

John Rao

National Consumer Law Center
7 Winthrop Square, 4th Floor
Boston, MA 02110-1245
(617) 542-8010 (phone)
(617) 542-8028 (fax)
jrao@nclc.org

Professional Experience

National Consumer Law Center, Inc.

Boston, Mass.

Staff Attorney (1996 – Present)

Mr. Rao has been a staff attorney at the National Consumer Law Center since 1996, providing policy analysis and advocacy on consumer credit, mortgage servicing and bankruptcy issues. His duties include writing and editing a number of NCLC legal treatises and publications, and serving as a panelist and instructor at numerous trainings and legal education seminars on consumer law and bankruptcy topics. Mr. Rao also provides testimony, comment and assistance to members of Congress, Congressional staff, and federal regulatory agencies on issues affecting low income consumers. He has filed many *amicus curiae* briefs in cases before the United States Supreme Court and various Courts of Appeal.

Rhode Island Legal Services, Inc.

Providence, R.I.

(1982 - 1999)

Mr. Rao served as a managing attorney in the Providence office of Rhode Island Legal Services and headed the program's Consumer Unit. His practice included a broad range of cases dealing with consumer and utility issues, requiring representation of low-income clients before federal, state and bankruptcy courts, and before administrative agencies. He continued to work for RILS on a part-time basis from 1996 to 1999.

Bar Admissions

- Supreme Court of the United States
- First Circuit Court of Appeal
- United States District Court, District of Rhode Island
- Supreme Court of Rhode Island

Education

1982 Juris Doctor
 Hastings College of Law - University of California

1978 Bachelor of Arts
 Boston University

Professional Activities

2006 - 2012 Member of the Federal Judicial Conference Advisory Committee on Bankruptcy Rules from, appointed by Chief Justice John Roberts

2007 - 2014 Member of the United States Bankruptcy Court for the District of Massachusetts Advisory Committee on Local Rules

2017 - 2019 Commissioner, American Bankruptcy Institute's Commission of Consumer Bankruptcy

2012 - present Member of the Board of Editors of *Collier on Bankruptcy*

2011 - present Conferee, National Bankruptcy Conference

2008 - present Fellow, American College of Bankruptcy

2008 - 2011 Adjunct faculty member at Boston College School of Law, teaching a course on consumer bankruptcy

Publications

Treatises

Contributing Author, *Collier on Bankruptcy* (16th Ed.).

Contributing Author, *Collier Bankruptcy Practice Guide*.

Editor and Contributing Author, *Consumer Bankruptcy Law and Practice*, Consumer Credit and Legal Practice Series (11th Ed. 2015).

Co-author, *Mortgage Servicing and Loan Modifications*, Consumer Credit and Legal Practice Series (2019).

Co-author, *Foreclosures and Mortgage Servicing*, Consumer Credit and Legal Practice Series (5th Ed. 2014).

Co-author, *Bankruptcy Basics*, Consumer Credit and Legal Practice Series (2d Ed. 2013).

Co-author, NCLC's *Guide to Surviving Debt* (7th Ed. 2008).

Co-author, *Consumer Bankruptcy Law and Practice: Special Guide to the 2005 Act*, Consumer Credit and Legal Practice Series (2005).

Contributing Author, *Stop Predatory Lending: A Guide for Legal Advocates* (2d Ed. 2007).

Contributing Author, *Student Loan Law*, Consumer Credit and Legal Practice Series (3d Ed. 2006 and 2008 Supp.).

Articles

Author, "New Servicing Regulations Adopt Sensible Approach," *American Bankruptcy Institute Journal*, May, 2013.

Author, "The Other Foreclosure Crisis: Property Tax Lien Sales," National Consumer Law Center, 2012.

Author, "Bankruptcy Courts Respond To Foreclosure Crisis With Loss-Mitigation Programs," *American Bankruptcy Institute Journal*, Vol. XXX, No. 14, Mar. 2011.

Author, "'Proof of Claim' and Bankruptcy Fees: Are They Really Attorneys' Fees?," *American Bankruptcy Institute Journal*, Vol. XXIX, No. 12, Mar. 2010.

Co-Author, "Foreclosing a Dream: State Laws Deprive Homeowners of Basic Protections," National Consumer Law Center, February 2009.

Author, "Servicing of Home Mortgages in Bankruptcy: When Worlds Need Not Collide," *American Bankruptcy Institute Journal*, Vol. XXVIII, No. 1, Feb. 2009.

Author, "A Fresh Look at Curing Mortgage Defaults in Chapter 13," *American Bankruptcy Institute Journal*, Vol. XXVII, No. 14, Feb. 2008.

Author, "Impact of *Marrama* on Case Conversions: Addressing the Unanswered Questions," *American Bankruptcy Institute Law Review*, Vol. 15, No. 2, Winter 2007.

Author, "Testing the Limits of Statutory Construction Doctrines: Deconstructing the 2005 Bankruptcy Act," *American University Law Review*, Vol. 55, No. 5, 2006.

Author, "Debt Buyers Rewriting of Rule 3001: Taking the 'Proof' Out of the Claims Process," *American Bankruptcy Institute Journal*, Vol. XXIII, No. 6, July/August 2004.

Co-author, "The Match Continues: First Circuit Rules on Remedies for Discharge Violations," *American Bankruptcy Institute Journal*, Vol. XIX, No. 10, December/January 2001.

Author, "Sovereign Immunity: Don't Assume That Student Loan Agency Is An Arm Of The State," *Consumer Bankruptcy News*, April, 2000.

Author, NCLC REPORTS, Bankruptcy and Foreclosure Edition (2000-2014).

Educational Programs

Mr. Rao has presented as speaker, panelist and trainer at continuing legal education programs on numerous occasions, sponsored by the following entities, among others:

American Bankruptcy Institute	Massachusetts Continuing Legal Education, Inc.
American Bar Association	New Orleans Legal Assistance
American College of Bankruptcy	National Legal Aid and Defender Association
American University College of Law	National Association of Consumer Advocates
AARP Foundation	National Association of Consumer Bankruptcy Attorneys
Bankruptcy Section of Minnesota State Bar Association	National Consumer Law Center
Barnstable County Bar Association	National Conference of Bankruptcy Judges
Boston Bar Association Education Committee	National Association of Bankruptcy Trustees
Central Florida Bankruptcy Law Association	New York University
City of Seattle, Office of Housing	National Housing Law Project
Cleveland Metropolitan Bar Association	Nevada State Bar Association
Connecticut Bar Institute and Bar Association	Neighborhood Legal Services, Inc., (Danvers)
Detroit Consumer Bankruptcy Conference	New Center for Legal Advocacy, Inc.
Department of Housing and Urban Development	New Hampshire Legal Assistance
Drake University Law School	Land of Lincoln Legal Assistance, Inc.
East Palo Alto Community Legal Services	Legal Assistance of North Dakota
Empire Justice Center	Legal Services New York City
Erie County Bar Association	Legal Services of Eastern Missouri.
Harvard University Journal on Legislation	Legal Aid Services of Oklahoma, Inc.
Federal Judicial Center	Legal Services for Cape Cod and Islands, Inc.
Florida Legal Services	O'Neill Great Lakes Regional Bankruptcy Institute
Greater Boston Legal Services	Oregon Bar Association
Georgetown University School of Law	Peabody Neighborhood Legal Services Volunteer Lawyer Program
Judge Joe Lee Bankruptcy Institute	Practicing Law Institute
Institute for Foreclosure Legal Assistance	Roger Williams University
Illinois State Bar Association	Rhode Island Bar Association
Hon. Alexander L. Paskay Annual Bankruptcy Seminar	Rhode Island Law Institute
Hudson Valley Bankruptcy Bar Association	Sacramento Valley Bankruptcy Forum
Hon. Frank W. Koger Bankruptcy Symposium	South Middlesex Legal Services Pro Bono Program
Mid-Hudson Bankruptcy Bar Association	Southeastern Bankruptcy Law Institute
Mississippi Center for Legal Services	
Maine State Bar Association	
Massachusetts Office of the Attorney General	

South Carolina Bankruptcy Law Assoc.
Syracuse University College of Law
State Bar Association of North Dakota
State Bar of Wisconsin
Trial Lawyers of America Association
Texas Lawyers Care

The Foundation of the State Bar of California
Univ. of Missouri – Kansas City School of Law
Univ. of New Hampshire School of Law
U.S. Bankruptcy Court Dist. Of Nevada
Volunteer Lawyer Project of Boston Bar Assoc.

Board Member Affiliations

2012 – present	Board of Editors of Collier on Bankruptcy
2010 – present	National Consumer Bankruptcy Rights Center
1998 – 2015	National Association of Consumer Bankruptcy Attorneys
2002 – 2008	American Bankruptcy Institute
2000 – 2008	Rhode Island Legal Services, Inc., Providence, Rhode Island
1992 – 1998	Action Community Land Trust, Kingston, Rhode Island

