

Judith Fox
Notre Dame Law School
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Higher Education: **University of Notre Dame Law School**
Notre Dame, Indiana
J.D., Magna Cum Laude, May 1993
Law Review, Articles Editor

Wilkes University
Wilkes Barre, Pennsylvania
B.S., Magna Cum Laude, Biology

Employment: **University of Notre Dame Law School**
Clinical Professor of Law (2012-present)
Associate Clinical Professor of Law (July 1997- 2012)

Berrien County Legal Services, St. Joseph, Michigan
Deputy Director (March 1995 - July 1997)
Staff Attorney (May 1993-March 1995)

Scholarship, Grants & Awards:

Grenville Clark Award, service to the cause of peace and human rights,
May 2015

Rodney F. Ganey, Ph.D. Collaborative Community Based Research
Grant for, *Credit Utilization of Low Income Communities*, April
2014

Rodney F. Ganey, Ph.D. Faculty Community Based Research Award,
2013

Bellow Scholar, American Association of Law Schools, 2011-2012

The St. Joseph Valley Project, Community Achievement Award for
Social Justice, September 2010.

Crutchfield Professor of the Year, N.D. Black Law Student Association,
2008

Rodney F. Ganey, Ph.D. Collaborative Community Based Research
Grant for, *Foreclosed and Abandoned Homes in South Bend: A*
Search for Causes and Solutions, April 2007

The St Joseph County Interfaith Committee for Worker Justice,
Grass Roots Leadership Award, 2004

Center for Social Concerns, University of Notre Dame, Course
Development Grant, Summer, 2000

Harold Weber Scholar

Publications

Books:

The Foreclosure Echo: How the Hardest Hit Have Been Left Out of the Economic Recovery (Cambridge U. Press)

Journals:

The Future of Foreclosure Law in the Wake of the Great Housing Crisis of 2007-2014, 54 Washburn Law Journal 489 (Summer 2015)

Rush to Judgment: How the Fair Debt Collection Practices Act Fails to Protect Consumers in Judicial Debt Collection, 13 FSU Bus. L. Rev. 37 (2014)

The Foreclosure Echo: How Abandoned Foreclosures are re-entering the market through Debt Buyers, 26 Loyola Journal of Consumer Law 25 (2013)

Consumer Law Clinics: Community-Based Lawyering—A social Justice Response to the Financial Crisis, 3 Georgetown Journal of Poverty Law and Policy 517(2013)

How Forum Determines Substance in Judicial Debt Collection, 31 Banking and Financial Services Rev. 11, August 2012

Do We Have a Debt Collection Crisis? Some Cautionary Tales of Debt Collection in Indiana 24 Loyola Consumer Law Review 355(2011)

Encyclopedias: “Debt,” in Sage Encyclopedia of World Poverty, 2nd. Ed., 2015, 326-329

C.L.E. materials: *Defending Consumers in Debt Collection*, Indiana Continuing Legal Education Forum, June 2012.

Consumer Debt Collection and Mortgage Foreclosure, Indiana Law Update 2011, Indiana Continuing Legal Education Forum

Invited lectures:

Where Do we Go From Here, plenary address, National Consumer Law National Consumer Law Center Summer Mortgage Conference, June 13, 2018

What’s Old is New Again, Teaching Consumer Law Conference, May 17, 2018

The Foreclosure Echo, plenary address, The Foreclosure Echo: Addressing the Ongoing Consequences of the Foreclosure Crisis, National Consumer Law National Consumer Law Center Summer Mortgage Conference, July 10, 2015

The Future of Foreclosure, The Future of Housing-Equity, Stability and Sustainability Symposium, Washburn School of Law, February 26, 2015

The Foreclosure Echo: How Abandoned Foreclosures are Reborn in the Debt Market, Debt Collection in the Modern Economy, April 5, 2013, Loyola University of Chicago School of Law

Fair Debt Collection Practices Act: Application to Judicial Debt Collection, National Association of Attorneys General, Annual Consumer Conference, October 30, 2012.

Insuring equality in Lending: Mortgages, payday loans and other lending issues, 39th Annual Consortium of State and Local Human Rights Agencies Training Conference, June 21, 2012

The Unseen Consequences of the Foreclosure Crisis, (plenary address) Indiana Attorney General's Civil Justice Summit, November 16, 2010.

The Process of Judicial Foreclosure in Indiana: Steps, Timeline, & The Role of Homeowners in the Process, Indiana University School of Law, April 3, 2009

Your Financial Future: Revolutions in Thought, Indiana University South Bend, September 18, 2008

"Judicial Foreclosure in Indiana," *Defending Foreclosures, Saving Homes*; Valparaiso University School of Law, March 28, 2007

Panel Presentations:

Affordable Housing in the Age of Austerity, Law and Society Conference, June 2019.

What's Old is new Again: The Resurgence of the Land Installment Contract, Law And Society Conference, June, 2018.

Tracking Trends in Mortgage Foreclosure: Fast Track Statutes and NY's Zombie Property law, Reclaiming Vacant Property Conference, Center for Community Progress, May 16, 2018

Empirical Research Methods and the Experiential Curriculum: “New” Tools for Securing Justice in a Post-Fact Era?, AALS, January, 2018 (organizer and panel member)

The Sustainable Mortgage, Sustainability Conference of American Legal Educators, May 12, 2017, Sandra Day O’Connor School of Law

Policy and Legislative Projects, 1st biannual Consumer Law Conference, University of California, Berkeley School of Law, May 19, 2017

Fixes that Fail: The Effects of Some Governmental Interventions on Consumers During the 2008 Foreclosure Crisis, Law and Society Meeting, June 2016

The CFPB and Consumer Law Teachers, Teaching Consumer Law Conference, Center for Consumer Law, May 2016.

The Zombie Mortgage Loan, Indiana Tech Law School Symposium, Protecting the Consumers: Data, Debt and Storm Chasers, November 18, 2015

Abandoned Properties and Abandoned Foreclosures: How to Deal with the Aftermath of the Foreclosure Crisis, Law and Society Annual Conference, May 31, 2015.

Excesses of Capitalism (discussant), Law and Society Annual Conference, May 30, 2015

Rethinking Abandonment in the Wake of the Foreclosure Crisis, Association for Law, Property and Society annual meeting, University of Georgia, May 1, 2015

AALS, Clinical Section, Midwest Clinical Conference, panel presentation (with Deborah Burand, Michigan Law School & Rachel Settlege, Wayne State), Newer Clinical Workshop, a workshop to train new clinicians, September 12, 2014

Can Empirical Research in our Clinics Help us Become Better Clinicians AALS, CLEA conference, panel presentation (with Michael Gregory, Harvard Law School and Mary Spector, Southern Methodist University, Dedman School of Law), April 30, 2014

Community Based Lawyering: A Social Justice Response to the

Financial Crisis, Association of American Law Schools, annual meeting, joint program of clinical law and poverty law sections, January 5, 2013.

Bringing About Change: Our Economy's Effects on Education, Family Violence and Unemployment, panel discussion, St. Mary's College, March 26, 2009

The Face of Foreclosure in Indiana, Economic Forum, South Bend, January 27, 2009

Collaborations with Other Legal Professionals, Midwest Clinical Legal Education Conference, Indiana University School of Law, November 14, 2008

Rethinking Cross-Cultural Training, AALS Conference on Clinical Legal Education (with Janet Thompson Jackson, Associate Professor, Washburn School of Law), May 2008

Story-telling as an Advocacy Skill: Demonstrations of Ways to Teach Students How to Tell Client Stories Effectively, Midwest Clinical Legal Education Conference, Washburn Law School, October 7, 2005

Vicarious Traumatization and Burnout, Workshop, AALS Conference on Clinical Legal Education, May, 2003.

Notre Dame Events: *Just Wage Symposium*, Higgins Labor Program., Washington D.C. June 12, 2018

Managing Someone Else's Money, Walking Alongside: A Navigational Conference for Family Caregivers, Notre Dame Center for Arts & Culture, August 13, 2016

Managing my Money, Financial Security Day, University of Notre Dame, May 2, 2016

The Uniform Law Approach (panelist), Notre Dame Journal of Legislation symposium on Uniform Laws: Tackling the Legal Issues in Human Trafficking," November 18, 2015.

The Foreclosure Crisis in St. Joseph County Indiana, 2001-2007, Ninth Annual Meeting of the Midwestern Law and Economics Association, October 9, 2009

Social Justice Matters, Midwest Clinical Legal Education Conference, University of Notre Dame, October 14, 2006

Putting a Face on the Poor, Option for the Poor Conference, University of Notre Dame, October 2002

C.L.E. and

Judicial Education: *Fair Housing Implications of Land Contracts*, Indiana Civil Rights Commission, May 8, 2019.

Litigation Strategies for Land Contracts, Access to Justice Conference, Coalition for Court Access, November 2, 2018

Defending Consumers in Debt Collection, Ask-A-Lawyer Prep, Indiana Bar Pro Bono Committee, October 2018

Property Issues in Divorce, Ask-A-Lawyer Prep, Indiana Bar Pro Bono Committee, October 2018

The Dangers of Rent-to-Own Housing Transactions, 6th Annual Fair Housing Conference, April 4, 2018,

Zombie Loans, continuing legal education, National Consumer Law Center Annual Litigation Conference, November 12, 2015

Zombie Mortgages, Indiana Judicial College, April 30, 2015.

How to Defend a Foreclosure, Heartland Pro Bono Council, CLE, March 24, 2015

How to Assist Clients when the Bank Won't Foreclose: Indiana Supreme Court, "Talk to a Lawyer Prep", October 13, 2014

Defending Consumers in Debt Collection, Consumer Law Conference, Indiana Continuing Legal Education Forum, June 27, 2012

The Ever Changing Face of Mortgage Foreclosure: Outline of Emerging Issues and Changes in the Law, St. Joseph County Bar Association Local Practice Seminar, November 10, 2011

Indiana Foreclosure Prevention Program, Indiana Judicial College, September 21, 2011

Consumer Debt Collection and Mortgage Foreclosure, Indiana Law

Update, Indiana Continuing Legal Education Forum, September 14, 2011

Mortgage Foreclosure Law, Judicial Conference, September 21, 2011

How to Represent Borrowers in Foreclosure Mediation Conferences: Common Problems Faced Dealing with Servicers, Handling Mortgage Cases From A to Z Conference, National Consumer Law Center, July 15, 2011.

Mortgage Foreclosure-Where Do We Go From Here, Indiana Continuing Legal Education Foundation, October 28, 2010.

Dodd-Frank Wall Street Reform and Consumer Protection Act, Indiana Pro Bono Seminar, October 11, 2010.

Pro-Bono Attorney Foreclosure Mediation Training, University of Maryland School of Law, July 29, 2010.

Defending Foreclosure in the 21st Century, The Local Practice Seminar, St. Joseph County Bar Association, November 12, 2009.

The Credit Card Act: What you need to Know, Notre Dame Law School Saturday continuing legal education series, September 21, 2009.

Updates on the Foreclosure Crisis, Indiana Judicial Center, Northern region judicial meetings, August 17, 2009 (judicial training)

Defending Foreclosure in Indiana, Indiana Continuing Legal Education Forum," May 12, 2009 (tape was replayed throughout the state in an effort to train 700 lawyers on foreclosure defense)

The Changing Face of Foreclosure, Indiana Judicial Conference, April 16 and April 17, 2009 (judicial training)

Judicial Role in the Foreclosure Crisis, District Judicial Meetings (Districts 7, 8, 10, 11, 12, 13, and 14), April 23, 27, 28, and 29, 2009 (judicial training)

Emerging Topics Related to Mortgage Law, Notre Dame Law School Saturday continued legal education series, September 6, 2008.

Fair Debt Collection Practices, Indiana Pro Bono Seminar, Indiana State Bar Association, November 3, 2006

Home Construction Law, Introduction to Pro Bono Law seminar, Indiana State Bar Association, November 11, 2005

“Indiana Home Loan Protection Act,” *Defending Hoosier Homes: Mortgage Foreclosure & Predatory Lending*, Indiana Legal Services and Indiana Housing and Community Development Authority, September 15, 2005

“Issue Spotting,” *Defending Hoosier Homes: Mortgage Foreclosure & Predatory Lending*, Indiana Legal Services and Indiana Housing and Community Development Authority, September 15, 2005

“Indiana Deceptive Sales Act and Related Statutes,” *Predatory Lending Training*, sponsored by The National Consumer Law Center, The National Housing Law Project and Indiana Legal Services, September 24, 2003

Consultancies: Consumer Advisory Board, Consumer Financial Protection Bureau, (2015-2018)
Facilitator, Indiana Mortgage Foreclosure Facilitation Program, Indiana Supreme Court (2011-present)
Member, Coalition for Court Access, Indiana Supreme Court (2016-present)
Chair, Data Subcommittee
Trainer, Consumer Financial Protection Bureau, Your Money Your Goals, Pilot Program, South Bend and Indianapolis (2013)
Uniform Commission on Laws, working group on mortgage foreclosure mediation
Indiana Supreme Court, mortgage facilitator; mortgage foreclosure task force
University of Minnesota Law School, external reviewer, tenure and promotion case
Working group, National Consumer Law Center, uniform garnishment law

Expert Testimony: Fair Housing Center of Central Indiana v. Welton et. al., United States District Court for the Southern District of Indiana, 1:18-cv-01098

CACH, LLC v. Martinez, Circuit Court, Jackson County, Missouri, 1716-CV-13102

Classes Taught: Economic Justice Project
Negotiation
Consumer Law
Topics in Poverty Law: Domestic Violence
Clinical Ethics

Academic**Committees:**

Ad Hoc Committee for Faculty Governance, Chair (2015-2016)
AALS, Committee for Lawyering in the Public Interest, co-chair (2013-2016)
Faculty Senate, Academic Affairs Committee (2006-2012)
Chair, 2007-2008; 2010-2011
Academic Council, Advanced Studies Committee (2010-2011)
Special Professional Faculty, executive committee
(2006-2012; chair, 2009-2010)
Academic Council, Faculty Affairs Committee (2007-2008; 2011-2012)
Curriculum Committee (1999-2000)
ABA Self-Study Committee (2000-2001)
Admissions Committee (2003-2009, 2013-2015)
Law Repayment Assistance Program Committee (2009-2012, 2014)
Fellowship Committee, chair (2012)

Legal**Committees:**

Coalition for Access to Justice , chair of research subcommittee(2016-present)
Indiana State Bar, Pro Bono Committee (2015-present)
Legislative Committee, National Association Consumer Lawyers (2016-present)
Advisory Board, Indiana Legal Foreclosure Assistance Project (2008-present)
St. Joseph County Bench and Bar Committee
(2002 to present)
Uniform Commission of Laws, working group on foreclosure mediation
Indiana State Bar Legislative Committee (2015)
Indiana Bar Foundation (2015-2016)
Michigan State Bar, Standing Committee on Domestic Violence
(1996-2003)
Berrien County Court Unification Pilot Project
(1996-1997)

Professional**Memberships:**

National Association of Consumer Advocates
Clinical Legal Education Association
Law and Society
American Association Law Schools
Indiana State Bar Association
St. Joseph County Bar Association
Michigan State Bar Association
7th Circuit Bar Association

**Community
Activities:**

United Way (Board of Directors)
Bridges Out of Poverty, Predatory Lending Sub-Committee
St. Joseph County Literacy Council
 Board of Directors (1998-2009)
CAN Network, governing council (2007-present)
4Community Planning Grant Executive Committee (2006)
St. Joseph County Self-Sufficiency Task Force (2004-present)
Safe Shelter, Benton Harbor, Michigan
 Board of Directors (1995-1997)