

ALAN M. WHITE

Valparaiso University School of Law
656 S. Greenwich Street
• Valparaiso IN 46383 •
219 465 7842
Alan.White@valpo.edu

EDUCATION

NEW YORK UNIVERSITY SCHOOL OF LAW J.D. MAY, 1983

Editor in Chief, N.Y.U. Review of Law and Social Change
William Miller award for Scholarship in Municipal Law

MASSACHUSETTS INSTITUTE OF TECHNOLOGY B.S. JANUARY, 1979

National Merit Scholar
Undergraduate Research Grant, M.I.T. and Massachusetts Legislature, studied drug addiction treatment programs and access to employment and training.

UNIVERSITY OF PARIS X - NANTERRE 1978-77

Completed first year as regularly enrolled student in history.

TEACHING EXPERIENCE

VISITING PROFESSOR (FALL 20011)
Tulane University School of Law *New Orleans, LA*

Taught Contracts and Payment Systems.

PROFESSOR (FALL 2007 - PRESENT)
Valparaiso University School of Law *Valparaiso, IN*

Teaching and Research interests: Credit Markets, Contracts, Property, Real Estate Finance, Bankruptcy, Commercial Law, Payment Systems, Financial Services Regulation, Consumer Protection, European and Comparative Law.

ADJUNCT PROFESSOR (2003 –2007)
Temple University Law School *Philadelphia, PA*

Taught Consumer Protection Law.

ADJUNCT PROFESSOR (SUMMER 2001, 2002)
Drake Law School *Nantes, France*

Co-taught Comparative Consumer Law course on European, French and U.S. consumer protection laws.

PUBLICATIONS

The Impact of State Anti-Predatory Lending Laws on the Foreclosure Crisis, 21 *Cornell Journal of Law & Public Policy* ____ (forthcoming 2011) (with Lei Ding, Carolina Reid and Roberto Quercia)

The Impact of Federal Pre-emption of State Anti-Predatory Lending Laws on the Foreclosure Crisis, *Journal of Policy and Management* (forthcoming 2011) (with Lei Ding, Carolina Reid and Roberto Quercia)

State Anti-Predatory Lending Laws and Neighborhood Foreclosure Rates, 33 *Journal of Urban Affairs* ____ (forthcoming 2011) (with Lei Ding, Carolina Reid and Roberto Quercia)

Book Review: Foreclosed: High-Risk Lending, Deregulation and the Undermining of America's Mortgage Market, by Dan Immergluck & *Subprime Nation: American Power, Global Capital, and the Housing Bubble*, by Herman M. Schwartz, 9 *Perspectives on Politics* 446 (2011).

Deleveraging the American Homeowner: The Failure of 2008 Voluntary Mortgage Contract Modifications, 41 *Connecticut Law Review* 1107 (2009)

Borrowing While Black: Applying Fair Lending Laws To Risk-Based Mortgage Pricing, 60 *South Carolina Law Review* 677 (2009)

Rewriting Contracts Wholesale: Data on Voluntary Mortgage Modifications from 2007 and 2008 Remittance Reports, 36 *Fordham Urban Law Journal* 509 (2009)

Behavior and Contract, 27 *Law and Inequality* 135 (2009)

The Case for Banning Subprime Mortgages, 77 *University of Cincinnati Law Review* 617 (2008)

Surendettement Proceedings in French Law and Consumer Bankruptcy in the United States: The Social-Democratic and Free Market Approaches to Excessive Debt in Advanced Capitalist Consumer Economies, in *RISK AND CHOICE IN CONSUMER SOCIETY*, (Ramsay, et. al., ed. Sakkoulas Pub. 2007).

Risk-Based Pricing: Present and Future Research, 15 *Housing Policy Debate* 503 (2004) (peer-reviewed economics journal)

Literacy and Contract, 13 Stanford Law & Policy Review 233 (2002)
(with Cathy Lesser Mansfield)

New Relief for Trade School Victims: Discharging Student Loans Based on False Certification of Ability to Benefit, 29 Clearinghouse Review 1128 (April, 1996)

Gentrification, Tipping and the National Housing Policy, 11 N.Y.U. Rev. of Law & Soc. Change 255 (1982-83)

Contributing author, CARTER, ed., PENNSYLVANIA CONSUMER LAW (Bisel 2006); NATIONAL CONSUMER LAW CENTER, STUDENT LOAN LAW (1st ed. 2001); TRUTH IN LENDING (4th ed. 1999); CONSUMER BANKRUPTCY LAW AND PRACTICE (6th ed. 2001).

WORKS IN PROGRESS (AVAIL. ON SSRN)

Welfare Economics and Regulation of Small-Loan Credit: Lessons from Microcredit in Developing Nations (forthcoming, Washington & Lee L. Rev. 2011 Symposium issue)

PROFESSIONAL ACTIVITIES

Past member, Federal Reserve Board Consumer Advisory Council

Member, American Law Institute

Consumer Fellow, American Bar Association Business Law Section,
UCC Committee

Member Research Advisory Council, Center for Responsible Lending

Past Member of the Pennsylvania Joint State Government Commission
Advisory Committee on Real Property Law

Past Member of Pennsylvania Banking Department Advisory Committee
on Mortgage Foreclosures

Past co-chair and member of the Education Committee of the Eastern
District of Pennsylvania Bankruptcy Conference

Past Member of Advisory Council to Philadelphia Tax Reform
Commission (2004)

Consumer representative in U.S. Education Department negotiated
rulemaking proceedings under Higher Education Act in 1994, 2000 and 2002.

Testified before House Financial Services and Judiciary committees,
April 14 2010, July 9, 2009, September 17, 2008

Testified before Federal Reserve Board (2000 hearings on the Home
Ownership and Equity Protection Act)

Testified before the Predatory Lending Task Force of the Departments
of Housing and Urban Development and Treasury (2000)

PRIOR PROFESSIONAL EXPERIENCE

SUPERVISING ATTORNEY (1983-2007)
Community Legal Services, Inc. Philadelphia, PA

Representation of several thousand low-income consumers in
bankruptcy, mortgage foreclosure, commercial law, real estate, consumer
credit, truth-in-lending, debt collection, utility, employment, trade school
fraud, class action, civil rights and family law cases. Legislative and
administrative advocacy in the areas of consumer credit regulation,
bankruptcy, foreclosure law, federal higher education financing, and local
taxation.

FELLOW AND CONSULTANT (2000-2003)
National Consumer Law Center Boston, MA

Research on consumer law and bankruptcy issues, coauthor or
contributor to *Truth in Lending*, *Student Loans* and *Consumer Bankruptcy*
manuals, preparation and presentation of testimony before Federal Reserve
Board on predatory mortgage lending, expert testimony, case consulting, and
research on mortgage foreclosures.

SELECTED PRESENTATIONS

Law and Society Conference, San Francisco, Market Price, Social Price and
the Right to the City, June 2011

George Washington University Center for Law, Economics and Finance
Junior Faculty Business and Financial Law Workshop, Welfare Economics
and Regulation of Small-Loan Credit, April 2011 (selected from call for
papers)

AALS Financial Services Financial Institutions Committee, San Francisco,
Welfare Economics and Regulation of Small-Loan Credit, January 2011
(selected from call for papers)

Conference on Empirical Legal Studies, New Haven CT November 2010, The Impact of State Anti-Predatory Lending Laws on the Foreclosure Crisis

Symposium, Anatomy of the Subprime Crisis: Empirical Studies of Loan Document Data, Valparaiso Law School, Organizer and Moderator, March 2010

Consumer Finance Post-Apartheid: The South African Experience, Hartford CT, Developments in U.S. Consumer Credit Regulation Roundtable, November 2009

Law and Society Conference, Denver, Power, Responsibility and the Legal Ideology of the Consumer, May 2009

Federal Reserve System Community Affairs Research Conference, Washington DC, Credit Market Structures and Outcomes: Discrimination, April 2009

University of Dayton Law School Symposium, Rethinking Lending Regulation after the 2008 Bailout, March 2009

International Association of Consumer Law, Hyderabad India, Microcredit and Poverty, February 2009

U. of Connecticut Law Review Symposium, Deleveraging American Homeowners, November 2008

U. of South Carolina Law Review Symposium, Borrowing while Black, October, 2008

U. of Connecticut Banking Law Junior Scholars Workshop, Case for Banning Subprime Lending, May 2008

Seton Hall School of Law Predatory Lending Conference, Case for Banning Subprime Lending, May 2008

U. of Houston Teaching Consumer Law Conference, Behavior and Contract, May 2008

Indiana Judicial College, Foreclosures and the Courts (Indianapolis April 2008)

International Poverty Law Conference, Microcredit and Poverty (Valparaiso IN March 2008)

Foreclosure Defense Conference, Convener and Presenter (Valparaiso IN March 2008) (video of presentation available at: <http://www.youtube.com/watch?v=WODZMxbfefE>)

National Training and Information Center, Banking and Housing Summit, Mortgage-Backed Securities (Chicago December 2007)

Law and Society, New Issues in the Law of Consumer Credit (Berlin July 2007)

Federal Reserve Bank of Philadelphia, Access to Credit: Payday Lending and Alternative Credit Products (Philadelphia May 2007)

Federal Reserve Board of Governors, Community Affairs Research Conference, Price Discrimination and Foreclosures (Washington DC March 2007)

American Bar Association Business Law Section, Consumer Financial Services Committee, Class Action Settlements and Abuses (Park City UT 2006); HOEPA litigation (Breckenridge CO 1999)

Practicing Law Institute, Consumer Financial Services, Fair Lending Developments (New York March 2006)

National Consumer Law Center Consumer Rights Litigation Conferences:

Foreclosure Crisis and Modification Programs, Boston 2010,
Philadelphia 2009

Assignee Liability and Holder in Due Course, Minneapolis 2005

Class Action Notices for Low Literacy Readers, Boston 2004

Predatory Lending Myths and Data to Refute Them, Oakland 2003

Ethical Challenges in Case Investigation & Class Action Releases,
Atlanta 2002

Consumers as Creditors in Lender Bankruptcies, Baltimore 2001

Student Loan Discharges, Denver 2000

HOEPA and Predatory Mortgage Lending, San Diego 1998

Federal Reserve Bank of New York, Community Development Finance Research Conference, Subprime Markets and Predatory Lending (discussant) 2004

International Association of Consumer Law, Consumer Bankruptcy in the U.S. and Surendettement Proceedings in France, Athens, Greece 2003

Center for Consumer Law, University of Houston School of Law, Teaching Consumer Law, Houston 2002