

**MARY SPECTOR**  
PROFESSOR OF LAW  
ASSOCIATE DEAN FOR CLINICS  
DEDMAN SCHOOL OF LAW  
SOUTHERN METHODIST UNIVERSITY  
DALLAS, TEXAS 75275  
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**Associate Dean for Clinics**, 2015 to present  
**Professor of Law**, 2014 to present  
**Director, Civil /Consumer Clinic** 2017 to present

Co-Director, Civil Clinic 1995-2017  
Associate Professor of Law, 2000-14  
Assistant Professor of Law, Co-Director, Civil Clinic, August 1995 to August 2000  
SMU Dedman School of Law Oxford Program, 2002 and 2006  
Acting Associate Dean for Clinical Education, January to July 2001  
Field Instructor, SMU/LSNT Externship Program, August 1994 to July 1995  
Supervising Attorney, SMU Civil Clinic, January 1994 to July 1994  
Instructor, Legal Research and Writing, August 1991 to December 1993  
Research Associate, Tower Center, SMU Dedman College, 2012 to 2020

### **GRANTS, AWARDS AND FELLOWSHIPS**

2022	Dedman College Interdisciplinary Institute, co-convenor <i>Data Science for Social Good</i> , with Prof. Lynne Stokes
2020	Dallas Bar Foundation, funding for COVID-19 Legal Helpline
2020	United Way of Metropolitan Dallas, funding for COVID-19 Legal Helpline
2019	Herbert Smith Freehills Visitor, University of Cambridge, Faculty of Law, St. John's College
2018-19	Texas Bar Foundation, funding for SMU Legal Clinics Disaster Assistance Project
2013	Texas Attorney General, funding for Consumer Advocacy Project (final payment received August 2013, original funds awarded beginning 2006)
2009	Bellow Scholar, bi-annual award presented by American Association of Law Schools, Clinical Section, Committee on Lawyering in the Public Interest
2008	Faculty Appreciation Award, Women in Law
2008	American Bar Association Section of Litigation, Research Fund, Grant Recipient
2001	Don Smart Directed Student Research Award
1999	Golden Mustang Outstanding Faculty Award

### **PUBLICATIONS**

*Austerity and Access to Justice: Exploring the Role of Clinical Legal Education in Cambridge*  
(with Jodi Gardner), in INNOVATION AND THE TRANSFORMATION OF CONSUMER LAW

NATIONAL AND INTERNATIONAL PERSPECTIVES (Dan Wei, James P. Nehf & Claudia Lima Marques, eds. 2020)

*Improving Access to Justice in Texas Courts: A Case Study of Self-Help Resources for Debt Collection Claims in Justice Courts* (Tex. Appleseed, White Paper Feb. 8, 2017) (with Ann Baddour and Brett Merfish)

*Collection Texas Style: An Analysis of Consumer Collection Practices In and Out of the Courts*, 67 HASTINGS L.J. 1476 (2016) (with Ann Baddour)

*Where the FCRA meets the FDCPA: The Impact of Un-Fair Collection Practices on the Credit Report*, 20 GEORGETOWN J. POVERTY L. & POL. 479 (2013)

*From Representation to Research and Back Again: Reflections on Developing an Empirical Project*, 16 UDC/DCSL L. REV. 55 (2012)

*Roark Reed – Remembering a Colleague*, 65 SMU LAW REV. 749 (2012) (with Maureen N. Armour)

*Litigating Consumer Debt Collection: A Study*, 31 Banking & Fin. Servs. Policy Rep. June 2012, at 1.

*Debts, Details and Defaults: Exploring the Impact of Debt Collection Litigation on Consumers and the Courts*, 6 VA. L. & BUS. REV. 257 (2011)

*Taming the Beast: Payday Loans, Regulatory Efforts and Unintended Consequences*, 57 DEPAUL L. REV. 961 (2008)

*Payday Loans: Unintended Consequences of American Efforts to Tame the Beast*, in THE FUTURE OF CONSUMER CREDIT REGULATION: CREATIVE APPROACHES TO EMERGING PROBLEMS (Michelle Kelly-Louw, James Nehf & Peter Rott eds.) (Ashgate 2008)

*Tenant Stories: Obstacles and Challenges Facing Tenants Today*, 40 THE JOHN MARSHALL L. REV. 407 (2007)

*Tenants' Rights, Procedural Wrongs: Summary Evictions and the Need for Reform*, 46 WAYNE L. REV. 135 (2000)

*Crossing the Threshold: Examining the Abatement of Public Nuisances Within the Home*, 31 CONN. L. REV. 547 (1999)

*Epilogue: Theory in the Basement*, 51 SMU L. REV. 1555 (1998) (with Maureen N. Armour)

Note, *Vertical and Horizontal Aspects of Takings Jurisprudence: Is Airspace Property?* 7 CARDOZO L. REV. 489 (1986)

## **PUBLIC TESTIMONY, COMMENTS AND REPORTS**

- 2021 Testimony, HB 3613, regarding *Exemption of Certain Personal Property from Seizure*, Before House Comm. on Judiciary & Civil Juris. 89th Leg, (April 4, 2021)
- 2020 *Reform Proposals: Enhancing Access to Justice in Consumer Debt Claim Cases*, July 31, 2020, Civil Justice Committee, Texas Judicial Council cited at note 6 of Report and Recommendations, [https://www.txcourts.gov/media/1449780/civil-justice-committee-2020\\_0923\\_final.pdf](https://www.txcourts.gov/media/1449780/civil-justice-committee-2020_0923_final.pdf)
- 2020 *Texas Online Dispute Resolution Policy Framework 1.0: Baseline Standards for Implementing Online Dispute Resolution in Texas Courts and Proposed Policy Framework for Consideration by Office of Court Administration, Civil Justice Committee*, July 6, 2020, Civil Justice Committee, Texas Judicial Council, attached as Exhibit A to Report and Recommendations [https://www.txcourts.gov/media/1449780/civil-justice-committee-2020\\_0923\\_final.pdf](https://www.txcourts.gov/media/1449780/civil-justice-committee-2020_0923_final.pdf)
- 2019 Texas House of Representatives, *De-criminalization of consumer rental agreements*, Before the Comm. on Criminal Jurisprudence, 87th. Leg. (Mar. 20, 2019)
- 2018 Response to the Consumer Financial Protection Bureau’s Request for Information (RFI) Regarding the Bureau’s Consumer Complaint and Consumer Inquiry Handling Processes (Docket No. CFPB-2018-0014) (with Kathleen Engel)
- 2018 Texas House of Representatives, *Zombie Debt*, Before the Comm. on *Business and Industry*, 85th Leg. (July 25, 2018), Houston, TX, Testimony
- 2012 United States Congress, *Examining the Uses of Consumer Credit Data: Hearing on H.R. 2086 and H.R. 6363 Before the Subcomm. on Fin. Insts. and Consumer Credit of the House Comm. on Fin. Servs.* 112th Cong. (2012), Washington D.C., Testimony
- 2012 Consumer Financial Protection Bureau, Field Hearing on Credit Reporting, Detroit, MI, Panelist, *Concerns in Reporting Consumer Debt*

## **SELECTED PRESENTATIONS, CONFERENCES, WORKSHOPS, SPEAKING ENGAGEMENTS AND MEDIA**

- 2022 *International Perspectives of Covid-19 And Debt: Advocacy And Action*, Workshop: Debt and Covid: Implications of the Pandemic, St. John’s College, Cambridge University, UK
- 2021 Workshop, *Landmark Consumer Cases: A Socio-Legal Perspective*, chapter on *Virginia Board of Pharmacy v. Virginia Citizens* (U.S. 1973), program hosted at St. John’s College, Cambridge University, UK

- 2021 *Consumer Observers' Presentation*, with Gina Calebrese, Uniform Law Commission, Drafting Committee on Debt Collection Default Judgments
- 2021 Interview, SMU Law's Covid Helpline, FOX 4 News, available at <https://www.fox4news.com/video/887324>
- 2020 Interview, SMU Law's Covid Helpline, WFAA-Channel 8, ABC Affiliate, available at <https://www.wfaa.com/article/news/health/coronavirus/smu-law-students-covid-19-legal-helpline/287-73b4d9eb-493f-43e7-9a26-4781646339aa>
- 2019 *Cancellation of Consumer Transactions*, 14th Annual Advanced Consumer & Commercial Law Course, State Bar of Texas, Austin, TX
- 2019 15th Annual Conference of the International Association of Consumer Law, Indiana University, Robert H. McKinney School of Law, Indianapolis, IN, *Collaborative Efforts to Promote Access to Justice: A Work in Progress*
- 2019 Capital Center for Law & Policy, McGeorge University, The CAP-Impact Podcast, Episode 41: SMU Law Prof. Mary Spector on the Personal Debt Crisis (Mar. 21, 2019)
- 2018 Conference on Consumer Finance Law's 2018 Annual Consumer Financial Services Conference, *Debt Collection*, Texas A&M University School of Law, Fort Worth, Texas
- 2018 Interview, *Medical Debt Epidemic*, NBC News DFW Affiliate, available at <https://www.nbcdfw.com/news/local/Family-Tries-To-Sell-Home-In-Order-To-Pay-For-Medical-Care-474765573.html>
- 2018 *Hot Topics in Debt Collection*, 14th Annual Advanced Consumer & Commercial Law Course, State Bar of Texas, Austin, TX
- 2018 InsideArm, First Party Summit, Panelist, *Moving Forward with Debt Collection Rules: Where can Industry and Advocates find Common Ground*, Frisco, TX
- 2018 Global Ties: Merida Initiative, *Experiential Learning through Clinics*, Dallas, TX
- 2018 AALS 2018 Annual Meeting, Open Source Program: *Empirical Research Methods and the Experiential Curriculum: "New" Tools for Securing Justice in a Post-Fact Era?* (with Judith Fox and Michael Gregory), San Diego, CA
- 2017 *Supporting Success in the Experiential Curriculum*, co-host of half-day program, SMU Dedman School of Law, Dallas, TX
- 2017 *Ethics and the Experiential Curriculum*, (with Luz Herrera) as part of *Supporting Success in the Experiential Curriculum*, SMU Dedman School of Law, Dallas, TX

- 2017 *Collections Update 2017*, 13th Annual Advanced Consumer & Commercial Law Course, State Bar of Texas, Austin, TX
- 2016 *FDCPA Update 2016*, 12th Annual Advanced Consumer & Commercial Law Course, State Bar of Texas, Austin, TX
- 2016 *Avoiding Consumer Pitfalls: Fair Debt Collection*, Consumer Financial Litigation Symposium, Dallas, TX
- 2016 *Finance and Consumer Protection*, Civil Society Consultation with the White House Legal Aid Interagency Roundtable on Access to Justice Indicators for U.S. Implementation of Goal 16, Coordinated by the Columbia Law School Human Rights Institute and the National Center for Access to Justice at Fordham Law School, Washington, DC, September 2016 (Recommendations available at <http://ncforaj.org/wp-content/uploads/2016/12/NCAJ-CHRI-9-15-16-Recommended-AtJ-National-Indicators-12-1-16-final.pdf> )
- 2015 UC Hastings/Stanford Access to Justice Conference, San Francisco, CA, *Collection Texas Style: An Analysis of Consumer Collection Practices In and Out of the Courts*
- 2015 Federal Trade Commission, *Debt Collection Dialogue*, Dallas, TX, Panel Moderator
- 2015 15th Annual International Association of Consumer Law Conference, University of Amsterdam, Amsterdam, The Netherlands, *Collection Texas-Style: Re-examining Collection Litigation in Texas Courts*
- 2015 State Bar of Texas, Annual Meeting, San Antonio, TX, Section on Consumer and Commercial Law: *Debt Collection Update*
- 2015 Department of Justice & National Science Foundation, Washington, DC, *Civil Legal Aid Research Workshop*, Panelist: *Consumer Protection and Civil Legal Aid*
- 2014 Federal Trade Commission-Consumer Financial Protection Bureau, Long Beach, CA, Roundtable: *Debt Collection and the Latino Community*, Panelist: *Credit Reporting Issues Among Limited English Proficiency Latinos*
- 2014 Bellow Scholar Fall Workshop, Notre Dame Law School, South Bend, IN, Panelist: *What is a Bellow Scholar: Developing an Empirical Project* (with Michael Gregory and Judith Fox)
- 2014 American Bankruptcy Institute, CARE Financial Literacy Conference, Dallas, TX, Panelist: *Everything You Ever Wanted to Know About Credit Cards (but Were Afraid to Ask)*
- 2014 Teaching Consumer Law Conference, Santa Fe, New Mexico, Panelist: *Making the Most of Consumer Clinics*

- 2014 AALS, 37th Annual Conference on Clinical Legal Education, Chicago, IL, Can *Empirical Research in our Clinics Help us Become Better Clinicians?* (with Judith Fox and Michael Gregory)
- 2014 Federal Trade Commission, Texas Forum on Identity Theft, Dallas, TX  
Speaker: *Educating and Assisting Consumers*
- 2013 SMU Dedman School of Law, Faculty Forum Series, Dallas, TX *Understanding Consumer Reports: Integrating Policy and Research into the Law School Clinic*
- 2013 Clinical Law Review Writers' Workshop, New York University Law School, New York, NY, *Understanding Consumer Reports: A Pilot Project*
- 2013 11<sup>th</sup> International Journal Clinical Education Conference, Griffith University & Northumbria University, Brisbane, QLD, Australia, *Common Ground: Sharing Across Models of Experiential Legal Education*, Presentation: *Understanding Consumer Reports: A Pilot Project*
- 2013 14th Annual International Association of Consumer Law Conference, University of Sydney, Sydney, NSW, Australia, *Understanding Consumer Reports: A Pilot Project*
- 2013 Life of a Debt: Data Integrity in Debt Collections Workshop, Consumer Financial Protection Bureau, Washington, D.C., Invited Participant
- 2013 Loyola Consumer Law Review Symposium, Loyola University Chicago School of Law, Chicago, IL, *Debt Collection in the Modern Economy*, Invited Panelist: *State of the Debt Collection Industry: Collection Litigation*
- 2013 AALS Annual Meeting, Sections on Poverty Law and Clinical Legal Education, Joint Program, New Orleans, LA, *The Debt Crisis and the National Response: Big Changes or Tinkering at the Edges?* Program co-chair and moderator
- 2012 NBC-DFW, Interview, Evening News, *Payday Loans for Christmas Cash Could Spur Yearlong Debt Cycle*, available at <http://www.nbcdfw.com/investigations/Payday-Loans-for-Christmas-Cash-Could-Spur-Yearlong-Debt-Cycle-184198071.html>
- 2012 Southern Methodist University, Dedman College Interdisciplinary Institute, First Inaugural IMPACT Symposium, *Privacy: From Domestic Space to Cyberspace*, Dallas, TX, Panelist: *Privacy and the Law*
- 2012 Bellow/UCI Law Review Symposium, University of California, Irvine, Irvine, CA  
Speaker: *Completing the Cycle: From Advocacy to Research and Back Again*
- 2012 SMU, Dedman School of Law, Faculty Forum Series, *Where the FCRA Meets the FDCPA: The Impact of Un-fair Collection Practices on the Credit Report.*

- 2012 Symposium on Credit Scoring and Credit Reporting, Suffolk University Law School and National Consumer Law Center, Boston, MA  
Panelist, *Intersection with other Consumer Issues: Debt Collection*
- 2012 6th Teaching Consumer Law Conference, University of Houston, Houston, Texas, Speaker and Panel Moderator, *Teaching Debt Collection*
- 2012 St. Mary's University School of Law, San Antonio, Texas, Faculty Enrichment Program, *Exploring the Impact of Consumer Debt Collection Litigation*
- 2011 Clinical Law Review Writers' Workshop, New York University, New York, NY  
*Fixing a "Broken System": Using Data to Shape Meaningful Change in the Litigation of Consumer Debts*
- 2011 5th Annual Bellow Scholar Workshop, New York University, New York, NY  
Workshop Co-Chair (with Michael Gregory, Harvard Law School)
- 2011 13th Annual International Conference IACL, Brunel University, London, UK  
Panelist: *Protecting Consumers in Collection Litigation*
- 2011 AALS, Conference on Clinical Legal Education, Seattle, WA, Moderator, Bellow Presentations
- 2010 4th Annual Bellow Scholar Workshop: Merging Access-to-Justice Work and Empirical Research, District of Columbia David Clark School of Law, Bellow Symposium  
Speaker: *Litigation Research Update*
- 2010 Conference: Teaching Consumer Law, University of Houston, Houston, Texas,  
Panelist: *Settlement, Collection and Modification: Debt Buyer Litigation Findings*
- 2010 AALS, Conference on Clinical Legal Education, Baltimore, MD, *Works in Progress: Conducting an Empirical Study*
- 2009 Cardozo Alumni in Teaching, Benjamin N. Cardozo School of Law, Yeshiva University, New York, NY, *Exploring the Litigation of Consumer Debts*
- 2009 Empirical Research Workshop, Gittis Center for Clinical Legal Studies, University of Pennsylvania Law School, Philadelphia, PA, *Debts, Defaults and Details: Exploring the Impact of Debt Collection on Consumers and the Courts*
- 2009 International Journal of Clinical Legal Education Conference, Murdoch University, Western Australia, *Clinics and Collaboration: Debt Collection Litigation*
- 2009 AALS, Clinical Legal Education Workshop, Cleveland, Ohio, Bellow Scholar Presentation: Work-in-Progress: *A Study of Consumer Debt Collection Litigation*

- 2009 Faculty Forum, SMU Dedman School of Law, Dallas, TX, *Work-in-Progress: Consumer Debt Project*
- 2009 Dallas Volunteer Attorney Program-Housing Crisis Center, Continuing Legal Education, *Common Tenant Problems and the Role of the Volunteer Attorney*
- 2008 Southern Methodist University, Center for Dispute Resolution & Conflict Management, Plano, TX, *Collecting and Litigating Consumer Debts: A Consumer's Perspective*
- 2008 Federal Trade Commission, Dallas, TX, *Green Lights and Red Flags: FTC/BBB Rules of the Road for Advertisers*, Panel topic: *Avoiding a Promotion Commotion: Prizes, Free Offers and Unsolicited Faxes and the Telemarketing Sales Rule*
- 2008 Center for Law and Social Justice, Seton Hall University, Newark, NJ, Conference: *Emerging Issues in Subprime Lending*. Presentation topic: *Debts, Defaults and Details: Exploring the Impact of Debt Collection Litigation on American Courts*
- 2008 AALS, Clinical Legal Education Conference, Tucson, Arizona, *Are We Crazy? Supervising Students in High-Risk Situations*, (with Professor Maureen Armour, Professor Lori A. Nessel and Visiting Professor Bryan Lonagan of Seton Hall University)
- 2007 Federal Trade Commission, Washington, DC. *Collecting Consumer Debts: The Challenge of Change, an FTC Workshop*, Panel presentation topic: *Concerns about Debt Collection: Consumers' Perspective*

## **LAW SCHOOL AND UNIVERSITY SERVICE**

Mentor, *Data Science and Social Good*, SMU Summer REU Eviction Research Project  
 Dean Search Committee 2022  
 Meadow School of the Arts Promotion and Tenure Committee, 2021-22  
 Law School Curriculum Committee *currently serving*  
 Law School Honor Council Task Force  
 Law School Diversity Committee  
 Provost's Academic Programs Evaluation Committee 2012 -14  
 Provost's Engaged Learning Advisory Committee 2012 -15  
 Provost's Intellectual Property Management Advisory Committee, fall 2013  
 Previously served on Law School Honor Council (twice as chair), Faculty Senate, Faculty Senate Ethics and Tenure Committee, University Athletic Council and Academic Subcommittee. Faculty Senate Executive Committee, Law School Executive Committee, Law School Public Service Committee and University Judicial Council

## **BAR AND PROFESSIONAL MEMBERSHIPS AND ACTIVITIES**

Consumer & Commercial Law Section Council, State Bar of Texas, 3-year term beginning 2018 through 2021, 2003-04



Co-Chair, Planning Committee for 2013 AALS Annual Meeting, Joint Session of Clinical Section and Poverty Law Sections, 2012  
Co-Chair, Committee on Lawyering in the Public Interest, AALS Section on Clinical Legal Education, 2010-12  
United States District Court Advisory Committee for the Northern District of Texas, 1997-2008  
Legal Education Subcommittee, Texas Access to Justice Commission, State Bar of Texas, 2002  
Merit Selection Panel to United States District Court Advisory Committee for the Northern District of Texas, 2001  
Advisory Panel for Reappointment of Magistrate Judge, United States District Court, 1997  
Civil Justice Reform Act Advisory Committee for the Northern District of Texas, 1995-97  
Admitted to practice in Texas, New York, United States District Court for the Northern District of Texas, United States Courts of Appeals for the Fifth and Eighth Circuits  
Member, American Bar Association, American Association of Law Schools, Sections on Clinical Legal Education and Women in Legal Education

## **EDUCATION**

**Benjamin N. Cardozo School of Law, Yeshiva University, New York, NY**  
**J.D., *cum laude*, 1986**  
CARDOZO LAW REVIEW, Staff Member 1984-85, Senior Editor, 1985-86

**Simmons College, Boston, MA**  
**B.A., 1979** Major: Communications, Minor: Spanish and History  
Award: Departmental Recognition of Achievement

## **LEGAL EXPERIENCE**

Law Clerk to the Honorable Jerry Buchmeyer, United States District Court, Northern District of Texas, 1986-87  
Akin, Gump, Strauss, Hauer & Feld, Associate Attorney, Dallas, Texas, 1987- 91  
Mills, Presby & Anderson, L.L.P., Associate Attorney, Dallas, Texas, 1994-95

## **OTHER EXPERIENCE**

Wallace & Sheil Agency, Inc., Assistant Literary Agent, New York, New York, 1981-83  
Bill Berger Assoc., Inc., Editorial Assistant to Literary Agent, New York, New York, 1979-81

## **COMMUNITY ACTIVITIES**

Dallas Hebrew Free Loan Association, Board Member, 2011-13  
Housing Crisis Center, Board of Directors, 1998-2002  
American Jewish Congress, Southwest Region, Director 1992-98; Vice Pres. 1997- 98  
Central YWCA, Committee on Administration, 1989-92  
1992 Dallas Bar Association Private Bar Involvement Award  
1989 Dallas Bar Association Distinguished Pro Bono Service

Temple Emanu-El, Board member 2001-05, Chair Religious School Committee 2003-05, Vice-Chair Youth Committee 2005-06, Board Development Committee 2005-08, Space Planning Task Force 2006-11; Education Director Search Committee 2006-09