

## **JEFFREY GENTES**

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**EXPERIENCE** 

YALE LAW SCHOOL, New Haven, Connecticut
Clinical Lecturer in Law (2023-present)
George W. and Sadella D. Crawford Visiting Clinical Lecturer in Law (2020-2023)
Visiting Clinical Lecturer in Law (2012-2020)

As part of the Jerome N. Frank Legal Services Organization, co-supervise Housing Clinic, where students represent, in state and federal court at trial and appellate levels, (1) and advise homeowners in foreclosure defense cases and in affirmative suits against banks, mortgage and other finance companies, debt purchasers, and common interest communities, (2) tenants in suits against their landlords and their landlords' agents, and (3) various groups against municipalities engaged in exclusionary zoning. Work includes more than sixty appellate matters in state and federal court (including SCOTUS), putative class actions, administrative complaints and appeals, depositions in five states, hundreds of "attorney for the day" court appearances in foreclosures and evictions, and more than 100 full appearances. Projects include training for private attorneys and policy and legislative advocacy with state and local officials.

#### **CONNECTICUT FAIR HOUSING CENTER**, Hartford, Connecticut

Managing Attorney, Fair Lending and Foreclosure Prevention (2010 – 2025)

Design and implement strategy to prevent preventable foreclosures as, besides the Housing Clinic (described above), the state's sole nonprofit representing homeowners facing foreclosure. Represent clients at all levels in state and federal court against mortgage industry on suits involving unfair trade practices, predatory lending, and redlining. Train consumer litigators internally, statewide, and nationwide, along with local nonprofits, community groups, and government employees. Responsible for representing homeowner interests in state legislation relating to foreclosure as a registered communicator lobbyist.

# STATEN ISLAND LEGAL SERVICES (LEGAL SERVICES - NYC), Staten Island, New York Staff Attorney, Homeowner Defense Project, (2008-2010)

Managed multi-party litigation and represented 100+ homeowners facing foreclosure. Worked with peers and community across the city on strategies to reduce harm during onset of foreclosure crisis and aftermath of predatory practices during the subprime lending boom.

**PFIZER INC.**, New York, New York

Director, Business Development, (2007-2008)

Supported acquisition and divestiture activity as lawyer based in human resources department.

PROSKAUER ROSE LLP, New York, New York

Associate, Employee Benefits and Executive Compensation, (2003-07)

Along with wide array of private sector clients, represented clients pro bono in immigration proceedings (including the Second Circuit), criminal proceedings in Supreme Court, and Social Security disability hearings. Completed housing externship at Asian Americans for Equality.

#### SELECTED BAR, COURT, AND BAR ASSOCIATION ADMISSIONS

Connecticut (2003-present)

District of Connecticut (2011-present)

2nd Circuit (2015-present)

Supreme Court of the United States (2017-present)

Eastern District of New York (2008-present)

Southern District of New York (2022, pro hac vice)

New York (2004-2010)

National Association of Consumer Advocates, 2008-present

Connecticut Bar Association, 2010-present Richmond County Bar Association, 2008-2010

#### **EDUCATION**

New York University School of Law, Juris Doctor, 2003

Activities: Teaching Assistant, Lawyering (with Acting Assistant Professor Ric Simmons), 2001-02

Member, Faculty-Student Admissions Committee, 2003

Student Lawyer Athletic Program, 2000-2003

Internships: Inflection Capital, 2003

Proskauer Rose LLP, 2002

Capital Defender Office (N.Y.), 2001-2002 Shipman & Goodwin LLP, Hartford, CT, 2001

Hon. Abraham Gerges, Supreme Court of the State of New York, Kings County, 2001

University of Connecticut, B.A. in Political Science, minor in Criminal Justice, summa cum laude, 1999

Honors: Best Senior Thesis, Political Science – "The Founders: Their Lives, Their States"

Honors Program

Nutmeg Scholar (full 4-year scholarship)

Activities: Worked for probation office, insurance co., and campus newspaper.

Volunteered for St. Thomas Aguinas (on-campus Catholic church)

Paid all college expenses through scholarships and various private sector employment.

## OTHER POST-SECONDARY EDUCATION AND PRE-LAW SCHOOL WORK EXPERIENCE

Took four semesters of Spanish and one semester of creative writing at Eastern Connecticut State University (1998) and New York University's School of Continuing and Professional Studies (2007-2009).

## **UNITED STATES CONGRESSMAN SAM GEJDENSON**

Congressional Aide—District Office, Middletown, CT (1999-2000)

Campaign Field Coordinator, Norwich, CT (1998)

Paid Intern, Washington, DC (1998)

Worked with attorneys and others to solve constituents' problems with government agencies, including the Department of State, Immigration and Nationality Service, and the Social Security Administration. Oversaw campaign field organization in 18-town segment of congressional district.

# PUBLISHED WRITING AND OTHER SCHOLARLY ACTIVITY

CONNECTICUT BAR JOURNAL, Editor-at-Large, 2025-present

CONSUMER LAW SCHOLARS CONFERENCE, Workshop Author, Boston, MA, March 2025. Selected to be one of 18 authors (from 86 submissions) to have their paper workshopped

CONNECTICUT LAW REVIEW SYMPOSIUM, Panel Moderator, *Housing in the 21st Century: Problems, Progress, and Predictions*, UConn School of Law School, Hartford, CT, October 18, 2024

CLINICAL WRITERS WORKSHOP, Participant, New York University School of Law, New York, NY, September 27, 2024

CONSUMER CLINIC CONFERENCE, Facilitator, Santa Fe, NM, May 2024

CONSUMER LAW SCHOLARS CONFERENCE, Workshop Participant, Berkeley, CA, March 2024

CONSUMER LAW SCHOLARS CONFERENCE, Workshop Participant, Boston, MA, March 2022

CONSUMER CLINIC CONFERENCE, Presenter, Minneapolis, MN, May 2019

CONSUMER CLINIC CONFERENCE, Presenter, Berkeley, CA, May 2017

NATIONAL CONSUMER LAW CENTER, Foreclosures (5th ed 2015), Contributing Editor

DANBURY NEWS-TIMES, Op-Ed, "Support state foreclosure legislation," Feb. 7, 2013

CONNECTICUT FAIR HOUSING CENTER, "National Mortgage Servicers Regularly Breach Loan Modifications, Consumer Advocates Find," Study Author, June 2, 2011

HARTFORD COURANT, Op-Ed (with co-author Erin Boggs), "Out-Of-State Loan Servicers Undermining Mortgage Help," Apr. 24, 2010

Human Capital in Private Equity, "Compensation Issues for Management in an MBO," Contributing Author (Jan. 2007 Private Equity International Books)

NEW YORK STATE BAR ASSOCIATION, "Re-Entry and Reintegration: The Road to Public Safety," Report and Recommendations of the Special Committee on Collateral Consequences of Criminal Proceedings, Contributing Author, May 2006

#### SERVICE

CHFA Taskforce of Loss Mitigation, 2011-2012 (state taskforce, legislatively appointed) Connecticut Bar Association:

Appellate Advocacy Section Co-Chair (2023-present), Secretary/Treasurer (2021-2023),

Legislative Liaison (2020)

Includes moderating discussions with several jurists

Pro Bono Committee, Foreclosure Prevention Subcommittee (2010-2012) COVID-Legal Aid Subcommittee (2020)

Connecticut Judicial Branch, Bench-Bar Foreclosure Committee – 2010-present. Includes service on Investor Restrictions Subcommittee, Federal Loss Mitigation Affidavit Review Subcommittee, Standing Orders Review Subcommittee, Summary Judgment Subcommittee.

Connecticut Judicial Branch, Volunteer Attorney Program (Foreclosure) – 2011-present

Enfield Charter Revision Commission, 2014

Enfield Democratic Town Committee, 2010-present

Enfield Little League, baseball coach, 2016-2021

Enfield Soccer Association, travel soccer coach, 2020-present

Enfield Soccer Club, recreational soccer coach, 2015-2019

Federal Reserve of New York's Taskforce on Electronic Mortgage Registry, 2014-2017

Real Options Overcoming Foreclosure, Steering Committee, 2011-2014

St. Adalbert Church (Enfield, CT), lector, 2010-2017, parish council member, 2014-2017

St. Martha Parish (Enfield, CT), lector and pastoral council member, 2017-2020

Town of Enfield Recreation Department, travel and recreational basketball coach, 2018-present

## **SELECTED TRAININGS GIVEN FOR PRACTICING ATTORNEYS**

- NATIONAL ASSOCIATION OF CONSUMER ADVOCATES AND NATIONAL CONSUMER LAW CENTER, Organizing Committee and Speaker, Tenants Rights Track Spring Meeting, Long Beach, CA, May 1-2, 2025.
- CONNECTICUT BAR ASSOCIATION, "The Secret Life of State Appellate Motion Practice," Moderator/Organizer, Connecticut Legal Conference, Hartford, CT, June 10, 2024,
- NATIONAL CONSUMER LAW CENTER, "Property Preservation and Home Break-In Cases: Getting the Evidence to Prove Liability and Maximize Damages," Consumer Rights Litigation Conference, Chicago, IL, October 26, 2023.
- NATIONAL ASSOCIATION OF CONSUMER ADVOCATES AND NATIONAL CONSUMER LAW CENTER, "Mortgage Servicing Litigation Post-COVID," Summer Mortgage Conference, Philadelphia, PA, June 6, 2023.
- NATIONAL CONSUMER LAW CENTER, "Looking for Fair Lending and Disability Claims in Fair Housing Cases" and "Principal-Agent Issues in Mortgage and Other Consumer Cases," Consumer Rights Litigation Conference, Seattle, WA, November 12, 2022.
- CONNECTICUT BAR ASSOCIATION, "Limited Scope Representation: Grow your Practice, Promote Access to Justice," Panelist, Webinar, May 17, 2022.
- NATIONAL CONSUMER LAW CENTER, "Winning Motions to Compel," Consumer Rights Litigation Conference, Remote, November 12, 2020.
- CONNECTICUT BAR ASSOCIATION, "Foreclosure Mediation for Pro Bono Defense Attorneys," On-Demand Webinar, May 2020.
- CONNECTICUT JUDICIAL BRANCH, Volunteer Attorney Program Foreclosure Training, various Connecticut locations from 2011-2019

- TOLLAND COUNTY BAR ASSOCIATION, Guest Speaker, Vernon, CT, October 17, 2019.
- NATIONAL ASSOCIATION OF CONSUMER LAWYERS, "Time to Talk (Plaintiff)," Panelist, FCRA Conference, Long Beach, CA, May 3, 2019.
- NATIONAL CONSUMER LAW CENTER, "Settlement Agreements: Negotiating and Drafting Strategies for Private and Legal Service Attorneys," Consumer Rights Litigation Conference, Denver, CO, October 25, 2018.
- NEIGHBORHOOD HOUSING SERVICES OF NEW HAVEN, "Foreclosure Prevention: Recognizing Early Signs," Webinar, June 20, 2018.
- NATIONAL CONSUMER LAW CENTER, "Depositions" and "Negligence and UDAP," Summer Mortgage Conference, Indianapolis, IN, June 13-15, 2018.
- CONNECTICUT BAR ASSOCIATION, "Unbundled Legal Services & Modest Means Symposium," Panelist, UConn School of Law, Hartford, CT, May 4, 2018.
- Michigan Poverty Law Program, "Discovery Issues in Mortgage Servicing and Foreclosure Litigation" and "Property Preservation Litigation," CORT Consumer Law Training, Ann Arbor, MI, April 25, 2018.
- NATIONAL ASSOCIATION OF CONSUMER ADVOCATES, "Strategies for Deposing Corporate Fact Witnesses," Webinar, October 19, 2017.
- NATIONAL CONSUMER LAW CENTER, "A Primer On Litigating Fair Housing and Fair Lending Cases," Summer Mortgage Conference, Philadelphia, PA, June 1, 2017.
- MICHIGAN FORECLOSURE PREVENTION PROJECT, "Litigating Servicing Cases: Preparing, Discovery, and Presenting" and "Litigating Property Preservation Cases," Foreclosure Training, Ann Arbor, MI, March 14, 2017.
- RHODE ISLAND BAR ASSOCIATION, "Judicial Foreclosure and You," The New Wave: Judicial Foreclosures in Rhode Island, Cranston, RI, October 28, 2016.
- NATIONAL CONSUMER LAW CENTER, "Litigation Strategies to Stop a Foreclosure," Consumer Rights Litigation Conference, San Antonio, TX, November 12, 2015.
- CONNECTICUT FAIR HOUSING CENTER, "Suing Servicers Seminar," Quinnipiac Law School, Hamden, CT, Organizer and Presenter, April 8, 2015.
- NATIONAL CONSUMER LAW CENTER, "Enforcing Good Faith Standards in Foreclosure Diversion Programs," Consumer Rights Litigation Conference, Tampa, FL, November 7, 2014.
- CONSUMER FINANCIAL PROTECTION BUREAU AND NATIONAL ASSOCIATION OF CONSUMER ADVOCATES, "CFPB Mortgage Servicing Rules," Webinar, May 15, 2014.

- NATIONAL CONSUMER LAW CENTER, "Tax Consequences of Mortgage Modifications" and "Furthering Fair Housing via Foreclosure Prevention," Consumer Rights Litigation Conference, Seattle, WA, November 5, 2013.
- LITCHFIELD COUNTY BAR ASSOCIATION, "Foreclosure Defense & Mediation," Litchfield, CT, November 1, 2013.
- VERMONT BAR ASSOCIATION, "National Mortgage Settlement: Requirements for Servicers," Foreclosure Mediation Training, Waterbury, VT, October 22, 2013.
- CONNECTICUT DEPARTMENT OF BANKING, "Public Act 13-136 and You," Hartford, CT, September 25, 2013.
- FAIRFIELD COUNTY BAR ASSOCIATION, "Public Act 13-136 and Resources for Homeowner Attorneys," Stamford, CT, September 10, 2013.
- CONNECTICUT FAIR HOUSING CENTER, "Standing Attorney Training," Hamden, CT, July 17, 2013.
- NEW LONDON COUNTY BAR ASSOCIATION, "Foreclosure Mediation Program as Amended by P.A. 13-136," New London, CT, July 9, 2013.
- CONNECTICUT BAR ASSOCIATION, "Foreclosure Update," Annual Meeting, Hartford, CT, June 17, 2013.
- CONNECTICUT BAR ASSOCIATION, "Where's My Bailout? A Guide to Helping Homeowners Facing Foreclosure," New Britain, CT, April 3, 2013.
- CONNECTICUT FAIR HOUSING CENTER, "Foreclosure Defense Attorney Training," Hartford, CT, January 8, 2013 and Hamden, CT, December 20, 2012.
- LSUCLE, "18th Annual Bankruptcy Seminar," Baton Rouge, LA, October 12, 2012.
- NATIONAL CONSUMER LAW CENTER, "HAMP and FHFA Loan Mods," Summer Mortgage Conference, Washington, DC, July 17, 2012.
- FAIRFIELD COUNTY BAR ASSOCIATION, "Recent Developments in Residential Foreclosure Mediation Defense," Stamford, CT, April 18, 2012.
- MARYLAND ADMINISTRATIVE LAW JUDGES TRAINING, "Foreclosure Mediation Training," Hunt Valley, MD, September 26, 2011.
- CONNECTICUT JUDICIAL BRANCH, Training for Foreclosure Mediators, Meriden, CT, July 18, 2011.
- NATIONAL CONSUMER LAW CENTER, "Advanced HAMP Problem-Solving," Mortgage Litigation Conference, Boston, MA, July 15, 2011.
- CONNECTICUT BAR ASSOCIATION, "Homeowners Facing Foreclosure," Annual Meeting, Hartford, CT, June 23, 2011.
- NATIONAL CONSUMER LAW CENTER, "Foreclosure Mediator Training," Augusta, ME, June 1, 2011.

CONNECTICUT BAR ASSOCIATION, Foreclosure Defense for Pro Bono Lawyers, Bridgeport, CT, New Britain, CT, and Willimantic, CT, December 2010.

New Jersey Institute for Continuing Legal Education, "Hot Tips in Labor & Employment Law," New Brunswick, NJ. 2005.

## RETAINED AS EXPERT WITNESS

Duhaime v. M&T Bank, N.A., Superior Court of Connecticut (on behalf of plaintiff), 2023

Ocwen Loan Servicing LLC v. Mordecai, Superior Court of Connecticut (on behalf of defendants), 2022

Bureau of Consumer Financial Protection v. Certified Forensic Loan Auditors, LLC et al., C.D. Cal. (on behalf of the Consumer Financial Protection Bureau), 2020

In re Bargmann, Bankr. D. Conn. (on behalf of the debtor), 2014

PHH Corporation v. Noyes, Superior Court of Connecticut (on behalf of defendants), 2010

# HIGHLIGHTS OF FEDERAL AND STATE POLICY ADVOCACY

#### CONNECTICUT

Since 2010, have testified in front of these committees of the Connecticut General Assembly

Aging Government Administration & Elections

Appropriations Housing

Banking/Banks Insurance and Real Estate

Commerce Judiciary

Energy Planning and Development

Finance, Revenue and Bonding

Helped draft and implement statutes in Titles 8, 12, 36a, and 49 of the Connecticut General Statutes.

Along with participating in the drafting of several Practice Book sections, Superior Court Standing Orders, and Executive Orders, have participated in drafting of following (Connecticut) Public Acts: 10-181, 11-51, 11-201, 12-1, 13-136, 14-84, 14-89, 15-124, 16-65, 19-145, 21-44, 21-143, 23-45, 25-46, 25-150, 25-168.

#### MASSACHUSETTS

Testified in front of the General Court of the Commonwealth of Massachusetts (State House), 2012

#### CONSUMER FINANCIAL PROTECTION BUREAU

Twice selected to represent mortgagor interests in meetings with the Bureau's Director (in Washington, DC) and Deputy Director (in Hartford, CT).

NATIONAL CONSUMER LAW CENTER, Mortgage Servicing Policy Briefing: A Report from the Field,
Washington, DC, July 16, 2012. All-day program with Fannie Mae, Freddie Mac, HUD, CFPB, the
Department of the Treasury, and other federal agencies involved in the mortgage industry.

#### **SELECTED PUBLIC SPEAKING ENGAGEMENTS**

- FACEBOOK LIVE DISCUSSION with State Rep. Kathy Kennedy on Resources for Homeowners, July 20, 2020.
- FACEBOOK LIVE DISCUSSION with State Rep. Jason Doucette on Resources for Homeowners, May 1, 2020.
- PRESS CONFERENCE with State Sen. Bye and State Rep. Ritter on Foreclosure Prevention, Hartford, CT, August 15, 2014.
- CONNECTICUT GENERAL ASSEMBLY, "Resources for Constituents Facing Foreclosure," Hartford, CT, January 15, 2014.
- CONNECTICUT HOUSING COALITION, Annual Conference, "Foreclosure Response and Prevention," Hartford, CT, December 18, 2012.
- SOUTHERN CONNECTICUT REGIONAL HOUSING & ECONOMIC DEVELOPMENT SUMMIT, "Housing Preservation and Creation," Bridgeport, CT, June 18, 2012.
- PRESS CONFERENCE with U.S. Rep. Rosa DeLauro and AG George Jepsen on Regulating Mortgage Servicers, Milford, CT, January 30, 2012.
- CONNECTICUT GENERAL ASSEMBLY, "Resources for Constituents Facing Foreclosure," Hartford, CT, September 7, 2011.
- PRESS CONFERENCE with U.S. Sen. Richard Blumenthal on Mortgage Servicing Practices, Hartford, CT, July 11, 2011.
- PRESS CONFERENCE with U.S. Rep. Jim Himes, Bridgeport Mayor Bill Finch, Stamford Mayor Michael Pavia, and Norwalk Mayor Richard Moccia on Foreclosure Prevention, Norwalk, CT, February 14, 2011.
- PRESS CONFERENCE with State Sens. Gomes and Munro on the Foreclosure Mediation Program, Bridgeport, CT, August 25, 2010.
- PRESS CONFERENCE with State Sens. Harp and Looney on the Foreclosure Mediation Program, New Haven, CT, July 21, 2010.
- FAIR HOUSING ASSOCIATION OF CONNECTICUT, "Foreclosure Facts and Myths," Fair Housing Act conference, Cromwell, CT, April 29, 2010.

Has appeared or been quoted in, among other outlets, The New York Times, Wall Street Journal, ProPublica, Bloomberg, Business Insider, American Banker, Boston Globe, Hartford Courant, Connecticut Mirror, Connecticut Post, El Sol, Connecticut Public Radio, the New London Day, the New Haven Independent, Norwalk Hour, WILI AM, local CBS, NBC, and Fox TV affiliates, Connecticut 12, and the Connecticut Law Tribune.

Current as of August 1, 2025