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Professional Experience

Anne is a Partner *Emeritus* in the firm's Washington, DC office.

Anne has been a member of and held various positions with the American Bar Association, Business Law Section's Consumer Financial Services Committee since 1982. She was a founding member of the American College of Consumer Financial Services Lawyers and is a member of the District of Columbia Bar Association, United States Supreme Court Bar and Hawaii State Bar Association. Anne was Compliance Counsel to the Consumer Data Industry Association (formerly Associated Credit Bureaus).

Anne has testified multiple occasions before the U.S. House of Representatives Subcommittee on Financial Institutions and Consumer Credit House Committee on Financial Services regarding lending and credit issues. Anne has also been an expert witness in a multitude of countrywide, U.S. District Court cases regarding credit issues.

Anne attended Harvard University's John F. Kennedy School of Government, Senior Managers in Government Program in 1985. She received her law degree from Georgetown University Law Center in 1969. Anne holds a Bachelor of Arts with Final Honors from Mary Washington College and also attended the Institute for American Universities, Aix-en-Provence, France in 1965.

Professional Activities

Member, **Consumer Financial Services Committee** of the American Bar Association Business Law Section (1982-Current); 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).

Member, Governing Committee of the **Conference on Consumer Finance Law** (1995-Current); Chairman (since 2009).

Founding Member, **American College of Consumer Financial Services Lawyers** (1996-Current).

Vice-Chair, **Financial Services Committee** of the American Bar Association Administrative Law Section (1992-1995).

Member, **District of Columbia Bar Association** (1969), **United States Supreme Court Bar** (1982) and **Hawaii State Bar Association** (1987)

Compliance Counsel to the **Consumer Data Industry Association** (formerly Associated Credit Bureaus).

Recent Congressional Testimony

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

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.

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.

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.

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

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.

Recent Presentations at Industry Conferences and Programs

American Bar Association Consumer Financial Services Committee (multiple times, 1997-2011).

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, 1998-2011).

Hudson Cook Housing and Auto Finance Workshop (multiple times, 2004-2011).

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).

Education

Harvard University, John F. Kennedy School of Government, Senior Managers in Government Program, 1985.

Georgetown University Law Center (Juris Doctor), 1969.

Mary Washington College (Bachelor of Arts with Final Honors), 1966.

Institute for American Universities, Aix-en-Provence, France, 1965.