

CHRISTOPHER K. ODINET

The University of Iowa
College of Law
130 Byington Road
Iowa City, Iowa 52242
codinet@uiowa.edu | 319.467.4762

[Twitter](#) | [Blog](#) | [SSRN](#) | [Bio](#)

RESEARCH AREAS

Consumer Finance, Real Estate Transactions, Residential Mortgage Lending and Servicing, Property Law, Financial Technology (Fintech) and the Law, Commercial Law (Secured Transactions and Payment Systems), Banking and Financial Institutions, Civil vs. Common Law Systems

PROFESSIONAL EXPERIENCE

University of Iowa College of Law, Iowa City, IA *summer 2020–present*

Professor of Law (tenured)

- Courses: Secured Transactions, Property Law, Consumer Finance Law, Real Estate Transactions and Finance

University of Oklahoma College of Law, Norman, OK *summer 2018–summer 2020*

Associate Professor of Law (tenure-track)

- Courses: Secured Transactions, Payment Systems, Real Estate Transactions, Consumer Finance Law, Bankruptcy, International Banking & Finance (Master of Legal Studies: Online)

Affiliate Faculty in Entrepreneurship (OU Price College of Business)

- Courses: Entrepreneurship Law (MBA program)

Southern University Law Center, Baton Rouge, LA

Affiliate Faculty

Horatio C. Thompson Endowed Professor

Assistant Professor of Law (tenure-track)

summer 2018–present
spring 2016–summer 2018
fall 2013–summer 2018

- Courses: Civil/Common Law Property, Sale & Lease, Commercial Paper, Security Devices/Secured Transactions, Housing and Community Development Seminar

University of Iowa College of Law, Iowa City, IA

Visiting Professor

fall 2017

- Courses: Property, Payment Law: Negotiable Instruments and Electronic Payment Systems

University of Edinburgh School of Law, Edinburgh, UK

Visiting Researcher

June 2017

- Researching Scottish property/secured transactions law reform

Phelps Dunbar LLP, Baton Rouge, LA

Associate, Business Practice Group

fall 2010–summer 2013

- Structuring of commercial finance transactions

- Closing of multifamily and mixed-use real estate developments
- Arranging multi-tiered tax credit, tax incremental, and other government incentive financings

PUBLICATIONS

BOOKS:

FORECLOSED: MORTGAGE SERVICING AND THE HIDDEN ARCHITECTURE OF HOMEOWNERSHIP IN AMERICA (Cambridge University Press 2019) [[Publisher](#)].

- reviewed in Nathalie Martin, *Future Financial Crisis Not Foreclosed*, 28 JOURNAL OF AFFORDABLE HOUSING & COMMUNITY DEVELOPMENT LAW 329 (2019).
- selected as the topic for a joint program panel of the Debtor-Creditor Section and the Real Estate Transactions Section at the 2020 AALS Annual Meeting

Law Review Articles:

Modernizing Mortgage Law, NORTH CAROLINA LAW REVIEW (forthcoming 2021) [[SSRN](#)].

Predatory Fintech and the Politics of Banking, IOWA LAW REVIEW (forthcoming 2021) [[SSRN](#)].

Securitizing Digital Debts, 52 ARIZONA STATE LAW JOURNAL 477 (2020) [[SSRN](#)].

The New Data of Student Debt, 92 SOUTHERN CALIFORNIA LAW REVIEW 1617 (2019) [[SSRN](#)].

Consumer BitCredit and Fintech Lending, 69 ALABAMA LAW REVIEW 781 (2018) [[SSRN](#)].

- reviewed in Frank Pasquale, *Old Frauds in New Fintech Bottles*, JOTWELL (Jun. 16, 2020).
- selected for presentation at Financial Institutions and Consumer Financial Services Section's panel program during the 2018 AALS Annual Meeting

BitProperty and Commercial Credit, 94 WASHINGTON UNIVERSITY LAW REVIEW 649 (2017). [[SSRN](#)]

Of Progressive Property and Public Debt, 51 WAKE FOREST LAW REVIEW 1101 (2016). [[SSRN](#)]

The Unfinished Business of Dodd-Frank: Reforming the Mortgage Contract, 68 SMU LAW REVIEW 653 (2016) [[SSRN](#)].

- selected for presentation at Real Estate Transactions Section's panel program during the 2016 AALS Annual Meeting

Super-Liens to the Rescue? A Case Against Special Districts in Real Estate Finance, 72 WASHINGTON & LEE LAW REVIEW 707 (2015). [[SSRN](#)]

- reviewed in Peter W. Salsich, Jr., *Response to Christopher Odinet, Super-Liens to the Rescue? A Case Against Special Districts in Real Estate Finance*, 72 WASH. & LEE L. REV. ONLINE 181 (2015).
- reviewed in Darien Shanske, *Local Government Finance As Integrated System: The Uneasy Case for Using Special Districts in Real Estate Finance (A Response to Odinet's Super-Liens to*

the Rescue? A Case Against Special Districts in Real Estate Finance, 72 WASH. & LEE L. REV. ONLINE 191 (2015).

Banks, Break-Ins, and Bad Actors in Mortgage Foreclosure, 83 UNIVERSITY OF CINCINNATI LAW REVIEW 1155 (2015). [[SSRN](#)]

Testing the Reach of UCC Article 9: The Question of Tax Credit Collateral in Secured Transactions, 64 SOUTH CAROLINA LAW REV. 143 (2012). [[SSRN](#)]

Towards a Convention for the International Sale of Real Property: Challenges, Commonalities, and Possibilities, 29 QUINNIPIAC LAW REVIEW 841 (2011) (lead article). [[SSRN](#)]

Comment, *Laying to Rest An Ancien Regime, Antiquated Institutions in Louisiana Civil Law and Their Incompatibility with Modern Public Policies*, 70 LOUISIANA LAW REVIEW 1367 (2010). [[SSRN](#)]

CASEBOOKS AND RELATED WORKS:

REAL ESTATE TRANSFER, FINANCE, AND DEVELOPMENT: CASES AND MATERIALS (with Grant S. Nelson, Dale A. Whitman, Ann M. Burkhart, and R. Wilson Freyermuth) (10th ed. West Academic, forthcoming 2021).

CASES AND MATERIALS ON AMERICAN PROPERTY LAW (with Sheldon E. Kurtz, Herbert Hovenkamp, and Carol Necole Brown) (7th ed. West Academic 2019).

SECURED CREDIT: LOUISIANA AND AMERICAN PERSPECTIVES (with John Randall Trahan, Dian Tooley-Knoblett, and L. David Cromwell) (Wolters Kluwer 2017).

SALE, LEASE, AND ADVANCED OBLIGATIONS: CASES AND READINGS (with Melissa T. Lonegrass and Sandi S. Varnado) (Carolina Academic Press 2019).

LOUISIANA SECURED TRANSACTIONS: STATUTORY SUPPLEMENT, COMMENTARY, AND SELECTED FORMS—*A DESKBOOK* (West Academic 2016).

ESSAYS, BOOK CHAPTERS, AND OTHER SHORTER WORKS:

The Debt Collection Pandemic, CALIFORNIA LAW REVIEW CIRCUIT (2020) (with Pamela Foohey and Dalié Jiménez). [[SSRN](#)]

The Folly of Credit as Pandemic Relief, UCLA LAW REVIEW DISCOURSE (2020) (with Pamela Foohey and Dalié Jiménez). [[SSRN](#)]

Financing a Pandemic: Saddling People With Debt Versus Helping Them With Money, THE FINREG BLOG (May 12, 2020) (with Pamela Foohey and Dalié Jiménez). [[Blog](#)]

Cares Act Gimmicks: How Not to Give People Money During a Pandemic and What to Do Instead, 2002 UNIVERSITY OF ILLINOIS LAW REVIEW ONLINE 81 (with Pamela Foohey and Dalié Jiménez). [[SSRN](#)]

- Time is Running Out to Protect Americans' Relief Payments from Debt Collectors*, HARVARD LAW REVIEW BLOG (April 7, 2020) (with Pamela Foohey and Dalié Jiménez). [\[Blog\]](#)
- Data and the Social Obligation Norm of Property: An Essay in Honor of Professor Gregory S. Alexander*, 29 CORNELL JOURNAL OF LAW AND PUBLIC POLICY 643 (2020) (solicited contribution in honor of the retirement of Professor Alexander) [\[SSRN\]](#)
- The Social Function of Property, Credit, and Capital in the United States*, in LÉON DUGUIT AND THE SOCIAL OBLIGATION NORM OF PROPERTY: A TRANSLATION AND GLOBAL EXPLORATION, Paul Babie & Jessica Viven-Wilksch eds. (Springer 2019). [\[Publisher\]](#)
- How Will Trump's Tax Reform Affect Real Estate Investments and Capital Markets?*, AMERICAN COLLEGE OF REAL ESTATE LAWYERS—ACREL NOTES (December 2017). [\[SSRN\]](#)
- Access to Credit Reimagined: A Review of Color Me Secured*, 48 No. 1 UNIFORM COMMERCIAL CODE LAW JOURNAL, art. 5 (2018).
- Regulating Debt Collection*, 36 REVIEW OF BANKING & FINANCIAL LAW 869 (2017) (with Roederick White, Sr.). [\[SSRN\]](#)
- Gay Marriage and the Problem of Property*, 93 WASHINGTON UNIVERSITY LAW REVIEW 847 (2016) (with Andrea B. Carroll). [\[SSRN\]](#)
- Community Collateral: Security Rights in Common Interest Community Declarations*, PROBATE & PROPERTY (July/August 2016) (with Randy P. Roussel). [\[SSRN\]](#)
- Fiscal Policy and Urban Growth Challenges: U.S. Perspectives on Property Tax Reform in Warsaw*, 61 STUDIA IURIDICA (2016) (peer reviewed; journal of the University of Warsaw Faculty of Law and Administration). [\[SSRN\]](#)
- Payday Lenders, Vehicle Title Loans, and Small-Value Financing: The CFPB's Proposal to Regulate the Fringe Economy*, 133 BANKING LAW JOURNAL 263 (June 2015) (lead article). [\[SSRN\]](#)
- Legislative Updates in Property and Commercial Law*, 300 AROUND THE BAR (September 2015).
- Security Deposit Law in Louisiana Residential Leases: Issues, Trends, and Future Developments*, 297 AROUND THE BAR (May 2015).
- The Use of Bank Contractors in Mortgage Foreclosure: Contractual Considerations and Liability Concerns*, 29 PROBATE & PROPERTY (Jan./Feb. 2015). [\[SSRN\]](#)
- Commerce, Commonality, and Contract Law: Legal Reform in a Mixed Jurisdiction*, 75 LOUISIANA LAW REVIEW (2015) (invited) [\[SSRN\]](#).
- Fairness, Equity, and a Level Playing Field: Development Goals for the Resilient City*, 50 IDAHO LAW REVIEW 217 (2014) (invited symposium contribution). [\[SSRN\]](#)

The Perils of Primacy: Successor Liability for Lenders Turned Declarants in Louisiana Common Interest Communities, 74 LOUISIANA LAW REVIEW 777 (2014) (invited). [[SSRN](#)]

Legislative Updates in Property Law, 291 AROUND THE BAR (November 2014).

Louisiana's New Tax Credit Registry Act: Cutting Down on Fraud in the Marketplace, 280 AROUND THE BAR (October 2013) (primary drafter of the legislation).

Making the Case for PACE: The Past, Present, and Future of Sustainability Financing Under the Property Assessed Clean Energy Program, 262 AROUND THE BAR (December 2011).

Examining the Mortgage Provisions of the Dodd-Frank Act One Year Out: Advising Clients on the New Regulatory Landscape, 257 AROUND THE BAR (May 2011).

ACADEMIC WORKS-IN-PROGRESS

- *Incentivizing Loan Modifications Post-Pandemic (essay with Pamela Foohey and Dalié Jiménez)*
- *The Floating Charge in U.S. Secured Credit Law (book chapter)*
- *Supervising Fintech (article with Julie Hill)*

EDUCATION

Paul M. Hebert Law Center, Louisiana State University, Baton Rouge, LA

Juris Doctor | Graduate Diploma in Civil Law

May 2010

Activities & Honors

- *Magna cum laude*
- Editor-in-Chief, Vol. 70, *Louisiana Law Review* (2009–2010)
- Member, Order of the Coif
- W. Lee Hargrave Award
- Kate Wallach Memorial Scholar
- LSU Board of Supervisors Scholar

Louisiana State University, Baton Rouge, LA

Bachelor of Arts in Political Science

May 2007

AWARDS, GRANTS, & SERVICE

AWARDS, GRANTS, & FELLOWSHIPS

- Fellow, Centre for Property Law, University of Cambridge (*summer 2018–present*)
- Consumer Fellow, Consumer Financial Services Committee, Business Law Section, American Bar Association (*February 2018–present*)
- Summer Research Fellow, Office of International Programs, University of Iowa (*summer 2021*)
- OU Scholarly Impact Award (*fall 2018*)

- Real Property Scholar, American College of Real Estate Lawyers/American Bar Association Section of Real Property, Trust & Estate Law (2016–2017)
- Scholar-in-Residence, Louisiana Bar Foundation (2016–2018) (with Melissa T. Lonegrass—LSU)
- SULC Scholarship Exemplary Placement Award (*fall 2014, spring 2015, spring 2017, spring 2018*)
- Fellow, American Bar Association Section on Real Property, Trust and Estate (*July 2014–July 2016*)
- SULC Rising Star Researcher, Southern University System (2013–2014)

LAW SCHOOL AND RELATED SERVICE

- University of Iowa College of Law
 - Faculty Appointments Committee (2020–2021)
 - Iowa Law School Foundation Board of Trustees (2021–2022)
 - Honors & Awards Committee (2020–2021)
 - Chair, SJD Dissertation Committee for Saleh A. Alfrayan (2020–*present*)
 - Treasurer, LGBTQ+ Staff & Faculty Council (university-wide) (2020–*present*)
 - Anti-Racism Action Committee (*summer 2020*)
- University of Oklahoma College of Law
 - Academic Programs Council (university-wide) (2019–2020) (selected by the Faculty Senate)
 - Strategic Plan Working Group for University Research (university-wide) (2020)
 - Faculty Appointments Committee (2019–2020) (elected by the faculty)
 - AALS Representative (alternate) (2018–2019)
 - Graduate Programs Academic Oversight Committee (2019–2020)
 - Awards & Scholarships Committee (2018–2020)
 - Experiential Learning Committee (2018–2019)
 - Retreat Goals Committee (2019)
 - College of Law Liaison, Faculty Advisory Board, Fred Jones, Jr. Museum of Art (2018–2020)
- Southern University Law Center
 - Faculty Development Committee (2013–2018; chair 2016–2018)
 - Appointments Sub-Committee for Visiting Professors (*spring 2018*)
 - Strategic Planning Committee (2016–2018)
 - Distinguished Speakers Committee (2016–2018)
 - University Research Council (2016–2018) (university-wide)
 - Intellectual Property Committee (2015–2018) (university-wide) (elected by the faculty)
 - Academic Affairs Committee (2013–2016)
 - Curriculum Committee (2015–2018)
 - Library Committee (2013–2016)
 - Honor Code Committee (2015–2016)
 - Student Affairs Committee (2013–2016)
 - ABA Self-Study Subcommittee on the Faculty (2013–2014)

- Faculty Advisor (OUTlaws–LGBT student organization)

AMICUS CURIAE AND REGULATORY COMMENTS

- *Comments* to Office of the Comptroller of the Currency's Advance Notice of Proposed Rulemaking Regarding National Bank and Federal Savings Association Digital Activities, Docket No. OCC-2019-0028, 85 Fed. Reg. 40827 (July 7, 2020) [[SSRN](#)] (with Matthew A. Bruckner).
- *Comments* to Consumer Financial Protection Bureau: Request for Information Regarding Bureau Public Reporting Practices of Consumer Complaint Information, Docket No. CFPB-2 018-0006, 83 Fed. Reg. 9499 (Mar. 6, 2018) (with Angela Littwin, Pamela Foohey, Dalie Jimenez, et al.).
- *Amici Curiae* Brief for in *Gelboim v. Bank of American* (Libor Manipulation Litigation) on Behalf of Financial Markets Law Professors in Support of Plaintiffs-Appellants. [[SSRN](#)] (with Jordan Barry, Brian J. Broughman, Eric C. Chaffee, Christoph Henkel, Robert Hockett, Michael P. Malloy, Peter Marchetti, Andrew Verstein, and Charles R. P. Pouncy).

PRESENTATIONS

Modernizing Mortgage Law

Presented at the Faculty Workshop Seminar, Northwestern Pritzker School of Law [virtual] (Feb. 2021)

Presented at the Summer Faculty Workshop, University of Iowa College of Law [virtual] (July 2020)

Presented at the Progressive Property Workshop, Fordham University School of Law [virtual] (May 2020)

The Internet of Credit

Presented at the Interdisciplinary Workshop on Machine Learning and Consumer Credit, University of Oxford Internet Institute [virtual] (Jun. 2020)

Banking on Fintech

Presented at the Financial Regulation Workshop, Association of American Law Schools, Washington, DC (Jan. 2020)

Foreclosed: Mortgage Servicing and the Hidden Architecture of Homeownership in America

Presented for the Debtor-Creditor and Real Estate Transactions Joint Section Program Panel, Association of American Law Schools, Washington, DC (Jan. 2020)

Presented at the Law Faculty Workshop, London School of Economics and Political Science, London, U.K. (Nov. 2019)

Presented at the Commercial Law Cluster Workshop, University of Essex, Colchester, U.K. (Nov. 2019)

Presented at the New York City Bar Association and AALS Real Estate Transactions Section Joint National Webcast and Symposium on Real Estate Securitization, New York City, NY (Oct. 2019)

Presented for the Monthly “Professor’s Corner” Podcast, hosted by the Real Property, Trusts, and Estate Section of the American Bar Association (June 2019)

Presented at the Regulatory Issues in Property Law Workshop, University of Cambridge–Cambridge, UK (May 2018)

Presented at the Professors’ Recent Developments CLE, Real Property, Trust, and Estate Law Spring Symposium, American Bar Association–Orlando, FL (May 2018)

Presented at the Progressive Property Workshop, Harvard University Law School–Cambridge, MA (May 2018)

Presented at a Faculty Workshop Seminar, University of Oklahoma College of Law–Norman, OK (March 2018)

Presented for the Commercial and Consumer Law Discussion Group, Southeastern Association of Law Schools Conference–Boca Raton, FL (July 2017)

Presented at the Texas A&M University of School of Law Real Property Law Roundtable–Fort Worth, TX (February 2017)

Securitizing Digital Debts

Presented at the Consumer Law Scholars Conference, University of California-Berkeley, Berkeley, CA (March 2020)

Presented at the Central States Law Schools Association Scholarship Conference, University of Toledo College of Law, Toledo, OH (Sept. 2019)

Presented at the Annual Meeting of the Law & Society Association, Washington, D.C. (May/June 2019)

U.S. Legal Developments in Digital Asset Transactions

Presented at the Annual Meeting, European Law Institute, Vienna, Austria (Sept. 2019)

Data and the Social Obligation Norm of Property

Presented at the Progressive Property Workshop, Cornell University Law School, Ithaca, NY (May 2019)

Presented at the Annual Meeting of the Association of Law, Property, and Society, Syracuse University College of Law, Syracuse, NY (May 2019)

Presented at the Works-in-Progress Workshop, Property Law Section, American Association of Law Schools, New Orleans, LA (January 2019)

Big Tech/FinTech and Economic Equality

Presented at the Financial Harmonization Task Force “Big Tech and Financial Services” Roundtable, Washington, DC (March 2019)

The New Data of Student Debt

Presented for “State Government Partners Call: Educational Redlining” webinar hosted by the Student Loan Borrower Protection Center (February 2020)

Presented at the “The Future of the CFP” Symposium, Loyola Consumer Law Review, Loyola University-Chicago School of Law, Chicago, IL (March 2019)

Presented at the Central States Law Schools Association Scholarship Conference, Texas A&M University School of Law, Fort Worth, TX (October 2018)

Presented at the Junior Faculty Works-in-Progress Workshop, University of Oklahoma College of Law, Norman, OK (September 2018)

Presented at the Faculty Works-in-Progress Workshop, Chapman University Dale E. Fowler School of Law, Orange, CA (September 2018)

Small Dollar Lending and Financial Technology

Presented for the “Consumer Credit: What Is It Good For?” Panel, 44th Annual Meeting of the Association of Private Enterprise Education, Nassau, Bahamas (April 2019)

Presented at the Southern Finance Association Annual Conference, Asheville, SC (November 2018)

Regulating BitCredit in the Age of Fintech

Presented at the Organizing, Deploying, and Regulating Capital Workshop, Georgia State University College of Law–Atlanta, GA (April 2018)

The Internet of Money: BitCredit and Lending in the 21st Century

Presented for a Public Lecture, University of Oklahoma College of Law–Norman, OK (March 2018)

Presented at the Louisiana Scholarship Workshop, Loyola University College of Law–New Orleans, LA (February 2018)

Consumer BitCredit and Marketplace Lending

Presented during the “The Future of Money: Exploring Innovative Technology and Design in Banking” Panel, Financial Institutions and Consumer Financial Services Section, American Association of Law Schools Annual Meeting–San Diego, CA (January 2018)

Presented for the Faculty Workshop Series, University of Iowa College of Law–Iowa City, IA (October 2017)

Presented at the Workshop on Commercial and Consumer Law: The Changing Face of Consumer Protection, Southeastern Association of Law Schools Conference–Boca Raton, FL (July 2017)

Presented at the Consumer Identities and Digital Culture Symposium, St. John’s University–Queens, NY (March 2017)

Presented at the International Conference on Contracts, Southwestern Law School–Los Angeles, CA (February 2017)

BitProperty and Commercial Credit

Presented at the Law + Technology Seminar, University of Iowa College of Law–Iowa City, IA (November 2017)

Presented at the Junior Scholars Works-in-Progress Workshop, Southeastern Association of Law Schools (SEALS)–Boca Raton, FL (July 2015)

The New Debtor City

Presented at the University of Houston Law Center Local Government Works-in-Progress Conference–Houston, TX (October 2016)

Presented at the “Urban Revitalization: The Legal Implications of Remaking a City” Law Review Symposium hosted by the University of Memphis Cecil C. Humphrey School of Law–Memphis, TN (March 2016)

Presented during the Junior Faculty Scholarship Exchange, University of Massachusetts School of Law–Boston, MA (October 2015)

Of Progressive Property and Public Debt

Presented at the Central States Law Schools Association Conference—University of North Dakota School of Law, Grand Forks, ND (September 2016)

Presented at the Summer Faculty Workshop, Tulane University Law School—New Orleans, LA (July 2016)

The Devils that Got Away: Regulating the Mortgage Field Services Industry

Presented at the Juris Diversitas Scholarship Conference, Louisiana State University Paul M. Hebert Law Center—Baton Rouge, LA (June 2016)

Presented at the Association of Law, Property, and Society—Belfast, UK (May 2016)

Professors Panel: Recent Developments—Collateralizing Declarant Rights in CICs

Presented for the Spring Symposium of the Section of Real Property, Trust and Estate Law, American Bar Association—Boston, MA (May 2016)

Foreclosing Federalism: Housing Policy and the States

Presented for the “Revisiting Housing Rights and Policies in a Time of Expanding Crisis” Law Review Symposium hosted by the University of San Francisco School of Law—San Francisco, CA (January 2016)

The Unfinished Business of Dodd-Frank: Reforming the Mortgage Contract

Presented for a Panel on the Regulation of Mortgage Lending, Real Estate Section, American Association of Law Schools Annual Meeting—New York, NY (January 2016)

Presented at “The Future of Housing—Equity, Stability, and Sustainability” Symposium, Washburn University School of Law—Topeka, KS (February 2015)

The Law of Bitcoin and Virtual Currencies

Presented at the End-of-the-Year CLE, Baton Rouge Bar Association—Baton Rouge, LA (December 2015)

Presented at the Legislative CLE Seminar, Louisiana State Legislature—Baton Rouge, LA (December 2015)

Common Interest Community Reform in Louisiana

Presented at the Real Property Committee Luncheon, New Orleans Bar Association—New Orleans, LA (October 2015)

Professors Panel: Recent Developments—Foreclosures Fiascos

Presented at the Spring Symposium of the Section of Real Property, Trust and Estate Law, American Bar Association—Washington DC (May 2015)

Real Estate Basics: Reviewing and Negotiating a Commercial Real Estate Purchase Agreement

Presented at the Spring Symposium of the Section of Real Property, Trust and Estate Law, American Bar Association—Washington DC (May 2015)

The Sharing Semicommons

Presented at the Sharing Economy | Sharing City: Urban Law and the New Economy Symposium, Fordham University School of Law–New York, NY (April 2015)

Common Interest Ownership Regimes and the Theory of the Semicommons

Presented at the Section on Property Law's Young Scholars Breakfast, American Association of Law Schools–Washington DC (January 2015) (competitive selection)

Presented at the Junior Faculty Scholarship Exchange, University of Massachusetts-Dartmouth School of Law–Boston, MA (October 2014)

Hot Topics in Property and Commercial Law

Presented at the Louisiana Legislature's Annual Continuing Legal Education Seminar–Baton Rouge, LA (December 2014)

Presented at the Southern University Law Center's Annual End-of-the-Year CLE Seminar–Baton Rouge, LA (December 2014)

Presented at the Baton Rouge Bar Association's End-of-the-Year CLE Seminar–Baton Rouge, LA (December 2014)

How Scholarship Has Contributed to a Respect for Diversity

Presented at the Louisiana Diversity Forum, Southern University–Baton Rouge, LA (Oct. 2014)

Consumer Protection in the Sale of Mineral Rights: Upcoming Issues and Recent Developments

Presented at the Gulf Coast Land Institute 2014 Conference–Baton Rouge, LA (October 2014)

Banks, Break-Ins, and Bad Actors in Mortgage Foreclosures

Presented at the Southern University Law Center Faculty Colloquia–Baton Rouge, LA (October 2014)

Presented at the Junior Scholars Virtual Colloquium hosted by Michigan State University College of Law (August 2014)

Super-Liens to the Rescue? The Case Against Special Districts in Real Estate Finance

Presented at the Southeastern Association of Law Schools (SEALS) Young Scholars Colloquium–Amelia Island, FL (August 2014)

Presented at the Centre for Human Rights and Legal Pluralism Research Collaboration Symposium, McGill University Faculty of Law–Montreal, Canada (June 2014)

Presented at the Annual Conference of the Association of Law, Property, and Society, University of British Columbia, Faculty of Law–Vancouver, Canada (May 2014)

Presented at the Southern Central Association of Law Schools (SCALS) Traveling Lecture Series, University of Arkansas at Little Rock William H. Bowen School of Law–Little Rock, Arkansas (March 2014)

Presented at the Central States Law Schools Association's Annual Scholarship Conference, University of Arkansas School of Law–Fayetteville, Arkansas (October 2013)

Ripped from the Headlines: Recent Developments in Property Law

Presented at the Monthly “Professor’s Corner” Webcast, hosted by the Real Property, Trust and Estate Section of the American Bar Association (June 2014) (co-presented with Tanya Marsh (Wake Forest) and Troy Rule (Arizona))

Fairness, Equity, and A Level Playing Field: Development Goals for the Resilient City

Presented at the Idaho Law Review Symposium: Resilient Cities—Environment, Economy, Equity, University of Idaho College of Law—Boise, Idaho (April 2014)

Collateralizing Control: Security Rights in Real Estate CCRs

Presented at the Baton Rouge Property Lawyers Association Luncheon—Baton Rouge, Louisiana (April 2014)

Legislative Update: The Louisiana Tax Credit Registry Act

Presented at the Louisiana Legislature’s Annual Continuing Legal Education Seminar—Baton Rouge, Louisiana (December 2013)

Presented at the Southern University Law Center’s Annual End-of-the Year Continuing Legal Education Seminar—Baton Rouge, Louisiana (December 2013)

Presented at the Baton Rouge Bar Association’s CLE by the Hour—Baton Rouge, Louisiana (December 2013)

The Interaction Between State Substantive Law and Federal Tax Law

Presented as a Guest Lecturer, LSU Public Finance class (Econ 4110—Dr. Jim Richardson)—Baton Rouge, Louisiana (November 2013) (co-taught with LSU tax professor Phillip Hackney)

The Anchor Effect—Legal Reform and Tradition in America’s Mixed Jurisdiction

Presented at the Faculty Scholarship Colloquium, Southern University Law Center—Baton Rouge, Louisiana (October 2013)

Testing the Reach of UCC Article 9: The Question of Tax Credit Collateral in Secured Transactions

Presented at the Annual Conference of the Association of Law, Property, and Society, Georgetown Law Center—Washington D.C. (March 2012)

MEDIA APPEARANCES

Brendan Pedersen, *Outsider Emerges as Top Contender to Lead OCC*, THE AMERICAN BANKER, Mar. 10, 2021 (quoted regarding the delayed nomination of a new comptroller of the currency by President Biden).

Brendan Pedersen, *Tough Choice for Next OCC Chief: Erase or Redefine ‘Fair Access’ Rule*, THE AMERICAN BANKER, Feb. 8, 2021 (quoted regarding the potential for a new comptroller to define through regulation what it means to provide “fair access” in banking).

Eric Rosenbaum, *Trump Bank Regulator’s New Rule Incurs Wall Street and Climate Investor Ire on His Way Out the Door*, CNBC, Jan. 14, 2021 (interviewed regarding the Office of the Comptroller of the Currency’s new banking rule preventing banks from engage in effective reputational risk corporate governance)

Andy Uhler, *New Trump Administration Rule Limits Large Banks' Ability to Turn Away Business*, NPR MARKETPLACE MORNING REPORT, Jan. 15, 2021 (interviewed regarding the Office of the Comptroller of the Currency's new banking rule barring banks from refusing to finance businesses solely because of perceived reputational risk)

Opinion: OCC Again Overreaches on Preemption Law, THE AMERICAN BANKER, Dec. 28, 2020 (arguing against the validity, on both legal and policy grounds, of OCC's preemption views and urging the new Biden-Harris administration to be deliberate about appointing new banking regulators).

Jon Prior, *OCC's Preemption Letter Opens New Front in Battle With States*, THE AMERICAN BANKER, Dec. 23, 2020 (quoted regarding OCC's recent interpretation of its preemption power in relation to state consumer financial protection law)

Evan Weingberger, *Biden Has Path to Block Trump Financial Regulations in Court*, BLOOMBERG LAW, Nov. 20, 2020 (quoted regarding options how President Biden-appointed financial regulators might roll-back Trump era regulatory changes to banking and financial services law)

Kate Berry & Brendan Pedersen, *Barrett Could Cement Court's Restrictive View of Debt Collection Cases*, THE AMERICAN BANKER, Oct. 27, 2020 (quoted regarding the implications of Justice's Barrett's 2019 7th Circuit decision regarding standing in cases involving procedural violations of consumer protection statutes)

Brendan Pedersen, *As States and OCC Keep Butting Heads, Does Innovation Suffer*, THE AMERICAN BANKER, Sept. 2, 2020 (quoted regarding current litigation between the states and federal financial regulators regarding banking and fintech regulation), based on my article *Predatory Fintech and the Politics of Banking*).

Opinion: The Cares Act Could Put People on the Street—Here's a Solution, BLOOMBERG LAW, April 28, 2020 (with Pamela Foohey and Dalié Jiménez) (pointing out shortcomings in the COVID-19 eviction and foreclosure moratoria).

Ari Shapiro, *When Rent Doesn't Get Paid, Someone Pays A Price*, NPR ALL THINGS CONSIDERED, April 16, 2020 (quoted regarding coronavirus-insolvency issues in the mortgage servicing industry)

Evan Weinberger, *U.S. Stimulus May Merely Delay Coronavirus Foreclosure Wave*, BLOOMBERG LAW, April 17, 2020 (quoted about the foreclosure moratorium and forbearance provisions in the coronavirus relief legislation).

Mary Childs & Jacob Goldstein, *Episode 989: What If No One Pays Rent?*, NPR PLANET MONEY, April 8, 2020 (interviewed about my book, FORECLOSED, in light of the coronavirus federal eviction and foreclosure moratorium)

Kevin Wack, *Coronavirus Testing Loan Servicers' Mettle*, AMERICAN BANKER, Mar. 17, 2020 (discussing the financial weaknesses inherent in today's mortgage servicing system and what they mean for coronavirus-driven defaults & foreclosures)

- Gilad Edelman, *Big Data Promises Better Deals. But for Whom?*, WIRED, Feb. 28, 2020 (discussing the consumer protection implications of Intuit's acquisition of Credit Karma)
- Podcast: *Chris Odinet—Alternative Data and Bias in AI-Based Consumer Lending*, TECH INTERSECT (Feb. 21, 2020) (discussing my law review articles dealing legal issues around artificial intelligence and alternative data in credit scoring)
- Blake Paterson, *Taxpayer-Funded Bridge Center for Hope: Public Can't See Lease Agreement with Former Board Member*, THE ADVOCATE, Feb. 17, 2020 (interviewed about the dynamics of commercial real estate leasing transactions).
- Chris Arnold, *Graduates of Historically Black Colleges May Be Paying More For Loans: Watchdog Group*, NPR MORNING EDITION, Feb. 5, 2020 (interviewed regarding the use of education-based data in online lending, based in part on my law review article, *The New Data of Student Debt*).
- Jillian Berman, *Your College Major May Affect Your Ability to Get a Loan—Consumer Advocates Say That's a Problem*, MARKET WATCH, July 24, 2019 (quoted regarding the use of education-based data in private student lending, based on my law review article, *The New Data of Student Debt*).
- Lydia Beyoud, *Lending Club Legal Dispute Could Lay New Ground for OCC Charters*, BLOOMBERG LAW, Mar. 19, 2019 (quoted regarding the Federal Trade Commission's enforcement action against online lender Lending Club and how it might impact a future application by the company for a federal bank/fintech charter).
- Podcast: *Christopher Odinet on Mortgage Servicing and the Financial Crisis – Episode 192*, IPSE DIXIT (Mar. 3, 2019) (discussing my book on mortgage servicing, the housing crisis of 2008, and future reform solutions).
- Opinion: CFPB Confusing 'Freedom of Choice' With 'Freedom to be Fleeced'*, THE HILL, Mar. 6, 2019 (urging the House Financial Services Committee to scrutinize the CFPB's new five-year strategic plan).
- Lydia Beyoud & Evan Weinberger, *No Takers For Federal Fintech Charter As OCC Tangles With States*, BLOOMBERG LAW, Feb. 27, 2019 (quoted regarding the lack of interest by financial technology companies in the Trump Administration's new national nonbank charter and the litigation it has provoked by the states).
- Stephanie Riegel, *Is This Case A Dangerous Legal Precedent for Banks*, THE GREATER BATON ROUGE BUSINESS REPORT, Feb. 29, 2019 (quoted regarding a controversial federal case involving lender liability that is on its way to the U.S. Fifth Circuit and has drawn the attention of banking lobbying groups).
- Paul Sweeney, *Get The Affidavit or Waive It? Examining Confessions of Judgment*, DEBANKED MAGAZINE, Feb. 1, 2019 (quoted regarding confessions of judgment and the similarities between consumer and small business borrowers).

- Lydia Beyoud, *Warren Protege is Rookie to Watch on House Financial Services*, BLOOMBERG LAW, Jan. 18, 2019 (quoted regarding the appointment of two newly-elected Democratic congresspersons to the House Financial Services Committee).
- Paul Sweeney, *Less Than Perfect – New State Regulations*, DEBANKED MAGAZINE, Dec. 21, 2018 (quoted regarding the California’s new small business lending disclosure law and the Trump Treasury Department’s plans for fintech regulation).
- Lydia Beyoud, *2019 Outlook: CFPB Innovation Policies May Face State Challenges*, BLOOMBERG LAW, Dec. 28, 2018 (quoted regarding the ongoing conflict between the Consumer Financial Protection Bureau and state financial supervisors regarding fintech company regulation).
- Evan Weinberger, *N.Y. May Face Same Ripeness Trap In Revived Fintech Charter Suit*, BLOOMBERG LAW, Sept. 18, 2018 (quoted regarding the federal government’s new fintech charter and the State of New York’s lawsuit to stop it from going into effect).
- Paul Monies, *Oklahoma Watch: Medical Marijuana Will Be A Cash-Only Market With Hassles for All*, TULSA WORLD, Aug. 6, 2018 (quoted regarding cannabis businesses and issues related to financial services access).
- Opinion: Fintech Charter: Be Weary of Innovating Into Another Crisis*, THE HILL, Aug. 4, 2018 (cautioning a completely federalized model of regulating fintech firms).
- Opinion: On Medical Marijuana and Banking, What Next Step?*, THE OKLAHOMAN, July 6, 2018 (discussing lack of access to banking services for newly legalized medicinal marijuana firms in OK).
- Guest Column: Congress Shouldn’t Lift Rules on Louisiana’s Payday Lenders*, THE ADVOCATE, May 3, 2018 (with Davida Finger—Loyola New Orleans) (advocating against Congressional repeal of the CFPB’s nationwide payday lending rules).
- Opinion: CFPB Leadership Shake-Up Leaves Fintech Borrowers Vulnerable*, AMERICAN BANKER (Dec. 1, 2017).
- Opinion: Treasury, Banks Try to Deny Wronged Customers Their Day in Court*, THE HILL, Oct. 24, 2017 (on efforts to block the CFPB’s anti-arbitration/class action rule).
- Guest Column: Wall Street Seeks Limits on Consumer Rights*, THE ADVOCATE, Oct. 4, 2017 (on efforts to block the CFPB’s anti-arbitration/class action rule).
- Opinion: Questions Remain For New Cop On The Banks Beat*, THE HILL, July 11, 2017 (on President Trump’s pick for Federal Reserve vice chair of bank supervision).
- Podcast: *Marketplace Lending and the Future of "Consumer Bitcredit" - Episode 203*, American Bankruptcy Institute (May 30, 2017) (discussing my empirical study of consumer complaints to the CFPB regarding fintech lending firms).

Evan Weinberger, *Greenberg's AIG Loss Strengthens Gov't's Crisis Powers*, LAW360, May 11, 2016 (quoted regarding shareholder “takings” litigation in connection with the AIG financial bailout).

Paul Muschick, *Homeowner Suing Wells Fargo After His House Was Ransacked and Locks Were Changed*, THE MORNING CALL, Mar. 20, 2017 (cites my research on the foreclosure abuses of mortgage servicers and their contractor-agents).

Evan Weinberger, *Carson's HUD Nom Adds To Fair Housing Advocates' Worries*, LAW360, Dec. 5, 2016 (quoted regarding the effect of Ben Carson’s appointment as HUD secretary on federal fair housing policy).

Stephanie Riegel, *Under Trump, Proposed Rules on Consumer Debt Collection are Uncertain*, BATON ROUGE BUSINESS REPORT, Nov. 28, 2016 (quoted regarding the status of the Consumer Financial Protection Bureau’s July 2016 proposal to regulate consumer debt collectors in light of the election of President Trump).

Law Professors Publish Paper on CFPB Proposal; Share Insights Into How Agencies Should Comply, ACCOUNTSRECOVERY.NET, Oct. 27, 2016 (quoted regarding the Consumer Financial Protection Bureau’s July 2016 proposal to regulate consumer debt collectors).

Bryn Stole, *Floods Cause Chaos in Baton Rouge Housing Market; Renters Especially Vulnerable*, THE ADVOCATE, Oct. 15, 2016 (quoted regarding landlord-tenant legal disputes in the wake of the August 2016 flooding).

Opinion: It Wasn't Just the Baton Rouge Police Who Killed Alton Sterling, COUNTERPUNCH, July 29, 2016 (on the economics of black communities).

Opinion: New Louisiana Governor and Legislature Should Put an End to Budget Gimmicks, TIMES PICAYUNE, Dec. 29, 2016 (on the harmful use of bonded indebtedness in public budgeting).

Rebekah Allen & Amy Wold, *Two Metro Council Members Try to Stop Barge Cleaning Company from Getting State Permit*, THE ADVOCATE, July 14, 2015 (quoted regarding the legal implications of down-zoning to preclude heavy industrial uses).

The Jim Engster Show (107.3FM, WBRP radio broadcast July 8, 2015) (interviewed with Professor Andrea Carroll of LSU Law on the legal implications of the *Obergefel v. Hodges* decision, including a discussion of community debt, property, taxation, adoption, and religious freedom).

Opinion: Marriage Equality Comes to Louisiana . . . Now What?, THE ADVOCATE, June 27, 2015 (with Professor Andrea Carroll of LSU Law on state law reform after *Obergefel*).

Rebekah Allen, *Inside Report: Coca-Cola Sign Ruckus Hinges on Technicality*, THE ADVOCATE, June 4, 2014 (quoted regarding the legality of certain commercial transactions).

Stephanie Riegel, *Rouzan Redux*, BATON ROUGE BUSINESS REPORT, Mar. 17, 2014 (quoted regarding property dispute in mixed-use development).

Mark Ballard, *Tax Rules Create Trouble for La.*, THE ADVOCATE, Sept. 5, 2013 (quoted regarding how gay marriage ruling affects tax treatment of same-sex couples).

PROFESSIONAL SERVICE & INVOLVEMENT

Uniform Law Commission

- Oklahoma Commissioner (*July 2019–June 2023*)
- Louisiana Commissioner (*October 2017–July 2019*)
- Member, Study Committee on Reoccurring Service Charges (*January 2021–present*)
- Member, Study Committee on Revisions to the Uniform Common Interest Ownership Act (*August 2018–March 2019*)
- Member, Academic Partnerships Committee (*October 2019–present*)
- Adviser, Study Committee on Mortgage Modifications (*January 2021–present*)

American Association of Law Schools (AALS)

- Chair, Commercial & Consumer Law Section (*January 2019–January 2020*)
- Chair, Real Estate Transactions Section (*January 2018–January 2019*)
- Executive Committee, Real Estate Transactions Section (*January 2016–January 2021*)
- Executive Committee, Commercial & Consumer Law Section (*January 2017–January 2021*)
- Executive Committee, Financial Institutions and Consumer Financial Services Section (*January 2018–present*)

American Bar Association (ABA)

- Co-Vice-Chair, Legal Education and Uniform Laws (Real Property) Group, Section on Real Property, Trust and Estate Law (*July 2019–present*)
- Co-Chair, Committee on Uniform Laws (Real Property), Section on Real Property, Trust and Estate Law (*May 2016–present*)
- Liaison to the LGBT Bar Association, Section on Real Property, Trust and Estate Law (*August 2014–present*)
- Member, Special Committee on ABA Relations, Section on Real Property, Trust and Estate Law (*May 2018–May 2019*)
- Member, Diversity and Inclusion Committee, Section on Real Property, Trust and Estate Law (*August 2016–November 2018*)
- Diversity and Inclusion Advisor, Section on Real Property, Trust and Estate Law (*August 2018–present*)
- Member, Monthly Professor's Corner Planning Committee, Section on Real Property, Trust and Estate Law (*August 2014–present*)

European Law Institute

- Member, Access to Digital Assets Project Team (*October 2018–present*) (project co-funded by the European Union)

Financial Regulatory Harmonization Task Force (sponsored jointly by the Electronic Transactions Association and the Online Lending Policy Institute)

- Task Force Member (*October 2018–May 2019*)

Joint Editorial Board on Uniform Real Property Acts (jointly sponsored by the Uniform Law Commission, the American Bar Association, the American College of Real Estate Lawyers, the American Land Title Association, the American College of Mortgage Attorneys, and the Community Associations Institute)

- Member (*December 2017–present*) (appointed by the Uniform Law Commission)

American Bankruptcy Law Journal

- Peer Reviewer (*August 2015–present*) (focused on real estate matters)

Cambridge University Press

- Peer Reviewer (*October 2016–present*) (focused on real estate/housing matters)

Annual Survey of Consumer Finance Law (*The Business Lawyer*)

- Co-Editor (*November 2017–present*)

Property Law Prof Blog (Member of the Law Prof Blog Network)

- Co-Editor (*January 2015–present*) (focusing on mortgage lending and consumer rights)

Central States Law Schools Association (CSLSA)

- Vice President and Member, Board of Directors (*September 2019–September 2020*)
- Secretary and Member, Board of Directors (*September 2017–September 2019*)

Public Affairs Research Council of Louisiana, Inc.

- Member, Tax Advisory Group (*February 2016–January 2018*)
- Member, Research Committee (*October 2012–January 2018*)

Barbri, Inc.

- Lecturer (*August 2016–present*) (covering security rights, negotiable instruments, agency, and business entities)

Louisiana State Bar Association

- Member, *Louisiana Bar Journal* Editorial Board (*May 2013–January 2018*)

COMMUNITY/PUBLIC SERVICE

Iowa City Parks and Recreation Commission

- Member, Board of Commissioners (*January 2021–January 2024*)

Housing Authority of East Baton Rouge Parish

- Chair, Board of Commissioners (*September 2014–January 2017*)
- Member, Board of Commissioners (*August 2013–March 2017*)

The Emerge Center for Communication, Behavior, and Development

- Board Chair (*December 2017–June 2018*)
- Board Vice Chair (*December 2014–December 2017*)
- Board Secretary (*December 2012–December 2014*)
- Member, Board of Directors (*January 2011–June 2018*)

Governor-Elect JohnBel Edwards’ Transition Committee on Fiscal Matters

- Member (*November 2015–December 2015*)

Mayor-President-Elect Sharon Weston Broome’s Transition Committee on Community Development

- Member (*December 2016–January 2017*)

Baton Rouge Area Foundation

- Member, Strategic Planning Committee (*October 2016–October 2017*)

BAR ADMISSION

Iowa State Bar (admitted January 2021) (status: member, active)

Oklahoma State Bar (admitted December 2019) (status: special permit, inactive)

Louisiana State Bar (admitted October 2010) (status: member, active)