



COMMISSIONER OF FINANCIAL REGULATION - 43004009

(37902)View Details

Job Postings (1)

Status : Open Hiring Manager : SHERRI BRALEY Age : 0d

Talent Pipeline Hide Talent Pipeline

[View active candidates \(27\)](#) [View all candidates \(28\)](#)

Forwarded	Invited To Apply	New	Review	1st interview	2nd Interview	Offer	Ready to Hire	Hire
0	0	27	0	0	0	0	0	0

Candidates :View active candidates (27)

Action 0 Selected

Filter Options

Enter Applicant Name

- Name
- Rene Lee
- Richard Burns
- Richard Stone
- Ronald Rubin
- Rose Schindler
- Scott Williams
- William Jannace

Ronald Rubin (External Candidate)

202-660-1941 Ron@ronaldLrubin.com [Cover Letter](#) [Resume](#)

Application

* Status: New

Country: United States

Attachments to be included in all Job Submissions: [Submission Attachments](#) 1 attached

Attachments Added After Submission: [Attach a document](#)

Vacancy Source: Newspaper

Relatives: To your knowledge, do you have any relatives working in this agency? No

Right To First Interview Not Applicable

If you responded yes to the above statement, attach a copy of your official layoff letter applying for this vacancy.

Veteran Status None of the Above

ARE YOU CURRENTLY EMPLOYED WITH THE AGENCY TO WHICH YOU ARE CURRENTLY APPLYING? No

HAVE YOU RECEIVED A PROMOTIONAL APPOINTMENT WITHIN THE CAREER SERVICE, SUBSEQUENT TO ACTIVE MILITARY SERVICE, WITH THE AGENCY TO WHICH YOU ARE APPLYING? No

People First Initial VP Review No Selection

People First Eligible VP Category (if different) No Selection

Agency Final VP Eligibility Review No Selection

Agency Final VP Category Determination No Selection

Background Information

A "yes" answer to these questions will not automatically bar you from employment job-relatedness, severity, and date of the offense in relation to the position you are considered. [see 112.011, F.S.]

No

Have you ever been convicted of a felony or a first degree misdemeanor ?

If yes, what were the charges ?

Where ? (City/State)

Date

Have you ever pled nolo contendere or guilty to a crime which is a felony or a first degree misdemeanor ? No

If yes, what were the charges ?

Where ? (City/State)

Date

Have you ever had the adjudication of guilt withheld for a crime which is a felony or first degree misdemeanor ? No

If yes, what were the charges ?

Where ? (City/State)

Date

Signature

I am aware that any omissions, falsifications, misstatements, or misrepresentation disqualify me for employment and, if I am hired, may be grounds for termination and I understand that any information I give may be investigated as allowed by law. I consent to the release of information about my ability, employment history, and fitness for employment to employers, schools, law enforcement agencies, and other individuals and organizations, including investigators, human resources staff, and other authorized employees of Florida State University for employment purposes. The consent shall continue to be effective during my employment. I understand that applications submitted for state employment are public information. I certify to the best of my knowledge and belief all of the statements contained hereon and attachments are true, correct, complete, and made in good faith.

If applicable, Complete Qualifying Questions prior to submitting your application.

By checking this box, I certify that I have read and agree with these statements Yes

Interview Result
overdueInterviews

Screening Details

In the State of Florida application you indicated that you are legally authorized to work in the United States, Are you one of the following: Citizen or National of the United States; Lawful Permanent Resident; Refugee; Asylee, or Temporary Resident (does not include non-immigrant visas such as F-1, J-1, H-1, etc.)? Yes

Will you now or in the future require sponsorship for employment? No

employment visa status (e.g. H-1B visa status)?

Do you have at least five (5) years of responsible private sector experience working fulltime in areas within the subject matter jurisdiction of the Office of Financial Regulation within the previous ten (10) years?

Yes

If you answered "yes" to the previous question, please elaborate on your experience. If no, please respond N/A.

I have over five years of relevant private sector work experience at two law firms (Tannenbaum, Helpm, Syracuse, and Hirschtritt, Hunton & Williams LLP) within the previous ten years. Also, I have over eleven years of extremely relevant work experience at the U.S. Securities and Exchange Commission, the U.S. Consumer Financial Protection Bureau, the Broward County State Attorney's Office, and the U.S. House of Representatives Committee on Financial Services, but less than five years of that experience took place within the previous ten years, so I could not answer "yes" to Question 5, below.

Do you have at least five (5) years of experience as a senior examiner or other senior employee of a state or federal agency having regulatory responsibility over financial institutions, finance companies, or securities companies within the previous ten (10) years?

No

If you answered "yes" to the previous question, please elaborate on your experience. If no, please respond N/A.

I answered "no," but I have approximately eleven years of extremely relevant work experience at the U.S. Securities and Exchange Commission, the U.S. Consumer Financial Protection Bureau, the Broward County State Attorney's Office, and the U.S. House of Representatives Committee on Financial Services. However, less than five years of that experience took place within the previous ten years.

Periods of Employment

Self-employed

23
10

Freelance writer, attorney, consultant

Details

Name of Employer* Self-employed
 Your Job Title* Freelance writer, attorney, consultant
 Currently Employed* Yes
 Start Date* 10/01/2015
 End Date* MM/DD/YYYY
 Hours Per Week* 40
 Employer's Address
 Supervisor's Name
 Supervisor's Phone Number
 Duties and Responsibilities* Write and publish influential articles on consumer financial regulation, securities n government agencies, and politics in national newspapers, magazine, and media Wall Street Journal, National Review, The Weekly Standard, and Bloomberg (see ronaldLrubin.com); television and radio commentator on these topics.
 Reason For Leaving* N/A

Your name, if different during employment

C

DC ADVISORY NEIGHBORHOOD COMMISSION ANC 2F05

Commissioner, ANC 2F05

Details

Name of Employer* DC ADVISORY NEIGHBORHOOD COMMISSION ANC 2F05
Your Job Title* Commissioner, ANC 2F05
Currently Employed* Yes
Start Date* 01/01/2017
End Date* MM/DD/YYYY
Hours Per Week* 5
Employer's Address Washington, DC
Supervisor's Name
Supervisor's Phone Number
Duties and Responsibilities* Unpaid elected official representing approximately 2000 Washington, DC resident Member District 2F05 (the neighborhood in which I reside); Member of ANC 2F05 Development Committee; At public monthly meetings of ANC 2F05 and its Comm Development Committee, discuss local issues, consider input from residents of A vote to issue formal advice to Washington, DC government agencies (see http://w
Reason For Leaving* N/A

Your name, if different during employment

C

UNITED STATES HOUSE OF REPRESENTATIVES, COMMITTEE ON FINANCIAL SERVICES, MAJ

Senior Counsel and Chief Advisor, Regulatory Policy

Details

Name of Employer* UNITED STATES HOUSE OF REPRESENTATIVES, COMMITTEE ON FINANCIAL SERVICES, MAJORITY STAFF
Your Job Title* Senior Counsel and Chief Advisor, Regulatory Policy
Currently Employed* No
Start Date* 04/13/2015
End Date* 09/30/2015
Hours Per Week* 40
Employer's Address Washington, DC
Supervisor's Name
Supervisor's Phone Number
Duties and Responsibilities* Assisted Members of U.S. Congress in legislative matters related to financial services; advised Members and staff on regulatory issues related to Consumer Financial Protection Bureau, Securities and Exchange Commission, Federal Reserve, Dodd-Frank Act, consumer financial law, administrative law, and economics
Reason For Leaving* Resume writing and publishing articles; volunteer for 2016 presidential campaign

Your name, if different during employment

C

HUNTON & WILLIAMS LLP

Partner, Litigation

2
0

Details

Name of Employer* HUNTON & WILLIAMS LLP
Your Job Title* Partner, Litigation
Currently Employed* No
Start Date* 09/10/2012
End Date* 04/10/2015
Hours Per Week* 40
Employer's Address Washington, DC
Supervisor's Name

Supervisor's Phone Number

Duties and Responsibilities* Represented clients in regulatory examinations, investigations and litigation - CFF focus.

Reason For Leaving* Joined the staff of the U.S. House of Representatives' Financial Services Committee

Your name, if different during employment

C

CONSUMER FINANCIAL PROTECTION BUREAU

Enforcement Attorney, Office of Enforcement

Details

Name of Employer* CONSUMER FINANCIAL PROTECTION BUREAU

Your Job Title* Enforcement Attorney, Office of Enforcement

Currently Employed* No

Start Date* 05/22/2011

End Date* 09/09/2012

Hours Per Week* 40

Employer's Address Washington, DC

Supervisor's Name

Supervisor's Phone Number

Duties and Responsibilities* Drafted critical Enforcement policies and procedures; enforced federal consumer trained enforcement attorneys in conducting investigations. Developed expertise in Act and consumer financial laws overseen/enforced by CFPB.

Reason For Leaving* Became a partner at Hunton & Williams LLP

Your name, if different during employment

C

TANNENBAUM HELPERN SYRACUSE & HIRSCHTRITT LLC

Counsel, Regulatory Litigation Group

2
0

Details

Name of Employer* TANNENBAUM HELPERN SYRACUSE & HIRSCHTRITT LLC

Your Job Title* Counsel, Regulatory Litigation Group

Currently Employed* No

Start Date* 09/08/2008

End Date* 05/20/2011

Hours Per Week* 40

Employer's Address New York, NY

Supervisor's Name

Supervisor's Phone Number

Duties and Responsibilities* Represented clients in regulatory and white collar criminal litigation matters, including FINRA, DOJ investigations, regulatory exams, criminal prosecutions; advised on securities regulations, compliance, criminal law, and corporate governance; represented victims of Bernard L. Madoff financial fraud.

Reason For Leaving* Moved to Washington, DC to become one of the earliest employees (enforcement) at the Consumer Financial Protection Bureau.

Your name, if different during employment

C

EQA PARTNERS, L.P.

General Counsel, Chief Compliance Officer, Chief Administrative Officer

Details

Name of Employer* EQA PARTNERS, L.P.

Your Job Title* General Counsel, Chief Compliance Officer, Chief Administrative Officer

Currently Employed* No

Start Date* 02/12/2007

End Date* 12/31/2007

Hours Per Week* 40

Employer's Address Stamford, CT
Supervisor's Name
Supervisor's Phone Number
Duties and Responsibilities* Handled all legal, business, and compliance matters of start-up hedge fund.
Reason For Leaving* Fund did not attract sufficient investors; my position was eliminated; fund ultimate
Your name, if different during employment

C

BEAR, STEARNS & CO., INC.

Managing Director, Legal and Compliance Department

▼ Details

Name of Employer* BEAR, STEARNS & CO., INC.
Your Job Title* Managing Director, Legal and Compliance Department
Currently Employed* No
Start Date* 08/01/2005
End Date* 02/09/2007
Hours Per Week* 40
Employer's Address New York, NY
Supervisor's Name
Supervisor's Phone Number
Duties and Responsibilities* Served as Chief of Staff on team that managed Legal and Compliance Department; lawyers and professionals; worked closely with General Counsel, Chief Compliance Officer; created new organizational structure for department; prepared statements, reports, strategic plans, presentations to CFO and board of directors; recruiting and personnel issues; ran department's 2005 and 2006 Online Performance compensation processes.
Reason For Leaving* Took job at start-up hedge fund.
Your name, if different during employment

C

FINANCIAL INDUSTRY REGULATORY AUTHORITY (FINRA)

Counsel to the Director, Member Firm Regulation (AMEX) and Senior Special Counsel (NYSE)

2
0

▼ Details

Name of Employer* FINANCIAL INDUSTRY REGULATORY AUTHORITY (FINRA)
Your Job Title* Counsel to the Director, Member Firm Regulation (AMEX) and Senior Special Co
Currently Employed* No
Start Date* 06/16/2003
End Date* 07/31/2005
Hours Per Week* 40
Employer's Address New York, NY
Supervisor's Name
Supervisor's Phone Number
Duties and Responsibilities* AMEX regulation: Assisted Director in management of Exchange's Regulatory Program; Facilitated Board oversight. NYSE regulation: Created and revised NYSE Rules; implemented membership on rules and regulatory issues.
Reason For Leaving* Became Managing Director in Bear Stearns' Legal and Compliance Department.
Your name, if different during employment

C

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Senior Special Counsel, Division of Enforcement

6
07

▼ Details

Name of Employer* UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Your Job Title* Senior Special Counsel, Division of Enforcement
Currently Employed* No
Start Date* 07/22/1996

End Date* 06/13/2003
Hours Per Week* 40
Employer's Address Miami, FL and New York, NY
Supervisor's Name
Supervisor's Phone Number
Duties and Responsibilities* Investigated and prosecuted securities violations; insider trading and market man expertise. Prosecuted several financial fraud schemes that victimized elderly Fior gathered and analyzed evidence, including comprehensive records of trading, brc statements; interviewed and took testimony of witnesses, including brokers and c officers and directors; supervised and and taught junior attorneys to conduct inve- take testimony; edited junior attorneys' memoranda, litigation documents, corres- other written material; lead attorney for many high profile cases, including SEC v. and SEC v. Elliott Lavigne (Jordan Belfort, the "Wolf of Wall Street," was my co-o witness in these cases).
Reason For Leaving* Joined AMEX (now FINRA) regulation.
Your name, if different during employment

C

State Attorney, 17th Judicial District, Florida

2
0

Assistant State Attorney

▼ Details

Name of Employer* State Attorney, 17th Judicial District, Florida
Your Job Title* Assistant State Attorney
Currently Employed* No
Start Date* 01/03/1994
End Date* 07/19/1996
Hours Per Week* 40
Employer's Address Ft. Lauderdale, FL
Supervisor's Name
Supervisor's Phone Number
Duties and Responsibilities* Represented State of Florida in wide range of criminal prosecution matters in mur and felony courts; tried large number of jury and bench trials; managed court docd caseloads of active criminal cases; handled preliminary hearings, probation violat suppression motions, sentencing hearings, and bail motions; evaluated police rep; determined appropriate violations to charge, filed criminal cases.
Reason For Leaving* Became enforcement attorney at the U.S. Securities and Exchange
Your name, if different during employment

C

District Attorney, Suffolk County

Assistant District Attorney

▼ Details

Name of Employer* District Attorney, Suffolk County
Your Job Title* Assistant District Attorney
Currently Employed* No
Start Date* 01/04/1993
End Date* 10/15/1993
Hours Per Week* 40
Employer's Address Boston, MA
Supervisor's Name
Supervisor's Phone Number
Duties and Responsibilities* Represented Commonwealth of Massachusetts in criminal appeals; Researched . briefs, memoranda of law, and motions; presented oral arguments for appeals in l appellate courts, including Massachusetts Supreme Judicial Court; presented ora two first-degree murder appeals before the Supreme Judicial Court.
Reason For Leaving* Moved to Florida (family reasons - my parents live in Palm Beach County)
Your name, if different during employment

C

Los Angeles County District Attorney

Deputy District Attorney

▼ Details

Name of Employer*	Los Angeles County District Attorney
Your Job Title*	Deputy District Attorney
Currently Employed*	No
Start Date*	08/19/1991
End Date*	11/02/1992
Hours Per Week*	40
Employer's Address	Los Angeles, CA
Supervisor's Name	
Supervisor's Phone Number	
Duties and Responsibilities*	Represent State of California as criminal prosecutor in misdemeanor courts; tried bench trials; managed court docket; conducted preliminary hearings, probation vi hearings, and most other hearings and motions in courtroom.
Reason For Leaving*	Moved to Boston
Your name, if different during employment	

C

▼ Formal Education

University of Pennsylvania Law School

Philadelphia, PA

2
0

▼ Details

Name of School*	University of Pennsylvania Law School
Location*	Philadelphia, PA
Start Date*	08/29/1988
End Date	05/22/1991
Course of Study	Juris Doctorate (Law)
Degree Earned (transcripts may be required)*	Doctorate
Credit Hours – Quarter	
Credit Hours – Semester	

C

University of Chicago, Booth School Of Business

Chicago, IL

1
0

▼ Details

Name of School*	University of Chicago, Booth School Of Business
Location*	Chicago, IL
Start Date*	06/20/1983
End Date	03/22/1985
Course of Study	MBA (Finance/Marketing)
Degree Earned (transcripts may be required)*	Masters
Credit Hours – Quarter	
Credit Hours – Semester	

C

Brandeis University

Waltham, MA

3
0

▼ Details

Name of School*	Brandeis University
Location*	Waltham, MA
Start Date*	09/03/1979
End Date	05/22/1983

Course of Study BA (Economics/Art History)
Degree Earned Bachelors
 (transcripts may be required)
Credit Hours - Quarter
Credit Hours - Semester

C

Language Skills

English

Fluent

Details

Language English
Speaking Proficiency Fluent
Reading Proficiency Fluent
Writing Proficiency Fluent

C

License, Registration or Certification

FL Law license

0997579

25 y
03/8

Details

License, Registration or Certification FL Law license
Number 0997579
State Licensing Agency Florida Bar
Received 03/22/1994
Expires 12/31/2019

C

DC Law license

438635

26
08

Details

License, Registration or Certification DC Law license
Number 438635
State Licensing Agency District of Columbia Bar
Received 08/02/1993
Expires 12/31/2019

C

NY Law License

2639441

2
1.

Details

License, Registration or Certification NY Law License
Number 2639441
State Licensing Agency New York Bar
Received 12/19/1994
Expires 12/31/2019

C

PA Law license

68501

26
06

Details

License, Registration or Certification PA Law license

Number 68501
 State Licensing Agency Pennsylvania Bar
 Received 06/30/1993
 Expires 12/31/2019

C

MA Law license
 563115

26
 06

▼ Details

License, Registration or Certification* MA Law license
 Number 563115
 State Licensing Agency Massachusetts Board of Bar Overseers
 Received 06/30/1993
 Expires 12/31/2019

C

CA Law license
 156736

2
 1.

▼ Details

License, Registration or Certification* CA Law license
 Number 156736
 State Licensing Agency California Bar
 Received 12/11/1991
 Expires 12/31/2019

C

▼ **Job-Related Training or Course Work**

There are no items in this section.

▼ **Knowledge, Skills and Abilities**

Writing and editing skills: Published author of approximately 25 important articles in national newspapers, magazines, and media since 2013 (see list of publications on resume, and links to articles on ronaldLrubin.com); accomplished editor (professional editors make very few significant change drafts of my articles; I thoroughly edit the drafts before submission, and make revisions suggested by editors).

▼ Details

Knowledge, Skills and Abilities Writing and editing skills: Published author of approximately 25 important articles in national newspapers, magazines, and media since 2013 (see list of publications on resume, and links to articles on ronaldLrubin.com); accomplished editor (professional editors make very few significant changes to the drafts of my articles; I thoroughly edit the drafts before submission, and make revisions suggested by editors).

C

Public speaking skills: Excellent public speaker - approximately 50 public speeches and presentations since 2013 (see list of speeches and presentations on ronaldLrubin.com); several television and radio appearances/interviews (see list on resume, links on ronaldLrubin.com)

▼ Details

Knowledge, Skills and Abilities Public speaking skills: Excellent public speaker - approximately 50 public speeches and presentations since 2013 (see list of speeches and presentations on ronaldLrubin.com); several television and radio appearances/interviews (see list on resume, links on ronaldLrubin.com)

C

Computer skills: Proficient in Microsoft Word, Excel, and PowerPoint; proficient in website programming and design (I built my own website, ronaldLrubin.com).

▼ Details

Knowledge, Skills and Abilities Computer skills: Proficient in Microsoft Word, Excel, and PowerPoint; proficient in programming and design (I built my own website, ronaldLrubin.com).

C

Items per page 10 ▾ Page 3 of 3

Copyright © 2018 [SuccessFactors, Inc.](#) All rights reserved. These online services are SuccessFactors confidential and proprietary and for use by authorized SuccessFactors customers only. [Show version information.](#)

RONALD L. RUBIN

1133 14th Street NW, #908 · Washington, DC 20005 · (202) 660-1941 · Ron@ronaldLrubin.com

WEBSITE: ronaldLrubin.com

FREELANCE WRITER

October 2015 – Present

- Wall Street Journal, National Review, Weekly Standard, Bloomberg (see **Publications**, below)

ADVISORY NEIGHBORHOOD COMMISSIONER, Washington, DC

January 2017 – Present

ANC 2F05 – Elected official (unpaid)

- Meet monthly, vote to issue formal advice to DC government agencies (see <http://www.anc2f.org>)

PRESIDENTIAL CAMPAIGN VOLUNTEER (MARCO RUBIO – 2016 PRESIDENTIAL CAMPAIGN)**UNITED STATES HOUSE OF REPRESENTATIVES, COMMITTEE ON FINANCIAL SERVICES**

MAJORITY STAFF, Washington, DC

April 2015 – September 2015

Senior Counsel and Chief Advisor, Regulatory Policy

Assisted Members of U.S. Congress in legislative matters related to financial services regulation

- Advised Members and Staff on regulatory issues related to Consumer Financial Protection Bureau, Securities and Exchange Commission, Federal Reserve, Dodd-Frank Act, securities law, consumer financial law, administrative law, and economics
- Prepared internal memoranda for Members and Staff; Review and edit Staff's written materials
- Drafted questions for Members to ask in Congressional hearings

HUNTON & WILLIAMS LLP, Washington, DC

September 2012 – April 2015

Partner, Litigation (Consumer Financial Compliance and Litigation Practice Group)

Represented clients in regulatory examinations, investigations and litigation – CFPB and SEC focus

- Provided legal and strategic advice on CFPB-related matters to clients in wide range of industries (banking, mortgage origination/servicing, debt collection, auto dealership, payday lending, securities)
- Recognized as leading Consumer Financial Protection Bureau expert through publication of widely-read articles, frequent speaking engagements, and numerous quotes in national media
- Represented large debt collection company in CFPB investigation and other matters
- Represented large money transfer company in CFPB investigation and other matters
- Represented homebuilder/mortgage originator in CFPB investigation; successfully settled case
- Advised clients during CFPB supervisory examinations and enforcement investigations
- Advised clients on SEC enforcement matters and securities law

CONSUMER FINANCIAL PROTECTION BUREAU, Washington, DC

May 2011 – September 2012

Enforcement Attorney, Office of Enforcement

Drafted critical Enforcement policies and procedures; enforced federal consumer financial laws

- Developed expertise in Dodd-Frank Act and consumer financial laws overseen/enforced by CFPB
- Drafted "Enforcement Action Process" (EAP) policies and procedures used by Enforcement to notify, consult with, and obtain approval from other Bureau units prior to any critical enforcement action
- Drafted "Notice and Opportunity to Respond and Advise" (NORA) rule and procedures for investigation subjects to present their positions prior to authorization of enforcement proceedings
- Ran Enforcement's training program (weekly and bi-annual training presentations for all attorneys)
- Created standard format for all Enforcement policies and procedures; drafted many of them
- Assisted in drafting CFPB's Rules Relating to Investigations
- Participated in weekly coordination meetings of Enforcement, Supervision, and Fair Lending Offices
- Served as team lead in investigation of one of the country's largest debt collection companies
- Worked on issue-related projects (e.g., transaction ordering, credit card foreign exchange rates)

RONALD L. RUBIN

Page Two

TANNENBAUM HELPERN SYRACUSE & HIRSCHTRITT LLC, New York, NY Sept. 2008 – May 2011
Counsel, Regulatory Litigation Group*Represented clients in regulatory and white collar criminal litigation matters*

- Represented clients in SEC, FINRA, DOJ investigations, regulatory exams, criminal prosecutions
- Advised on securities law, securities regulations, compliance, criminal law, and corporate governance
- Represented several victims of Bernard L. Madoff fraud

EQA PARTNERS, L.P., Stamford, CT February 2007 – December 2007
General Counsel, Chief Compliance Officer, Chief Administrative Officer*Handled all legal, business, and compliance matters of start-up hedge fund*

- Handled all legal matters of partnership and its two funds, including fund documents and contracts
- Created fund's marketing materials; drafted company's compliance procedures

BEAR, STEARNS & CO., INC., New York, NY August 2005 – February 2007
Managing Director, Legal and Compliance Department*Served as Chief of Staff on team that managed L&C Department's 400 lawyers and professionals; worked closely with General Counsel, Chief Compliance Officer, and Chief Operating Officer*

- Created entirely new organizational structure, organization charts, and cost centers for L&C Dept.
- Prepared financial statements, reports, strategic plans, presentations to CFO and Board of Directors
- Drafted and edited sensitive documents and reports, including memoranda to Board of Directors
- Handled recruiting and personnel issues; drafted sensitive personnel-related memoranda to Board
- Managed L&C Department's 2005 and 2006 Online Performance Review, compensation processes
- Reviewed and evaluated technology, procedures, and execution of firm-wide e-mail review program
- Participated in regulatory, litigation, and compliance matters related to past experience and expertise

FINANCIAL INDUSTRY REGULATORY AUTHORITY (FINRA), New York, NY June 2003 – July 2005
Senior Special Counsel, Rule and Interpretive Standards (New York Stock Exchange)*Created and revised NYSE Rules; informed NYSE Membership on rules and regulatory issues*

- Drafted new NYSE rules, revisions to existing NYSE rules, and SEC rule change documents
- Drafted Information Memoranda to inform and advise NYSE Membership and securities industry
- Provided verbal guidance to NYSE Members and employees of NYSE Member Organizations

Counsel to the Director, Member Firm Regulation (American Stock Exchange)*Assisted Director in management of Exchange's Regulatory Program; Facilitated Board oversight*

- Prepared AMEX Chairman/CEO for regulatory briefings of AMEX's and NASD's Boards
- Created/prepared reports to enable AMEX/NASD Boards to monitor and evaluate regulatory program
- Assisted NASD internal auditors in their review of AMEX's regulatory program

UNITED STATES SECURITIES AND EXCHANGE COMMISSION July 1996 – June 2003
Miami, FL (July 1996 – October 1999) and New York, NY (October 1999 – June 2003)**Senior Special Counsel, Division of Enforcement***Investigated and prosecuted securities violations; insider trading and market manipulation expertise*

- Investigated and prosecuted several financial fraud schemes that victimized elderly investors
- Prepared memoranda recommending action to the Commission
- Gave oral presentations to the Commission, answered Commissioners' questions about cases
- Drafted litigation documents and press releases
- Gathered and analyzed evidence, including comprehensive records of trading, brokerage statements
- Interviewed and took testimony of witnesses, including brokers and corporate officers and directors
- Negotiated case settlements with individuals and/or entities that had violated federal securities laws
- Supervised and taught junior attorneys to conduct investigations and take testimony
- Edited junior attorneys' memoranda, litigation documents, correspondence, and other written material
- Lead attorney for many high profile cases, including *SEC v. Steve Madden* and *SEC v. Elliott Lavigne*

RONALD L. RUBIN

Page Three

CRIMINAL PROSECUTOR (STATE)**August 1991 – July 1996**

Represented California (Los Angeles County), Massachusetts (Suffolk County), and Florida (Broward County) in a wide range of criminal prosecution matters in state courts (municipal, juvenile, felony, and appellate courts)

- Sole prosecutor/trial attorney in 47 jury trials
- Regularly presented oral arguments in appellate courts
- Tried over 100 bench/court trials
- Argued two first-degree murder appeals before the Supreme Judicial Court of Massachusetts
- Negotiated disposition of cases (plea bargaining)
- Managed court docket and felony caseloads that frequently exceeded 200 active criminal cases
- Researched and wrote legal briefs, memoranda of law, and motions
- Handled probation violation hearings, suppression motions, sentencing hearings, and bail motions
- Presented high volume of felony preliminary hearings
- Evaluated police reports, determined appropriate violations to charge, filed criminal cases

EDUCATION

JD: University of Pennsylvania Law School, Philadelphia, PA 1991
 Courses included Criminal Law, Corporations and Securities Law, Federal Income Taxation
 Humor columnist and editor, Penn Law Forum (law school newspaper)

MBA (Finance/Marketing): University of Chicago, Booth School Of Business, Chicago, IL 1985
 3.6 GPA, Dean's Honor List, Beta Gamma Sigma (National Honor Society of Business Students)
 Marketing Group, Investment Banking Group, Real Estate Group

BA (Economics/Art History): Brandeis University, Waltham, MA 1983
Cum laude, Dean's Honor List
 Member of intercollegiate ice hockey team; Radio talk show host, *WBRS*

BAR MEMBERSHIPS

Admitted in Florida, New York, California, Massachusetts, Pennsylvania, and the District of Columbia

PUBLICATIONS

(Internet links on RonaldLRubin.com)

The Mulvaney Maneuver
 The Weekly Standard, July 2, 2018

Elizabeth Warren's Sad Sick Joke
 National Review, April 3, 2018

Donald Trump Evicted Elizabeth Warren from the Consumer Financial Protection Bureau
 The Weekly Standard, January 3, 2018

Have You No Sense of Decency, Senator Warren?
 The Weekly Standard, December 6, 2017

Richard Cordray Delivers the Consumer Financial Protection Bureau Punchline
 National Review, November 27, 2017

How a Washington Bureaucrat Tricked President Trump
 The Weekly Standard, October 12, 2017

RONALD L. RUBIN

Page Four

PUBLICATIONS (CONTINUED)*The CFPB Supervision Problem*

National Review, June 23, 2017

Final Jeopardy for Richard Cordray

HousingWire, April 21, 2017

Cordray's Choice

National Review, March 15, 2017

Elizabeth Warren's Secrets and Lies

National Review, February 10, 2017

The Author Discusses "The Tragic Downfall of the Consumer Financial Protection Bureau"

HousingWire, January 5, 2017

The Tragic Downfall of the Consumer Financial Protection Bureau

National Review, December 21, 2016

The Wells Fargo Case: This is Consumer Protection?

The Weekly Standard, September 19, 2016

Collection Agency

The Weekly Standard, September 5, 2016

A Good Day for Loan Sharks

The Weekly Standard, June 2, 2016

The Rogue Regulator

The Weekly Standard, February 15, 2016

A Misguided Campaign Against Payday Lending

The Wall Street Journal, July 16, 2014

When 'Disparate Impact' Bites Back

The Wall Street Journal, March 10, 2014

How the 'Wolf of Wall Street' Really Did It

The Wall Street Journal, January 4-5, 2014

The Identity Crisis at the Consumer Financial Protection Bureau

Bloomberg BNA, BNA's Banking Report, January 22, 2013

Bloomberg BNA, Daily Report for Executives, January 16, 2013

Crowdfunding in the US: the Outstanding Questions (co-author with Scott Kimpel)

E-finance and Payments Law and Policy (Industry Newsletter), December 2012

BROADCASTS**(Internet links on RonaldLRubin.com)**

November 29, 2017, The Laura Ingraham Show (radio interview)

November 28, 2017, Risk & Reward, Fox Business (television interview)

RONALD L. RUBIN

Page Five

BROADCASTS (CONTINUED)

- November 28, 2017, Fox & Friends, Fox News (television interview)
- November 28, 2017, The Daily Signal, The Heritage Foundation (video interview)
- November 27, 2017, The Larry O'Conner Show, WMAL (radio interview)
- November 18, 2017, C-SPAN Washington Journal (television/radio interview)
"Ronald Rubin on the Future of the Consumer Financial Protection Bureau"
- January 21, 2017, Business Talk with Jim Campbell (podcast interview)
"The Tragic Downfall of the Consumer Financial Protection Bureau"
- June 10, 2016, The Confab with Eric Felton (podcast interview)
"A Good Day for Loan Sharks"
- March 5, 2015, CNBC, American Greed, Season 9, Episode 8
"The Real Wolf of Wall Street" (television program, interview/commentary)
- January 20, 2014, Business Talk with Jim Campbell (podcast interview)
"How the 'Wolf of Wall Street' Really Did It"

PROFESSIONAL SPEECHES AND PRESENTATIONS

- May 3, 2018, Houston, TX, Texas Bankers Association 2018 Annual Convention
The Republican Consumer Financial Protection Bureau
- April 26, 2018, Kansas City, MO, Midwest Collection Conference
The CFPB – What Now?
- January 24, 2018, Ft. Lauderdale, FL, LendConnect 2018
"What to Expect from a Republican CFPB"
- November 6, 2017, New Orleans, LA, Texas Bankers Association Strategic Opportunities Conference
Can Republicans Fix the CFPB?
- July 14, 2017, Chicago, IL, 2017 USFN Legal Issues in Servicing Seminar
Keynote Speech: The CFPB, Past, Present, and Future
- June 23, 2017, Washington, DC, American Banker, Power of Prepaid Conference
Unconstitutional or Indispensable: Weighing in on the Future of the CFPB
- May 17, 2017, Kansas City, MO, Delta Outsource Group, 2017 Midwest Compliance Conference
The Real CFPB
- April 27, 2017, Dallas, TX, Commerce Street Capital 15th Annual Bank Conference
Everything You Always Wanted to Know About the CFPB But Were Afraid to Ask
- April 18, 2017, Nashville, TN, Right Away 2nd Annual Debt Collection Forum
"The Tragic Downfall of the Consumer Financial Protection Bureau"

RONALD L. RUBIN

Page Six

PROFESSIONAL SPEECHES AND PRESENTATIONS (CONTINUED)

March 30, 2017, Washington, DC, HousingWire Live Webinar
Will the CFPB Even Be Around in 2018?

February 1, 2017, Ft. Lauderdale, FL, Epic Loan Systems 2017 Users Conference
"The Tragic Downfall of the Consumer Financial Protection Bureau;" What Comes Next?

September 26, 2016, St. Louis, MO, 2016 Midwest Compliance Symposium
What the CFPB Doesn't Tell You

February 17, 2016, Philadelphia, PA, University of Pennsylvania Law School
The Importance of Intellectual Diversity and Transparency in Government Agencies

November 13, 2015, Arlington, VA, George Mason University School of Law
Current Issues In Securities Law

November 13, 2014, Washington, DC, Global Outsourcing Association of Lawyers Conference
Why is Risk Management Getting So Much Attention?

October 14, 2014, Washington, DC, Strafford Live Webinar
Consumer Debt Collection and New CFPB Regulations, Enforcement and Litigation

September 22, 2014, Washington, DC, American Banker Regulatory Symposium
The CFPB: Where it's Headed Next

August 10-12, 2014, Las Vegas, NV, Loan Protector 2014 Client Conference (Keynote Speaker)
The CFPB, Its New Mortgage Servicing Rules, and the Impact on the Force Placed Insurance Industry

July 14, 2014, Atlanta, GA, All Payments Expo (APEX): Prepaid Compliance Conference
UDAAP Hands-on Workshop

July 28, 2014, Chicago, IL, ACI Consumer Finance Class Actions & Litigation Forum
The CFPB, Consumer Finance Litigation: Recent Enforcement Actions, UDAAP, Enhanced Oversight

July 24, 2014, DRI Government Enforcement and Corporate Compliance Seminar, Washington, DC
Dodd-Frank and the Consumer Financial Protection Bureau, Three Years In

June 3, 2014, Washington, DC, InsideARM Live Webinar
InsideCompliance: How to Survive a CFPB Audit – Debt Buyer Edition

May 28, 2014, Washington, DC, American Financial Services Association Law Committee Live Webinar
Responding to CFPB Civil Investigative Demands

May 20, 2014, Washington, DC, Bloomberg BNA Live Webinar
Online Lending: Practical Suggestions for Managing Your Business to the CFPB's Expectations

April 24, 2014, Washington, DC, Capitol Forum 3rd Annual Consumer Protection Policy Conference
Consumer Finance: Payday Loans, Installment Loans, and Rent-to-Own

April 23, 2014, Washington, DC, Capitol Forum 3rd Annual Consumer Protection Policy Conference
Special Session on Mortgage Servicing

RONALD L. RUBIN**Page Seven****PROFESSIONAL SPEECHES AND PRESENTATIONS (CONTINUED)**

- February 6, 2014, Washington, DC, Strafford Live Webinar
Consumer Debt Collection & New CFPB Regs, Enforcement, Litigation: Industry Game Changers
- January 31, 2014, Washington, DC, ACI Prepaid Card Compliance Forum
The CFPB's Standard for Abusive Practices by Third Parties
- January 29, 2014, New York, NY, ACI Consumer Finance Class Actions & Litigation Forum
The CFPB's Heightened Scrutiny of UDAAP Issues and Evolving Approach to Payday Lending
- January 24, 2014, Washington, DC, InsideARM Large Market Participant (Debt Coll.) Conference 2014
Insight from a Year of CFPB CIDs and Exams
- January 16, 2014, Los Angeles, CA, ACI Mortgage Litigation & Regulatory Enforcement Forum
The CFPB's Regulatory and Enforcement Agenda: What to Expect Going Forward
- November 21, 2013, Washington, DC, ACI (Inaugural) Mortgage Servicing Compliance Forum
Forced-Place Insurance: Everything You Now Need to Know and Comply With
- November 8, 2013, Washington, DC, American Bar Association Banking Law Committee Fall Meeting
A Look Inside the Consumer Financial Protection Bureau
- November 6, 2013, Washington, DC, American Bankruptcy Institute Workshop, Washington, DC
Living with the New CFPB Mortgage Servicing Rules
- October 3, 2013, San Francisco, CA, ACI Prepaid Card Compliance Forum
The Latest on the CFPB: Money Transmitters, the Extension of Reg E, and Payday Lending
- September 26, 2013, Dallas, TX, ACI Residential Mortgage Litigation & Regulatory Enforcement Forum
Achieving the Best Outcomes in CFPB Examinations, Investigations, and Settlement Negotiations
- September 24, 2013, New Orleans, LA, Money Transmitters Regulators Assn. Industry Only Forum
The CFPB's Regulation of the Money Transmitter Industry – Understanding the New UDAAP
- September 24, 2013, Washington, DC, American Banker Regulatory Symposium
The CFPB: What Comes Next
- July 31, 2013, Washington, DC, Hunton & Williams Live Webinar
Demystifying the SEC and CFPB Enforcement Processes
- July 29, 2013, Chicago, IL, ACI Consumer Finance Class Actions & Litigation Forum
The CFPB & Consumer Finance Litigation: Recent Enforcement Actions, UDAAP, Enhanced Oversight
- June 11, 2013, San Antonio, TX, American Financial Services Association's Law Committee
Inside the CFPB – Tips for the Financial Services Company General Counsel
- April 29, 2013, Washington, DC, ACI Residential Mortgage Litigation & Regulatory Enforcement Forum
Assessing the Impact of the CFPB's New Regulations on the Residential Mortgage Industry
- April 5, 2013, Washington, DC, American Bar Association Consumer Financial Services Conference
Noel Canning, CFPB CIDs & Examinations – The Litigation Perspective

RONALD L. RUBIN**Page Eight****PROFESSIONAL SPEECHES AND PRESENTATIONS (CONTINUED)**

January 31, 2013, New York, NY, ACI Consumer Finance Class Actions & Litigation Forum
The CFPB and Consumer Finance Litigation: Preparing for New and Emerging Regulatory Priorities

January 29, 2013, Washington, DC, ACI Prepaid Card Compliance Forum
The CFPB and Prepaid Cards: Critical Updates on the Bureau's Activity

January 17, 2013, San Francisco, CA, ACI Mortgage Litigation & Regulatory Enforcement Forum
The CFPB's Regulatory and Enforcement Agenda

February 10, 2009, Boston, MA, Boston Bar Association
Securities Fraud 2009: Madoff, Trials, and the SEC's View on Enforcement

**CLIENT ALERTS
(Hunton & Williams LLP)**

July 9, 2013: *Supreme Court Upholds Contractual Provision Waiving Class Arbitration in American Express Co. v. Italian Colors Restaurant, Case No. 12-133*

June 26, 2013: *CFPB Enforcement Issues Bulletin to Encourage Self-Reporting of Violations*

June 5, 2013: *CFPB Amends "Ability-to-Repay/Qualified Mortgage" Rules*

January 22, 2013: *The Essentials: The CFPB's Final "Ability-to-Repay/Qualified Mortgage" Rules*

January 15, 2013: *CFPB Releases Final "Ability-to-Repay/Qualified Mortgage" Rules*

November 19, 2012: *The CFPB Provides Guidance for Mortgage Advertising*