

## **CREOLA JOHNSON**

The Ohio State University Moritz College of Law  
55 West 12<sup>th</sup> Avenue  
Columbus, OH 43210-1391  
Tel: (614) 292-9992/Fax: (614) 292-2035  
E-mail: johnson.1904@osu.edu

### **EXPERIENCE**

#### **PROFESSOR OF LAW** (August 2007 - Present)

**Ohio State University Moritz College of Law**, Columbus, OH  
Serve as a member of the Diversity and Minority Affairs Committee and teach the following courses: Consumer Bankruptcy, Consumer Protection Seminar, Legal Methods, Sales, and Secured Transactions.

#### **VISITING ASSOCIATE PROFESSOR** (Spring 2007)

**Tulane University Law School**, New Orleans, LA  
Taught Contracts II and Predatory Lending Seminar.

#### **ASSOCIATE PROFESSOR** (2003 - 2006)

**Ohio State University Moritz College of Law**, Columbus, OH  
Served as a member of the Minority Affairs Committee and taught various courses including Consumer Bankruptcy, Consumer Law, and Secured Transactions.

#### **ASSISTANT PROFESSOR** (1999 - 2003)

**Ohio State University Moritz College of Law**, Columbus, OH  
Served as a member of the Long-Range Planning Committee and the Minority Affairs Committee and taught various courses including Business Bankruptcy Reorganizations and Contracts Law.

#### **FACULTY FELLOW** (1998 - 1999)

**University of Iowa College of Law**, Iowa City, IA  
Engaged in research and scholarship and received training in law school teaching.

#### **ADJUNCT INSTRUCTOR** (Spring 1998)

**West Virginia University College of Law**, Morgantown, WV  
Taught appellate advocacy.

#### **STAFF ATTORNEY** (1998)

**Neighborhood Legal Services Association**, Pittsburgh, PA  
Implemented and supervised bankruptcy project for law students to represent indigent debtors by preparing and filing petitions and other required documents for cases filed under Chapters 7 and 13 of the United States Bankruptcy Code.

**ASSOCIATE ATTORNEY**

(1994 - 1998)

**Klett, Lieber, Rooney & Schorling**, Pittsburgh, PA

Represented primarily secured creditors and lessors in cases filed under Chapters 7, 11, and 12 of the United States Bankruptcy Code. Litigation experience includes representing lessors and creditors in replevin and mortgage foreclosure actions and in contract disputes. Corporate law experience includes drafting various commercial agreements, examining documents to determine clients' rights and liabilities, and advising a public agency regarding its statutory obligations.

**ACCOUNTING ANALYST:**

(1989 - 1991)

**International Paper Company**, Natchez, MS

Prepared monthly analysis of operations; developed monthly selling and administrative expense analysis; assisted in preparation of annual operating budget and standard cost system revisions; and planned, organized, implemented, and evaluated computerized worksheets for monthly operating reports.

**EDUCATION**

**WEST VIRGINIA UNIVERSITY COLLEGE OF LAW**, Morgantown, WV

**Doctor of Jurisprudence**, May, 1994 **Top 6%**, Ranked 10:154

Order of the Coif and Order of the Barrister

**LOUISIANA STATE UNIVERSITY**, Baton Rouge, LA

**Bachelor of Science-Accounting**, August 1989

**PUBLICATIONS**

*Renters Evicted En Masse: Collateral Damage Arising From the Subprime Foreclosure Crisis*, 62 FLA. L. REV. 975 (2010)

*The Magic of Group Affinity: How Predatory Lenders Use Minorities to Target Communities of Color*, 17 GEORGETOWN J. POVERTY L. & POL'Y 165 (2010).

*Fight Blight: Cities Sue Lenders to Hold Them Responsible for the Rise in Foreclosures and Abandoned Properties*, 2008 UTAH L. REV. 1169 (2008).

*Stealing the American Dream: Can Foreclosure-Rescue Companies Circumvent New Laws Designed to Protect Homeowners from Equity Theft?*, 2007 WIS. L. REV. 101 (2007)

*Degrees of Deception: Are Consumers and Employers Being Duped by Online Universities and Diploma Mills?*, 32 J.C. & U.L. 412 (2006).

*Credentialism and the Proliferation of Fake Degrees: The Employer Pretends to Need a Degree; The Employee Pretends to Have One*, 23 HOFSTRA LAB. & EMP. L.J. 269 (2006).

**CONT'D**

**PUBLICATIONS:** *“Maxed Out” College Students: A Call to Limit Credit Card Solicitations on College Campuses*, 8 N.Y.U. J. LEGIS. & PUB. POL’Y 191 (2004).

*Payday Loans: Shrewd Business or Predatory Lending?*, 87 MINN. L. REV. 1 (2002).

*Asset Accumulation and Welfare Reform: First We Need a Car and a Bed*, 2000 WIS. L. REV. 1221 (2000).

*Quarantining HIV-Infected Haitians: United States' Violations of International Law at Guantanamo Bay*, 37 HOW. L.J. 305 (1994).

**WORKS IN PROGRESS**

“Renters Evicted En Masse: Collateral Damage Arising from the Subprime Foreclosure Crisis

“Dear President Obama: You Protected the Troops; Now Fulfill Your Promise to Protect All Americans from Payday Loans.”

**BAR ADMISSION** Pennsylvania 1994

**ACTIVITIES**

**Board of Director Member**, the American Board of Certification, participate in the drafting and grading of examinations used to certify attorneys as specialists in business bankruptcy, consumer bankruptcy and creditors’ rights law.

**Member**, various professional legal organizations, including the American Bar Association and the Ohio State Bar Association.

**Member**, (2006 to 2009), Save Our Homes Task Force for Franklin County; participate in monthly sessions that result in the creation and expansion of programs aimed at preventing foreclosures through consumer education and curbing foreclosures through loss mitigation programs.

**Commissioner**, (2007 to 2010), the Ohio Commission on Personal Finance Education, appointed by Ohio Treasurer of State Richard Cordray; participate in monthly meetings with other commissioners to create and expand programs to increase financial literacy throughout the state; and periodically give presentations on consumer issues, including the impact of credit card solicitations on college campuses and pending legislation aimed at protecting college students.

**PRESENTATIONS** **Presenter**, “Rent-To-Own and Welfare Reform,” First National People of Color Conference, John Marshall Law School, Chicago Illinois, March 23, 1999.

**Invited Speaker**, “Will Silicon Valley Control Your Next Bankruptcy Case: The Emerging Importance of Intellectual Property Licenses and Other Technology-Related Issues in Bankruptcy,” American Bar Association Business Law Section Spring Meeting, Columbus, Ohio, March 23-26, 2000.

**Invited Speaker**, “Truth or Consequences-Ethics” and “To Tell the Truth-Professionalism,” Columbus Bar Association Bankruptcy Law Institute, Columbus, Ohio, May 4-5, 2000.

**Invited Speaker**, “Ethics and Professionalism,” Ohio State Bar Association, Banking, Commercial and Bankruptcy Law Committee Fall Institute and Meeting, Newark, Ohio, September 8-9, 2000.

**Invited Speaker and Trainer**, “How the Law Disfavors the Poor: the Rent-to-Own and Payday Loan Models,” Committee on Regional Training and Ohio State Legal Services Association, Advanced Substantive Law Training: Combating Financial Exploitation of the Poor, Columbus, Ohio, October 13-14, 2000.

**Invited Speaker**, “New Challenges Faced by Women in Bankruptcy,” Women’s Law Caucus, The Ohio State University College of Law, Columbus, Ohio, October 26, 2000.

**Invited Speaker**, “What’s It Really Like Out There?,” International Women's Insolvency and Restructuring Confederation, Annual Bankruptcy Law Student Reception, Columbus, Ohio, October 26, 2000.

**Invited Speaker**, “Payday Loans,” Metro Strategy, Annual Bankruptcy Law Student Reception, Cleveland, Ohio, June 8, 2001.

**Invited Speaker**, “Practicing Insolvency Law,” International Women's Insolvency and Restructuring Confederation, Annual Bankruptcy Law Student Reception, Columbus, Ohio, October 25, 2001.

**Invited Speaker**, “Payday Loans: Shrewd Business or Predatory Lending,” Ohio State Legal Aid Association, Columbus, Ohio, February, 22, 2002.

**Invited Co-Panelist**, “The Debt Cycle: Using Payday Loans to Make Ends Meet,” National Endowment for Financial Education and Consumer Federation of America, Washington, D.C., February 28, 2002.

**Invited Speaker**, “Selecting Teaching Materials,” Teaching Consumer Law Conference, University of Houston, Houston, Texas, April 27, 2002.

**Invited Co-Panelist**, “Ethics and Professionalism: Earth to Judges/Searching for Intelligent Life in the Courtroom,” The Bankruptcy Bench-Bar Conference, Kings Island, Ohio, May 22, 2002.

**Invited Speaker**, “Predatory Payday Lending,” Consumer Protection Association of Cleveland and Consumer Federation of America, Cleveland State University, Cleveland, Ohio, November 6, 2002.

**Invited Speaker**, “Maxed-Out College Students: A Call to Limit Credit Card Solicitations on College Campuses, The Ohio State University Moritz College of Law, Center for Law, Policy, and Social Science Workshops, Columbus, Ohio, February 6, 2003.

**Radio Interview**, “Payday Loans,” Black Studies Broadcast Journal, hosted by Dr. Nelson, Professor, OSU Department of African and African American Studies, July 18, 2003, WOSU Studio, Columbus, Ohio.

**Invited Speaker**, “Issues and Problems Involving Bankruptcy Law and Domestic Relations Law,” The Supreme Court of Ohio Judicial College, The Ohio Association of Magistrates, Columbus, Ohio, October 9, 2003.

**Television Interview**, “Ohio State University’s Exclusivity Contract With MBNA Gives Credit Card Company Access to OSU Students,” aired March 1, 2004, WBNS-TV Channel 10, Columbus Ohio

**Telephone Interview**, “Results of Payday Loan Research Conducted by Creola Johnson,” Akron Beacon Journal, interview by Betty Lin-Fisher on April 21, 2004, Columbus, Ohio

**Radio Interview**, “Payday Loans and Credit Card Debt,” The Tom Pope Show, PowerNomics Radio Network (nationally-syndicated urban talk radio show), WVKO, 1580AM, August 9, 2004, Columbus, Ohio.

**Presenter**, “Degrees of Deception: Are Consumers and Employers Being Duped by Online Universities and Diploma Mills?”, Second National People of Color Conference, George Washington University Law School, Washington, DC, October 8, 2004

**Television Interview**, “The Lack of Consumer Protection in the New Bankruptcy Abuse Prevention and Consumer Protection Act of 2005,” FOX 8 WJW, Cleveland, interview by John Damschroder on April 15, 2005, Columbus, Ohio.

**Invited Speaker**, “Divorce, Child Support and the New Bankruptcy Law,” Continuing Legal Education Seminar, John Mercer Langston Bar Association, Columbus, Ohio, Aug. 4, 2005.

**Faculty Colloquy Presentation** Degrees of Deception: Are Consumers and Employers Being Duped by Online Universities and Diploma Mills?”, University of Dayton School of Law, Dayton, Ohio, September 19, 2005

**Television Interview**, Hurricane Katrina, 10-TV WBNS, September 12, 2005, Columbus, Ohio. I explained the difficulty facing victims with out identification and other documentation in getting help and financial assistance from FEMA and the American Red Cross.

**Invited Speaker**, “Hot Topics under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005,” Columbus Bar Association, Annual Bankruptcy Law Institute, Columbus, Ohio, May 4, 2006.

**Responder**, Work-in-Progress: “The Illegal Mexican Immigration Problem: A Demonstrated Need for Bilateral-Direct Negotiations of a Domestic Immigration Policy Between Mexico and the United States,” Midwestern People of Color Legal Scholarship Conference, Annual Meeting, Tucson, Arizona, June 3, 2006.

**Invited Speaker**, Presentation of paper entitled “End Debt Now; Lose Home Later: Will Recently-Enacted State Laws Be Effective in Curbing Mortgage Foreclosure Rescue Fraud?,” University of Arizona Rogers College of Law , Tucson, Arizona, September 21, 2006.

**Invited Speaker**, Presentation of paper entitled of “End Debt Now; Lose Home Later: Will Recently-Enacted State Laws Be Effective in Curbing Mortgage Foreclosure Rescue Fraud?,” Texas Southern University Thurgood Marshall School of Law, Houston, Texas, September 26, 2006.

**Guest Lecturer**, “Bankruptcy Reform and Mandatory Credit Counseling and Financial Education,” Louisiana State University School of Human Ecology, Consumer Law Course, Baton Rouge, Louisiana, September 28, 2006.

**Invited Speaker**, Presentation of paper entitled “End Debt Now; Lose Home Later: Will Recently-Enacted State Laws Be Effective in Curbing Mortgage Foreclosure Rescue Fraud?,” Southern Methodist University Dedman School of Law, Dallas, Texas, October 5, 2006.

**Invited Speaker**, “Payday Loans: Predatory Lending or Community Service?,” 2006 Academy of Financial Service Annual Meeting, Salt Lake City, Utah, October 11, 2006.

**Guest Lecturer**, “Predatory Lending,” Southern University Law Center, Commercial Law Course, Baton Rouge, Louisiana, October 17, 2006.

**Invited Speaker**, Presentation of paper entitled “End Debt Now; Lose Home Later: Will Recently-Enacted State Laws Be Effective in Curbing Mortgage Foreclosure Rescue Fraud?,” Tulane University Law School, New Orleans, Louisiana, October 18, 2006.

**Invited Speaker**, Presentation of work-in-progress entitled of “Reading, Writing, and Financial Literacy: Legislative Efforts to Get Mandatory Financial Education In America’s School System,” Cleveland State University, Cleveland-Marshall College of Law, Cleveland, Ohio, October 30, 2006.

**Invited Panelist**, Presentation of work-in-progress entitled of “Reading, Writing, and Financial Literacy: Legislative Efforts to Get Mandatory Financial Education In America’s School System,” Association of American Law Schools, Panel co-sponsored by the AALS Section on Creditors’ and Debtors’ Rights, Washington, DC, January 5, 2007.

**Invited Speaker**, Presentation of work-in-progress entitled of “Reading, Writing, and Financial Literacy: Legislative Efforts to Get Mandatory Financial Education In America’s School System,” Southern University Law Center, Faculty Lecture Series, Baton Rouge, Louisiana, February 9, 2007.

**Invited Speaker**, “Consumer Law in the 21st Century: Protecting the Consumer in Today's Marketplace,” Woodside Speaker Series, Pro Bono Research Group, The Ohio State University Moritz College of Law, Columbus, Ohio, April 2, 2007.

**Invited Participant**, Conference on Women in the Middle East: A Contemporary Assessment, Rice University, James A. Baker III Institute for Public Policy, Houston, Texas, May 22, 2007.

**Invited Speaker**, “The Facts and Myths of Filing for Bankruptcy,” Ohio State University Office of Human Resources, Financial Planning Series, Columbus, Ohio, August 9, 2007.

**Invited Speaker**, “Time Management Skills,” Black Law Students Association, Louisiana State University, Paul M. Hebert Law Center, Baton Rouge, Louisiana, August 23, 2007.

**Invited Speaker**, “Time Management Skills,” Success in Law School Series, The Ohio State University Moritz College of Law, Columbus, Ohio, September 21, 2007.

**Invited Speaker**, “Home Ownership: American Dream or Nightmare?,” 2007 Fall Consumer Bankruptcy Seminar, Continuing Legal Education, Credit Education Coalition, Columbus, Ohio, Oct. 5, 2007.

**Speaker**, “Turning the Page: Legislative Response to Escalating College Textbook Prices,” Ohio Legal Scholarship Workshop, The Ohio State University Moritz College of Law, Columbus, Ohio, January 26, 2008.

**Invited Speaker**, “Fight Blight: How Cities are Dealing with the Rise in Abandoned Properties Caused by Subprime Foreclosures,” Subprime Mortgage Crisis Conference, University of Utah, S.J. Quinney College of Law, Salt Lake City, Utah, February 25, 2008.

**Television Interview**, Impact of the Bankruptcy Filing of Skybus Airlines, 6-TV WSYX, April 8, 2008, Columbus, Ohio.

**Invited Speaker**, “Spillover Effects of Foreclosures on Neighborhoods and City Responses,” Conference on Emerging Issues in Subprime & Predatory Lending Research: Analysis and Advocacy, Seton Hall University School of Law, Newark, New Jersey, May 8, 2008.

**Invited Speaker**, “The Subprime Mortgage Foreclosure Crisis: Who is to Blame?,” Panel on Mortgage Foreclosures and Predatory Lending, Continuing Legal Education, Ohio State Bar Association Convention and Annual Meeting, Columbus, Ohio, May 15, 2008.

**Invited Speaker**, “How to Find and Incorporate Hot Topics into a Consumer Law Course or Seminar,” Teaching Consumer Law Conference, University of Houston, Houston, Texas, May 23, 2008.

**Television Interview**, The Differences Between Chapter 7 and Chapter 13 Bankruptcy Proceedings and How Bankruptcy Can Help Homeowners Facing Foreclosure, WBNS-CBS, Channel 10, July 10, 2008, Columbus, Ohio.

**Invited Speaker**, “Foreclosure Rescue Scams,” 2008 Mortgage Lending Litigation Conference, National Association of Consumer Advocates, Cleveland, Ohio, September 7, 2008.

**Invited Speaker**, “Fight Blight: How Cities Are Dealing with the Rise in Abandoned Properties Caused by Subprime Foreclosures,” 2008 Legal Services Staff Professional Development Seminar, National Conference of State Legislatures, Columbus, Ohio, September 11, 2008.

**Invited Speaker**, “Fight Blight: Cities Hold Lenders Responsible for the Rise in Foreclosed and Abandoned Properties,” National Convening on Subprime Lending, Foreclosure and Race, Kirwan Institute for the Study of Race, The Ohio State University, Columbus, Ohio, October 2, 2008.

**Invited Speaker**, “Collateral Damage: Renters Are Victims of Lenders in the Subprime Foreclosure Crisis,” The Subprime Housing Crisis: An Interdisciplinary Policy Symposium, Public Policy Center at the University of Iowa, Iowa City, IA, October 10, 2008.

**Keynote Address Speaker**, “The Magic of Affinity: How Predatory Lenders Use Minorities to Target Communities of Color,” the 19th Annual Midwestern People of Color Legal Scholarship Conference, University of Iowa, Iowa City, IA, May 7, 2009.

**Moderator**, Gatekeepers in the Legal System, Conference on Consumer Protection in Financial Product Markets, the Federal Reserve Bank of Cleveland, Cleveland, OH, September 11, 2009

**Invited Speaker**, “The Magic of Group Affinity: How Predatory Lenders Use Minorities to Target Communities of Color,” 2009 Barack Obama Politics, Law & Policy Symposium, Thurgood Marshall School of Law, Texas Southern University, Houston, TX, October 30, 2009.

**Speaker**, “Teaching Bankruptcy in a Consumer Law Course,” Teaching Consumer Law in the New Economy, University of Houston Law Center, Houston, TX, May 21, 2010.

**Faculty Colloquium Speaker**, “It is Working for the Military; it Will Work for America: Why Civilians Deserve Equivalent Protection from Payday Lenders,” Suffolk University Law School, Boston, MA, Oct. 7, 2011.

**Speaker**, “The New Consumer Financial Protection Bureau Has Authority to Regulate Payday Lending: Can America’s First Consumer Financial Watchdog Take a Bite out of Legal Loansharking?,” Southeast/Southwest and Midwest People of Color Legal Scholarship Conference, Nova Southeastern University Law Center, in partnership with the John Marshall Law School, Ft. Lauderdale, FL, Apr. 1, 2011.

#### **LEGISLATIVE ACTIVITY:**

**Testimony**, Hearing on House Bill 45, the Ohio House of Representatives, 127th General Assembly, Columbus, Ohio, April 9, and April 17, 2008. I provided oral and written testimony on, before Ohio lawmakers who were considering passing legislation further regulating payday loans. My testimony explained the results of my payday loan survey and law review article and why the results demonstrated the need for lawmakers to pass one of the three then-pending payday loan bills. In May 2008, Governor Ted Strickland signed into law H.B. 545, which caps the APR on payday loans at 28 percent. The former legalized rate was 391 percent.

**Testimony**, Hearing on House Bill 12, Consumer Affairs and Economic Protection Committee, the Ohio House of Representatives, 128th General Assembly, Columbus, Ohio, March 5, 2009. I submitted oral and written testimony in support of H.B. 12, which prohibits certain types of activities in the marketing of credit cards to college students. My comments were largely based on my research about this issue and are reflected in my law review article entitled, “Maxed Out” College Students: A Call to Limit Credit Card Solicitations on College Campuses, 8 N.Y.U. J. LEGIS. & PUB. POL’Y 191 (2004).

**Periodicals:** research discussed or quoted in several periodicals, including the Wall Street Journal and Business Week.