

**EDUCATION:**

**Emory University School of Law**  
Atlanta, Georgia  
J.D., Dec 1997

**Kennesaw State University**  
Kennesaw, Georgia  
B.A., *magna cum laude*, Jun 1992  
Major: Psychology; Minor: Biology

**ACADEMIC APPOINTMENTS & TEACHING EXPERIENCE:**

**Visiting Professor of Business Administration** (Jul 2019-Present)  
Washington and Lee University (Lexington, Virginia)

- Responsible for teaching courses in:
- Williams School of Commerce, Economics, and Politics
  - W&L School of Law

**Adjunct Professor of Law** (Aug 2017-Jul 2019)  
Washington and Lee School of Law (Lexington, Virginia)

**Adjunct Professor of Business Administration** (Winter 2019)  
Washington and Lee University (Lexington, Virginia)  
Williams School of Commerce, Economics and Politics

**Adjunct Professor** (Fall 2002)  
Southampton College of Long Island University (Southampton, New York)

<b><u>Courses Taught</u></b>	
<b><u>Undergraduate</u></b>	<b><u>Law School</u></b>
<ul style="list-style-type: none"><li>▪ Business Law (Winter 2019)</li><li>▪ Business Law - Accounting Focus (Fall 2019; Winter 2019)</li><li>▪ Media Ethics and Law (Fall 2002)</li></ul>	<ul style="list-style-type: none"><li>▪ Business Skills Immersion (Summer 2019)</li><li>▪ Conflict of Laws (Spring 2020)</li><li>▪ Consumer Law (Fall 2017)</li><li>▪ Contracts (Fall 2018)</li><li>▪ Secured Transactions (Spring 2017; Spring 2018; Spring 2019; Fall 2019)</li></ul>

**PROFESSIONAL EXPERIENCE:**

**Attorney & Consultant** (Nov 2015-Present)  
Bowden Law, PLLC  
Lexington, Virginia

Helping credit unions, community banks, and other regulated financial institutions comply with the laws and regulations that affect their daily operations.

**General Counsel & Director of Compliance and Regulatory Affairs**  
Virginia Credit Union League  
Lynchburg, Virginia

(Jun 2011-Oct 2015)

Served as in-house counsel to a statewide trade association consisting of approximately 140 credit unions. Provided legal advice to the association on general business matters. Educated credit unions about statutory and regulatory compliance issues and provided them with compliance support as needed.

- The *compliance education* function involved doing in-depth research and analysis of laws and regulations, both at the state and federal level; watching for and reviewing newly passed laws and final regulations; drafting compliance guidance customized for different audiences, including board members, officers, management-level staff, compliance staff, and operations staff; and conveying comprehensive and timely compliance information to credit unions using various outreach tools, including in-person compliance conferences (twice per year), compliance webinars (quarterly), e-newsletters (weekly), listserv posts (as needed), and written compliance alerts (as needed).
- The *compliance support* function involved maintaining a compliance calendar that credit unions could rely on for upcoming deadlines; staffing and managing a help desk that credit unions could call for assistance with specific compliance problems; helping credit unions research and find practical solutions to specific compliance problems; performing compliance audits and self-assessments; locating guidance and sample forms related to mandatory disclosures; and assisting with the development of risk assessments, as well as policies and procedures.

**Associate Attorney**  
Franzén & Salzano, P.C.  
Atlanta, Georgia

(May 2003-Aug 2009)

Provided wide-ranging representation to banks and other consumer financial service providers (including mortgage lenders, mortgage brokers, finance companies, insurers, debt purchasers, and collection agencies) on compliance, licensing, regulatory, and litigation matters. Representative matters:

- Defended banks and other consumer financial service providers in consumer-initiated lawsuits alleging violations of state common law and violations of various state and federal consumer protection laws (including, e.g., claims under TILA, RESPA, ECOA, FCRA, FDCPA, and state-level UDAP/UDAAP statutes);
- Defended against lending discrimination and employment discrimination claims—both in litigation and in investigations conducted by the Georgia Commission on Equal Opportunity;
- Defended lenders and third-party collectors charged, under the bankruptcy laws, with violating the automatic stay and/or the discharge injunction;
- Investigated and resolved over 300 consumer complaints filed with various state Attorneys General and other regulatory agencies;
- Supervised and managed, on a nationwide basis, all of the consumer litigation filed against a multi-state collection agency during a period of approximately 3 years;
- Handled business disputes and litigation in the lending and secondary-market contexts, including claims based in contract (such as demands for repurchase, indemnity, or breach of contract) and claims based in tort (such as negligence, professional negligence, fraud, and negligent misrepresentation);
- Handled hazard insurance claims and coverage litigation on behalf of both insurers and insured parties;
- Handled land title issues and title insurance claims on behalf of insured lenders, insured owners, and insurance companies;

- Designed multi-state regulatory-compliance tools for use by mortgage lenders operating in multiple states;
- Performed audits on the loan procedures and loan files of mortgage lenders to evaluate compliance with federal consumer protection laws; and
- Assisted in the development and maintenance of a database of individuals associated with fraudulent mortgage transactions in the Atlanta area.

**LECTURING & RELATED PROFESSIONAL ACTIVITIES:**

Instructor, “Garnishments, Subpoenas, and Other Such Meddlesome Things” Virginia Credit Union League - 2016 Spring Compliance Conference Richmond, Virginia	(May 2016)
Instructor, “Understanding Deposit Accounts” Virginia Credit Union League - 2015 Fall Compliance Conference Williamsburg, Virginia	(Oct 2015)
Speaker, “Privacy: Limits on Info Sharing and Requirements for Privacy Notices” VACUL Quarterly Compliance Webinar Lynchburg, Virginia	(Dec 2014)
Instructor, “E-Lending: An Overview of Issues in Paperless Lending” Virginia Credit Union League - 2014 Spring Compliance Conference Richmond, Virginia	(May 2014)
Instructor, “Powers of Attorney and Safe Deposit Boxes: An Overview” Virginia Credit Union League – 2013 Fall Compliance Conference Williamsburg, Virginia	(Oct 2013)
Speaker, “Credit Unions: A Regulatory Overview” Presentation to interns from Estonian credit unions Internship Program Partnership - VACUL and the Estonian Union of Credit Cooperatives Lynchburg, Virginia	(Jul 2013)
Speaker, “Deposit/Share Insurance: An Overview” Presentation to interns from Estonian credit unions Internship Program Partnership - VACUL and the Estonian Union of Credit Cooperatives Lynchburg, Virginia	(Jul 2013)
Speaker, “Consumer Compliance Issues: What the Board Needs to Know” National Association of State Credit Union Supervisors (NASCUS) - Virginia Directors’ College Richmond, Virginia	(Jun 2013)
Instructor, “When a Member Dies: The Legacy that Deceased Members Leave Behind” Virginia Credit Union League – 2013 Spring Compliance Conference Richmond, Virginia	(Apr 2013)
Speaker, “Understanding the New Mortgage Regulations” National Credit Union Administration (NCUA) Virginia Workshop Richmond, Virginia	(Mar 2013)

Speaker, “Bank Secrecy Act Regulations” (Jul 2012)  
 CUNA S.E. Regional Directors’ Conference  
 (Sponsored by the Credit Union Leagues of AL, FL, GA, KY, LA, MS, NC, SC, TN, and VA)  
 Norfolk, Virginia

Speaker, “A Philosophy of Compliance . . . and Parenting” (Jun 2012)  
 Meeting of the Piedmont Chapter of Virginia Credit Unions  
 Danville, Virginia

Speaker, “Regulatory Compliance Hot Topics” (Apr 2012)  
 Annual Meeting - Virginia Credit Union League  
 Norfolk, Virginia

Speaker, “Account Issues: Powers of Attorney, POD Designations, and Proof of Death” (Feb 2012)  
 Meeting of the Central Virginia Chapter of Virginia Credit Unions  
 Lynchburg, Virginia

Speaker, “Advertising and Marketing Compliance” (Jan 2012)  
 2012 Annual Chapter Workshop - Hampton Roads & Tidewater Credit Union Chapters  
 Norfolk, Virginia

Author, “*Ostergren: A Fight Over Social Security Numbers in the Public Land Records*” (Fall 2008)  
 ABA Title Insurance Litigation Committee Newsletter

Instructor, FDCPA portion of seminar titled “Real Property Foreclosure” (Apr 2006)  
 CLE Seminar - Institute for Continuing Legal Education  
 Atlanta, Georgia

**LICENSING, CERTIFICATIONS, & RELATED:**

Licensed to practice law in Georgia (Jun 1998), New York (Nov 2002), and Virginia (Oct 2007)

Professional certifications maintained through the Credit Union National Association (CUNA):

- Credit Union Compliance Expert (CUCE) (2011-2015)
- Bank Secrecy Act Compliance Specialist (BSACS) (2011-2015)

Member, American Bar Association, Business Law Section

- Committee Involvement: Banking / Credit Union / Consumer Financial Services

Member & Virginia Compliance Chair, MAP Program (2008-2009)  
 (ACA International’s committee for regulatory compliance in the credit and collection industries)

Admitted to all state-level courts in Georgia, New York, and Virginia

Admitted to the U.S. District Courts and Bankruptcy Courts for the Eastern & Western Districts of Virginia

Admitted to the U.S. District Courts for the Northern & Middle Districts of Georgia