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## **RESEARCH AREAS**

Consumer bankruptcy, small business bankruptcy, farm bankruptcy, consumer financial regulation and compliance.

## **TEACHING AREAS**

Contracts, Bankruptcy, Secured Transactions, Sales, Consumer Protection Law, Transactional Drafting

## **PROFESSIONAL EXPERIENCE**

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### **University of North Dakota School of Law, Grand Forks, North Dakota**

*Archie Unterseher Endowed Professor of Law* (Aug. 2022-present)

*Professor of Law* (Aug. 2021-2022)

*Associate Professor of Law* (Aug. 2016-Jul. 2021) (tenure effective Aug. 2018)

*Assistant Professor of Law* (Jul. 2012-Jul. 2016)

### **U.S. Trustee Program, Office of General Counsel, Executive Office for U.S. Trustees, Washington, D.C.**

*Trial Attorney* (2010-2012)

- Litigate civil enforcement matters against mortgage creditors in consumer bankruptcy cases.
- Provide guidance to field attorneys about agency positions and policies.
- Develop and implement training on various topics, such as amendments to the Federal Rules of Bankruptcy Procedure and Official Bankruptcy Forms.

### **The Honorable S. Martin Teel, Jr., U.S. Bankruptcy Judge for the District of Columbia**

*Law Clerk*, U.S. Bankruptcy Court for the District of Columbia (2007-2009)

### **Weil, Gotshal, & Manges, LLP, Washington, DC**

*Associate Attorney* (2004-2007)

*Summer Associate Attorney* (2003)

Practice areas: bankruptcy litigation; international trade

### **The George Washington University Law School, International L.L.M. Program**

*Associate Professorial Lecturer in Law, Legal Research & Writing* (Fall 2005-2008)

## **PUBLICATIONS**

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*Surviving on the Financial Edge: A Review of Debt's Grip* by Pamela Foohey, Robert Lawless, & Deborah Thorne, -- AM. BANK. L. J. -- (forthcoming 2025)

*American Bankruptcy Institute Subchapter V Task Force: Final Report and Recommendations* (2024) (primary drafts person & academic reporter)

*When Bankruptcy's Watchdog Can't Watch, the System May Suffer*, Bloomberg Law, <https://news.bloomberglaw.com/us-law-week/when-bankruptcys-watchdog-cant-watch-the-system-may-suffer> (Aug. 14, 2024) (invited)

*Big Banks & Small Consequences in Chapter 13*, 39 EMORY BANKR. DEV. J. 559 (2023) (invited)

- Winner, Professional Writing Division, American College of Consumer Financial Services Annual Writing Competition (2023)

*An Update on the ABI Subchapter V Task Force*, AMER. BANKR. INST. J. (Aug. 2023).

*Discretionary Discharges in Chapter 7 Consumer Cases*, 31 NORTON J. BANKR. L. & PRAC. 790 (2022) (invited)

*Betting on the Farm: Feasible Chapter 12 Plans*, 95 AM. BANKR. L. J. 279 (2021) (peer-reviewed)

- **Cited in** *Farm Credit Svcs. Of Am. v. Topp (In re Topp)*, 75 F.4th 959 (8th Cir. 2023).

*The CFPB Enters Consumer Bankruptcy*, BANKR. L. LTR., vol. 41 (Oct. 2021) (with Prof. Kara Bruce) (invited)

*The Case for Abolishing the Means Test in Chapter 7 Consumer Cases*, AMER. BANKR. INST. J. (Nov. 2021)

*Bankruptcy's Adjunct Regulator*, 72 FLA. L. REV. 159 (2020) (with Prof. Kara Bruce)

- **Featured on** [the Duke Financial Regulation Blog](#) (Dec. 9, 2019) and [Ipse Dixit](#), (Oct. 11, 2019).

*Consumer Finance Law and Compliance*, BNA Bloomberg (2d. ed. 2020) (with Sarah Johnson Auchterlonie, Esq.) (treatise on consumer financial regulation)

*Conflict in Consumer Financial Protection Enforcement*, 73 CONS. FIN. L. QU. REP. 94 (2019) (invited)

*A Rural State Perspective on Transactional Skills in Legal Curricula and Access to Economic Opportunity*, 23 ABA J. AFFORDABLE HOUSING & COMMUNITY DEV. L. 499 (2019)

*Private Remedies and Access to Justice in a Post-Midland World*, 34 EMORY BANKR. DEV. J. 365 (2018) (with Prof. Kara Bruce)

*Recent Developments in North Dakota Contract Law*, 92 N. D. L. REV. 19 (2017)

*Ethics in Contracts Drafting*, THE GAVEL (Winter 2017)

*The (Un)Fair Credit Reporting Act*, 28 LOY. CONS. L. REV. 238 (2016)

- **Featured** in *The Regulatory Review* (Jul. 3, 2018).

*The Truth Shall Set You Free: Explaining Judicial Hostility to the Truth in Lending Act's Right to Rescind a Mortgage Loan*, 12 RUTGERS J. L. PUB. POL. 1 (2015)

- **Cited in** *Paatalo v. JPMorgan Chase Bank*, 146 F.Supp. 3d 1239 (D. Or. 2015)

*Mitigating the Foreclosure Crisis with Bankruptcy Mortgage Modifications*, 9 U.C. DAVIS BUS. L. J. 85-109 (2008)

- **Cited in** Lynn M. LoPucki, *House Swaps: A Strategic Solution to the Foreclosure Crisis*, 112 MICH. L. REV. 690 (2014)

### **Works-in-Progress**

*Selling to Save the Farm*

*Bankruptcy's Adjunct Regulator: The Sequel*

### **AWARDS & HONORS**

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Nominee, Chester Fritz Distinguished Professor (2026)

Randy H. Lee Faculty Teaching Award (2025)

Awarded for outstanding faculty achievement in teaching.

Webb Achievement Award (2024)

Awarded for outstanding faculty achievement in scholarship.

American Bankruptcy Institute Service Award (2024)

Awarded for serving as academic reporter for the Subchapter V Task Force.

Winner, Professional Writing Division, American College of Consumer Financial Services' Annual Writing Competition (2023)

Commencement Speaker

University of North Dakota School of Law, May 2022

Randy H. Lee Faculty Award (2021-23)

Awarded for contributions to teaching, scholarship, and service.

Developmental Leave (2020-2021).

Granted to develop empirical skills and expertise in farm bankruptcies.

Graduation Banquet Speaker.

Invited by Class of 2020. Canceled due to COVID.

Graduation Banquet Speaker, *Citizen Lawyers*.

Invited by Class of 2018.

2018 Teacher of the Year, Association of American Law Schools (UND designee)

American Bankruptcy Law Journal Fellowship Award (2017).

Fredrikson & Byron Foundation Professional Development Grant (2015).  
Awarded for contributions to the School of Law's transactional curriculum.

UND School of Law Summer Research Grants (2013-2026, except 2024).

## EDUCATION

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**The George Washington University Law School, J.D., 2004**

Honors: Order of the Coif  
High Honors  
Paper Award & Presentation, *From NAFTA to CAFTA: The Evolution of an Investment Agreement Prototype*, North American Consortium for Legal Education (May 2004) (invited).

Activities: Articles Editor, *The George Washington International Law Review*  
Member, Alternative Dispute Resolution Board  
Research Assistant, Professor Ralph G. Steinhardt

**The College of William and Mary, B.A., International Relations & French, 1998**

## SELECTED PRESENTATIONS

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### Research-Related

Panelist, *Plenary Session: Subchapter V Task Force Final Report & Recommendations*, American Bankruptcy Institute Spring Meeting (Apr. 2024)

Paper Presentation, *Contemporary Chapter 12 Plans*  
Law & Rurality Workshop (Virtual), University of South Dakota & Rural Reconciliation Project (Oct. 2021)

Panel Moderator, *What Do the FDCPA and the CFPB Debt Collection Rulemaking Have to Do with Bankruptcy?*  
National Conference of Bankruptcy Judges. (Nov. 2019)

Paper Presentation, *The Consumer Financial Protection Bureau: Past, Present, and Future*  
Commercial and Related Consumer Law and Creditors' and Debtors' Rights Joint Program, AALS Annual Meeting (Jan. 2019)

Invited Panelist, *Going It Alone: Ethical Issues and Dilemmas in Cases Involving Pro Se Bankruptcy Debtors*  
ABA Annual Business Law Meeting, Consumer Financial Services Committee (Sept. 2018)

Invited Presenter, *Access to Bankruptcy: Vindicating the Rights of All Consumers*  
Emory Bankruptcy Developments Journal Annual Symposium (Feb. 2018)

Panelist, *Recent Developments in Bankruptcy Law*  
University of North Dakota School of Law CLE (Oct. 2015).

Presenter, *Structuring Private Enforcement Rights in Consumer Credit Laws*  
15th International Association of Consumer Law Conference, Amsterdam, Netherlands (Jul. 2015)

Paper Presentation, *Judicial Hostility to the Truth in Lending Act's Right of Rescission*  
Central States Law Schools Association Annual Scholarship Conference (Oct.2013).

### **Teaching-Related**

Panelist, *Debt's Grip, Risk and Consumer Bankruptcy*, National Conference of Bankruptcy Judges Virtual Roundtable (Oct. 2025)

Panelist, *Teaching Peer Review Practices to Graduate Students*  
Peer Review Week Faculty Panel, University of North Dakota (Sept. 2022)

Invited Presenter, *Consumer Bankruptcy Basics*  
Personal Finance Class, Climax-Shelly School, Climax, MN (Dec. 2021)

Panelist, *Inside the Law School Classroom: Teaching Techniques and Learning Strategies*  
UND School of Law First-Year Orientation (Aug. 2021)

Presenter, *Teaching CFPB Rulemaking Using an Experiential Writing Component*  
Teaching Consumer Law Conference (May 2018)

Panelist, *Improving Legal Education from Outside the Ivory Tower*  
ABA Business Law Section Spring Meeting, Business Law Education Subcommittee (Apr. 2018)

Participant, *Teaching Community Economic Development (CED) and Access to Justice*,  
Discussion Roundtable, AALS Annual Meeting (Jan. 2018)

Panel Moderator, *Inside the Law School Classroom: Teaching Techniques and Learning Strategies*  
UND School of Law First-Year Orientation (Aug. 2017)

### **SERVICE**

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**Law School** (asterisk denotes leadership role):

Governance Committee (2024-present)

Research Committee (2023-25\*)

Coordinator, Research & Scholarly Activities (2021-23)

Dean Search Committee (2021, 2018)

Promotion, Tenure, & Evaluation, (2021-23\*)

Academic & Student Affairs (Spring 2014; 2016-2017; Spring 2020\*)

Admissions & Probation (2014-19\*, 2022-24)

Bar Passage and Academic Success (Fall 2013)  
Business Law Association (2018-2019) (faculty advisor)  
Curriculum Committee (2012-13)  
Honor Board, (2013-14)  
*North Dakota Law Review* (2019-2020, 2021-22) (faculty advisor)

**University:**

Director of Faculty Development Search Committee (2026)  
Grand Challenges Steering Committee (2025-present)  
Associate Deans for Research (2021-present)  
Campus Culture & Climate Subcommittee (2017-2019)  
Special Appointment & Contingent Faculty Rights (2016-2018)

**Professional:**

Academic Reporter, American Bankruptcy Institute Subchapter V Task Force (2023-24)  
Chair & Executive Committee Member, Consumer & Commercial Law Committee, AALS (2019-2023)  
Executive Committee Member, Creditors-Debtors Rights Committee, AALS (2021-2025)  
Peer Reviewer, AMER. BANKR. LAW J. (2016-present)  
Member, American Bankruptcy Institute  
Member, American Bar Association, Business Law Section, Business Bankruptcy Committee, Consumer Bankruptcy Committee

**BAR ADMISSIONS**

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Virginia; District of Columbia (inactive); North Dakota (inactive)