

Marsha J. Courchane, Ph.D., CRE
Vice President and Practice Leader

PhD Economics
Northwestern University

MA Economics
Northwestern University

BA Economics
Northwestern University

Dr. Marsha J. Courchane, Vice President and Practice Leader, Charles River Associates, heads the Financial Economics Practice. She specializes financial regulatory reviews and litigation involving financial institutions. Dr. Courchane is a leading expert in the areas of mortgage and consumer lending, engaging in research and analyses with respect to mortgage markets, discrimination in lending, consumer credit, automobile finance, securitization, credit risk, and redlining issues. She has published in several journals, including the *Atlantic Economic Journal*, *Journal of Real Estate Research*, *Journal of Economics and Business*, *Housing Policy Debate*, *Applied Economics*, *Journal of Housing Research*, *Journal of Real Estate Finance and Economics*, *Canadian Journal of Economics*, *Property Management*, *International Real Estate Review* and *Real Estate Economics*. She serves or has served on the editorial boards for the *Journal of Housing Research*, the *Journal of Real Estate Research*, and for the *International Journal of Housing Markets and Analysis* and referees for several journals. Dr. Courchane is a Fellow of the Weimer School of Advanced Studies in Real Estate and Land Economics. She is a member of Counselors in Real Estate (CRE). She was the Executive Vice President of the American Real Estate and Urban Economics Association (2008–2019) and served on the Board of Directors of the American Real Estate Society (2008–2014).

Professional positions

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| 2007–Present | <i>Vice President and Practice Leader</i> , Financial Economics Practice, Charles River Associates, Washington, DC |
| 2005–2007 | <i>Principal</i> , ERS Group, Washington, DC

Responsibilities included research in housing finance; including recent papers on subprime lending, fair lending, and yield spread premiums; and conducting analyses of subprime and predatory lending, redlining, fair lending, GSE housing goals, and financial literacy. |
| 2003–2005 | <i>Senior Economist</i> , Welch Consulting, Washington, DC |
| 2002–2003 | <i>Director, Financial Strategy and Policy Analysis</i> , Housing Economics and Financial Research, Freddie Mac, Washington, DC |
| 1999–2002 | <i>Principal Economist</i> , Freddie Mac, Washington, DC |
| 1999–2000 | <i>Senior Economist</i> , Freddie Mac, Washington, DC |
| 1994–1999 | <i>Senior Financial Economist</i> , Economics, Risk Analysis Division Office of the Comptroller of the Currency, Washington, DC |

Professional experience

Responsibilities have included:

- expert witness reports and testimony (see pages 13 - 25 of this vita);
- analysis of loan level mortgage data for review of compliance with fair lending laws;
- analysis of mortgage and consumer data with respect to underwriting, pricing, credit scoring, servicing and securitization;
- analysis of loan servicing data under HAMP and non-HAMP loss mitigation programs;
- policy analysis for government sponsored enterprises, including research on consumer credit, subprime lending, competitiveness, and RESPA issues;
- housing economics research;
- affordable housing goals analyses, including analysis of HMDA data; and
- anti-predatory and subprime lending reviews

Professional activities

Executive Vice President

American Real Estate and Urban Economics Association, 2008–2019

Board of Directors

American Real Estate Society, 2008–2014

Chair

Women's Real Estate Network, AREUEA committee, 2006–2009

Fellow

Homer Hoyt Institute, Weimar Advanced Studies Institute, 2003 – Present

Professional designations

Counselor of Real Estate, appointed 2012 (CRE) – Present

Member or former member

American Economic Association, Association of Real Estate and Urban Economists, American Real Estate Association, Canadian Economic Association, Chief, Commercial Real Estate Women (CREW), Women in Housing Finance, Committee on the Status of Women in the Economics Profession, National Association of Female Executives, Cambridge Who's Who, National Association of Professional Women

Editorial and advisory boards (current and past)

- Editorial Board, *Journal of Housing Research*
- Editorial Board, *International Journal of Housing Markets and Analysis*
- Editorial Board, *Journal of Real Estate Research*
- Editorial Board, *Journal of Real Estate Literature*
- Community Development Research Advisory Council, Federal Reserve Bank of Boston, 2011 - 2015
- Advisory Board, Federal Reserve System Research Conference, 2011, "The Changing Landscape of Community Development: Linking Research with Policy and Practice in Low-Income Communities," 2011
- Advisory Board, Tomás Rivera Institute, University of Southern California, 2002–2005
- Advisory Board, Lusk Center for Real Estate Finance, 2003–2005
- Advisory Board, Colorado State University, Department of Finance and Real Estate, 2000–2003
- Advisory Board, SUNY, Binghamton, 1997–1999

Referee

Housing Policy Debate, Journal of Housing Economics, Journal of Housing Research, Journal of Economic and Business Statistics, Canadian Journal of Economics, Journal of Real Estate Finance, Real Estate Economics, Journal of Housing Economics, Journal of Financial Services Research, Journal of Real Estate Research, International Journal of Housing Markets and Analysis, Southern Economic Journal

Academic positions

2015 – 2017	<i>Visiting Professor</i> , Ulster University, School of the Built Environment
2004	<i>Adjunct Professor</i> , Department of Finance, George Mason University, Fairfax, VA, US
1997–2002	<i>Adjunct Associate Professor</i> , Department of Finance, American University, Washington, DC, US
1992–1994	<i>Visiting Professor</i> , University of Victoria, Department of Economics, Victoria, BC, Canada
1993	<i>Associate Professor</i> (with tenure), University of Canterbury, Christchurch, New Zealand
1990–1992	<i>Visiting Assistant Professor</i> , Department of Economics, University of British Columbia, Vancouver, BC, Canada

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1986–1990	<i>Visiting Assistant</i> , Faculty of Commerce, University of British Columbia, Vancouver, BC, Canada
1985–1986	<i>Assistant Professor</i> , Department of Economics & Business, North Carolina State University, Raleigh, NC, US
1983–1985	<i>Visiting Assistant Professor</i> , Department of Economics, University of British Columbia, Vancouver, BC, Canada
1980–1983	<i>Assistant Professor</i> , North Carolina State University, Department of Economics & Business, Raleigh, NC, US
1979–1980	<i>Assistant Professor</i> , University of Wyoming, Department of Economics, Laramie, WY, US
1978–1980	<i>Lecturer</i> , Northwestern University, Department of Economics, Evanston, IL, US
1977–1979	<i>Lecturer</i> , Loyola University, Department of Economics, Chicago, IL, US

Courses taught

Real Estate Finance, Regulation and Management of Financial Institutions, Honors Microeconomics, Macroeconomics, Labor Economics, Applied Econometrics and Statistics, Marketing Research, Strategic Management, Government and Business, Industrial Organization, Money and Banking

Presentations since 2005

- Consumer Bankers Association, Avoiding Trouble in the Digital Age, Part I: Wait, What? Artificial Intelligence Tools and Black Box Models Can Discriminate, Too? with Andrea Mitchell, March 8, 2022
- Consumer Bankers Association, Avoiding Trouble in the Digital Age, Part II: CFPB's Compliance Management System – Information Technology (CMS-IT) Examination Procedures Explained, with Andrea Mitchell, March 8, 2022
- American Bar Association, Discussion of the Initiative to Combat Redlining and the Trustmark Settlement, January 19, 2022.
- Federal Reserve Banks of Cleveland and Philadelphia, "Artificial Intelligence in Consumer Finance: Defining and Insuring Fairness," November 9 – 10, 2021
- Webinar, "Helping You See Around the Corner: Regulatory and Enforcement Update on Fair Lending and Fintech," with Michelle Alt, Klaros Group and Andrea Mitchell, MitchellSandler LLC, October 2021
- Women in Housing Finance, "Fair Lending Outlook," with Austin Brown, DLA Piper, September 2021

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- Webinar, “Fair Lending Deep Dive: Emerging Issues and Tips for Navigating the Renewed Regulatory Emphasis on Fair Lending Compliance,” with Austin Brown, Isabelle Ord, and Noah Schottenstein, DLA Piper, June 2021
- Fair Lending Workshop, Buckley LLP, March 2019
- Federal Reserve Bank of Philadelphia, Research Symposium on Fair Lending, “Fair Lending from Perspectives of Lenders, Regulators, and Consumers,” May 2018.
- Annual Consumer Financial Services Conference, Updates to Fair Lending, May 2017.
- American Real Estate Association, The Crisis and the Housing Curriculum, April 2017.
- American Bar Association, The Future of Financial Consumer Protection Regulation, March 2017.
- UNC Law Banking Institute, Changing Regulatory Expectations in Redlining/Fairlending Compliance, March 2017.
- American Bankers Association, Fair Lending & CRA (Community Reinvestment Act): A Holistic Approach for Reviewing and Monitoring Risk, June, 2016.
- American Bankers Association, Taking Your Fair Lending Program to the Next Level: Statistical Analyses – Mortgage and Non-Mortgage – Key Performance Issues to Consider, June, 2016.
- Consumer Data Industry Association, “Fair Lending Teleseminar,” with Jean Veta, Covington Burling, April, 2016.
- American Bar Association, 2016 Fisher Memorial Program, Business Law Section Spring Meeting, “Is Fair lending Fair for All?” April, 2016.
- American Bar Association, Consumer Financial Services Committee, “Fair Lending and UDAAP Risks in Credit and Marketing Models,” January, 2016.
- McGlinchey Stafford, 2015 Complisource Conference, “Fair Lending Strategies for Remediating Risk: Auto Finance and Redlining, October, 2015.
- Asian American Real Estate Association, “Borrowers from a Different Shore,” May, 2015.
- Consumer Financial Services Association, “Economic Impact on Small Lenders of the Payday Lending Rules under Consideration by the CFPB,” May, 2015.
- Inside Mortgage Finance Webinar, “Defusing Fair Lending Risk and the HMDA Data Expansion,” December, 2014.
- Mortgage Bankers Association Compliance Conference 2014, “Fair Lending and New HMDA,” September, 2014.
- American Bankers Association, “Disparate Impact: Indirect Automotive,” June, 2014.
- Mortgage Bankers Association, “Fair Lending: Legal Issues and Regulatory Compliance,” May, 2014.

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- Alabama Banking Law Seminar, “Washington Hot Topics and Update, January, 2014.
- American Real Estate and Urban Economics International Conference, Jerusalem, Israel, “Underwriting Standards, Loan Products and Performance,” with Len Kiefer and Peter Zorn, July, 2013.
- Harvard University, Joint Center for Housing, “Underwriting Standards, Loan Products and Performance,” with Len Kiefer and Peter Zorn, April, 2013.
- Inside Mortgage Finance Webinar, Fair Lending Challenges, April, 2013 (with Joseph T. Lynyak, Melanie Brody and Jon Seward).
- Law Seminars International, “Best Practices for Complying with Fair Lending Laws,” December, 2012 (with Michael Mierzewski and Joseph T. Lynyak).
- European Real Estate Society, “Broker Compensation Patterns and Trends: 2005 - 2009,” June, 2012.
- American Real Estate Society, “Broker Compensation Patterns and Trends: 2005 - 2009,” April, 2012.
- Consumer Bankers’ Association, “Fair Lending and Loss Mitigation/Servicing,” March, 2012.
- Alabama Banking Law Seminar, “The Future of Banking,” February, 2012.
- MBAA, A Campus MBA Workshop, “Risk Assessment and Mitigation (Data Analysis),” Washington, DC, January, 2012.
- FDIC, “The Differential Access to and Pricing of Mortgages: 2004-2009” and “Broker Compensation Patterns,” November, 2011.
- Clemson University, Ph.D. Colloquium, “The Differential Access to and Pricing of Mortgages: 2004 – 2009,” November, 2011.
- International Atlantic Economic Conference, “Broker Compensation Patterns and Trends: 2005 – 2009,” October, 2011.
- Consumer Financial Protection Bureau, New Research on Sustainable Mortgages and Access to Credit, “The Differential Access to and Pricing of Mortgages,” with Peter M. Zorn, Freddie Mac, 2011.
- Harland Financial Services, Network of State & Federal Counsel 2011 Conference, “Putting it All Together: A Forward Looking Discussion about how the Dodd-Frank Act is Shaping the Business of Banking,” October, 2011 with Joseph T. Lynyak, Pillsbury Winthrop Shaw Pittman LLP.
- Harland Financial Services, Credit Risk Consortium: “The Changing Financial Services Landscape,” August, 2011 with Joseph T. Lynyak, Venable LLP.
- Asian Real Estate Society Meetings, Jeju Korea, “Differential Access to and Pricing of Home Mortgages,” July, 2011.
- Consumer Bankers Association, CBA Live 2011, Redlining, June, 2011.

- Federal Reserve Board of Chicago, Testimony on HMDA, September, 2010.
- Department of Justice and Federal Reserve Board, Presentation on Loss Mitigation and Servicing, July, 2010.
- Consumer Bankers Association, Fair Lending Panel on “Discretionary Pricing,” June, 2010.
- University of Cincinnati, Real Estate Roundtable, “Real Estate After the Fall,” November, 2009.
- Consumer Bankers Association, “Redlining,” October, 2009.
- Federal Reserve Board of Cleveland, “Foundations of Homeownership,” June, 2009.
- Federal Reserve Board, Revisiting the CRA: Perspectives on the Future of the Community Reinvestment Act, “The CRA within a Changing Financial Landscape” with Robert B. Avery and Peter M. Zorn, March, 2009.
- University of California, Irvine, “Housing after the Fall: Reassessing the Future of the American Dream” February, 2009.
 - “Mortgage Players and Products” with Peter M. Zorn
 - “Sustainable Homeownership” with Paul Calem and Susan Wachter
- American Bankers Association, Webinar, “What Your Institution Needs to Know about What Lies Ahead,” November, 2008.
- Mortgage Bankers Association, Summit on the Future of the Secondary Mortgage Market and the GSEs, November, 2008.
- University of Connecticut, Law School Symposium on Subprime Issues, November, 2008.
- Consumer Bankers Association, “FHA Lending Patterns,” November, 2008.
- CRA Colloquium, Orlando, Analysis of HMDA Data, October, 2008.
- Workshop for 3rd Securities Litigation Conference, IQPC New York, November, 2007.
- Subprime Lending Litigation & Regulatory Enforcement, American Conference Institute, September, 2007.
- Fair Lending Summit, KL Gates, March 2007.
- Federal Reserve System Conference, “Financing Community Development,” March 2007.
- National Fair Housing Alliance, October, 2006.
- Federal Reserve System Conference, “Closing the Wealth Gap,” September, 2006.
- ACI Conference on Fair Lending and Compliance Best Practices, November, 2006.
- American Real Estate and Urban Economics, July, 2006, January, 2007, May, 2007, January, 2008.
- American Bar Association, April, 2006.
- San Francisco Bank Attorneys, February, 2006.

- Consumer Bankers Association, November, 2005.
- Fannie Mae Fair Lending Conference, September, 2005.
- ACI Conference on HMDA, June, 2005.
- Federal Reserve Board System Conference (Consumer Credit), April, 2005.
- FMA, ASSA, Georgetown Credit Research Center, ARES, 2005.
- Wharton's Distinguished Mortgage Bankers Series, Speaker, 2004, 2005, 2006.

Publications

Refereed publications

"Evidence and Actions on Mortgage Market Disparities: Research, Fair lending Enforcement and Consumer Protection," *Housing Policy Debate*, DOI: 10.1080/10511482.2018.1524446 with Stephen L. Ross, 2018

"A Tale of Two Tensions: Balancing Access to Credit and Credit Risk," *Real Estate Economics*, with Leonard Kiefer and Peter Zorn, 2015, V. 43, No. 4, 993 – 1034.

"Borrowers from a Different Shore: Asian Outcomes in the US Mortgage Market," *Journal of Housing Economics*, with Rajeev Darolia and Adam H. Gailey, Vol. 28, 2015, pp. 76 – 90.

"Underwriting Standards, Loan Products, and Performance: What Have We Learned?" in *Homeownership Built to Last: Balancing Access, Affordability, and Risk after the Housing Crisis*, E. Belsky, C. Herbert and J. Molinsky, Washington: Brookings Institution Press, 2014, pp. 231 – 266.

"The Downs and Ups of FHA Lending: The Government Mortgage Roller Coaster Ride," with Rajeev Darolia and Peter Zorn, *Journal of Housing Economics*, Volume 24, June 2014, pp. 39–56

"Bubble Bubble – Is there House Price Trouble? – in Canada," with Cynthia Holmes, *International Real Estate Review*, Vol. 17, No. 1, pp.109 – 135, 2014.

"Broker Compensation Trends: 2005 – 2009." With Rajeev Darolia and Peter M. Zorn, *Atlantic Economic Journal*, Vol. 40, No.3, September 2012, 229-251.

"The Differential Access and Pricing of Home Mortgages: 2004–2009." With Peter M. Zorn. *Real Estate Economics*, Vol. 40, S.1, pp. 115 – 158, 2012.

"A Changing Credit Environment and Its Impact on Low-Income and Minority Borrowers and Communities." *Moving Forward: The Future of Consumer Credit and Mortgage Finance*, N. Retsinas and E. Belsky (eds.), Washington: Brookings Institution Press. February, 2011, pp. 86–117.

"Industry Changes in the Market for Mortgage Loans." With Rajeev Darolia and Peter M. Zorn. *Connecticut Law Review*, Vol. 41, No. 4, May 2009, pp. 493–526.

"On the Robustness of Racial Discrimination Findings in Mortgage Lending Studies." With J.A. Clarke and N. Roy. *Applied Economics*, Vol. 41, Issue 18, 2009, pp. 2279–2297.

"Dawning of a New Age: Examination for Discrimination in Lending." With Peter M. Zorn. *Banking and Financial Services Policy Report*, Vol. 27, Issue 10, October 2008, pp. 1–9.

“Consumer Credit Literacy: What Price Perception?” With Peter M. Zorn and Adam H. Gailey, *Journal of Economics and Business*, Vol. 60, Issues 1–2, January/February 2008, pp. 125–138.

“The Pricing of Home Mortgage Loans to Minority Borrowers: How Much of the APR Differential Can We Explain.” *Journal of Real Estate Research*, Vol. 29, No. 4, November 2007, pp. 399–439.

“Comment on Donald R. Haurin and Hazel A. Morrow-Jones’s ‘The Impact of Real Estate Market Knowledge on Tenure Choice: A Comparison of Black and White Households.’” With Peter M. Zorn. *Housing Policy Debate*, Vol. 17, Issue 4, 2007.

“Implications of Stratified Sampling for Fair Lending Binary Logit Models.” With J.A. Clarke. *Journal of Real Estate Finance and Economics*, Vol. 30, 2005, pp. 5–31.

“Subprime Borrowers: Transitions and Outcomes.” With Peter M. Zorn and Brian Surette. *Journal of Real Estate Finance and Economics*, Vol. 29, No. 4, 2004, pp. 365–392.

“Mission Accomplished?” With Peter M. Zorn, 2002.
(<https://pdfs.semanticscholar.org/4882/f74f2857a73c9a99803a594658030f3ddd0b.pdf>)

“A Comparison of US and Canadian Mortgage Markets.” With J. Giles. *Property Management*, Vol. 20, No. 5, 2002, pp. 326–368.

“Real Options and Internet Banking: Theory and Tests.” With David Nickerson and Rick Sullivan. *Journal of Multinational Financial Management*, Vol. 12, Nos. 4–5, Oct.–Dec. 2002, pp. 347–363.

“Lessons Learned: Applications of Statistical Techniques to Fair Lending Compliance Examinations.” With David Nickerson and David Nebhut. *Journal of Housing Research*, Vol. 11, No. 2, 2000, pp. 277–295.

“Estimation and Evaluation of Loan Discrimination—An Informational Approach.” With Amos Golan and David Nickerson. *Journal of Housing Research*, Vol. 11, No. 1, 2000, pp. 67–90.

“Strategic Investment and Endogenous Market Structure in Electronic Banking.” With D. Nickerson and V. Sadanand. *Proceedings of the Eleventh IFAC Meetings on Control Applications of Optimization*, V. Zakharov (ed.), International Federation of Automatic Control, Elsevier North-Holland Press, 2000, pp. 104–109.

“Comment on the Enforcement of CRA and Changes in Bank Lending Behavior.” *Research in Financial Services: Private and Public Policy*, JAI Press, Vol. 11, 1999, pp. 197–200.

“Discrimination Resulting from Overage Practices.” With David Nickerson. *Journal of Financial Services Research*, Vol. 11, Nos. 1–2, February/April 1997, pp. 133–151.

“Endogenous Competition and Strategic Foreign Investment.” With David Nickerson and V. Sadanand. *Canadian Journal of Economics*, Vol. 29, No. 0, April 1996, pp. S483–S489.

“Using Statistical Models to Identify Unfair Lending Behavior.” With Dennis Glennon, William Lang, and Mitchell Stengel. *Fair Lending Analysis: A Compendium of Essays on the Use of Statistics*, A. Yezer, ed., pp. 57–64, Washington, DC, American Bankers Association, 1995.

“Aggregate Consumption and Allocation of Time,” *Economics Letters*, Volume 17, Issues 1–2, 1985, pp. 161–165

“A Conditional Logit Model for Executive Incentives,” *Economics Letters*, Volume 13, Issues 2-3, 1983, pp. 283–289

Other publications and white papers

CRA Insights, “Fair Lending Considerations for Auto Finance Payment Deferrals Related to COVID-19,” June 2020, available at: <http://www.crai.com/sites/default/files/publications/FE-Insights-FL%20Considerations%20for%20COVID-19%20Related%20Payment%20Deferrals%20Auto-June-2020.pdf>

CRA Insights, “Fair Lending Considerations When Tightening Credit Requirements in Response to the COVID-19 Crisis,” available at: May 2020, <http://www.crai.com/sites/default/files/publications/Insights-COVID-Fair%20Lending%20Considerations%20When%20Tightening%20Credit%20Requirements%20in%20Response%20to%20the%20COVID-19%20Crisis-May2020%20FINAL.pdf>

ABA Bank Compliance, “Fair Lending in the Brave New World of Big Data,” with David Skanderson, May/June 2017, available at: <http://www.aba.com/Products/bankcompliance/Pages/default.aspx>, last accessed May 2, 2017.

“The Creation of the National Mortgage Database,” in *What Counts: Harnessing Data for America’s Communities*, edited by the San Francisco Federal Reserve Board and the Urban Institute, 2014. With Robert Avery and Peter M. Zorn, available at: <http://www.whatcountsforamerica.org/>.

“Fair Lending: Implications for the Indirect Auto Finance Market,” with Arthur P. Baines, November 19, 2014, Report for AFSA, available at: <https://www.crai.com/sites/default/files/publications/Fair-Lending-Implications-for-the-Indirect-Auto-Finance-Market.pdf>, last accessed May 2, 2017.

ABA Bank Compliance, “Compliance in the Indirect Automotive Market: Key Issues in Fair Lending Analysis,” with Arthur P. Baines, September/October 2013, available at: <http://www.aba.com/Products/bankcompliance/Pages/default.aspx>, last accessed May 2, 2017.

“Automotive Finance: Will Dealership finance reserve go the way of mortgage yield spread premiums? With Arthur P. Baines, CRA White Paper, March 2013, available here: <http://www.crai.com/sites/default/files/automotive-finance.pdf>, last accessed May 2, 2017.

“Fair Lending Testing of Mortgage Loan Modifications and Default Servicing,” with Anand S. Raman, September, 2010.

“A Changing Credit Environment and Its Impact on Low-Income and Minority Borrowers and Communities.” With Peter M. Zorn, Presented, Harvard University, February, 2010.

W. Kolb (ed.), *Lessons from the Financial Crisis: Causes, Consequences, and Our Economic Future*, Hoboken, NJ: John Wiley & Sons, Inc. 2010, Chapter 21, “FHA Loans and Policy Responses to Credit Availability.” With R. Darolia and Peter M. Zorn.

“Subprime Mortgages,” with David Kogut, in: Susan J. Smith, Marja Elsinga, Lorna Fox O’Mahony, Ong Seow Eng, Susan Wachter, editors. *International Encyclopedia of Housing and Home*, Vol 7, Oxford: Elsevier; 2012. pp. 51 – 59.

“The CRA within a Changing Financial Landscape.” With Robert B. Avery and Peter M. Zorn. In *Revisiting the CRA: Perspectives on the Future of the Community Reinvestment Act*, February, 2009.

“A Test of Discrimination Robust to Functional Misspecification.” With Douglas McManus. *Proceedings of the Joint Statistical Meetings*, 2003.

Comment on “The Development of Internal Models Approaches to Bank Regulation and Supervision: Lessons Learned from the Market Risk Perspective,” by J. Lopez and M. Saidenberg, in *Bank Fragility and Regulation: Evidence from Different Countries*, G. Kaufman (ed.), 2000.

“Using Statistical Techniques to Evaluate Fair Lending Practices at National Banks.” With MariGloria Cobas. *Quarterly Journal*, Office of the Comptroller of the Currency, Vol. 14, No. 2, 1995.

“Using Statistics to Evaluate Fair Lending: Have Statistics, Will Travel.” *SuperVisions*, OCC, Vol. 10, No. 7, 1995.

Shazam: Econometrics Computer Program, Chapters 2, 7, 22, 24 (Intro., OLS, Logit, Probit, Tobit), McGraw-Hill, New York, NY, 1993.

Working papers

“The Evolution of FHA over the Decade of Disorder.” With Rajeev Darolia and Peter Zorn, July 2012.

“Differences in the Movements of U.S. and Canadian House Prices.” With Cynthia Holmes, June 2012 (Presented at ASAC, St. John’s, Newfoundland)

“Risk-Based Pricing: Problems, Possibilities, and Prospects.” With Peter M. Zorn, Presented at Harvard University, Joint Center on Housing, February 2010.

“Current and Expected Evolution of the Canadian Mortgage Market,” Report for the Canadian Mortgage Housing Corporation, Report C.R. File No. 6626-24, November 12, 2008.

Consumer Literacy and Credit Worthiness.” Presented at ASSA, January 2005, Hoyer Hoyt Institute, January 2005; and Federal Reserve System Conference, April 2005.

“Consumer Borrowing Costs.” Presented at ASSA, January 2005, Pacific Rim Real Estate Meetings, January 2005, and American Real Estate Society meetings, April 2005.

“Evolution of the Housing Finance System in America.” With David Nickerson and Frank Nothaft. For the Millennial Housing Commission, 2001.

Grants and awards

- American Real Estate Society, Best Paper Award, 2007–2009, *Journal of Real Estate Research*
- Office of the Comptroller of the Currency, Outstanding Performance Bonus, 1998
- Office of the Comptroller of the Currency, Outstanding Performance Merit Award, 1996–1998
- Office of the Comptroller of the Currency, Special Act Awards: Training Seminars, 1998, Credit Scoring 1997, Discrimination in Lending 1996, Fair Lending Analysis 1995

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- University of Canterbury, "Direct Foreign Investment," grant for Econometric Society meetings, 1993
- UBC-HSS grants 1992, 1991, 1990, 1989, 1988; UBC-SSHRC grants 1983, 1984; UBC-CGA 1988
- Faculty Research and Professional Development grant, North Carolina State University, 1985

Expert Testimony

Depositions

- Deposition of Marsha J. Courchane, Ph.D. In the Matter of *Fair Housing Center of Central Indiana, Inc., et al., Plaintiff v. Rainbow Realty Group, Empire Holding Corp., Shore Waters Development. LLC, Alley Cat Trust, Sporting Trust, Sunflower Trust, Redskins Trust, and James R. Hotka, Defendants*, United States District Court, Southern District of Indiana, Indianapolis Division, Case No. 1:17-cv-1782-RLM-TAB, September 27, 2021
- Deposition of Marsha J. Courchane, Ph.D. In the Matter of *S&A Capital Partners, Inc., Mortgage Resolution Servicing, LLC; and 1st Fidelity Loan Servicing, LLC, Plaintiffs v. JPMorgan Chase Bank, N.A., JP Morgan Chase & Company, and Chase Home Finance, LLC, Defendants*, United States District Court, Southern District of New York, Case 1:15-cv-00293-LTS-RWL, February 5, 2019
- Deposition of Marsha J. Courchane, Ph.D. In the Matter of *Louis A. Cardinali, and all similarly situated individuals, Plaintiffs, v. Experian Information Services, Inc.*, Case 2:16-cv-02046-JAD-NJK, United States District Court, District of Nevada, January 29, 2019
- Deposition of Marsha J. Courchane, Ph.D. In the Matter *United States of America, Plaintiff v. Quicken Loans Inc., Defendant*, United States District Court, Eastern District of Michigan, Case No. 2:16-cv-14050 (MAG)(RSW), October 30, 2018
- Deposition of Marsha J. Courchane, Ph.D In the Matter of *SunTrust Banks, Inc. et al., Plaintiffs v. Certain Underwriters at Lloyds London et al., Defendants*, Superior Court of Fulton County, State of Georgia, Case Number: 2014-CV-249230, July 21, 2017
- Deposition of Marsha J. Courchane, Ph.D. In the Matter of *Westlake Services, LLC d/b/a Westlake Financial Services, Plaintiffs, v. Credit Acceptance Corporation, Defendant*, Case No. 2:15-cv-07490 SJO (MRWx), United States District Court, Central District of California, Western District, July 13, 2017
- Deposition of Dr. Marsha J. Courchane, Ph.D. In the Matter of *United States of America ex rel., Victor E. Bibby and Brian J. Donnelly, Relators/Plaintiffs v. Wells Fargo Bank, N.A. individually as s/b/m with Wells Fargo Home Mortgage, Inc., et al., Defendant*, United States District Court, Northern District of Georgia, Atlanta Division, Case No. 1:06-cv-547-AT, June 15, 2016.
- Deposition of Dr. Marsha J. Courchane in the matter *Jean-Robert Saint-Jean, Edith Saint-Jean, Felex Saintil, Yanick Saintil, Linda Commodore, Beverley Small, Jeanette Small and Felipe Howell, Plaintiffs, v. Emigrant Mortgage Company, Emigrant Savings Bank-Manhattan, Emigrant Bank and Emigrant Bancorp., Inc.*, Civil Action. No. 11-cv-2122 (SJ) (RLM), ECF Filing, Hon. Sterling Johnson, Jr., United States District Court, Eastern District of New York, March 22, 2016.
- Deposition of Dr. Marsha J. Courchane in the matter of *United States of America, Plaintiff v. Wells Fargo Bank, N.A. and Kurt Lofrano, Defendants*, United States District Court, Southern District of New York, Case No. 1:12-cv-07527 (JMF) (JCF), October 27, 2015.
- Deposition of Marsha J. Courchane in the matter of *John T. Shaw; Kenneth Coke; and Raymond Rydman, on behalf of themselves and all others similarly situated, Plaintiffs, v. Experian Information Solutions, Inc., Wells Fargo Bank, NA and Citimortgage, Inc., Defendants*, United States District Court, Southern District of California, Case No. 3:13-cv-01295-JLS-BLM, August 11, 2015.
- Deposition of Marsha J. Courchane in the matters of *Lisa and Scott Cave, on behalf of themselves and all others similarly situated, Plaintiffs, v. Saxon Mortgage Services, Inc., Defendants*,

Case No. 2:11-cv-04586-JP, and *William D. Cave, on behalf of himself and all others similarly situated, Plaintiff v. Saxon Mortgage Services, Inc., Defendant*, Case No. 2:12-cv-05366-JP, United States District Court, Eastern District of Pennsylvania, December 15, 2014.

- Deposition of Marsha J. Courchane in the matter of *Beverly Adkins, Charmaine Williams, Rebecca Pettway, Rubie McCoy, William Young, on behalf of themselves and all others similarly situated, and Michigan Legal services, Plaintiffs, v. Morgan Stanley, Morgan Stanley & Co. LLC, Morgan Stanley ABS Capital I Inc., Morgan Stanley Mortgage Capital Inc., and Morgan Stanley Mortgage Capital Holdings, LLC, Defendants*, Case No. 12: cv 7667, United States District Court, Southern District of New York, November 13, 2014.
- Deposition of Marsha J. Courchane in the matter of *Felton A. Spears, Jr., and Sidney Scholl, on behalf of themselves and all others similarly situated, Plaintiffs, v. First American eAppraiseIT (a/k/a eAppraiseIT, LLC), Defendant*, United States District Court, Northern District of California, San Jose Division, Case No. 5:08-CV-00868-RMW, July 29, 2014.
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- Expert Report of Marsha J. Courchane, Ph.D., *In the Matter of James Douglas, Individually, President of the National Association for the Advancement of Colored People (Houston Branch), Yolanda Smith, Individually, Executive Director of the National Association for the Advancement of Colored People (Houston Branch), League of United Latin American Citizens, District VIII ("LULAC"), Laurie Vignaud, Individually, Shamika Bell, Elisabeth Johnson, Craig Anthony Thomas, Staci Childs, Belinda Everette, Charlesley Watt, Alane Lillie, Raymond Stephney, Krystle Pleasant, Eric Goodwine, Dwight Osborne, Tanya Douglas, Reuben Brown, J. Allen Provost, Carol Galloway, Andre Smith and Richard Young, Jacquelyn Malone, Terry Mills, Jose Leal and Mary Ramos, Plaintiffs, v. Capital One, N.A., Defendant*, United States District Court, Southern District of Texas, Houston Division, Case No. 4:18-cv-00603, July 27, 2020
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- Expert Report of Marsha J. Courchane in the matter of *City of Miami, Plaintiff, v. Bank of America, et al, Defendants*, United States District Court, Southern District of Florida, Case No. 1:13-cv-245060-Rosenbaum/Hunt, February 28, 2014.
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- Expert Report of Marsha J. Courchane in the matter of *Felton A. Spears, Jr., and Sidney Scholl, on behalf of themselves and all others similarly situated, Plaintiffs, v. First American eAppraiseIT (a/k/a eAppraiseIT, LLC), Defendant*, United States District Court, Northern District of California, San Jose Division, Case No. 5:08-CV-00868-RMW, January 31, 2014.
- Expert Report of Marsha J. Courchane in the matter of *Felton A. Spears, Jr., and Sidney Scholl, on behalf of themselves and all others similarly situated, Plaintiffs, v. First American eAppraiseIT (a/k/a eAppraiseIT, LLC), Defendant*, United States District Court, Northern District of California, San Jose Division, Case No. 5:08-CV-00868-RMW, January 31, 2014.
- Expert Report of Marsha J. Courchane in the matter of *Hemisphere Resorts, LLC, Claimant v. IMG Worldwide, Inc. et al., Respondents*, JAMS Arbitration Panel, Reference Number 1340009696, December 12, 2013.
- Expert Report of Marsha J. Courchane in the matter of *U.S. Bank National Association, as Trustee, Plaintiff v. Gail Padilla, Francisco Padilla, et al., Defendants v. Wells Fargo & Company, Wells Fargo Bank N.A. a/k/a, Wells Fargo Home Mortgage a/k/a, America's Home*

Servicing, Counterclaim Defendant, District Court of Tulsa County, State of Oklahoma, Case No. CJ-2010-5331, August 19, 2013.

- Expert Report of Marsha J. Courchane in the matter of *In RE: Bank of America Home Affordable Modification Program (HAMP) Contract Litigation*, U.S. District Court, District of Massachusetts, Case 1:10-md-02193-RWZ, June 21, 2013.
- Expert Report of Marsha J. Courchane in the matter of *Gail Greene, Plaintiff v. Emigrant Mortgage Company, Defendant*, United States District Court, Eastern District of New York; Case No. 1:10-cv-02653-KAM-MDG, May 23, 2013.
- Expert Report of Marsha J. Courchane in the matter of *Helen Haymer, Plaintiff v. Countrywide Bank, FSB; Bank of America, N.A.; BAC Home Loans Servicing, LP; f/ka/ Countrywide Home Loans Servicing, LP; Valor Financial Services, LLC; Marilyn J. Cieslak; and John Does 1-5; Defendants*, U.S. District Court, Northern District of Illinois, Eastern Division; Case No. 1:10-cv-05910, April 5, 2013.
- Expert Report of Marsha J. Courchane in the matter of *Melinda Smith, Plaintiffs Melinda Smith, Plaintiff v. United Residential Services & Real Estate, Inc.; Mark S. Diamond; Urban Financial Group, Inc.; and John Does 1-5; Defendants*, U.S. District Court, Northern District of Illinois, Eastern Division; Case No. 10-cv-05540, March 20, 2012.
- Expert Report of Marsha J. Courchane in the matter of *Timothy R. Peel and Cheryl G. Peel, Russ Bebout, Michael Sanford and Marilyn Sanford and Desiree McIlrath, on behalf of themselves and others similarly situated, Plaintiffs, v. BrooksAmerica Mortgage Corporation, a California Corporation; Washington Mutual Securities Corp., formerly sued as Doe 1; WAMU Asset Acceptance Corp., formerly sued as Doe 2; Residential Funding Corp., LLC, formerly sued as Doe 3; and Does 4 through 200 inclusive, Defendants*, United States District Court, Central District of California – Southern Division, Case No. 8:11-cv-0079-JST(RNBx), May 9, 2012.
- CRA Defendants' Joint Expert Report of Marsha J. Courchane in the matter of *William G. Stewart and Nancy Stewart, Plaintiffs v. BAC Home Loans Servicing, LP; Equifax Information Services, LLC; Experian Information Solutions, Inc.; and Transunion, LLC, Defendants*, U.S. District Court, Northern District of California; Case No. 10-01225SI, February 1, 2012.
- Expert Report of Marsha J. Courchane in the matter of *David McAnaney, Carolyn McAnaney, John Reilly, Constance Reilly, Philip Russo, and Cynthia Russo individually and on behalf of all others similarly situated, Plaintiffs v. Astoria Financial Corporation, Astoria Federal Savings and Loan Association, Astoria Federal Mortgage Corporation, Loan Island Bancorp, Inc. and Long Island Savings Bank, FSB, Defendants*, US District Court for the Eastern District of New York, Civil Action No. cv-04-1101, January 10, 2010 (Joint with David J. Kogut).
- Expert Report of Marsha J. Courchane in the matter of in *The People of the State of New York by Andrew M. Cuomo, Attorney General of the State of New York, Plaintiffs v. First American Corporation and First American eAppraisalIT, Defendants*, Supreme Court for the State of New York; Index No. 07/406796, September 15, 2010.
- Expert Report of Marsha J. Courchane in the matter of *Ana Ramirez, Ismael Ramirez and Jorge Salazar, on behalf of themselves and all others similarly situated, Plaintiffs v. GreenPoint Mortgage Funding, Inc., Defendants*, US District Court for the Northern District of California; 08-cv-00369-TEH, May 26, 2010.

- Expert Report of Marsha J. Courchane in the matter of *Francisco Rodriguez, Claudia P. Sierra and Emma J. Allen on behalf of themselves and all others similarly situated, Plaintiffs v. Merrill Lynch & Co., Inc.; Merrill Lynch Bank & Trust Co., FSB; Merrill Lynch Mortgage Services Corporation; First Franklin Mortgage Corporation; First Franklin Financial Corporation and Home Loan Services, Inc., Defendants*, US District Court for the Northern District of California; Docket No. C 08-1515-JW (HRL), January 19, 2010.
- Expert Report of Marsha J. Courchane in the matter of *Patrick and Claudia Ansah, Plaintiffs v. Wells Fargo Bank, Defendant*, United States District Court, District of Maryland, Case 8:09-cv-01011-RJM, October 12, 2009.
- Expert Report of Marsha J. Courchane in the matter of *Dewitt Mathis (Civil Action No.1:05-cv-04386-RJD-KAM); Miles McDale and Lisa McDale (Civil Action No.1:05-cv-05362-RJD-KAM); and Charlene Washington (Civil Action No.1:05-cv-05679-RJC-KAM) Plaintiffs v. United Homes, LLC, United; Property Group, LLC, Yaron Herscho, Galitnetwork, LLC, Alliance Mortgage Banking Corp., Joseph D. Gaeta, Marios Sfantos, US Bank, N.A., and XYZ Corporation (said name being fictitious, it being the intention of Plaintiff to designate any Corporation having a legal interest in Plaintiff's mortgages), Defendants*, New York District Court for the Eastern District of New York, April 10, 2009.
- Expert Report of Marsha J. Courchane in the matter of *William A. Harris, Plaintiff, v. Experian Information Solutions, Inc., Defendant*, Case No. Case No.: 6:06-CV-01808-GRA, for Defendants, US District Court, District of South Carolina, Greenville Division, January 5, 2009.
- Expert Report of Marsha J. Courchane in the matter of *Sylvia C. Cohen, on behalf of herself and all other similarly situated applicants v. JPMorgan Chase & Co. and JPMorgan Chase Bank, N.A., Defendants-Appellees*, US Court for the Eastern District of New York (Docket No. 04-CV-4098 (CPS/RLM), August 28, 2008).
- Expert Report of Marsha J. Courchane in the matter of *Taylor, Bean and Whitaker Mortgage Corporation, Plaintiff, v. GMAC Mortgage Corporation, Defendant*, May 9, 2008, Case No.: 5:05-CV-00260-WTH-GRJ, US District Court, Middle District of Florida, Ocala Division (including Supplemental Report, May 30, 2008, and Supplemental Report in Response to Interrogatories, June 18, 2008).

Rebuttal Reports

- Expert Rebuttal Report of Marsha J. Courchane, Ph.D. In the Matter of *James M. Smith and Cathlene Y. Banker, Plaintiffs v. CitiMortgage, Inc.; Investors Bank; XYZ Corporation 1-5 and John Does 1-10, Defendants*, United States District Court, District of New Jersey, 2:15-cv-07629 (JLL-JAD), April 18, 2022.
- Expert Rebuttal Report of Marsha J. Courchane, Ph.D., In the Matter of *Fair Housing Center of Central Indiana, Inc., et al., Plaintiff v. Rainbow Realty Group, Empire Holding Corp., Shore Waters Development. LLC, Alley Cat Trust, Sporting Trust, Sunflower Trust, Redskins Trust, and James R. Hotka, Defendants*, United States District Court, Southern District of Indiana, Indianapolis Division, Case No. 1:17-cv-1782-RLM-TAB, May 3, 2019
- Expert Rebuttal Report of Marsha J. Courchane, Ph.D. In the Matter of *In Re Orrin S. Anderson, Debtor and Orinn S. Anderson, A/K/A Orinn Anderson, A/K/A Orinn Scott Anderson, Debtor and Plaintiff, on behalf of himself and all others similarly situated Plaintiff v. Credit One Bank, N.A., Defendant*, United States Bankruptcy Court, Southern District of New York, Chapter 7, Case No. 14-22147 (RDD), Adv. Pro. No. 15-08214 (RDD), September 12, 2017
- Expert Rebuttal Report of Marsha J. Courchane, Ph.D. In the Matter of *Westlake Services, LLC d/b/a Westlake Financial Services, Plaintiffs, v. Credit Acceptance Corporation, Defendant*,

Case No. 2:15-cv-07490 SJO (MRWx), United States District Court, Central District of California, Western District, May 5, 2017

- Expert Report of Marsha J. Courchane, Ph.D. In the Matter of *United States of America ex rel., Victor E. Bibby and Brian J. Donnelly, Relators/Plaintiffs v. Wells Fargo Bank, N.A. individually as s/b/m with Wells Fargo Home Mortgage, Inc., et al., Defendant*, United States District Court, Northern District of Georgia, Atlanta Division, Case No. 1:06-cv-547-AT, June 15, 2016.
- Expert Rebuttal Report of Dr. Marsha J. Courchane in the matter of *United States of America, Plaintiff v. Wells Fargo Bank, N.A. and Kurt Lofrano, Defendants*, United States District Court, Southern District of New York, Case No. 1:12-cv-07527 (JMF) (JCF), November 17, 2015.
- Expert Rebuttal Report of Marsha J. Courchane in the matter of *Jean Robert Saint-Jean, Edith Saint-Jean, Felex Saintil, Yanick Saintil, Linda Commodore, Beverley Small, Jeanette Small and Felipe Howell, Plaintiffs v. Emigrant Mortgage Company, Emigrant Savings Bank-Manhattan, Emigrant Bank, and Emigrant Bancorp, Inc., Defendants*, Case No. 1:11-cv-02122-(SJ)(JO), United States District Court, Eastern District of New York, March 2, 2015.
- Second Rebuttal Report of Marsha J. Courchane in the matter of *Jean-Robert Saint Jean and Edith Saint Jean, Plaintiffs v. Emigrant Mortgage Company, Defendant*, U.S. District Court, Eastern District of New York, Case No. 1:11-cv-02122-SJ, December 21, 2013.
- Expert Rebuttal Report of Marsha J. Courchane in the matter of *Jean-Robert Saint Jean and Edith Saint Jean, Plaintiffs v. Emigrant Mortgage Company, Defendant*, U.S. District Court, Eastern District of New York, Case No. 1:11-cv-02122-SJ, December 10, 2013.
- Expert Rebuttal Report of Marsha J. Courchane in the matter of U.S. Bank National Association, as Trustee, Plaintiff v. Gail Padilla, Francisco Padilla, et al., Defendants v. Wells Fargo & Company, Wells Fargo Bank N.A. a/k/a, Wells Fargo Home Mortgage a/k/a, America's Home Servicing, Counterclaim Defendant, District Court of Tulsa County, State of Oklahoma, Case. No. CJ-2010-5331, September 3, 2013.
- Supplemental Rebuttal Report of Marsha J. Courchane in the Matter of *Denise Minter and Jason and Rachel Alborough and Lizbeth T. Binks, Individually and on behalf of a class of consumers similarly situated, Plaintiffs v. Wells Fargo Bank, N.A., Long & Foster Real Estate, Inc., Prosperity Mortgage Company, Walker Jackson Mortgage Corporation f/d/b/a Prosperity Mortgage Corporation, and Wells Fargo Ventures, LLC, Defendants*, U.S. District Court, District of Maryland, Northern Division; Case No. 07-CV-03442-WMN, June 14, 2012.
- Rebuttal Report of Marsha J. Courchane in the Matter of *Denise Minter and Jason and Rachel Alborough and Lizbeth T. Binks, Individually and on behalf of a class of consumers similarly situated, Plaintiffs v. Wells Fargo Bank, N.A., Long & Foster Real Estate, Inc., Prosperity Mortgage Company, Walker Jackson Mortgage Corporation f/d/b/a Prosperity Mortgage Corporation, and Wells Fargo Ventures, LLC, Defendants*, U.S. District Court, District of Maryland, Northern Division; Case No. 07-CV-03442-WMN, May 31, 2012.
- Rebuttal Report of Marsha J. Courchane in the Matter of *Melinda Smith, Plaintiffs Melinda Smith, Plaintiff v. United Residential Services & Real Estate, Inc.; Mark S. Diamond; Urban Financial Group, Inc.; and John Does 1-5; Defendants*, U.S. District Court, Northern District of Illinois, Eastern Division; Case No. 10-cv-05540, May 10, 2012.
- Expert Rebuttal Report of Marsha J. Courchane in the matter of *Francisco Rodriguez, Claudia P. Sierra and Emma J. Allen on behalf of themselves and all others similarly situated, Plaintiffs v. Merrill Lynch & Co., Inc.; Merrill Lynch Bank & Trust Co., FSB; Merrill Lynch Mortgage Services Corporation; First Franklin Mortgage Corporation; First Franklin Financial Corporation and Home Loan Services, Inc., Defendants*, US District Court for the Northern District of California; Docket No. C 08-1515-JW (HRL), February 10, 2010.

- Rebuttal Report of Marsha J. Courchane in *Sandra A. Walker a/k/a Sandra Carlisle v. Wells Fargo Bank, N.A., et al.*, US District Court, Eastern District of Pennsylvania (Philadelphia), Case No. 2:05-cv-06666-MAM in support of Wells Fargo Bank, N.A., March 2, 2007.
- Supplemental Rebuttal Report of Marsha J. Courchane in response to Affidavit of Ira J. Goldstein, PhD in *Sandra A. Walker a/k/a Sandra Carlisle v. Wells Fargo Bank, N.A., et. al.*, US District Court, Eastern District of Pennsylvania (Philadelphia), Case No. 2:05-cv-06666-MAM in support of Wells Fargo Bank, N.A., 2007.

Trial testimony

- Provided expert testimony in the matter of *Jean Robert Saint-Jean, Edith Saint-Jean, Felex Saintil, Yanick Saintil, Linda Commodore, Beverley Small, Jeanette Small and Felipe Howell, Plaintiffs v. Emigrant Mortgage Company, Emigrant Savings Bank-Manhattan, Emigrant Bank, and Emigrant Bancorp, Inc., Defendants*, Case No. 1:11-cv-02122-(SJ)(JO), United States District Court, Eastern District of New York, May 16, 2019.
- Provided expert testimony (non-binding arbitration) *In the Matter of Noelia Ramirez, Plaintiff v. Bank of America, N.A.*, Defendant, Circuit Court of the Thirteenth Judicial Circuit, Hillsborough County, Florida, Circuit Civil Division, Case No. 16-CA-722, November 6, 2018
- Provided expert testimony in the matter of *Jean Robert Saint-Jean, Edith Saint-Jean, Felex Saintil, Yanick Saintil, Linda Commodore, Beverley Small, Jeanette Small and Felipe Howell, Plaintiffs v. Emigrant Mortgage Company, Emigrant Savings Bank-Manhattan, Emigrant Bank, and Emigrant Bancorp, Inc., Defendants*, Case No. 1:11-cv-02122-(SJ)(JO), United States District Court, Eastern District of New York, June 23, 2016.
- Provided expert testimony (arbitration) in matter of *Hemisphere Resorts, LLC, Claimant v. IMG Worldwide, Inc. et al., Respondents*, JAMS Arbitration Panel, Reference Number 1340009696, February 20, 2014.
- Provided expert testimony in *The People of the State of New York v. First American Corp., New York State Supreme Court, New York County, No. 07-406796 (Ramos, J.)*, June/July 2012.

Other testimony

- Testimony to the US Commission on Civil Rights, on the subject of “The Examination of Civil Rights Issues with respect to the Mortgage Crisis,” March 20, 2009.