

Cassandra Jones Havard

University of Baltimore School of Law

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Expert in:

Corporate Governance and Compliance

Financial Institutions' Regulation

Financial Access and Inclusion

Subprime and Predatory Lending

Venture Capital Financing

Consulting Experience

Prof. Jones Havard serves as an expert for legal cases involving the interpretation of the rules and regulations of the U.S. banking agencies (Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency, Office of Thrift Supervision).

Education

J.D., University of Pennsylvania, School of Law

Editor in Chief, BLACK LAW JOURNAL

B.A., *with highest honors*, Bennett College

Presidential Scholar

Senior Honor Society

Phi Kappa Mu English Honor Society

Academic Positions

University of Baltimore School of Law

Professor of Law (2005 to Present)

Director, Charles Hamilton Houston Scholars Program

Courses Taught: Business Organizations, Contracts, Start-Up and Venture Capital Financing, Banking Law, Sales and Leases, Secured Transactions Workshop.

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

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University of Aberdeen (Scotland)

Professor of Law (2010 summer session).

Temple University

Associate Professor of Law (tenured) (1992 to 2004).

Catholic University

Visiting Associate Professor of Law (1999-2001).

University of Pennsylvania

Research Associate,

Sociology Department (1981 to 1982).

Legal Practice Experience

Counsel, Federal Deposit Insurance Corporation, Washington DC (1989 to 1992).

Senior Trial Attorney, Federal Home Loan Bank Board and Savings and Loan Insurance Corporation, Washington, DC (1987 to 1989).

Trial Attorney, Tax Division, Criminal Section,

United States Department of Justice, Washington, DC (1985 to 1987).

Attorney Advisor, Urban Mass Transit Administration,

United States Department of Transportation, Washington DC (1983 to 1985).

Judicial Law Clerk, The (late) Honorable A. Leon Higginbotham, Jr

United States Court of Appeals for the Third Circuit, (1982 to 1983).

Arbitrator, National Association of Securities Dealers, Inc. (currently FINRA).

Academic Service and Leadership

University

Faculty Senate; Strategic Planning and Budgeting; Diversity and Culture Committee.

Board of Directors, Center for Entrepreneurship, and Innovation (2014-2016).

Law School

Adjunct Faculty Committee (past chair); Admissions Committee (past chair);

Ad Hoc Budget Committee; Ad Hoc Committee on Student Achievement and

Student Success; Budget Committee; Dean's Advisory Committee; Faculty

Appointments Committee; Long Term Planning Committee; Post-Tenure Review

Committee; Promotion and Tenure Committee (past sub-chairs), Promotion and

Tenure Policy Committee.

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Professional Service

Million Women Mentoring

State Chair, 2019 - present

Association of American Law Schools (AALS)

Membership Review Team, Texas Wesleyan University School of Law, (spring 2011).
Audit and Investment Policy Committee, Chair, (2003 to 2004); Member, (2002 to 2004).
Section on Financial Institutions, Chair, (2005 to 2006);
Vice-Chair, (2004 to 2005); Treasurer, (2001 to 2002).

American Bar Association (ABA)

Member, Accreditation Review Team, Brooklyn University Law School (spring 2012).
Chair, Business Law Section, CLEO Sub-Committee (2005 to 2008).

Mid-Atlantic People of Color Scholarship Conference (MAPOC)

Co-Chair, MAPOC, 2009 - 2014.

Financial Inclusion Working Group

Member, March- September 2016.

Women in Housing and Finance

Member, 2014 – 2017.

Dean's Council for Penn Women, University of Pennsylvania School of Law

Member, 2018 – present.

Community Service

Bennett College National Alumnae Association
Board of Directors, Bridges to Housing Stability
Clerk of Session, Ordained Elder Church of the Redeemer Presbyterian, Washington, D.C.,
Executive Alliance
Operation Hope Volunteer
President, Executive Committee, Accreditation Committee, Parent Teacher Associations
at Lyles-Crouch Elementary, Glenelg Middle School, Good Counsel High School
Alpha Kappa Alpha Sorority, Inc., Iota Lambda Omega Chapter

Awards

Maryland's Top 100 Women, 2018.
Saul Ewing Excellence in Transactional Teaching Award, 2014-15.
Bennett College Young Alumnae Award, 1992.

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Publications

Articles

Doin' Banks, 5 U. PENN J. OF L. AND PUB. AFFS. (forthcoming 2020).

The Community Reinvestment Act, Banks and the Low-Income Housing Tax Credit Investment, 24 JOURNAL OF AFFORDABLE HOUSING AND COMMUNITY DEVELOPMENT 415 (2017).

Too Conflicted to be Transparent- Requiring Credit Rating Due Diligence, 20 NEW YORK UNIVERSITY JOURNAL OF LEGISLATION AND PUBLIC POLICY 451 (2017).

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

"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 CR 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).

Black Farmers and Fair Lending: Racializing Rural Economic Space, 12 STANFORD LAW & POLICY REVIEW 333 (2001).

Invisible Markets Netting Visible Results: When Sub-Prime Lending Becomes Predatory, Symposium Issue on Ralph Ellison and the Law, OKLAHOMA CITY LAW REVIEW (2001).

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Synergy and Friction: CRA, BHCs, SBA and Community Development Lending, 86 KENTUCKY LAW REVIEW 617 (1998).

Reconciling the Dormant Conflict: Crafting a Fraudulent Conveyance Exception To the Bankruptcy Code for Bank Holding Company Asset Transfers, 75 UNIVERSITY OF DENVER LAW REVIEW 81 (1997).

Back to the Parent: Holding Company Liability for Subsidiary Banks: A Discussion of the Source of Strength Doctrine, the Net Worth Maintenance Agreement and the Prompt Corrective Action Provision, 16 CARDOZO LAW REVIEW 2353 (1994).

Book Chapters

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, eds. 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).

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).

Op-Eds

People Who Turn to Payday Lenders Need More Protection, DETRIOT FREE PRESS, FRI, APR. 5, 2019.

<https://www.freep.com/story/opinion/contributors/2019/04/05/payday-lendersprotections/3325473002/>

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>.

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Banking On Those Who Don't, BALT. SUN, Mar. 13, 2014
<http://www.baltimoresun.com/news/opinion/oped/bs-ed-postofficebanking20140313,0,3152706.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-theSubprimeFunHouse?slreturn=20150025001338>.

Featured Profile

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

Presentations

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).

Selected Presentations

American Bar Association, Forum on Affordable Housing and Community Development, *Updates on The Community Reinvestment Act*. May 2019.

American Bar Association, Forum on Affordable Housing and Community Development, *The Community Reinvestment Act and Affordable Housing*. May 2017.

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

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

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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.

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

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

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