

**CATHY LESSER MANSFIELD, J.D.**

Case Western Reserve University School of Law

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**EMPLOYMENT/EXPERIENCE**

**Case Western Reserve University School of Law, Cleveland, Ohio**

**Executive Director, Master of Arts in Financial Integrity Program**

**Senior Instructor in Law**

July 2019-present

**Courses Taught**

- Consumer Protection
- Contracts
- Holocaust and the Law

**Administrative, Committee and other activities**

- Faculty Senate Committee on Graduate Studies (FSCGS), 2020-present

**American Law Institute**

Elected to Membership, Class of 2020

**U.S. Faster Payments Council**

**Board of Directors Member representing the National Consumer Law Center**

July 2019-present

**The Consortium for the Research and Study of Holocaust and the Law (CRSHL)**

**Chicago-Kent College of Law, Center for National Security**

**Distinguished Fellow**

June 2020 - present

**Drake University Law School, Des Moines, IA**

**Professor of Law**

2001–July 2019: Full, Tenured Professor of Law  
Fall 1996-Spring, 2001 Associate Professor of Law  
(*On IPA assignment to Consumer Financial Protection Bureau,  
August 2013 through August 2015*)

**Director of Compliance Programs**

Fall 2016-July 2019

Courses Taught

- Consumer Protection
- Consumer Protection Practice
- Comparative Consumer Law
- Contracts
- Global Issues in Contracts
- Holocaust and the Law

Internships Supervised

- Consumer Law Internship
- Foreclosure Defense Internship

Administrative, Committee and other activities

- Director, Summer in France Program
- Advising on Clinic consumer cases
- Faculty Recruiting Chair
- Honor Board Chair
- Tenure and Retention Committee
- Dean Search Committee
- Admissions Committee
- Curriculum Committee
- Faculty Coach for Client Counseling Team
- University Judicial Commission

**Consumer Financial Protection Bureau, Washington, DC**

*On Loan from Drake University Law School, Sept. 2013 – Aug. 2015 through Intergovernmental Personnel Act (“IPA”)*

**Policy Analyst**, Consumer Education & Engagement, Front office

Full Time Sept. 2013 - July 2014; Half Time July 2014 - Aug. 2015 and Summer 2016

**Regulations Attorney**, RMR, Regulations

Half Time July 2014 - Aug. 2015

At the Consumer Financial Protection Bureau I served as the policy advisor to one of five Associate Directors of the Bureau and as a regulations attorney. While at the CFPB I worked on numerous policy issues and initiatives. I served as the co-leader of two long-range planning committees: one focused on debt collection and the other on payment systems, which determined the long-range goals for the entire Bureau. I was a regular participant in weekly high-level policy committee meetings. I conducted trainings all over the country on the mortgage servicing rules and brought comments from the field to the regulatory revision process. I performed research for the arbitration study.

**Georgetown University Law Center, Washington, DC**

**Visiting Professor of Law**, Full-Time August 2015- May 2016

Part-Time January 2014 – May 2015

**Courses Taught:**

- Commercial Law: Payment Systems (Spring 2014)
- Commercial Law: Sales (Fall 2014, 2015)
- Consumer Finance (Spring 2015, 2016)
- Contracts (Spring 2)

**The Sparks Fly Upward Foundation, Inc. and The Sparks Fly Upward (opera)**

**Founder and Executive Director**, 2007-present (volunteer)

**Composer and Librettist**

The Sparks Fly Upward is an opera that follows three families in Berlin during the Holocaust. The characters in Sparks are composite and based on extensive historical research. The Sparks Fly Upward Foundation is a non-profit corporation whose mission is to educate about the Holocaust, genocide and tolerance through theatrical presentations, ancillary educational displays, exhibits, and accompanying materials and curricula, while paying tribute to the victims and heroes of the Holocaust. In 2008, I served as producer for a fully staged production of Sparks, including grant-writing and fundraising; clearing copyrights for photos used in the production; entering into contracts with the theater, musicians union and the production staff; arranging rental of costumes, lighting equipment and musical instruments; arranging payroll; working with the local community to arrange ancillary educational activities; and giving numerous public lectures about the Holocaust, genocide, and the Sparks project. The production staff consisted of 37 instrumentalists, approximately 20 cast members, 5 artistic staff and a choir. I have continued to seek out performance and educational opportunities in my role as Executive Director.

**United States Holocaust Memorial Museum, Ctr. for Advanced Holocaust Studies, Washington, DC**

**Silberman Fellow**, The Silberman Seminar for Law Faculty, June 2007

I was one of 20 law professors selected nationally to participate in a seminar on teaching about law and the Holocaust. After participating in this seminar I developed the course “Holocaust and the Law” which I have taught several times.

**Americans for Fairness in Lending, Boston, MA**

**Chair of the Board of Directors**, Fall 2006 to November 2010 (volunteer)

Americans for Fairness in Lending was a non-profit organization dedicated to raising awareness about consumer lending practices. AFFIL worked towards re-regulation of the consumer financial industry, including working towards the creation of the Consumer Financial Protection Bureau. I served as Board Chair for the entire life of the organization.

**National Consumer Law Center/Americans for Fairness in Lending, Boston, MA**

**Consultant**, Fall 2005 - Spring 2006 (consultant)

As consultant to the National Consumer Law Center, I served as the initial organizer of new non-profit consumer protection grass roots organization, which ultimately became Americans for Fairness in Lending.

**National Consumer Law Center, National Stop Predatory Lending Initiative, Boston, MA**

**Member of Steering Committee and Research Working Group**, 2004 – 2005 (volunteer)

**National Association of Consumer Advocates, Washington, DC**

**Member of the Board of Directors and Secretary**, November 1999 - November 2004 (volunteer)

**Arizona State University, Phoenix, AZ**

**Adjunct Professor of Law**, Spring 1995, 1996

**Washburn University School of Law, Topeka, KS**

**Associate Professor of Law**, August 1992 - July 1995

**Community Legal Services, Phoenix, AZ**

**Managing Attorney**, Urban Indian Law Office, April 1991 - June 1992

**Staff Attorney**, March 1989 - April 1991

As a staff and managing attorney with the Urban Indian Law Office I handled many different types of civil cases for Native American clients with legal issues in Maricopa County, AZ. These cases included consumer and student loan cases, domestic relations cases, home ownership cases and residential rental cases. I also supervised a five-person staff, including one other attorney and several law clerks, a paralegal, an intake worker and a secretary. Outstanding Attorney award, 1990.

**Brown & Bain, Phoenix, AZ**

**Associate Attorney**, Aug. 1987 – March 1989

**Baker & Hostetler, Cleveland, OH**

**Copyright and Trademark Paralegal**, 1982-83

## EDUCATION

### **University of Virginia, School of Law, Charlottesville, VA**

*J.D., May 1987*

Ritter/Claiborne \$3,000 tuition prize for honor, character and integrity, 1986-87

### **Case Western Reserve University, School of Law, Cleveland, OH**

*First Year Law Student, 1983 - 1984*

Class Rank 9 out of 202, Law Review Offered, Malitz Tuition Scholarship

### **New York University, New York, NY**

*Bachelor of Arts, cum laude, 1982*

Major: Political Science; Minor: Music

### **Cincinnati Conservatory of Music, Cincinnati, OH**

*Freshman Conservatory Student, 1978 - 1979*

Studied music composition and theory. Full tuition scholarship.

## LAW RELATED PUBLICATIONS

### **BOOKS**

Cathy Lesser Mansfield, *On Our Block: How Mortgage Finance Policy Shaped a Century of Lives in Cleveland Heights, Ohio* (working title) (Cambridge University Press, forthcoming)

National Consumer Law Center, *Consumer Banking and Payments Law* (2012 supp. and 6<sup>th</sup> ed., forthcoming) (co-authored with Mark Budnitz, Adam Levitin, Lauren K. Saunders and Margot Saunders)

National Consumer Law Center, *Consumer Banking and Payments Law* (2012 supp. and 5<sup>th</sup> ed. 2013) (co-authored with Mark Budnitz, Adam Levitin, Lauren K. Saunders and Margot Saunders)

*Predatory Lending: The Failure of Consumer Choice as a Regulatory Model in the United States*, in Risk and Choice in Consumer Society (Iain Ramsay et al. eds. 2007)

### **ARTICLES**

*Reverse Redlining in the Subprime Mortgage Market: Comments on Moving Toward Integration: The Past and Future of Fair Housing*, 70 Case W. Res. L. Rev. 749 (2020)

*Literacy and Contract* (co-authored with Alan M. White), 13.2 Stanford Law and Policy Review 233 (2002)

*The Road to Subprime “HEL” was Paved With Good Congressional Intentions: Usury Deregulation and the Subprime Home Equity Market*, 51 S.C.L. REV. 473 (2000)

*Disorder in the People’s Court: Rethinking the Role of Non-Lawyer Judges in Limited Jurisdiction Court Civil Cases*, 29 N.M. L. REV. 119 (1999)

*Deconstructing Reconstructive Poverty Law: A Practice Based Critique of the Theoretic of Practice Movement*, 61 BROOK. L. Rev. 889 (Fall 1995)

*Representing the Client Who Has Attended a Closed Proprietary School*, 1 Consumer and Personal Rights Litigation Newsletter (March 1994)

*The Federal Trade Commission Holder in Due Course Rule and its Applicability to Student Loans—Reallocating the Risk of Proprietary School Failure*, 26 WAKE FOREST L. REV. 635 (Sept. 1991)

### **OTHER PUBLICATIONS**

*Banking Bill Protects American Consumers: Senator Grassley shouldn’t have pulled his support*, Editorial, Des Moines Register (July 15, 2010)

Commentary on Angela Littwin, *Beyond Usury: A Study of Credit-Card Use and Preference Among Low-Income Consumers*, 86 Texas Law Review (2008) (Commentary appears on Texas Law Review’s Website, [www.texaslrev.com/seealso/](http://www.texaslrev.com/seealso/))

Iowa Legal Research Guide, Consumer Law Chapter (co-Authored with Kathleen Keest)(2002)

*Bankruptcy Crisis or Lenders’ Remorse?*, Editorial, Des Moines Register (co-authored with Professor Matt Doré)(April 16, 2002)

## **CONSUMER FINANCE RELATED RADIO, TELEVISION, MEDIA, TESTIMONY**

### **National Public Radio, All Things Considered, Nationally Broadcast Radio Interview**

*Foreclosures May Weaken Home Prices, Spending (Interview with Michelle Norris),  
April 10, 2007*

Available at: <http://www.npr.org/templates/story/story.php?storyId=9501422>

### **United States House of Representatives, Committee on Banking and Financial Services, Washington, DC**

*Testified on panel entitled "Predatory Lending Practice," May 24, 2000*

### **U.S. Dept. of Housing and Urban Development, Joint Task Force on Predatory Lending, New York, NY**

*Testified in predatory lending hearings, May 12, 2000*

### **The New York Times, New York, NY**

*Subprime Lenders: Fine-Print Predators?, April 2000*

New York Times On Line Forum with Guest experts Diana Henriques, David Berge and Cathy  
Lesser Mansfield

### **Iowa Public Television, Waterloo, IA**

*Avoiding Predatory Mortgage Loans (with Kathleen Keest), April 2002*

Video Taped for airing on Waterloo, Iowa public television

### **The Ed Fallon Radio Hour, Des Moines, IA**

*Guest for one hour discussing the Dodd-Frank Wall Street Reform and Consumer Protection Act, August  
2, 2010*

## **LAW RELATED FACULTY, SPEECHES AND PANELS**

### **Law and the Holocaust in Film, Cleveland, OH**

*The Laura & Alvin Siegal Lifelong Learning Program (virtual class)*  
*Case Western Reserve University*  
*February 9, 16, 23, 2021; March 2, 2021*

### **Berlin: A Photographic History, Cleveland, OH**

*The Laura & Alvin Siegal Lifelong Learning Program (virtual program)*  
*Case Western Reserve University*  
*January 26, 2021*

### **Denying th Holocaust: The Case of Irving v. Penguin Books, Deerfield, IL**

*The L'Chaim Center (virtual program)*  
*January 24, 2021*

### **The Weeks Before Kristallnacht, Skokie, IL**

*Ezra-Habonim, The Niles Township Jewish Congregation (virtual program)*  
*November 9, 2020*

### **The American Society of International Law 2020 Research Forum, Cleveland, OH**

*Dispute Resolution and Compensation, (Discussant)(virtual program)*  
*November 6, 2020*

### **Nazi Laws: From Democracy to Dictatorship to Genocide, Cleveland, OH**

*Case Western Reserve University School of Law (virtual program)*  
*June 30, 2020*

### **The Role of Judges, Attorneys, and Bar Associations During the Holocaust**

*Illinois Holocaust Museum and Education Center (virtual program)*  
*May 21, 2020*

### **Nazi Laws: From Democracy to Dictatorship to Genocide, Chicago, IL**

*National Security Conference: Holocaust and the Law: Lessons for Today*  
*Chicago Kent College of Law, February 9, 2020*

### **Nazi Laws: From Democracy to Dictatorship to Genocide, Chicago, IL**

*Moriah Congregation, November 6, 2019*

### **Reverse Redlining in the Subprime Mortgage Market, Cleveland, OH**

*Panel Discussion and Comments on "Moving Toward Integration" (Richard H. Sander, Yana A. Kucheva, Jonathan M. Zasloff, Harvard University Press, 2018)*  
*Case Western Reserve University, November 1, 2019*

### **Nazi Laws: From Democracy to Dictatorship to Genocide, Beachwood, OH**

*The Temple Tifereth Israel, April 26, 2019*

### **Justice and Accountability during the Holocaust: A Warning from History, Chicago, IL**

*The Role of Judges, Attorneys, and Bar Associations during the Holocaust*  
*Illinois Holocaust Museum and Education Center*



June 14, 2018

**Drake University Law School, General Practice Review, Des Moines, IA**  
*Consumer Law Update, December 7, 2017*

**Iowa Access to Justice Outreach Summit, Ankeny, IA**  
*Consumer Protection Panel, November 28, 2017*

**Drake University Law School, Des Moines, IA**  
*Drafting Skills for the Business Lawyer: From Contracts to Opinion Letters*  
*Drafting Considerations from 1<sup>st</sup> Year Contracts: What You Should Have Learned About Contracts in Law School, April 14, 2017*

**Drake University Law School, General Practice Review, Des Moines, IA**  
*Consumer Law Update, December 8, 2016*

**National Consumer Law Center Consumer Rights Litigation Conference, Anaheim, CA**  
*ABCs of the RESPA & TILA Mortgage Servicing Rules, October 20, 2016*

**Iowa State Bar Association, Corporate Counsel and Trade Regulation Seminar, Des Moines, IA**  
*An Introduction to the Consumer Financial Protection Bureau, September 23, 2016*

**The Georgetown Consumer Law Society; Citizen Works “Making the Fine Print Fair”, Washington, DC**  
*Moderator, Understanding the Fine Print – Realities and Challenges to the Consumer, April 4, 2014*

**Consumer Financial Protection Bureau (“CFPB”), Des Moines, IA**  
*Panelist at Field Hearing on Consumer Complaint Database, March 28, 2013*

**National Consumer Law Center, Newton, MA**  
*Lecture: Truth in Lending Basics: Handling Mortgage Cases From A to Z, July 14-15, 2011*

**Iowa State Bar Association, Business Law Section, Iowa City, IA**  
*Iowa Consumer Fraud Legislation and Related Developments, November 6, 2009*

**Iowa Magistrates Conference, Des Moines, IA**  
*Consumer Small Claims cases, June 25, 2009*

**Iowa Legal Aid, Des Moines, IA**  
*Statewide Foreclosure Training for Iowa Legal Aid Advocates, March 31, 2008*

**Iowa Legal Aid Martin Luther King Day Community Information Day, Des Moines, IA**  
*Predatory Lending*

**Assoc. of Am. Law Schools, Section on Creditors' and Debtors' Rights, New York, NY**  
*Panelist on panel entitled Broke, But Not Bankrupt, January 4, 2008*

**NCLC 16<sup>th</sup> Annual Consumer Rights Litigation Conference, Washington, DC**  
*Exotic Mortgage Products (Provided support for student presenter), Nov. 7, 2004*

**Maxed Out Premiere, New York, NY,**

*Predatory Lending Panel Moderator, New York Maxed Out Premier, March 5, 2007*

Panel Discussion with Professor Elizabeth Warren, Harvard University, James Scurlock, Director of Maxed Out, Janne O'Donnell and Kirsten Keefe, AFFIL Executive Director

**Maxed Out Premiere, Woodstock Institute, Chicago, IL**

*Predatory Lending Panel Participant, Chicago Maxed Out Premier, February 28, 2007*

Panel Discussion with Malcolm Bush, Woodstock Institute and James Scurlock, Director of Maxed Out

**1<sup>st</sup> Annual Iowa Notary Conference, Des Moines, IA**

*Combating Fraud and Identity Theft, Sept. 15, 2006*

**Iowa State Bar Association, Des Moines, IA**

*Is it Caveat Emptor or Caveat Vendor? New Trends in Consumer Protection, Sept. 13, 2006*

**NCLC Consumer Rights Litigation Conference, Boston, MA**

*List, Nov. 7, 2004*

Plenary session keynote speech

**NCLC Consumer Rights Litigation Conference, Boston, MA**

*Cracks in the Armor of the HIPC Defense and Securitization (with Kurt Eggert), Nov. 7, 2004*

**Michigan Legal Services, Lansing, MI**

*Beginning TILA and HOEPA, September 20, 2004*

*Advanced TILA and HOEPA, September 20, 2004*

**University of Houston Law Center, Houston, TX**

*The Globalization of Consumer Law: What the U.S. Can Learn from the Rest of the World (Panel Discussion), May 21, 2004*

**Committee on Regional Training, Cleveland, OH**

*Beginning TILA and HOEPA, May 6, 2004*

*Advanced TILA and HOEPA, May 6, 2004*

**Harvard University, John F. Kennedy School of Government, Cambridge, MA**

*Building Assets, Building Credit: A Symposium on Financial Services in Low-Income Communities (Discussant on "Getting Law and Regulations Right"), November 19, 2003*

**NCLC National Consumer Rights Litigation Conference, Oakland, CA**

*Teaching Consumer Law, October 24, 2003*

*Getting Started in Consumer Law, October 24, 2003*

**9th International Consumer Law Conference, Athens, Greece**

*The Failure of Consumer Choice as a Regulatory Model in the United States, April 10, 2003*

**Drake University Real Estate Transactions Seminar, Des Moines, IA**

*Predatory Mortgage Lending Claims in Bankruptcy, March 7, 2003*

**National Consumer Rights Litigation Conference, Atlanta, GA**

*Teaching Consumer Law, October 25, 2002*

**Community Lending Partnership Initiative, Des Moines, IA**

*Lending in Iowa: Fields of Opportunity (with Kathleen Keest), October 7, 2002*

**Iowa State Bar Association Traveling Seminar, Taped for use at all locations**

*Predatory Mortgage Lending (with Kathleen Keest), Fall, 2002*

**University of Houston Law Center, Houston, TX**

*Teaching Consumer Law, April, 2002*

**Drake University Real Estate Transactions Seminar, Des Moines, IA**

*Predatory Mortgage Lending, March 1, 2002*

**Iowa Legal Aid, Council Bluffs, IA**

*Consumer Law and Litigation Seminar, February 13, 2002*

**Iowa Home Ownership Education Project, Iowa**

*Predatory Lending Panel and Breakout Sessions*

Cedar Rapids, IA (April 5, 2001)

Des Moines, IA (May 10, 2001)

Ames, IA (October 17, 2001)

**Iowa Concern Hotline, Des Moines, IA**

*Consumer Law Topics, Nov. 16, 2001*

**University of Missouri at Kansas City Law School, Kansas City, MO**

*Guest Lecture on Predatory Mortgage Lending, April 13, 2001*

**Practicing Law Institute, Consumer Financial Services Litigation, New York, NY**

*Exploring the Boundaries Between Subprime Lending and Predatory Lending, April 17, 2001*

**Legal Services Corporation of Iowa Volunteer Lawyers Project, Des Moines, IA**

*Gimme Shelter: Panel Discussion on Sub-prime Home Lending and Mortgage Foreclosure, December 1, 2000*

Des Moines, IA and carried on the Iowa Communications Network to 11 cities

**Library of Congress, Washington, DC**

*Predatory Mortgage Lending: A Presentation to Members of Congress and Congressional Staff, June 2000*

**National Association of Consumer Advocates, Atlanta, GA**

*Predatory Consumer Lending Practices: The Dimensions and Discriminatory Impact of Predatory Mortgage Lending Practices, April 1-2, 2000*

**Consumer Federation of America Consumer Assembly 2000, Washington, DC**

*Women in the Financial Services Revolution: Challenges and Solutions, March 16-17, 2000*

**Iowa Legal Aid Volunteer Lawyers Project, Des Moines, IA**

*Consumer Law Seminar: Defendant Debt Collection Cases in Iowa, July 9, 1999*

*Consumer Law Seminar: Truth in Lending, July 9, 1999*

**National Association of Consumer Advocates, Des Moines, IA**

*Home Equity Fraud and Predatory Mortgage Lending: Unfair and Deceptive Acts and Practices, June 4-6, 1999*

I also organized this conference, which brought 140 consumer lawyers to the Drake University Campus for three days of training on subprime mortgage lending

**Kansas Bar Association, Topeka, KS**

*Recent Developments in Consumer Law, June 1994*

**Kansas Women's Bar Association, Annual Meeting, Lindsborg, KS**

*Keynote Speaker: Race-ing Through History (with Loretta Moore), July 1995*

**Arizona Community Legal Services, Phoenix, AZ**

*Consumer Law seminar, 1990*

**Arizona Statewide Legal Services, Tucson, AZ**

*Consumer Law seminar, 1990*

**Arizona Bar Association, Phoenix, AZ**

*Consumer Fraud seminar, 1990*

## **HOLOCAUST RELATED LECTURES AND MEDIA APPEARANCES**

### **Composite Characters, Music and Theater as Testimony**

The 6<sup>th</sup> International Conference on the Holocaust and Education, The International School for Holocaust Studies, Yad Vashem, Jerusalem, Israel – July 10, 2008

### **The Sparks Fly Upward: Learning About the Holocaust, Defying Genocide**

Westminster Presbyterian Church, Des Moines, IA – June 22, 2008

Walnut Hills Church, West Des Moines, IA – September 28, 2008

Grace United Methodist Church, Des Moines, IA – October 5, 2008

Des Moines Area Community College, Boone, IA Campus – October 7, 2008

Temple B'nai Jeshurun, Des Moines, IA, Yom Kippur Interlude – October 9, 2008

Des Moines Area Community College, Urban Campus – October 13, 2008

Drake University, Des Moines, IA, Bulldog Theater – October 13, 2008

Des Moines Area Community College, Newton, IA Campus – October 14, 2008

Wellspring Church, West Des Moines, IA – October 26, 2008

Des Moines Area Community College, Ankeny, IA Campus – November 17, 2008

University of Iowa, Iowa City, IA – Nov. 10, 2009 (The Marvin and Rose Lee Pomerantz

Lecture sponsored by the United States Holocaust Memorial Museum, The Sparks Fly Upward Foundation, and the University of Iowa Center for Human Rights)

Des Moines Public Schools, Central Campus A.P.U.S. History Classes of Canada Snyder – May 14, 2010

### **The World Premiere of The Sparks Fly Upward**

#### Lectures

Deerfield Retirement Community – October 24, 2006

The Metro Breakfast Club - September 9, 2008

Philanthropic Educational Organization (PEO) – September 16, 2008

Nexus Women's group -

West Des Moines Rotary – October 7, 2008

Des Moines Women's Club – October 22, 2008

Urbandale Lions Club – October 27, 2008

Northwest Rotary Club – October 31, 2008

Wesley Acres, Des Moines, IA – May 14, 2009

Des Moines Area Community College, Innovation Week – March 4, 2010

#### Radio Appearances

“Highway 6”, hosted by Michael Libbie - 98.3 WOW FM – October 19, 2008

Preston Daniels –99.1 KFMM FM - October 24, 2008

J. Michael McCoy – 98.3 WOW FM – November 6, 2008

#### Television Appearances

KCCI – October 15, 2008

WHO – October 30, 2008

### **Thoughts on Diversity, Tenacity and Leadership**

Emerging Leaders Program, Nationwide/Allied Insurance Company, August 6, 2008

Leadership in Complex Organizations Class, Drake University, May 1, 2009