

CYNTHIA E. GEERDES
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BAR STATUS

Admitted to Illinois bar, 1997, California bar, 1990, and Michigan bar, 1987

EDUCATION

NEW YORK UNIVERSITY SCHOOL OF LAW, New York, NY
JD, 1987

CALVIN COLLEGE, Grand Rapids, MI
BA, Biology/Chemistry Group Major, Religion & Theology Minor, 1983
Honors: Dean's list, every year
National Merit Scholar

RECENT EMPLOYMENT

UNIVERSITY OF ILLINOIS COLLEGE OF LAW
Champaign, IL
present

August 1996-

Associate Clinical Professor of Law and Director, Transactions and Community Economic Development Clinic. Develop and implement a live client in-house Clinic. Teach and supervise law students enrolled in the Clinic. Together with students, study, perform public education, and represent low-income clients, both groups and individuals, in combating abusive credit practices and developing asset-building opportunities. Specific areas of interest and expertise include alternative financial services, contracts, residential real estate, banking and predatory lending, nonprofit corporations, tax, small business development, fair debt collection, and consumer bankruptcies.

HUGHES ELECTRONICS CORPORATION
Los Angeles, CA

August 1990-July 1996

Senior Real Estate Counsel. Provided all in-house legal services to the Corporate Real Estate Department of a large defense and electronics company with annual revenues exceeding \$13 billion and with an active real estate portfolio of 27 million square feet. Managed outside counsel budget of nearly \$1 million annually.

Environmental, Health and Safety Counsel. Minimized the company's exposure to civil and criminal claims of environmental misconduct and managed costs by: providing legal and regulatory interpretation on a daily basis; supporting company programs and participating in working groups; representing company in Superfund matters; retaining and managing consultants and reviewing their work product; responding to agency inspections, complaints, and information requests; providing legislative analysis; supporting and negotiating environmental portions of transactions, and; evaluating and contracting with vendors of environmental services.

Recognition: Law department achievement award, Corporate Superior Performer award, three substantial promotions within five years.

RECENT HONORS AND AWARDS

- 2005 Collaboration Award, Champaign County Christian Health Center
- 2003 Catalyst Award, Financial Links for Low Income Persons
- 2003 Award for Outstanding Service, East Central Illinois Women Attorneys Association
- 2002 Beautiful Person Award, The Urban League of Champaign County

PUBLICATIONS

- Geedes, C., The Debt-Stressed Client, 2005, self-published compilation of materials, both original and edited, designed to assist students in understanding both the mechanics of preparing and obtaining a No Asset Chapter 7 bankruptcy and the decisions that must be made when interviewing, counseling, and helping clients suffering under substantial debt burdens.
- Geedes, C., “Now You See It, Now You Don’t: When Color-Conscious Means Color Blind,” Journal of Affordable Housing and Community Development Law, Winter 2004 (book review of Ross and Yinger, The Color of Credit: Mortgage Discrimination, Research Methodology, and Fair Lending Enforcement, MIT Press, 2002).
- Geedes, C., Subprime and Predatory Lending, 2002, self-published volume of materials regarding alternative financial services.
- Casey, M., Geedes, C., and McWilliams, V., “An Overview of Transportation Issues Affecting the Welfare-to-Work Populations: The TRUC program,” Clearinghouse Review, January – February 2001.
- Geedes, C., Illinois Not for Profit Corporation Workbook, 2001, self-published workbook designed to assist clients (and students) in choosing a business entity and incorporating in Illinois.
- Casey, M., McWilliams, V. and Geedes, C., How to Start a Nonprofit Car Dealership, 2001, self-published by Land of Lincoln Legal Assistance Foundation.

SELECTED PROFESSIONAL AND SERVICE ACTIVITIES

- Editor-in-Chief, Journal of Affordable Housing and Community Development Law, 2005-2007
- Associate Editor, Journal of Affordable Housing and Community Development Law, 2003-2005
- East St. Louis Action Research Project, Campus Advisory Committee, member, 1998-present
- Partnership Accounts for Individual Development, nfp, (PAID) co-founder, director, and Secretary, 2001-present
- Illinois Department of Financial Institutions and Professional Regulation, Collection Agency Disciplinary and Licensing Board, member, 2002-2008
- University of Illinois Student Legal Services Board, member, 2001-2005
- Community Collaboration for Economic Development, founding member and loan committee member, 1998-2004
- Ways to Work, co-founder and loan committee member, 2004-present
- Transportation Resources of Urbana-Champaign, co-founder and advisory committee member, 2001- 2004
- Clinical Legal Education Association and American Association of Law Schools, Clinic Section, member, 1996-present
- American, California, Illinois, East Central Illinois Women’s Attorneys and Champaign County Bar Associations, current member

FUNDING

U.S. Department of Transportation, Job Access and Reverse Commute Grant, \$344,000 to Urban League of Champaign County, 2005-2007
East St. Louis Action Research Project, \$13,000, 2004-2006
Champaign County Board of Realtors, local banks and foundations, \$45,000 to PAID, 2001-present
Financial Links for Low Income Persons, City of Urbana, and Village of Rantoul, \$35,000 to PAID, 2002-2006
U.S. Department of Health and Human Services, Administration for Children and Families, Office of Community Services, Assets for Independence Project Grant, \$100,000 to PAID, 2002-2007
U.S. Dept. of Housing and Urban Development New Directions Grant, \$150,000, 2002-2004
Partnership Illinois Sustaining Grant, \$57,000, 2002-2005
Illinois Dept. of Health Services and Financial Links for Low Income Persons, \$150,000 to PAID, 2001-2003
Partnership Illinois Seed Grant, \$6,000, 2001

INVITED TALKS AND CONFERENCES ORGANIZED SINCE 2003

“The Good, the Bad, and the Ugly: Challenges and Opportunities for Low-Income Wage Earners in Champaign County,” East Central Illinois Women’s Attorneys Association, October 18, 2005, invited talk.
“Legislative Advocacy,” mini-conference sponsored by the Legal Educators’ Committee of the ABA Forum on Affordable Housing and Community Development Law, May 25, 2005, Washington, DC, co-organizer.
“Affordable Housing,” University of Illinois College of Law Career Services Fair, October 2004, organizer.
Midwest Clinical Legal Educators Conference, October 8-10, 2004, Champaign, IL, co-organizer and panel moderator.
“Professionalism and Group Representation,” AALS Conference on Clinical Legal Education, May 2003, Vancouver, BC, CANADA, invited talk.
“Fringe Financial Services,” Exchange Club of Champaign-Urbana, August 4, 2003, invited talk.
“From Predatory Lending to Asset Accumulation: Madness and Method,” University of Illinois College of Law Faculty Workshop, April 15, 2003.

MEDIA COVERAGE SINCE 2003

Interviewed for and quoted in news stories regarding:

Foreclosure Rescue Scams, News-Gazette, (forthcoming)
Payday Lending Reform Legislation, News-Gazette, March 2005
Credit Card fees, News-Gazette, November 2004
Used Car Scams, News-Gazette, April 2004
Transactions and Community Economic Clinic, Chicago Daily Law Bulletin, March 2004
Payday Lending, Daily Illini, February 2004
Refund Anticipation Loan, News-Gazette, November 2003
Payday Lending, News-Gazette, October 2003