

MITRIA WILSON SPOTSER

PROFESSIONAL SUMMARY

Nonprofit executive and institution-builder with more than 25 years of experience leading policy, fundraising, and organizational strategy at the intersection of financial equity, civil rights, and consumer protection. Founder and President of the Julian Bond Institute for Financial Equity Research, raising nearly \$6 million to launch the institute. Manages an active portfolio of multi-million dollar funder relationships—including the Weiss Foundation (\$1.3M/year) and Oak Foundation (\$750K/year, five-year grant)—and presents regularly to CRL’s Board of Directors and major foundation leadership. Member of CRL’s four-person executive management committee alongside the President and CEO, with oversight of 10 staff and a \$2.8M combined departmental budget. Nationally recognized policy expert and repeated Congressional witness on the use of AI and data in financial decisions, consumer financial protection, fair lending, and housing finance.

AREAS OF EXPERTISE

- Nonprofit Leadership & Strategy
- Board Engagement & Governance
- Staff Development & Team Leadership
- AI, Big Data & Data Privacy in Finance
- CFPB Rulemaking & Consumer Protection
- Congressional Testimony & Advocacy
- Institutional Fundraising & Funder Relations
- Budget Management & Fiscal Oversight
- Coalition & Stakeholder Engagement
- Fair Lending, CRA & ECOA
- Housing Finance Reform
- Organizational Communications & Marketing

EXPERIENCE

CENTER FOR RESPONSIBLE LENDING • JULIAN BOND INSTITUTE Washington, DC Late 2021 – Present

President, Julian Bond Institute for Financial Equity Research | VP, Federal Policy, Outreach & Marketing

- Founded and launched the Julian Bond Institute for Financial Equity Research — CRL’s dedicated research institute focused on closing the racial wealth gap — raising nearly \$6 million in funding, organizing the public launch event, and building and overseeing all institute staff.
- Serve on CRL’s four-person executive management committee alongside the President and CEO, sharing responsibility for setting organizational strategy and overseeing its implementation across senior leaders and the full staff. Directly manage 10 employees and a combined departmental budget of \$2.8 million across federal policy, outreach and engagement, and marketing.
- Manage CRL’s most significant funder relationships, including serving as primary relationship manager for the Weiss Foundation (\$1.3M/year — CRL’s second-largest funder), presenting on multiple occasions to the foundation’s board and president; co-managing with CRL’s President a five-year, \$3.75M grant with the Oak Foundation (\$750K/year); and cultivating ongoing relationships with financial institution funders and prospective funders on behalf of CRL and the Julian Bond Institute.
- Present regularly to CRL’s Board of Directors on organizational strategy, policy priorities, and programmatic outcomes.
- Direct CRL’s federal policy, outreach and engagement, and marketing functions, serving as the organization’s primary voice before Congress, federal regulatory agencies, and coalition partners on fair lending, consumer financial protection, housing finance, banking regulation, data privacy, big data, and the use of AI in financial decisions.

- Testified before Congress three times since returning to CRL: before the full House Financial Services Committee on community banking and CFPB oversight (Feb 2025), before the House Financial Services Subcommittee on fintech and consumer protection innovation (Oct 2023), and before the House Veterans' Affairs Committee on the VA Housing Loan Forever Act (Dec 2022).

CONSUMER FEDERATION OF AMERICA Washington, DC

Apr 2020 – Jan 2023

Director of Housing and Fair Lending Policy

- Led CFA's housing and fair lending policy agenda including ECOA, CRA, Qualified Mortgage, and housing finance reform; served as principal liaison to the Board of Directors and member organizations on housing issues.
- Authored Honoring America's Promise (2022), a landmark policy proposal to narrow the Black homeownership gap by transferring unused VA home loan benefits to veterans' descendants — a proposal that directly informed subsequent Congressional action and testimony.

CREDIT UNION NATIONAL ASSOCIATION (CUNA) Washington, DC

Feb 2017 – Apr 2020

Senior Director of Advocacy and Counsel, Housing, Debt Collection & Diversity

- Served as lead policy expert on housing, fair lending, and debt collection; staff liaison to the Board's Housing and CFPB Subcommittees; policy lead for Diversity and Inclusion team.

U.S. HOUSE COMMITTEE ON FINANCIAL SERVICES – Democrats Washington, DC Jun 2016 – Jan 2017

Senior Counsel, Financial Institutions and Consumer Credit Subcommittee

- Developed Democratic legislative strategy on housing, fintech, and consumer protection; served as lead counsel in the investigation of Wells Fargo's creation of 1.5 million fraudulent accounts, producing a series of reports on behalf of the Ranking Member.

CENTER FOR RESPONSIBLE LENDING Washington, DC

Jan 2015 – Sep 2015

Vice President of Federal Policy

- Testified twice before Congress; secured \$2.5M in Ford Foundation funding to expand financial security programs for African Americans; managed 4 staff and 2 consultants.

NATIONAL COMMUNITY REINVESTMENT COALITION (NCRC) Washington, DC Apr 2011 – Jan 2015

Director of Legislative and Policy Advocacy

- Named one of 2014's Most Influential Women in Housing by HousingWire Magazine. Architected the affordable housing incentive proposal in the Senate Housing Finance Reform bill; authored the public benefit standard analysis that triggered a 60-day public comment extension and three hearings on a proposed merger to form the 5th largest U.S. bank.

D.C. COUNCIL • DCHFA • COUNCILMEMBER CATANIA Washington, DC

2006 – 2011

Legislative Director | Director of Government Affairs | Chief Counsel

- Oversaw \$326M+ in annual government appropriations across six agencies; secured \$35M in federal funds to create DC's Capital Access Program; managed a Harvard Joint Center for Housing Studies research partnership resulting in adopted policy recommendations.

U.S. HOUSE OF REPRESENTATIVES – Congressman Cramer & Congressman Flake Washington, DC
1997 – 1999

Legislative Assistant

- Drafted legislation on appropriations, banking, and community development; staffed Congressional hearings; engaged constituents and stakeholder coalitions.

LEGAL EXPERIENCE

JONES DAY • FRIEDMAN, DEVER & MERLIN • HOWREY LLP Dallas, TX / Atlanta, GA /
Washington, DC 2002 – 2006

Litigation Associate & Summer Associate, Appellate Litigation

- Argued before the Georgia Court of Appeals, Georgia Supreme Court, and the Eleventh Circuit; second chair on two trials in the Northern District of Georgia, both resulting in favorable judgments.

SUPREME COURT OF ALABAMA – Senior Justice Harold F. See Montgomery, AL 2001 – 2002
Law Clerk

- Authored opinions and dissents on criminal and civil appeals, including groundbreaking vicarious liability opinion, *Ware v. Timmons*.

EDUCATION

UNIVERSITY OF TEXAS SCHOOL OF LAW Austin, TX

Juris Doctor — Graduated With Honors

- Co-author of winning brief to the U.S. Supreme Court in *Tennard v. Dretke* (intellectual disability and the death penalty).

UNIVERSITY OF ALABAMA Tuscaloosa, AL

B.S., Political Science (Minor: Finance) — Summa Cum Laude, Honors Program

- Special Honors Distinction for thesis: *Applying Color-Blind Law in a Color-Conscious Society*.

CONGRESSIONAL TESTIMONY

- **Feb 2025** — *“Make Community Banking Great Again”*, House Financial Services Committee (Full Committee)
- **Oct 2023** — *“Modernizing Financial Services Through Innovation and Competition”*, House Financial Services Subcommittee on Financial Institutions and Consumer Credit
- **Dec 2022** — *“Legislative Hearing: VA Housing Loan Forever Act of 2022”*, House Committee on Veterans’ Affairs
- **May 2015** — *“Access and Opportunity: Predatory Financial Practices and Economic Injustice”*, House Committee on Oversight and Government Reform
- **Apr 2015** — *“Examining Regulatory Burdens on Non-Depository Financial Institutions”*, House Financial Services Subcommittee on Financial Institutions and Consumer Credit

SELECTED PUBLICATIONS

- *Honoring America’s Promise: How Passing Unused VA Loan Benefits Down to Veterans’ Descendants Could Narrow the African-American Homeownership Gap*, Consumer Federation of America Policy Report (March 2022)
- *Balancing Caveat Emptor: Why the CFPB Is Good for America, Its Consumers, and the Providers of Financial Services*, Mortgage Compliance Magazine (July 2015)

- *Protecting the Public's Interests: A Consumer-Focused Reassessment of the Standard for Bank Mergers and Acquisitions*, Banking Law Journal (April 2013)
- *Rights Without Remedies and Remedies Without Effect: §1252(f)(1) of the Immigration and Nationality Act, Class Actions, and Standing*, Georgetown Immigration Law Journal, Vol. 18, 745 (2003–2004)