

## ATTORNEY

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### PROFILE

Seasoned legal advisor on regulatory matters at the intersection of administrative law and emerging technologies.

### CONGRESSIONAL TESTIMONY

*Protecting America's Consumers: Bipartisan Legislation to Strengthen Data Privacy & Security*, Before the U.S. House Energy & Commerce Subcommittee on Consumer Protection & Commerce (June 2022).

### SELECTED SPEAKING ENGAGEMENTS

*Competing for Children's Online Privacy Protection: Government & Industry Perspectives*, American Marketing Association's Annual Marketing & Public Policy Conference (forthcoming, June 2023) (panelist).

*Keeping the Kids in Mind: How Everyone Can Address Children's Privacy Now*, International Association of Privacy Professionals' Annual Global Privacy Summit (Apr. 2023) (panelist).

*Get Ready for the California Age-Appropriate Design Code Act: What You Need to Know*, PRIVO Roundtable (Nov. 2022) (panelist).

*Fair Lending in the Digital Age*, Consumer Financial Services Committee, American Bar Association's Winter Conference (Jan. 2020) (panelist).

*Financial Technology & Innovation: The CFPB & The Future of Fintech*, Loyola Consumer Law Review Symposium (Mar. 2019) (panelist).

### EXPERIENCE

#### HEAD OF LAW & TECH POLICY

Mar. 2022 - Present

#### SENIOR COUNSEL, PRIVACY & TECH POLICY

Common Sense Media, Washington, D.C.

- Establish strategy and oversee efforts to put in place laws and regulations on data privacy, online safety, and competition at the federal and state levels. Responsibilities include:
  - Identifying gaps in privacy protections among existing state laws in California, Colorado, Connecticut, Indiana, Iowa, Utah, and Virginia;
  - Determining organization's response to new state privacy laws and collaborating across departments to ensure consistent messaging; and
  - Evaluating federal and state bills to determine whether they would withstand legal challenges. Collaborating with legislative offices to improve statutory text. Advising staffers on constitutional matters such as separation of powers, due process, First Amendment, and preemption.
- Formulate and implement organization's strategy relating to litigation involving online platforms. Develop legal and policy positions for purposes of submitting amicus briefs in high profile cases such as *Gonzalez v. Google*.
- Track legislative and regulatory developments in the EU, the UK, and the Indo-Pacific. Monitor trade negotiations to prevent agreements requiring harmonization of regulations that would conflict with domestic goals.
- Represent organization in high-level meetings with industry leaders and government officials. Engage with media outlets.

#### ADJUNCT PROFESSOR

Aug. 2017 - Present

UC Berkeley School of Law, Berkeley, CA

- Lead seminar on the role of administrative agencies, in particular the Consumer Financial Protection Bureau and the Federal Trade Commission.

#### CONSULTANT

Nov. 2017 - Dec. 2021

Gerson Lehrman Group, Washington, D.C.

- Advised private equity firms on government actions and regulatory developments in the consumer financial services industry.

#### SUPERVISING ATTORNEY & FELLOW

July 2018 - Aug. 2020

Georgetown Law Center, Washington, D.C.

Federal Legislation and Litigation Clinics

- With other Georgetown and MIT professors, taught legislative drafting seminar focused on addressing privacy and fair lending concerns that stem from the use of emerging technologies.
- Managed student advocates' work, which included representing clients before policymakers and drafting comment letters and briefs.

#### COUNSEL

Dec. 2015 - Apr. 2017

White & Case, LLP. Washington, D.C.

- Advised banks and nonbanks on consumer protection laws, in particular data privacy, credit reporting, debt collection, auto financing, and student loan servicing. Built compliance management systems. Conducted risk assessments to identify litigation and enforcement exposure.

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### SELECTED SPEAKING ENGAGEMENTS (cont'd)

*Understanding CFPB's Debt  
Collection Proposals*, American  
Express Worldwide Conference  
(Sept. 2016) (speaker).

*The Evolution of Standing: Its Impact  
on Litigation and Compliance  
Practices*, Business Law Annual  
Conference (Sept. 2016) (panelist).

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### EDUCATION

#### LL.M. in Advocacy

##### with Distinction

Georgetown Law Center  
Washington, D.C.

#### J.D., Law Review and

##### Moot Court Advocacy Award

UC Berkeley School of Law  
Berkeley, CA

#### B.A. in Economics,

##### *magna cum laude*

College of Arts & Sciences  
Boston University  
Boston, MA

#### B.S. in Business Administration

##### with concentration in Finance,

##### *magna cum laude*

School of Management  
Boston University  
Boston, MA

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### BAR ADMISSIONS

U.S. Supreme Court

U.S. Appellate Court,  
Fourth Circuit Court of Appeals

U.S. District Court,  
District Court of Maryland

Washington, D.C.

California

### EXPERIENCE (cont'd)

#### COUNSEL, OFFICE OF REGULATIONS

June 2012 - Dec. 2015

#### STUDENT LOANS, OFFICE OF CONSUMER RESPONSE

#### ATTORNEY-ADVISOR, OFFICE OF SUPERVISION POLICY

Consumer Financial Protection Bureau, Washington, D.C.

- Served as a principal drafter of key regulations implementing the Dodd-Frank Act. Developed strategic long term plans for student loan servicing market. Helped establish first Federal supervision program for nonbanks.

#### COUNSEL

June 2010 - June 2012

FINRA, Washington, D.C.

- Conducted investigations, which included determining the scope and examining witnesses. Evaluated legal sufficiency of findings to advise leadership of the appropriate resolution of investigations. Primarily responsible for settlement negotiations.

#### SENIOR ASSOCIATE

Nov. 2004 - June 2010

#### ASSOCIATE

WilmerHale LLP, Washington, D.C.

Securities and Litigation Departments

- Managed associates. Led internal investigations on behalf of the Audit Committee of top Fortune 50 companies. Conducted interviews of employees, including senior management. Identified litigation and enforcement risks. Prepared recommendations for remediation.
- Prepared witnesses for testimony. Defended entities and individuals before the Justice Department, the Securities Exchange Commission, and FINRA.

#### JUDICIAL LAW CLERK

Aug. 2003 - Aug. 2004

Chambers of Honorable Benson Everett Legg

U.S. District Court, District of Maryland, Baltimore, MD

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### SELECTED PUBLICATIONS

#### LAW JOURNALS

- Commissioning the Consumer Financial Protection Bureau*, 31 Loy. Consumer L. Rev. 426 (2019).
- The Gramm-Leach-Bliley Act*, 17 Berkeley Tech L.J. 497 (2002).

#### TREATISES

- Consumer Credit and the Law*, Thomson Reuters (updated annually 2019 - present) (co-author).
- Consumer Protection and the Law*, Thomson Reuters (updated annually 2019 - present) (co-author).

#### PERIODICALS

- Consumer protection is under attack. And by the way, it's National Consumer Protection Week*, Daily Journal (Mar. 2020).
- Can a Bank be a Debt Collector? The CFPB and FTC Think So*, Business Law Today (Oct. 2016) (co-author).