

JENNIFER D. NEWTON

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PROFESSIONAL HIGHLIGHTS

- ❖ Former Federal Financial Services Regulator at the U.S. Consumer Financial Protection Bureau (CFPB)
- ❖ Named Top 40 Under 40 in Banking and Finance, National Black Lawyers (2016)
- ❖ Selected as Florida Bar William Reece Smith, Jr. Leadership Academy Fellow (2015-2016)
- ❖ Frequent Speaker and Author on Consumer Financial Services and Privacy Law Issues

LEGAL EXPERIENCE

Shutts & Bowen, LLP, Miami, Florida
(01/2015 – Present)

Senior Associate, Financial Services / Cybersecurity and Data Privacy Practice Group

- Regularly advise and counsel banking and non-banking financial service companies on banking and regulatory compliance and examination matters, including matters relating to the Banking and Secrecy Act (BSA/AML), Regulation W, Edge Act, Gramm-Leach-Bliley Act and the Fair Credit Reporting Act (FCRA); consumer lending issues under the CARD Act, the Truth in Lending Act (TILA), the Equal Credit Opportunity Act (ECOA), the Fair Debt Collection Practices Act (FDCPA), debit cards, prepaid cards, electronic banking, security and data breach and payment system issues under the Electronic Fund Transfer Act (EFTA), the E-SIGN Act, the Telephone Consumer Protection Act (TCPA), Servicemembers Relief Act (SCRA), federal securities laws and regulations, including the Exchange Act and FINRA rules, and federal and state privacy laws, including the GLBA, HIPAA, ADA, CFAA, FCRA and the Florida FIPA.

Nova Southeastern University Shepard Broad College of Law, Davie, Florida
(11/2016 – Present)

Adjunct Professor of Law

- Teaches privacy law related courses to students enrolled in the Master of Science in Law Degree Program.

Bayview Financial Services, Miami, Florida
(02/2014 – 1/2015)

Regulatory Compliance Counsel

- Managed compliance and oversight of business activities in the areas of mortgage servicing, including, but not limited to, complaint management, customer correspondence, customer care, loss mitigation, foreclosure, eviction, bankruptcy and default management.
- Monitored developments in relevant laws pertinent to mortgage servicing, including, Electronic Funds Transfer Act (EFTA), Equal Credit Opportunity Act (ECOA), Fair Debt Collections Practices Act (FDCPA), Real Estate Settlement Procedures Act (RESPA), Truth in Lending Act (TILA), Office of Foreign Assets Control (OFAC), Fair Credit Reporting Act (FCRA), Gramm-Leach Bliley Act (GLBA), Servicemembers Civil Relief Act (SCRA), Homeowners Protection Act (HOPA), state foreclosure regulations, bankruptcy code and CFPB regulations.
- Drove segment/functional compliance staff activities, including regular reporting to management or the CEO regarding such activities.

- Evaluated practices and process with respect to compliance issues and recommends changes where required.
- Advised Internal Audit on the conduct of compliance-related audits;
- Interfaced with regulators and auditors in connection with regulatory exams and external audits.
- Assisted in suggesting improvements to and enhancements of the compliance management system.

U.S. Consumer Financial Protection Bureau (CFPB), Office of Fair Lending and Equal Opportunity, Division of Supervision, Enforcement and Fair Lending, Washington, D.C. (04/2013 – 02/2014)

Enforcement Attorney

- Provided legal and subject matter expertise, policy expertise, project management, and legal services in fair lending law in extremely complex and sensitive consumer compliance examinations, consumer complaint investigations, consumer compliance investigations, and enforcement actions;
- Conducted and assisted with investigations and enforcement matters with litigation attorneys within CFPB and other Federal regulatory agencies.
- Made policy or enforcement recommendations to CFPB senior management.
- Reviewed and commented on proposed and existing laws and regulations affecting fair lending.
- Participated in the preparation of Congressional testimony and writes speeches relating to fair lending for delivery by senior management officials;
- Implemented an outreach and education plan in consultation with CFPB staff, other regulators, private industry, and fair lending, civil rights, and consumer and community advocates.

Florida Legal Services, Inc., Paul Doyle Justice Center – Tallahassee and Miami, Florida (11/2008 – 04/2013)

Staff Attorney

- Litigated claims under the Fair Housing Act (FHA), Real Estate Settlement and Procedures Act (RESPA), Federal Debt Collection Practices Act (FDCPA), Fair Credit Reporting Act (FCRA), Florida Deceptive Unfair Trade and Practices Act (FDUTPA), Florida Credit Collections Practices Act (FCCPA), Equal Credit Opportunity Act (ECOA), Home Mortgage Disclosure Act (HMDA), Home Ownership and Equity Protection Act (HOEPA) and Truth in Lending Act (TILA);
- Lobbied, tracked relevant consumer and housing related legislation, developed talking points and testimony, met with bill sponsors, and testified in state legislative committee meetings;
- Drafted and submitted comments to federal and state regulatory agencies on proposed and existing legislation affecting low income consumers and communities of color;
- Drafted publications and other legal resources on consumer and housing issues, including reports, fact sheets, and know your rights materials for public education and outreach for audiences of varied backgrounds.

32nd Judicial District Court of Louisiana, Houma, Louisiana (11/2007- 06/2008)

Law Clerk for the Honorable George J. Larke, Jr., Chief Judge

- Researched and analyzed substantive and procedural issues involving

criminal, family, and civil law.

- Wrote legal memoranda on various motions, criminal and civil writs and post- conviction writs, to assist judge in ruling on those matters.
- Assisted judge with pre-trials and trial preparation, including drafting jury instructions, judicial orders, judicial opinions, reasons for judgment and verdict sheets.

LAW SCHOOL WORK EXPERIENCE

- U.S. Equal Employment Opportunity Commission (EEOC), Miami, Florida
- The Honorable Jerald P. Bagley, Eleventh Judicial Circuit Court of Florida, Miami, Florida
- Southern Legal Counsel, Inc., Gainesville, Florida
- Legal Services of Greater Miami, Inc., Miami, Florida

EDUCATION

Loyola University School of Law, New Orleans, Louisiana

Juris Doctorate, (J.D.) (2007)

Activities: Moot Court; Trial Advocacy; Represented school in 2007 AAJ Student National Trial Advocacy Competition

Clinical Experience: Interviewed, counseled, and provided direct advocacy for clients denied FEMA benefits for Katrina Poverty Law Clinic.

Awards/Honors: Loyola Merit Scholarship, Recipient; Loyola Law Excellence Awards – Moot Court, Recipient; Association of Trial Lawyers–Board of Advocates Justice Skelly Wright Chapter Award (2007), Recipient; Florida Bar Foundation Public Interest Summer (FBF) Fellowship (2006), Fellow; American Bar Association (ABA) Section of Litigation Judicial Intern Opportunity Fellowship (2005), Fellow; Equal Justice Works (EJW) Summer Corps Fellowship (2005), Fellow; Florida Education Fund (FEF) BARBRI Scholarship (2008), Recipient.

Florida State University, Tallahassee, Florida

Bachelors of Science (B.S.) in Sociology and Interdisciplinary Social Science, (2004)

Awards/Honors: Alpha Kappa Delta Honor Society; Florida Bright Future Merit Scholarship, Recipient.

PUBLICATIONS

“More Fines, More Problems? CFPB's Leadership Structure Found Unconstitutional” Daily Business Review, October 28, 2016

“Bitcoin: Cybersecurity Regulations on the Horizon?” JD Supra Business Advisor, October 17, 2016

“A Dream Foreclosed? Using the Equal Credit Opportunity Act to Challenge Foreclosures,” November/December 2011, 45 Clearinghouse Rev. 318

“Understanding the Home Affordable Modification Program: A Guide for Legal Service Advocates” Florida Legal Services, Inc., September 2009

PRESENTATIONS/SPEAKING ENGAGEMENTS

The CFPB Guidance on Private Mortgage Insurance Cancellation and Termination: Is Your Firm Compliant? - Knowledge Group LIVE Webcast (April 2016), *Panelist*

“CFPB Alerts: Arbitration Clauses in Consumer Financial Products; Amendments to Mortgage Servicing Rules; Other Developments that can Affect Your Practices,” Annual Credit Union Round Table, (September 14, 2016), *Presenter*

Maximizing Your Judicial Internship, American Bar Association, Section of Litigation – Judicial Intern Opportunity Program (2015) (2016), *Presenter*
Forging through Florida’s Foreclosure Crisis – Florida Housing Coalition Public Policy Plenary (September 2012), *Panelist*

PROFESSIONAL ASSOCIATIONS/AFFILIATIONS

William Reece Smith, Jr. Leadership Academy of the Florida Bar, Fellow (2016-2017)
Top 40 under 40 in Banking and Finance, National Black Lawyers (2016)
American Bar Association, Consumer Financial Services Committee, Young Lawyer Liaison of Pro Bono Subcommittee (2015 – Present)
State Bar of Florida, Consumer Protection Law Standing Committee, Chair Social Media and Outreach Subcommittee (2014 – Present)
State Bar of Florida, Diversity and Inclusion Standing Committee, Member (2013-2014)
Catalyst Miami, Board of Director (2014 – Present)
Florida Alliance for Consumer Protection, Board of Director (2013 – Present)