

**Committee on Energy and Commerce**  
**U.S. House of Representatives**  
Witness Disclosure Requirement - "Truth in Testimony"  
Required by House Rule XI, Clause 2(g)(5)

<b>1. Your Name: Anne P. Fortney</b>		
<b>2. Your Title: Partner Emerita, Hudson Cook LLP</b>		
<b>3. The Entity(ies) You are Representing: Myself</b>		
<b>4. Are you testifying on behalf of the Federal, or a State or local government entity?</b>	<b>Yes</b>	<b>No</b> X
<b>5. Please list any Federal grants or contracts, or contracts or payments originating with a foreign government, that you or the entity(ies) you represent have received on or after January 1, 2015. Only grants, contracts, or payments related to the subject matter of the hearing must be listed.</b>  None.		
<b>6. Please attach your curriculum vitae to your completed disclosure form.</b>		

Signature: 

Date: 10/30/2017

*Anne P. Fortney*  
*Curriculum Vitae*

**Hudson Cook, LLP**

1909 K Street, NW  
Floor 4  
Washington, DC 20006  
[REDACTED]  
[REDACTED]

**Current Status**

- 2015-Present Partner Emerita, Hudson Cook, LLP.

**Employment**

- 2003-2015 Partner, Hudson Cook, LLP.
- 1997-2003 Managing Partner, Lovells, Washington, DC office; Of Counsel (1997-1998).
- 1987-1997 Partner, Carlsmith Ball, Honolulu, HI and Washington DC; Of Counsel (1987-1989).
- 1982-1986 Associate Director for Credit Practices, Bureau of Consumer Protection, Federal Trade Commission (FTC), Washington DC.
- 1976-1982 Attorney, JC Penney Company, Washington DC.
- 1973-1976 Attorney, Bureau of Consumer Protection, FTC, Washington DC.
- 1972-1973 Attorney Advisor, Commissioner Mary Gardiner Jones, FTC, Washington DC.
- 1969-1971 Associate, Cleary, Gottlieb, Steen and Hamilton, Washington DC.

**Education**

- 1985 Harvard University, John F. Kennedy School of Government, Senior Managers in Government Program.
- 1969 Georgetown University Law Center (Juris Doctor).
- 1966 Mary Washington College (Bachelor of Arts with Final Honors).
- 1965 Institute for American Universities, Aix-en-Provence, France.

**Bar Admissions**

- 1987 Hawaii State Bar Association.
- 1982 United States Supreme Court Bar.
- 1969 District of Columbia Bar.

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**Recent Congressional Testimony**

U.S. House of Representatives Committee on Financial Services, Subcommittee on Financial Institutions and Consumer Credit on Credit Information Legislative Proposals for a More Efficient Federal Financial Regulatory Regime, September 7, 2017.

U.S. House of Representatives Subcommittee on Financial Institutions and Consumer Credit House Committee on Financial Services, Use of Credit Information Beyond Lending: Issues and Reform Proposals, May 12, 2010.

U.S. House of Representatives Subcommittee on Financial Institutions and Consumer Credit, Keeping Score on Credit Scores: An Overview of Credit Scores, Credit Reports and Their Impact on Consumer, March 24, 2010.

U.S. House of Representatives Committee on Financial Services, Examining the Need for H.R. 2885, The Credit Monitoring Clarification Act, May 20, 2008.

U.S. House of Representatives Committee on Financial Services, Credit Reports: Consumers' Ability to Dispute And Change Inaccurate Information, June 19, 2007.

**Expert Witness in Litigation**

*Adams v. National Engineering Service Corp., et al.*, Case No: 3:07-CV-1035 (JCH), U.S. District Court for the District of Connecticut, 2008; 2009.\*\*

*Ashby et al. v. Farmers Group, Inc., et al.*, Case No. CV01-1446-BR, U.S. District Court for the District of Oregon, 2004; 2006.\*\*

*Beck v. Equifax Information Services, LLC, et al.*, Case No. 3:05CV091, U. S. District Court for the Eastern District of Virginia, Alexandria Division, 2005.

*Brownstein v. Equifax Information Services, LLC and American Express Company*, Case No. 05-1774, U. S. District Court for the Eastern District of Pennsylvania, 2006.

*Bruce v. Keybank National Association, doing business as Champion Mortgage*, Case No. 2:05-CV-330, U.S. District Court for the Northern District of Indiana, 2006.\*

*CSI Investment Partners II, L.P., et al., v. Cendant Corporation, et al*, Case No. 00Civ.1422(DAB), U.S. District Court for the Southern District of New York, 2006.\*

*Cairns v. GMAC Mortgage Corporation, Experian Information Solutions, Inc., Equifax Information Services, L.L.C., and The Provident Bank d/b/a PCFS Mortgage Resources*, CV-04-1840 PHX-DGC, U.S. District Court for the District of Arizona, 2005.

*Collins v. IndyMac Bank, F.S.B., et al*, Case No: SACV 06-100 DOC (ANx), U.S. District Court for the Central District of California, Eastern Division, 2007.

*Cope v. Experian Information Solutions, Inc. et al.*, Case No. 04-CV-493-JE, U. S. District Court for the District of Oregon, 2005.\*

*Drew v. Equifax Information Services, LLC, et al.*, Case No. CV-07-00726-SI, in the U.S. District Court for the Northern District of California, 2008

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*Dunlap v. Capital One Bank (USA), N.A.*, Civil Action No.09-C-515-H and Civil Action No. 09-C-512-B, Circuit Court of Raleigh County, West Virginia, 2010.

*In Re: Farmers Insurance Co., Inc. Fair Credit Reporting Act Litigation*, MDL No. 1564, Case No. CIV-03-158-F, U.S. District Court for the Western District of Oklahoma, 2006.\*

*Ferrarelli v. Capital One Auto Finance, Inc. et al.*, Case No. 1:07-CV-389, U.S. District Court for the Southern District of Ohio, Western Division, 2008.

*Ferrarelli v. Federated Financial Corp.*, Case No. 1:07-CV-685, in the U. S. District Court for the Southern District of Ohio, Western Division, 2008.\*\*

*Geaney, et al. v. Equifax Information Services, LLC, et al.*, Case No. 1:05-CV-01629 REC-LJO, U. S. District Court for the Eastern District of California, Fresno Division, 2007.

*Gomez v. Kroll Factual Data, Inc.*, Civil Action No. 13-cv-0445-WJM-KMT, U.S. District Court for the District of Colorado, 2014.

*Grizzard v. Trans Union, L.L.C. et al.*, Case No. 3 :04CV625, U. S. District Court for the Eastern District of Virginia, Richmond Division, 2005.\*

*In re: H&R Block Mortgage Corp., Prescreening Litigation*, Case No: 2:06-MD-230 (MDL 1767), U. S. District Court for the Northern District of Indiana, 2007.

*Harris v. Circuit City Stores, Inc.*, Case No: 1:07-cv-02512, U. S. District Court for the Northern District of Illinois, Eastern Division, 2008.

*Holmes v. TeleCheck International, Inc., et al.*, Case No. 3:05-0633, U.S. District Court for the Middle District of Tennessee, 2006; 2008.\*\*

*In re: MicroBilt Corporation, et al.*, Case No: 11-18143 (MKB), U.S. Bankruptcy Court for the District of New Jersey, 2012.

*Jones v. Experian Information Solutions, Inc. et al.*, Case No. 1:11-cv-826 CMH/TCB in the U. S. District Court for the Eastern District of Virginia, Alexandria Division, 2011.

*Lockhart v. Equifax Information Services, LLC, et al.*, Case No. 4:07-cv-62, U.S. District Court for the Eastern District of Virginia, Richmond Division, 2008.

*Mendoza v. Verizon Wireless, et al.*, Case No. H-02-2465, U.S. District Court for the Southern District of Texas, Houston Division, 2003.

*Mark v. Valley Insurance Company and Valley Property and Casualty*, Case No. 01-1575 BR, U.S. District Court for the District of Oregon, 2003.

*Miller v. Equifax Information Services, LLC*, Case No.: 3:11-CV-1231-BR in the U.S. District Court for the District of Oregon, 2013.\*\*

*Moseley v. Monogram Credit Card Bank of Georgia*, Case No. CV05-0801-PHX-SRB, U.S. District Court for the District of Arizona, 2006.

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*Murray v. IndyMac Bank, F.S.B.*, Case No: 04-C-7669, U.S. District Court for the Northern District of Illinois, Eastern Division, 2007.

*Paysinger v. Santander Consumer USA, Inc., d.b.a. Drive Financial Services*, Case No: C07-00859-HRL U.S. District Court for the Central District of California, 2010.

*Rausch and Jason Reynolds v. The Hartford Financial Services Group, Inc. and Hartford Fire Insurance Company*, Case No. CV 01-1529 BR, U.S. District Court for the District of Oregon, 2003.

*Razilov v. Nationwide Mutual Ins. Co. and Allied Group, Inc.*, Case No. 01-1466 BR, U.S. District Court for the District of Oregon, 2003.

*Ryals et al v. HireRight Solutions, Inc. et al*, U.S. District Court for the Eastern District of Virginia, Richmond Division, Civil No. 3:09cv625, 2010.

*Smith et al. v. The Progressive Corporation et al.*, Case No. 1:00-CV-210-MMP, U.S. District Court, Northern District of Florida, 2001.

*Stillmock, et al. v. Rugged Wearhouse, Inc., et al.*, Case No.1:07-cv-01340-JFM, U.S. District Court for the District of Maryland, 2007.

*Sweitzer v. American Express Centurion Bank, et al.*, Case No. 2:05-CV-650, U.S. District Court for the Southern District of Ohio, Eastern Division, 2007.\*

*Thomas v. Friends Rehabilitation Program, Inc. et al*, Case No. 001012, Court of Common Pleas for Philadelphia County, 2006.

*Wiesjahn v. Capital One Auto Finance, Inc., Capital One Services, Inc. et al.*, Case No: 2:06CV402, U.S. District Court for the Northern District of Indiana, Hammond Division, 2007.

*Williams v. MBNA America Bank, NA*, Case No. 2:06-CV-13910, U.S. District Court for the Eastern District of Michigan, 2007.

*Willes v. State Farm Fire and Casualty Co. and State Farm Mutual Automobile Insurance Company*, Case No. 01-1457 BR, U.S. District Court for the District of Oregon, 2003.

*White v. First American Registry, Inc.*, Case No. 04 CV 1611 (LAK), U.S. District Court for the Southern District of New York, 2004.\*

*Wood v. Capital One Auto Finance, Inc.*, Case No: 06-C-7, U.S. District Court for the Eastern District of Wisconsin, Milwaukee Division, 2008.

\* Cases marked with an asterisk are those where I gave deposition testimony.

\*\* I also testified at jury trials in these cases.

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**Professional Associations**

- 1982-Present           Member, Consumer Financial Services Committee of the American Bar Association Business Law Section; Chair, Consumer Communications Subcommittee (1983-1986); Vice-Chair, Privacy Subcommittee (1991-1992); Chair, Privacy Subcommittee (1993-1995); Vice-Chair, FTC Activities Subcommittee (1997-2000); Chair, Federal and State Practice Subcommittee (2000-2003).
  
- 1995-Present           Member, Governing Committee of the Conference on Consumer Finance Law (1995 – present); Vice-President (1999-2007); President (2007-2009); Chairman (2009-2012).
  
- 1996-Present           Fellow, American College of Consumer Financial Services Lawyers;     Lifetime Achievement Award (2014).
  
- 1992-1995              Vice-Chair, Financial Services Committee of the American Bar Association Administrative Law Section.

**Presentations at Industry Conferences and Programs**

American Bar Association Consumer Financial Services Committee (multiple times, 1997-2012).  
American Conference Institute (multiple times, 2001-2006).  
American Financial Services Association (multiple times, 1989-2009).  
Consumer Bankers Association (March and August 2001).  
Conference on Consumer Finance Law (multiple times, 1995-2004).  
Consumer Data Industry Association (multiple times, 1997-2011).  
Consumer Industry Research Council (multiple times, 2000-2005).  
• Credit Card Bank Compliance Association (multiple times, 2002-2007).  
Experian Law Conferences (multiple times, 1998-2014).  
• Hudson Cook Housing and Auto Finance Workshop (multiple times, 2004-2013).  
• National Association of Dealer Counsel (multiple times, 2006-2007).  
• National Automobile Dealers Association (2007).  
National Retail Federation (“NRF”) (Aug. 2000).  
NRF Credit Managers Division (Sept. 1997 and Sept. 2000).  
Payment Card Institute (2009 and 2010).  
Practicing Law Institute (multiple times, 1998-2000).

**Publications**

- *CARLAW*® *Compliance Series Dealer Compliance Guide - Risk-Based Pricing* (2010).
- *A Dealer Guide to Adverse Action Notices*, National Automobile Dealers Association Management Series (2007).
- *Federal Laws Applicable to Consumer Data Security Breaches*, 59 *Consumer Fin. L. Q.* 229 (2005).
- *Uniform National Standards for a Nationwide Industry – FCRA Preemption of State Laws under the FACT Act*, 58 *Consumer Fin. L. Q.* 259 (2004).
- *Auto Finance Litigation Under the Equal Credit Opportunity Act*, 57 *Consumer Fin. L. Q.* 227 (2003).

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- *Selected Fair Credit Reporting and Privacy Issues and Developments*, 56 Consumer Fin. L. Q. 58 (2002).
- *How to Comply With the Fair Credit Reporting Act* (Associated Credit Bureaus, Inc. 2000).
- *How to Comply With the Fair Credit Reporting Act* (Associated Credit Bureaus, Inc. 1997).
- *Fair Lending Law Developments*, 55 Bus. Law. 1309 (2000).
- *Fair Credit Reporting Act Potential Liability of Furnishers and Users of Consumer Reports*, 1114 PLI/Corp 361 (April-May 1999).
- *Fair Lending Law Developments*, 54 Bus. Law. 1329 (1999).
- *Recent Fair Lending Developments Affecting Auto Lenders and Lessors*, 52 Consumer Fin. L. Q. 358 (1998).
- *The New Fair Credit Reporting Act – New Duties; New Liabilities; New Questions*, 52 Consumer Fin. L. Q. 17 (1998).
- *Fair Credit Reporting Act Duties of Furnishers and Users of Consumer Reports*, 1048 PLI/Comm 9 (April-May 1998).
- *Fair Credit Reporting Act Creates New Duties for Employers*, Credit World (May/June 1998).
- *An Argument for Retaining the Uniform Commercial Code*, 51 Consumer Fin. L. Q. 315 (1997).
- *Privacy, Consumer Credit Reporting, and Fair Lending Developments*, 51 Consumer Fin. L. Q. 41 (1997).
- *Fair Lending Issues Affecting Subprime Credit Markets*, 50 Consumer Fin. L. Q. Rep. 290 (1996).