHCs, SBA and Community Development Lending, in COMMUNITY REINVESTMENT AND CITIES: A LITERATURE REVIEW OF CRA'S IMPACT AND FUTURE, (Susan White Haag, ed., 2000).

Farm Credit Litigation, in CHALLENGES IN AGRICULTURE AND RURAL DEVELOPMENT, Tuskegee University, School of Agriculture (1998).

SELECTED PRESENTATIONS

Baltimore African American Home Ownership & Home Equity Symposium, *The Community Reinvestment Act*, February 10, 2017.

University of Baltimore, *The Intersection of Water and Money in Flint Michigan*, Environmental Law Society, April, 2016.

WXPR NPR Radio, *Unbanked in Baltimore*, <http://wypr.org/post/unbanked-baltimore>, February 2016.

University of Baltimore, *Fringe Banking and the Financially Excluded*, Divided Baltimore Seminar, September, 2016; September 2015.

St John's University School of Law, *Foreclosure and Opportunity - What TARP Owes the American Consumer*, Economic Downturn Conference, March 2010.

Temple University School of Law, *Maturing Disparities – Fair Lending's Second Generation Issues*, Mid-Atlantic People of Color Scholarship Conference, January 2009.

University of Pennsylvania School of Law, Raymond F. Trent Lecture, *Is There Still A Role for The Black Lawyer?* January, 2009.

University of Connecticut School of Law, *The Minority Borrower and the Financial Crisis*, Consumer Finance Post-Apartheid: The South African Experience, November 2009.

2008 Annual Legislative Conference, Congressional Black Caucus, *Subprime, Credit Cards and Payday Lending: Solutions for Economic Inequality*, September 2008.

2008 Annual Legislative Conference, Congressional Black Caucus, *Wealth Sustainability and Communities of Color*, September 2008.

Boston University School of Law, *Reforming Delinquency Management*, Northeast People of Color Scholarship Conference, September 2008.

University of Connecticut School of Law, *Affordable & Fair Housing: Reality or Another American Dream Deferred?* February, 2008.

American Bar Association, Business Law Section Spring Meeting, *The Subprime Mortgage Mess and Its Potential Effect on Communities and Community Development*, April 2008.

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American Bar Association, Business Law Section Spring Meeting, *Amending HOEPA - The Future of Regulation Z*, April 2008.

2007 Annual Legislative Conference, Congressional Black Caucus, *Save the Goose: Promoting Prosperity for Black Families*, Congressional Black Caucus, September 2007.

Congressional Testimony

Subcommittee on the Constitution, Civil Liberties and Civil Rights, Hearing on: *H.R. 558, The African American Farmers Benefits Relief Act of 2007 and H.R. 899, Pigford Claims Remedy Act of 2007*, June 21, 2007 (comparing two proposed bills to provide relief to African-American farmers after failed consent decrees).

Featured Profile

Up Front - Q & A with Cassandra Jones Havard, by Catherine Leidemer. *NOTA BENE, UNIVERSITY OF BALTIMORE SCHOOL OF LAW MAGAZINE*, Fall 2006, pp. 7-8.

PROFESSIONAL SERVICE

Pro Bono

Financial Inclusion Working Group, March – September, 2016.

Association of American Law Schools (AALS)

Membership Review Team, Texas Wesleyan University School of Law, Spring 2011.

Audit and Investment Policy Committee, Chair, 2003-04; Member, 2002-04.

Section on Financial Institutions, Chair, 2005-06; Vice-Chair, 2004-05; Treasurer, 2001-02.

American Bar Association (ABA)

Accreditation Review Team, Brooklyn University Law School, Member, Spring 2012.

Business Law Section, CLEO Sub-Committee, Chair, 2005-08 (selected and mentored law students interested in a career in business law).

Mid-Atlantic People of Color Scholarship Conference (MAPOC)

Co-Chair, 2009-14

Developed program for annual scholarship conferences held at Baltimore, Howard, Maryland, Temple, Pennsylvania, and Virginia (presentations by legal scholars on topics in law and society; mentoring and professional development of junior minority law faculty in Mid-Atlantic states).

BAR ADMISSIONS and PROFESSIONAL AFFILIATIONS

Supreme Court of Pennsylvania.*

United States Court of Appeals for the Third Circuit.

United States Court of Appeals for the Fifth Circuit.

United States Court of Appeals for the Eleventh Circuit.

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American Bar Association, Business Law Section.
Association of American Law Schools, Section on Financial Institutions.
Center for Entrepreneurship and Development, Board Member.
Operation Hope, Financial Literacy Program, Volunteer.
*Inactive status.