

DEBORAH K. HOFFMAN

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Business focused professor, advisor and mentor with experience teaching in undergraduate, graduate and law school classrooms and running experiential externship programs. Expertise in business law, real estate, lending, contracts, blockchain, cryptocurrency, fintech and legal writing. Skilled at crisis management, policy development, employment and litigation matters. Served as instructor or professor of legal writing and research, real estate law, real estate development, environmental law, business organizations and commercial contracts.

Creative Mentor and Advisor: Experienced in managing and developing high performing, geographically diverse and multi-leveled teams that work together and produce results, while building cross-collaborative relationships. Form trusted connections in a 360-degree manner, allowing for continued growth of both individuals and organizations.

Forward-Thinking Thought Leader: Public speaker, professor of higher education and author of dozens of published articles pertaining to innovation, lending, compliance, leadership, and legal operations. Pieces published in USA Today, Housingwire Magazine and the Scotsman Guide; profile featured by Huffington Post and ACC Docket.

Strategy-Focused Board Advisor: Strategic and collaborative decisionmaker with a focus on development and growth of companies in a business-savvy and legally compliant manner. Well networked to enable business development with a track record of facilitating affiliations with individuals and organizations to identify partners, key advisors, leaders, and customers. Qualified to serve on audit, compensation, and nominating and governance committees.

Corporate Governance: Extensive experience at reorganizing and streamlining domestic and international corporate structures in collaboration with finance teams. Structured parent company umbrella allowing for subsidiary businesses to compete in a regulatory compliant manner. Improved oversight of 100+ subsidiary boards to enhance global board trainings, approach to fill board vacancies, and meeting agenda transparency to C-suite.

ACADEMIC EXPERIENCE

Cleveland State University College of Law, Cleveland, OH

Visiting Assistant Professor of Law, 2023-present

Albany Law School, Albany, NY

Co-Director, Financial Compliance & Risk Management Program 2022-2023

Adjunct Professor of Law, Blockchain, Cryptocurrency and the Law 2019-present

Barry University, Dwayne O. Andreas School of Law, Orlando, FL

Visiting Assistant Professor of Law, 2019-2021

Florida A&M University, College of Law, Orlando, FL

Visiting Instructor of Legal Methods, 2010-2011

University of Central Florida, College of Business Administration, Orlando, FL

Instructor of Law, 2007-2011

EDUCATION

Albany Law School, Albany, NY

Juris Doctor *cum laude*

Note and Comment Editor, *Albany Law Review*

Senior Prize Trials

The University of Michigan, Ann Arbor, MI

Bachelor of Arts in Psychology

Psi Chi National Psychology Honor Society

BAR ADMISSIONS

United States Supreme Court, 2003

New York State, 1997

State of Connecticut, 1996

NDNY, 1997; SDNY, 2014

CORPORATE EXPERIENCE**WESTERN UNION**, Denver, CO**2021 – 2022**

Western Union, historically a Fortune 500 company, primarily serves as an international money transmitter allowing users to send payments in more than 200 countries across the globe.

Managing Associate General Counsel

Legal Head, M&A, Corporate Governance, Legal Procurement, Real Estate and Intellectual Property with cross-functional partnerships, including Corporate Development, Global Sourcing & Procurement, Compliance and Finance.

- Corporate Governance: Provided variety of support as legal head of worldwide corporate governance in EMEA, APAC and parts of Americas overseeing 100+ regulated and unregulated corporate entities in over 50 countries. This included prep and oversight of board meetings, filling vacancies, onboarding materials for new board directors, submitting compliance filings and liquidation of unnecessary entities.
- Legal Procurement: Reduced spend by 70% and shorted time for contract review by partnering with Global Sourcing and Procurement, applying Contract Lifecycle Management (CLM) protocols and Legal Project management (LPM) concepts. Achieved streamlined approach to review of approximately 300 contracts yearly, including risk escalations to stakeholders, leading to multiple awards.
- M&A: Collaborated with Corp. Dev. team on M&A transactions, including purchase of global companies and investment in funds. Active participant in CEO's in-organic growth strategy workstream. Legal lead in divestiture of company's Business Solutions segment in \$910M purchase. Created more efficient process in M&A legal, including updates to due diligence checklists, dashboards, and libraries for M&A templates and documents.
- Real Estate: Supported the company's corporate real estate function in global leasing needs and property assessments in connection with strategic initiatives.
- IP: Oversaw patent portfolio, global trademarks and trade dress; worked with Corp. Dev. and Marketing teams re endeavors related to IP clearance, including launch of new products and M&A matters.
- Emerging Tech: Partnered with business on strategies and contracts for product development in emerging tech areas including blockchain, cryptocurrencies, mobile apps, artificial intelligence and data platforms.

SYMMETRY BLOCKCHAIN ADVISORS, INC., Orlando, FL**2017 – 2021**

Advisory company that provided consulting services related to blockchain endeavors in the real estate and lending industry. Core services included executive education, strategy and technology implementation.

CEO and Co-Founder

Established, led and grew consulting company and acted as strategic advisor to organizations utilizing blockchain in the real estate industry. Oversaw all aspects of company including service and product offerings, marketing, corporate compliance, finance and employment matters.

MPHASIS, Bangalore, India**2010 – 2017**

Mphasis, a Blackstone Company worth approximately one billion dollars, provides global information tech services, including business process outsourcing, to clients in the banking, financial services and insurance industries.

Digital Risk, LLC, Maitland, FL

Digital Risk, a subsidiary of Mphasis, offers financial outsourcing services in the mortgage lending industry including end to end originations, diligence, compliance and technology solutions.

Head of Legal, North America, Mphasis, 2013-2017**Chief Legal Officer, Digital Risk**, 2010-2017

Hired by Digital Risk to recruit and launch first legal department for company as it quadrupled in size. Managed legal, risk, compliance and mortgage licensing departments. Oversaw corporate governance for all U.S. subsidiaries. Additional responsibilities included overseeing Mphasis North America legal matters.

- Oversaw and responsible for P&L of legal, risk and compliance functions of company. Key member of executive leadership team, serving on finance committee.
- Strategically worked with executive leaders to update corporate organizational structure. Prepared all required documentation to establish and oversee governance of U.S. entities.
- Established mortgage licensing team; successfully registered company in 48 states and in Pune, India.
- Ran all legal functions including transactional contracts, litigation, finance, employment, intellectual property, cyber security, real estate and vendor oversight.

- Key collaborator with M&A team on \$175M sale of Digital Risk to Mphasis.
- Developed new lines of business in GRC (Governance, Risk & Compliance) as well as in CRE (Commercial Real Estate). Conducted prospective client meetings and demos of platform.
- Founded legal internship program; established women's leadership group; produced company rock band; and planned symposiums and client events.
- Presented at conferences on topics related to regulatory compliance, corporate governance, cyber security, emerging technology and marketing / branding.

THACHER PROFFITT & WOOD, New York, NY

1997 – 2007

Law firm that was headquartered in NYC with approximately 350 attorneys in offices in NY, NJ, DC and Mexico City, and was considered a market leader in the mortgage-backed securities market. After 160 years, the firm dissolved in December 2008 in the midst of the financial crisis.

Real Estate Finance Attorney

Represented lenders in origination, syndication and securitization of commercial fee and leasehold mortgages, including multi-state and property transactions. Conducted trainings for paralegals and junior level associates.

- Drafted and negotiated complex commercial loan documents on behalf of large investment banks as well as smaller savings institutions including complex loan agreements, security instruments, notes and guarantees.
- Reviewed property-related due diligence including surveys, title insurance, zoning reports, management agreements, leases, organizational documents, entity searches, entitlement reports and legal opinions.
- Leader of legal teams conducting due diligence for large portfolio commercial deals secured by loans with 250+ properties in states across the nation, with valuations up to four billion dollars.
- Served on both the Legal Personnel Committee and Family-Life Committee and actively involved in recruitment of both summer and junior level associates.

AWARDS

- 2022 Assoc. of Corp. Counsel Value Champions winner
- 2022 Money 20/20 RiseUp cohort honoree and participant
- 2021 Western Union Legal, Compliance & Enterprise Risk Group CLO Award
- 2020 Finalist, Blockchain Leadership, Enterprise Blockchain Awards
- American Bar Association 2019 Woman of Legal Tech Leader
- 2018, 2016 and 2014 Women of Influence, Housingwire Magazine
- Top General Counsel, First Chair Awards, August 2017
- Mortgage Professional America Hot 100, February 2017
- Stevie Award Winner, Woman of the Year, November 2015
- Stevie Award Winner, Female Executive of the Year, October 2014

ADVISORY BOARDS AND PROFESSIONAL ORGANIZATIONS

- Advisory Board, Elphi, 2019-present
- Advisory Board, DomiDocs, 2019-present
- Cyber Security Advisory Board, ECPI University, 2019-present
- Editorial Advisory Board, FinLedger, a Housingwire affiliate, 2020-2021
- Advisory Board, Clarilegal, 2018-2021
- Education Chair, Mortgage Bankers Assoc., MISMO Blockchain Committee, 2017-2019
- Chairman, Assoc. of Corp. Counsel Financial Services Committee, 2017-2018
- Member, Mortgage Bankers Association Legal Issues Committee, 2015-2017
- Board of Directors, Vice President and Member of Executive Committee, Jewish Community Center of Greater Orlando, 2008-2013

PUBLICATIONS

- *Blockchain as a Link to Improving Mortgage Servicing*, Mortgage Banker Magazine, March 2020
- *The New Passport: Digital Identity on the Blockchain*, Housingwire, March 2020
- *Holistic Borrower: Trended Data on the Blockchain*, Mortgage Compliance Magazine ("MCM"), March 2019
- *Greater Profits in Capital Markets: Blockchain and Mortgage*, Housingwire, Jan. 2018
- *How Title Companies Can exploit Blockchain*, Housingwire, June 2018
- *Women in Real Estate and Technology*, NAWRB Magazine, April 2018
- *Regulatory Compliance and Efficiency Utilizing Blockchain*, MCM, March 2018
- *The Era of the Digital Originator*, Scotsman Guide, Jan. 2018
- *When Facebook Meets Fico*, Housingwire, Dec. 2017
- *The Gender Gap: Women as Mortgage Consumers*, NAWRB Magazine, Dec. 2017
- *Fintech is Here to Stay*, MortgageOrb, Nov. 2017
- *No Safe Haven: Fair Lending*, Mortgage Compliance Magazine, Nov. 2017
- *The Fallout of BoA v. City of Miami*, Housingwire, Sept. 2017
- *Vendor Management from the Top Down: Cyber Security Example*, Mortgage Compliance Magazine, July 2017
- *Do You Use Alternative Data?* Housingwire, June 2017
- *Will Removing Tax Lien and Judgement Data from Credit Reports Increase Risk?* MortgageOrb, June 2017
- *From Bitcoin to Blockchain*, Housingwire, June 2017
- *Equal Lending or Fair Lending?* Secondary Marketing Executive, March 2017
- *A New Generation of HMDA*, Secondary Marketing Executive, Dec. 2016
- *Regulatory Exams: Preparation is Half the Battle*, Law360, Nov. 2016
- *A Check on the CFPB's Unprecedented Power*, Housingwire, Dec. 2016
- *General Counsels: Building the Team from Within*, Legal Ink, October 2016
- *2016 is 1998*, Mortgage Banking Magazine, June 2016
- *TRID-Lock on the Road to Compliance*, Secondary Marketing Exec., May 2016
- *The Human Element: Utilizing Technology to Allow for Regulatory Compliance*, CIO Review, April 2016
- *Bad Press? How to Change the Media Message*, Housingwire, March 2016
- *Changing the Message about Mortgage Lenders: From Villain to Hero*, Housingwire, March 2016
- *The True Impact of TRID*, The MReport, February 2016
- *Women in the Boardroom*, Mortgage Women Magazine, January 2015
- *TRID: Putting the Spotlight on Vendor Management*, DS News, December 2015
- *HMDA: The Next Regulatory Hurdle*, Secondary Marketing Executive, December 2015
- *NMLS: The Perfect Role Model*, CIO Review, October 2015
- *Why CRTs are Catching the Attention of Wall Street*, Secondary Marketing Executive, October 2015
- *The Two Faces of the American Dream*, The MReport, October 2015
- *Revisiting the TRID "Grace Period" as the Deadline Approaches*, MortgageOrb, October 2015
- *Rolling With the Changes in an Evolving Industry*, DS News, September 2015
- *Hearing the Signal Before It Alarms*, Inside Counsel, September 2015
- *The Mortgage Self-Service Model*, Mortgage Banking Magazine, Aug. 2015
- *Social Media: Reaping Rewards While Navigating the Minefield*, Mortgage Compliance Magazine, Aug. 2015
- *New Rule Hurts U.S. Economy, Opposing View*, USA Today, July 25, 2015
- *GSEs Have Intensified Efforts to Transfer Risk to the Private Market*, July 2015
- *Will Millennials Rise in 2015?* Secondary Marketing Executive, May 2015
- *Fair Lending and Discrimination*, Mortgage Compliance Magazine, May 2015
- *Avoiding RESPA Kickback Violations*, Housingwire, April 2015
- *Keeping Up with the Times and the Regulators*, The M Report, March 2015
- *GSE Rep and Warrant Framework*, National Mortgage News, December 2014
- *New Guidance by CFPB*, Mortgage Compliance Magazine, November 2014
- *Best Recipe for Preparing for CFPB Exams*, NMN, Aug. 2014
- *Six Regulatory Pitfalls Mortgage Lenders Should Avoid*, NMN, June 2014
- *Reverse Mortgages: Growing Older and Richer by Cashing in the House*, Government Law Center, 1996