

# Cassandra Jones Havard

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University of South Carolina School of Law  
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Columbia, SC 29201  
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## Expert in:

Corporate Governance and Compliance  
Financial Institutions' Regulation  
Financial Access and Inclusion  
Subprime and Predatory Lending  
Venture Capital Financing

## Consulting Experience

Prof. Jones Havard serves as an expert for legal cases involving the interpretation of the rules and regulations of the U.S. banking agencies (Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency, Office of Thrift Supervision).

## Education

J.D., University of Pennsylvania, School of Law  
Editor in Chief, BLACK LAW JOURNAL  
B.A., *with highest honors*, Bennett College  
Presidential Scholar  
Senior Honor Society  
Phi Kappa Mu English Honor Society

## Academic Positions

University of South Carolina School of Law  
Professor of Law (2022-present)  
Courses: Banking Law, Sales and Leases, Secured Transactions  
Start-Up and Venture Capital Financing.

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Updated August 2022  
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University of Baltimore School of Law

Professor of Law (2005 to 2022)

Director, Charles Hamilton Houston Scholars Program

Hosted financial literacy and inclusion website - [www.law.ubalt.edu/faculty/banking-for-all/](http://www.law.ubalt.edu/faculty/banking-for-all/).

University of Aberdeen (Scotland)

Professor of Law (2010 summer session).

Temple University

Associate Professor of Law (tenured) (1992 to 2004).

Catholic University

Visiting Associate Professor of Law (1999-2001).

University of Pennsylvania

Research Associate, Sociology Department (1981 to 1982).

## **Legal Practice Experience**

Counsel, Federal Deposit Insurance Corporation, Washington DC (1989 to 1992).

Senior Trial Attorney, Federal Home Loan Bank Board and Savings and Loan Insurance Corporation, Washington, DC (1987 to 1989).

Trial Attorney, Tax Division, Criminal Section, United States Department of Justice, Washington, DC (1985 to 1987).

Attorney Advisor, Urban Mass Transit Administration,

United States Department of Transportation, Washington DC (1983 to 1985).

Judicial Law Clerk, The (late) Honorable A. Leon Higginbotham, Jr

United States Court of Appeals for the Third Circuit, (1982 to 1983).

Arbitrator (former), National Association of Securities Dealers, Inc. (currently FINRA).

## **Academic Service and Leadership**

### **University of Baltimore**

Faculty Senate; Strategic Planning and Budgeting; Diversity and Culture Committee.

Board of Directors, Center for Entrepreneurship, and Innovation (2014-2016).

### **University of Baltimore School of Law**

Adjunct Faculty Committee (past chair); Admissions Committee (past chair);

Ad Hoc Budget Committee; Ad Hoc Committee on Student Achievement and

Student Success; Budget Committee; Dean's Advisory Committee; Faculty

Appointments Committee; Long Term Planning Committee; Post-Tenure Review Committee;

Promotion and Tenure Committee (past sub-chair), Promotion and Tenure Policy Committee.

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## **Professional Service**

### **Association of American Law Schools (AALS)**

Membership Review Team, Texas Wesleyan University School of Law, (spring 2011).  
Audit and Investment Policy Committee, Chair, (2003 to 2004); Member, (2002 to 2004).  
Section on Financial Institutions, Chair, (2005 to 2006); Vice-Chair, (2004 to 2005); Treasurer,  
(2001 to 2002).

### **American Bar Association (ABA)**

Member, Accreditation Review Team, Brooklyn University Law School (spring 2012).  
Chair, Business Law Section, CLEO Sub-Committee (2005 to 2008).

### **Baltimore Financial Inclusion Working Group**

Member, March- September 2016.

### **Mid-Atlantic People of Color Scholarship Conference (MAPOC)**

Co-Chair, 2009-2014.

### **Million Women Mentoring**

State Chair, 2019-2021.

### **Women in Housing and Finance**

Member, 2014-2017.

### **Dean's Council for Penn Women, University of Pennsylvania School of Law**

Member, 2018-present.

## **Community Service**

Board of Trustees, Bennett College.  
Bennett College National Alumnae Association.  
Board of Directors, Bridges to Housing Stability.  
Clerk of Session, Ordained Elder, Church of the Redeemer Presbyterian.  
Volunteer, Operation Hope.  
President, Parent Teacher Association, Lyles-Crouch Elementary School.  
Executive Committee, Parent Teacher Association, Glenelg Middle School.  
Accreditation Committee, Good Counsel High School.  
Iota Lambda Omega Chapter, Alpha Kappa Alpha Sorority, Inc.,

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## Awards

University of Iowa Innovation, Business, & Law Prize, 2020.

Saul Ewing Excellence in Transactional Teaching Award, 2019-20; 2014-15.

Maryland's Top 100 Women, 2018.

Bennett College Young Alumnae Award, 1992.

## Publications

### Articles

*Hidden Figures: Wage Inequity and Economic Insecurity for Black Women and Other Women of Color*, ST. JOHN'S LAW REVIEW (forthcoming).

*Doin' Banks*, 5 UNIV. PENNSYLVANIA JOURNAL OF LAW AND PUBLIC AFFAIRS 37(2020).

*The Community Reinvestment Act, Banks and the Low-Income Housing Tax Credit Investment*, 24 JOURNAL OF AFFORDABLE HOUSING AND COMMUNITY DEVELOPMENT 415 (2017).

*Too Conflicted to be Transparent- Giving Affordable Housing Its "Good Name" Back*, 20 NEW YORK UNIVERSITY JOURNAL OF LEGISLATION AND PUBLIC POLICY 451 (2017).

*Post-Racial Lending?* 24 KANSAS JOURNAL OF LAW AND PUBLIC POLICY 176 (2014).

*"On The Take"—The Black Box of Credit Scoring and Mortgage Lending Discrimination* 20 BOSTON UNIVERSITY PUBLIC INTEREST JOURNAL 241 (2011).

*Funny Money: How Federal Education Funding Hurts Poor and Minority Students*, 19 TEMPLE POLITICAL & CIVIL RIGHTS JOURNAL 123 (2009).

*"Goin' 'Round in Circles" ... and Letting the Bad Loans Win—When Sub-Prime Lending Fails Borrowers: The Need for Uniform Mortgage Broker Regulation*, 86 NEBRASKA LAW REVIEW 301 (2008).

*Advancing the CRA—Using the CRA's Strategic Option to Promote Community Inclusion: The CRA and Community Inclusion, Symposium: Issues in Community Economic Development*, 29 WESTERN NEW ENGLAND LAW REVIEW 37 (2006).

*Democratizing Credit: Evaluating the Structural Inequities of Sub-Prime Lending*, 56 SYRACUSE LAW REVIEW 233 (2006).

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*To Lend or Not to Lend: What the CRA Ought To Say about Sub-Prime and Predatory Lending*, 7 FLORIDA COASTAL LAW REVIEW 1 (2005).

*Black Farmers and Fair Lending: Racializing Rural Economic Space*, 12 STANFORD LAW & POLICY REVIEW 333 (2001).

*Invisible Markets Netting Visible Results: When Sub-Prime Lending Becomes Predatory*, Symposium Issue on Ralph Ellison and the Law, OKLAHOMA CITY LAW REVIEW (2001).

*Synergy and Friction: CRA, BHCs, SBA and Community Development Lending*, 86 KENTUCKY LAW REVIEW 617 (1998).

*Reconciling the Dormant Conflict: Crafting a Fraudulent Conveyance Exception To the Bankruptcy Code for Bank Holding Company Asset Transfers*, 75 UNIVERSITY OF DENVER LAW REVIEW 81 (1997).

*Back to the Parent: Holding Company Liability for Subsidiary Banks: A Discussion of the Source of Strength Doctrine, the Net Worth Maintenance Agreement and the Prompt Corrective Action Provision*, 16 CARDOZO LAW REVIEW 2353 (1994).

### **Book Chapters**

Commentary on *City of L.A. Dep't of Water & Power v. Manhart*, 435 U.S. 702 (1978) in U.S. FEMINIST JUDGMENTS PROJECT (Bridget Crawford and Kathleen Stanchi, eds. 2015).

*Credit Democracy: What's Sub-Prime Lending Got To Do With It?*, FINANCIAL MODERNIZATION AFTER GRAMM-LEACH-BLILEY (Patricia A. McCoy ed., 2002).

*Synergy and Friction: CRA, BHCs, SBA and Community Development Lending*, COMMUNITY REINVESTMENT AND CITIES: A LITERATURE REVIEW OF CRA'S IMPACT AND FUTURE, (Susan White Haag, ed., 2000).

*Farm Credit Litigation*, in CHALLENGES IN AGRICULTURE AND RURAL DEVELOPMENT, Tuskegee University, (School of Agriculture, 1998).

### **Op-Eds**

*People Who Turn to Payday Lenders Need More Protection*, DETROIT FREE PRESS, FRI, APR. 5, 2019. <https://www.freep.com/story/opinion/contributors/2019/04/05/payday-lendersprotections/3325473002/>

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*U.S. Must Prioritize Financial Inclusion*, BALTIMORE SUN, DEC. 6, 2016  
<http://www.baltimoresun.com/news/opinion/oped/bs-ed-banking-all-20161206-story.html>.

*Banking On Those Who Don't*, BALTIMORE SUN, Mar. 13, 2014  
<http://www.baltimoresun.com/news/opinion/oped/bs-edpostofficebanking20140313,0,3152706.story>.

*Reading the Bail-Out's Fine Print—Not for the Faint of Heart*,  
THE MARYLAND DAILY RECORD, September 24, 2008  
<http://www.mddailyrecord.com/article.cfm?category=1&page=2&id=148641&type=Daily>.

*Leaving the Sub-Prime Fun- House*, LEGAL TIMES, Week of August 13, 2007, Volume XXX,  
no.33 <http://www.nationallawjournal.com/id=900005488177/Leaving-theSubprimeFunHouse?slreturn=20150025001338>.

### **Featured Profile**

*Up Front - Q & A with Cassandra Jones Havard*, by Catherine Leidemer. *NOTA BENE*,  
UNIVERSITY OF BALTIMORE SCHOOL OF LAW MAGAZINE, Fall 2006.

### **Presentations**

#### **Congressional Testimony**

*Hearing On H.R. 558 and H.R. 899, The African American Farmers Benefits Relief Act of 2007 and H.R. 899, Pigford Claims Remedy Act of 2007*, Subcommittee on the Constitution, Civil Liberties and Civil Rights, Committee on the Judiciary, House of Representatives, One Hundred Tenth Congress, June 21, 2007 (comparing two proposed bills to provide relief to African American farmers after failed consent decrees).

#### **Selected**

*Feminism, Intersectionality, and the Struggle for Substantive Economic Citizenship*, 2022  
Feminist Legal Theory Conference, University of Baltimore School of Law (April 2022).

*Briefing on Rural Financing Issues*, Consumer Financial Protection Agency. (February 2021)

*The Small Business Administration and Minority Businesses*, MINORITY BUSINESS DEVELOPMENT SYMPOSIUM, PENNSYLVANIA State University School of Law, April and November 2021.

*Financial Exclusion as Economic Subordination*, EXAMINING INSTITUTIONAL STRUCTURES: RACE, BUSINESS AND THE LAW, University of Iowa Innovation, Business & Law Center, October 2020.

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*The Racialized Wage Equity Gap*, CELEBRATING THE 19TH AMENDMENT: PAST, PRESENT, AND FUTURE OF WOMEN'S RIGHTS (Symposium), St. John's Law School, October 2020.

*Updates on The Community Reinvestment Act*, FORUM ON AFFORDABLE HOUSING AND COMMUNITY DEVELOPMENT, American Bar Association May 2019.

*The Community Reinvestment Act and Affordable Housing*, FORUM ON AFFORDABLE HOUSING AND COMMUNITY DEVELOPMENT, American Bar Association. May 2017.

*The Community Reinvestment Act in Baltimore*, BALTIMORE AFRICAN AMERICAN HOME OWNERSHIP & HOME EQUITY SYMPOSIUM, Reginald Lewis Museum, February 2017.

*The Intersection of Water and Money in Flint Michigan*, ENVIRONMENTAL LAW SOCIETY, University of Baltimore, April 2016.

*Unbanked in Baltimore*, WXPR NPR Radio, Baltimore, MD, <http://wypr.org/post/unbanked-baltimore>, February 2016.

*Fringe Banking and the Financially Excluded*, DIVIDED BALTIMORE SEMINAR, University of Baltimore, September 2016; September 2015.

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