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Professional Experience

- **National Consumer Law Center.** 1991 – present. Policy analysis and advocacy in areas of predatory lending, credit reporting, debt collection, electronic commerce and electronic benefits transfer, preservation of homeownership, credit math, electronic transaction issues, telecommunications' privacy issue, utility costs for low-income households, and other consumer credit issues. Duties include providing testimony and assistance to members of Congress and Congressional staff and federal regulatory agencies on issues affecting low income consumers, writing analytical books and articles, providing trainings and expert testimony and consulting services to attorneys representing consumers in individual and class cases. Through June 2005, Managing Attorney of Washington, D.C. office of the Center, currently Senior Counsel.
- **North Carolina Legal Services Resource Center.** 1983 – 1991. Consumer specialist in the state support office for the legal services field programs in North Carolina. Responsibilities included providing information to N.C. General Assembly regarding effect of proposals on low income clients on consumer, preservation of homeownership, utility and domestic law matters; training; supervising appellate work on consumer credit and foreclosure issues; and providing assistance on complex consumer issues.
- Private practice in Raleigh, N.C. 1982-1983.
- Governor's Advocacy Council for Children and Youth, Raleigh, N.C. 1981- 1982.
- Legal Aid Society of Northwest North Carolina, Winston-Salem, N.C. 1978 - 1980.
- Prisoners' Rights Project, University of North Carolina School of Law. 1977 - 1978. Founding Director and Supervisor.

Education

University of North Carolina School of Law, J.D. 1978
Brandeis University, B.A. 1975
Chapel Hill High School, Chapel Hill, N.C. 1971.

Provided written and oral testimony as a witness to Congressional Committees on numerous occasions regarding policy issues affecting low income people, examples include -

- Senate Committee On Commerce, Science & Transportation regarding the *Escalating Problem of Unwanted Robocalls and What To Do About It*. April 18, 2018.
- Senate Committee On Commerce, Science & Transportation regarding the *Importance of the Telephone Consumer Protection Act to Safeguard Consumers*, May 18, 2016.
- House Ways and Means Committee, Subcommittee on Social Security, regarding *Impact on Recipients of the Mandate for Direct Deposit of Social Security Benefits*, September 12, 2012.
- Subcommittee on Financial Institutions and Consumer Credit, House Financial Services Committee regarding *Examining Rental Purchase Agreements and the Potential Role for Federal Regulation*, July 26, 2011.
- House Financial Services Committee regarding *HR 1728: Mortgage Reform and Anti-Predatory Lending Act*, April 23, 2009.

- Subcommittee on Financial Institutions and Consumer Credit, House Financial Services Committee regarding *Mortgage Lending Reform: A Comprehensive Review of the Current Mortgage System*, March 11, 2009.
- House Ways and Means Committee regarding *Protecting Social Security Benefits from Predatory Lending and Other Harmful Financial Institution Practices* (June 24, 2008).
- Senate Finance Committee regarding *A Review of Bank Treatment of Social Security Benefits* (September 20, 2007).
- Senate Banking Committee regarding the *Consumer Impact of Regulatory Relief Proposals Affecting Banks, Thrifts, and Credit Unions* (March 1, 2006).
- House Subcommittee on Financial Institutions and Consumer Credit regarding “*Helping Consumers Obtain the Credit They Deserve*” (May 12, 2005).
- House Committee on Veterans’ Affairs regarding *Protecting the Rights of Those Who Protects Us: Public Sector Compliance with the Uniformed Services Employment and Reemployment Rights Act (USERRA) and Improvements to the Servicemembers Civil Relief Act (SCRA)* (June 23, 2004).
- Senate Committee on Banking, Housing and Urban Affairs regarding *All Current Proposals for Legislation on Financial Services Reform* (June 22, 2004).
- House Subcommittee on Housing and Community Opportunity and Subcommittee on Financial Institutions and Consumer Credit regarding *Protecting Homeowners: Preventing Abusive Lending While Preserving Access to Credit* (November 5, 2003).
- Senate Committee on Banking, Housing and Urban Affairs Committee regarding the *Impact of the Proposed RESPA Rule on Small Businesses and Consumers* (April 2003).
- House Financial Services Committee Subcommittee on Housing and Community Opportunity regarding *Simplifying the Home Buying Process: HUD’s Proposal to Reform RESPA* (February 2003).
- Senate Committee on Banking, Housing and Urban Affairs regarding the *Increase in Predatory Lending and Appropriate Remedial Actions* (July 27, 2001).
- House Committee on Financial Services, Subcommittee on Financial Institutions & Consumer Credit, regarding *Regulation of Rent To Own Transactions* (July 12, 2001).
- House Committee on Financial Services, Subcommittee on Domestic Monetary Policy, Technology and Economic Growth, regarding the *Consumer Consent Provisions, in the Electronic Signatures in Global and National Commerce Act (E-Sign)*, Public Law No. 106-229 (June 26, 2001).
- House Committee on Financial Services Subcommittee on Oversight and Investigations, regarding the *EFT Requirements of the Debt Collection Improvements Act of 1996, and the Use of ETAs*, (June 20, 2001).
- House Banking Committee on *Employer Investigations of Employee Misconduct under the Fair Credit Reporting Act* (May 2000).
- House Judiciary Committee on *Electronic Signature Bill*, September 30, 1999.
- House Subcommittees on Housing & Community Opportunity and Financial Institutions & Consumer Credit regarding the *Rewrite of Truth in Lending Act and Real Estate Settlement Procedures Act* (September 16, 1998).
- Senate Committee on Banking, Housing and Urban Affairs, regarding S.1405 *The “Financial Regulatory Relief and Economic Efficiency Act of 1997,”* March 10, 1998.
- House Subcommittee on Financial Institutions and Consumer Credit, regarding the impact of Treasury’s Proposed Regulation under the “EFT 99” *Provisions of the Debt Collection Improvement Act of 1996 On the Poor, the Elderly and the “Unbanked,”* March 4, 1998.
- House Committee on Banking and Financial Services regarding the impact of Treasury’s Proposed Regulation under the “EFT 99” *Provisions of the Debt Collection Improvement Act of 1996 On the Poor, the Elderly and the “Unbanked,”* September 25, 1997.
- Senate Committee on Banking, Housing and Urban Affairs regarding the *Impact of P.L. 104-134 (“EFT-99”) On the Poor, the Elderly and the “Unbanked,”* May 22, 1997.

- House Committee on Banking and Financial Services, Subcommittee on Financial Institutions and Consumer Credit, on *Electronic Benefit Transfer Systems and Regulation E*, June 19, 1996.
- House Committee on Banking, Finance and Urban Affairs, Subcommittee on Consumer Credit and Insurance, on *Tax Refund Anticipation Loans*, April 14, 1994.
- Senate Committee on Banking, Housing and Urban Affairs, on *Senate Bill 924 – Home Ownership and Equity Protection Act*, May 19, 1993.
- House Banking Committee, Subcommittee on Financial Institutions Supervision, Regulation and Deposit Insurance, of the regarding *The Role of Community Development Banks*, February 4, 1993.

Presenter and trainer on policy and legal issues relating to low-income consumers, electronic commerce, predatory mortgage lending, payday lending, interest calculation methods, and other credit issues on numerous occasions sponsored by the following government agencies and private associations, among others --

Consumer Financial Protection Board
 Federal Trade Commission
 Federal Reserve Board
 Federal Deposit Insurance Corporation
 National Telecommunication and Information Administration

American Bar Association, Business Law Section
 American Bar Association, Science and Technology Section
 America’s Community Bankers
 Center for Democracy and Technology

Consumer Federation of America
 Mortgage Bankers Association
 National Academy of Sciences -- Conference on Computers, Freedom and Privacy
 National Association of Attorneys General
 National Association of Consumer Advocates
 National Association of Mortgage Brokers
 National Association of Hispanic Real Estate Professionals
 National Community Reinvestment Coalition
 National Consumer Law Center
 Neighborhood Reinvestment Corporation

Publications

BOOKS –

- Co-author, *Consumer Banking and Payments Law*, National Consumer Law Center, 2nd edition 2002, 3rd edition, 2005, 4th edition, 2009, 5th edition, 2013, 6th edition, 2018; Annual Supplements, 2003, 2004, 2006, 2007, 2008, 2010, 2011, 2012, 2014, 2015, 2016, 2017.
- Contributor, *Foreclosures*, National Consumer Law Center, 2nd edition (2007), 4th edition (2014), Annual Supplements, 2008, 2009, 2010, 2011, 2013, 2014, 2016, 2017.
- Contributor, *Consumer Credit Regulation*, National Consumer Law Center, 1st edition (2012), Annual Supplements, 2013, 2014, 2015.
- Contributor, *Mortgage Lending*, National Consumer Law Center, 1st edition (2012), Annual Supplements 2013, 2014, 2015.
- Contributor, *The Cost of Credit: Regulation and Legal Challenges*, National Consumer Law Center, 3rd edition 2004, Annual Supplements 2006, 2011.
- Contributor, *Stop Predatory Lending, A Guide for Legal Advocates*, National Consumer Law Center, 2002.
- Editor and Co-author, *Access to Utility Service*, National Consumer Law Center 1st Edition, 1996, 2nd Edition, 2000, Annual Supplements, 1997, 1998, 1999.
- Editor and Co-author, *Manual on Water Affordability Programs*, American Water Works Association Research Foundation, 1998.

- Co-author, *Energy and the Poor - The Crisis Continues*, National Consumer Law Center, 1995.
- Co-author, *Tenants' Rights to Utility Service*, National Consumer Law Center, 1994.
- *The Poor and the Elderly: Drowning in the High Cost of Water*, AARP, 1993.

ARTICLES (including co-authorships) –

- *Land Installment Contracts—The Newest Wave of Predatory Home Lending Threatening Communities of Color*, 28 *Communities & Banking* 2, Federal Reserve Bank of Boston, Spring, 2017. Coauthor.
- *Past, Present and Future Threats to Federal Safety Net Benefits in Bank Accounts*, 16 *N.C. Banking Inst.* 43, University of North Carolina School of Law Banking Institute, 2012. Coauthor.
- *The Credit Card Market and Regulation: In Need of Repair*, 10 *N.C. Banking Inst.* 23, University of North Carolina School of Law Banking Institute, 2006.
- *Federal Regulation of Consumer Credit: The Cause or the Cure for Predatory Lending?* Joint Center for Housing Studies, Harvard University, BABC, March 2004. Coauthor.
- *The Increase in Predatory Lending and Appropriate Remedial Actions*, 6 *N.C. Banking Inst.* 111, University of North Carolina School of Law Banking Institute, 2002.
- *A Case Study of the Challenge of Designing Effective Electronic Consumer Credit Disclosures: The Interim Rule for the Truth in Lending Act*, 7 *N.C. Banking Inst.* 39, University of North Carolina School of Law Banking Institute, 2003.
- *E-Sign and UETA: What Should States Do Now*, *Cyberspace Magazine*, January, 2001.
- *The Safe Drinking Water Act -- Dilemmas for the Poor*, 26 *Clearinghouse Review* 12 April, 1993. Coauthor.
- *Strategies for Keeping the Lights On*, 25 *Clearinghouse Review* 16 August, 1992.
- *Merging Energy Considerations with New Housing Initiatives*, 1992-1993 *Curr Mun Problems -* 172 (Vol 19, Number 2, 1992); 25 *Clearinghouse Review* 12, April, 1992.
- *Energy Assistance Plans: Alternative Distribution Methods for LIHEAP Benefits*, 25 *Clearinghouse Review* 10, February, 1992.
- *Consumer Law In North Carolina*, *N.C. Bar Association Poverty Law Manual Series*, June 1991.
- *Legislative Update: How the General Assembly Dealt With Consumer Matters*, 10 *Notes Bearing Interest* 2, *N.C. Bar Association* January 1990.
- *How Can a 25-Inch TV Cost \$1100?* 10 *N.C. Insight* 4 June, 1988.
- *The Consumer Credit Committee: A Unique Opportunity*, 8 *Notes Bearing Interest* 3, *N.C. Bar Association*, September 1988.
- *A Consumer Advocate's View of Appliance Rentals*, 4 *Notes Bearing Interest* 1, *N.C. Bar Association*, April, 1984.
- *Acting on Behalf of Endangered Children*, *Governor's Advocacy Council on Children and Youth*, Raleigh, N.C., June, 1983.
- *Legal Rights and Responsibilities of Teenage Parents*, *Governor's Advocacy Council on Children and Youth*, Raleigh, N.C., February, 1982.

HONORS AND ACTIVITIES

- Member, Board of Directors, West Virginia Center on Budget and Policy, Charleston, WV, 2011 to 2017.
- Member, Board of Directors, Kanawha Institute for Social Research and Action, Dunbar, WV, 2012 to 2016.
- Member, Board of Directors, Covenant House, Charleston, WV, 2007 to 2010.

- Member Board of Advisors University of North Carolina School of Law Center for Banking and Finance, 2002 to 2012.
- Member of the Federal Reserve Board's Consumer Advisory Council, 1996 - 1998 (Co-Chair of Consumer Credit Committee, Chair of Depository Institutions Committee).
- Member of the American Water Works Association Policy Advisory Forum, 1996 - 1998.
- Vern Countryman Consumer Law Award, National Consumer Law Center, May 1, 1991. Nationally awarded "in recognition of outstanding efforts to strengthen and affirm the rights of low income Americans through the practice of consumer law."
- Chair, Consumer Credit Committee, North Carolina Bar Association, 1990 – 1991.
- President, Board of Directors of North Carolina Civil Liberties Union, 1988 to 1989. Vice President of Board, 1982 to 1985. Member of Board, 1980 to 1990.
- Voted among top twenty most effective lobbyists in North Carolina, 1987 – 1991, while representing low-income clients of N.C. legal services, in bi-annual vote of state legislators and press.
- Member, Board of Directors of North Carolina Consumers Council, 1986 to 1990.
- Chair, Ad Hoc Committee on Endangered Children (presented legislation to the 1983 and 1985 sessions of the N.C. General Assembly), 1981 to 1985.
- Member, Board of Directors of Wake Teen Medical Services, 1982 to 1984.
- Member, Board of Directors of Halifax Court Child Care and Family Services Center, 1981 to 1983.
- Member, Advisory Board to Women's Halfway House, Winston-Salem, N.C. 1979 to 1980.
- Member, Chancellor's Committee on Affirmative Action, University of North Carolina. 1976 to 1977.
- Certificate for Outstanding Service to the Law School, University of North Carolina, 1977.