

JOSEPH M. VINCENT

CORE COMPETENCIES

- *Administrative Law & Practice.*
- *Alternative Dispute Resolution (Mediation & Conciliation; Organizational Intervention & Transformation).*
- *Banking & Other Financial Institutions Law.*
- *Business Transactions.*
- *Consumer Finance Regulation & Compliance.*
- *Corporate Governance & Enterprise Risk Management.*
- *Digital Assets Law—Cryptocurrency & Decentralized Finance (DeFi).*
- *Employment Law.*
- *Financial Technology (FinTech) Law.*
- *Investigations.*
- *Legislation, Rulemaking & Government Relations.*
- *Real Estate & Real Estate Finance (Commercial, ADC & Residential) Law.*

LEGAL, BUSINESS, & MANAGEMENT EXPERIENCE

- 5/26/2023 – Present Olive Branch Solutions, LLC.** Intercession, Mediation, & Conciliation; Organizational Intervention & Transformation; Investigations.
- 1/16/2023 – Present Joseph M. Vincent, Ltd., P.C.** Regulatory practice and consultancy emphasizing Financial Institutions Law, FinTech, Cryptocurrency & DeFi, Real Estate Finance, Administrative Law & Practice, and Business Transactions.
- 5/1/2022 – 12/31/2022 Farmington State Bank d/b/a Moonstone Bank.** General Counsel (Chief Legal Officer).
- 5/1/2021 – 4/30/2022 Joseph M. Vincent, Ltd., P.C.** Regulatory practice and consultancy emphasizing Financial Institutions Law, FinTech, Cryptocurrency & DeFi, Real Estate Finance, Administrative Law & Practice, and Business Transactions.
- 3/3/2003 – 4/30/2021 Director of Regulatory & Legal Affairs (General Counsel).** Washington State Department of Financial Institutions (DFI). Member of Agency Executive Management Team.
- 2/1/2001 – 10/1/2002 Principal & Business Solutions Consultant.** PKI Solutions, Inc. Seattle. Project manager for HIPAA-compliant, Beta-test stage electronic drug-prescription system.

- Specialist in digital signature laws and public key infrastructure (PKI)—one of the four key elements of today’s distribution ledger (blockchain) technology and cryptocurrencies.
- **IDRxSM**. Project manager for Beta-test version of first-generation electronic drug-prescription system, using PKI-based digital signature.

10/1/2000 – 2/1/2001 Workout CEO. YourBankOnline, Inc. Mountlake Terrace. Start-up online banking system. [NOTE: Hired by distressed IT company’s Silicon Valley directors as short-term “workout” CEO with prospect of merging hbausa.com, Inc.]

2/1/1998 – 2/1/2001 Chief Operations Officer. Hbausa.com, Inc. IT startup – computerized mortgage loan information systems (CLIS).

- **AgentAssist®**. 1998-1999. Seattle. Project manager for company’s first-generation, Internet-enabled CLIS (client pre-qualifying tool) for real estate agents. First recruited to solve regulatory compliance issues.
- **LoanOSSM**. 2000. Las Vegas & Seattle. Principal architect and project manager for company’s second-generation, Internet-based CLIS (successor to AgentAssist®).

2/1/1998 – 10/1/2000 President & Designated Mortgage Broker. The PSR Mortgage Group. Seattle.

- Created, launched and managed only mortgage brokerage in the U.S. organized as a membership-based for-profit cooperative of loan origination professionals and real estate agents performing CLIS for their clients. Real-time tested AgentAssist® and LoanOSSM for use by cooperative’s member professionals.
- Table-funded \$55 million in conventional prime fixed-rate mortgage loans.
- Charged flat fees and rebated yield spread premiums to borrowers at closing.¹
- Managed 7 Professional Service Representatives (innovative combination of loan officer and processor), an average of 35 CLIS Providers (participating real estate agents), and a 3-person Administrative Staff.

12/1/1986 – 1/31/1998 Legal & Regulatory Manager (Corporate Counsel) & Loan Administration Manager. WaFD Bank, N.A. (formerly Washington Federal, N.A. & Washington Federal Savings). Seattle.

11/1/1985 – 11/30/1986 Solo Litigation Practice. Seattle.

¹ I am especially proud of this aspect of the business model because yield spread premiums (YSP) were eventually outlawed by Congress. The PSR Mortgage Group was ahead of its time, in more ways than one.

- Chapter 11 Reorganizations
 - Commercial Law Practice
 - Real Estate Litigation
 - Employment Discrimination
- 6/15/1981 – 10/31/1985** **Litigation Associate.** Franco, Asia, Bensussen, Coe & Finegold. Seattle.
- Chapter 11 Reorganizations
 - Commercial Law Litigation
 - Real Estate Litigation
 - Contested Family Law Matters
 - Employment Discrimination
- 11/1/1979 – 2/29/1980** **Housing-Development Legislative Consultant.** Legal Aid for the Elderly. San Francisco.
- *San Francisco Residential Hotel Conversion Ordinance.*
 - *Urban Development Action Grant Applications for Future SoMa Area Properties.*
- 6/1/1978 – 4/1/1979** **Law Clerk.** Special Housing Litigation Unit, San Francisco Neighborhood Legal Assistance Foundation. Impact litigation (including suit against S.F. Housing Authority and Rev. Jim Jones' People's Temple).
- Summer 1977** **Summer Law Clerk.** Jackson & Gughemetti, Hillsborough, CA. Marin County – Wolfback Ridge (Golden Gate National Recreation Area) Major Federal Inverse-Condensation Trial.
- 6/1/1975 – 10/15/1976** **Law Clerk.** Law Offices of Edward R. FitzSimmons, Oakland, CA.
- 9/15/1973 – 9/15/1974** **Legislative Intern.** Bill Lockyer, California State Assembly. San Leandro & Sacramento, CA.

ACADEMIC PROFESSIONAL EXPERIENCE

- 1/10/2017 – Present** **Adjunct Professor of Law.** Seattle University School of Law.
- Financial Institutions Law & Policy (COMM 320-E – 3 Units).
 - Introduction to the Law of Financial Technology (FinTech) (INTP 367-E – 2 Units).
 - Payments Ecosystems from Barter to Bitcoin (COMM 300-E – 2 Units).
- **AWARD: 2019 Outstanding Adjunct Professor of the Year**
- 8/15/2016 – Present** **Board of Advisors & Resident Affiliate. LLM/MLS Program in Innovation & Technology Law.** Seattle University School of Law.

- Made seminal pitch for and eventually co-developed Master of Laws (LLM) and Master of Legal Studies (MLS) degree programs in Innovation & Technology Law, with concentrations in FinTech, Intellectual Property, Cybersecurity & Privacy, and Startup Entrepreneurship.
- **Co-Chair, Moderator & Panelist.** First Annual SUSOL Symposium on Innovation & Technology Law. Topic: “Blockchain Technology.” June 2018.
- **Co-Chair, Moderator & Panelist.** Second Annual SUSOL Symposium on Innovation & Technology Law. Topic: “RegTech.” June 2019.
- **Co-Chair & Moderator.** Third Annual SUSOL Symposium on Innovation & Technology Law. Topic: “Artificial Intelligence & Data Analytics.” Sub-Topic: “Social Credit: From Beijing to Silicon Valley.” August June 2020.
- **Co-Chair & Moderator.** Fourth Annual SUSOL Symposium on Innovation & Technology Law. Topic: “Innovating for the Social Good.” Sub-Topic: Access to Credit in FinTech.” June 2021.

1/15/2012 – 3/31/2021 Externship Supervisor & Mentor. Government Externship Program – Civil. Seattle University School of Law. Direct supervision and mentorship of over 25 Juris Doctor candidates who have had semester-long externships with the Washington State Department of Financial Institutions.

- **AWARD: 2015 Civil Extern Supervisor of the Year**

2014 – 2018 Externship Supervisor. Civil Externship Program. University of Washington School of Law. Direct supervision and mentorship of over 5 Juris Doctor and LLM candidates who have had semester-long externships with the Washington State Department of Financial Institutions.

1987 – 1996 Instructor. Institute of Financial Education,² Seattle Chapter. Real Estate Law and Commercial Law.

1990 – 1992 Instructor. American Institute of Banking,³ Seattle Chapter. Basic Principles of Contract Law.

² The Institute of Financial Education was the educational affiliate of the former U.S. League of Savings, of which the Washington Financial League (formerly known as the Washington Savings League) was a member.

³ The American Institute of Banking was the educational affiliate of the American Bankers Association, of which the Washington Bankers Association is a member.

EDUCATION

Juris Doctor. June 1979. Golden Gate University School of Law. San Francisco.

- Am Jur Award: *Land Use Law & Real Estate Planning*. Thesis: *Tell-Tales of the City: The Down-Zoning of San Francisco*.

Bachelor of Arts. Major: Rhetoric; Minor: Political Science. June 1975. University of California at Berkeley.

- High Honors in Rhetoric & General Distinction in Overall Studies.
- Honors American Studies Program, 1972-1973.
- Honors Political Internship Program, 1973-1974.
- Bowles Hall Men's Association, 1972-1975.
- Pledged Delta Upsilon Fraternity, 1971.

PROFESSIONAL ORGANIZATION ACTIVITIES & MEMBERSHIPS

Present Public Involvement:

- ***Member, Washington State Bar Association.*** No. 11549. June 1981 – Present. Business Law Section; Real Property, Probate & Trust Section.
- ***Member, Banking Law Committee, Business Law Section, American Bar Association.*** 2004 – Present. Co-Chairman, State Banking Law Developments Subcommittee, November 2015 – Present. Also: Chairman, November 2007 – November 2009.

Significant Prior Public Involvement:

- ***Former Chairman, Attorney's Committee, Washington Financial League.***
- ***Former Chairman, Legal/Legislative Committee, Seattle Mortgage Bankers Association.***
- ***Chairman of the Board, Southeast Asian Resettlement Center.*** 1982-1985. Bellevue, Washington.
- ***Conference of State Bank Supervisors (CSBS).*** August 2003 – March 2021. Involved in a range of issues and work groups for CSBS, including especially federal preemption of state laws, post-Dodd-Frank Act compliance, fin-tech marketing companies, and emerging payment systems.
- ***National Association of State Credit Union Supervisors (NASCUS).*** October 2010 – March 2021. Involved in important issues and work groups for NASCUS, including post-Dodd-Frank Act compliance and the Interstate Branching Work Group.

PUBLIC POLICY ADVOCACY SIGNIFICANT DRAFTING OF LEGISLATION & RULES

- 2021:** *Washington Banking Laws Modernization Acts (5 Draft Bills).*
- 2019:** *Washington Trust Institutions Act Amendments.*
- 2015:** *WSBA Task Force - Title 11 RCW Amendments re: Prudent Investor Rule, Delegation by Trustees & Directed Trusts (Directed Trustees & Statutory Trust Advisors).*
- 2015:** *Major Washington Credit Union Act Amendments.*
- 2014:** *Trust Institutions Modernization Act (the new Title 30B RCW, effective 01/05/2015).*
- 2013:** *Technical Banking Law Amendments (including Lending Limits).*
- 2013:** *Post-Dodd Frank Derivatives (Lending Limits) Rulemaking (Ch. 208-512A WAC).*
- 2011:** *Washington Trust Company Amendments (Limited Liability Company Authority for Trust Companies).*
- 2010:** *Washington Commercial Bank & Savings Bank Modernization Amendments (Title 30 RCW & Title 32 RCW – Revised Standards for Supervision & Enforcement).*
- 2008:** *Technical Advice to Legislature re: Mortgage-Related Bills.*
- 2007:** *Report on Governor’s Task Force on Homeowner Security (Principal Drafter).*
- 2007:** *Washington Commercial Bank Act Amendment (Interstate Branching Limitation for Banking Affiliates of Commercial Holding Companies, Title 30 RCW).*
- 2006:** *Business Development Company Act of 2006 (Ch. 31.24 RCW).*
- 2005:** *De Novo Interstate Bank Branching Reciprocity Amendments.*
- 2005:** *Washington Limited Liability Company Act Amendments (Banking Law).*
- 1997:** *Washington Electronic Authentication Act (Ch. 19.34 RCW).*
- 1992:** *Major Washington Construction Lien Law Amendments (Ch. 60.04 RCW – Lending Industry’s Representative, 1990 Legislative Task Force on Construction Lien Laws).*

SIGNIFICANT SPEECHES & PRESENTATIONS

- **2022:** **NASCUS San Diego National Meeting of State Regulators.** Presenter, *"Digital Assets/Cryptocurrency: Overview & Outlook for Application in the Credit Union System."*
- **2022:** **Fifth Annual Symposium on Innovation & Technology Law—Deep Innovation Dives.** Moderator & Presenter, Panel entitled *Plunging into Deep Water: An Immersion in FinTech, DeFi, & Web3.*
- **2021:** **Fourth Annual Symposium on Innovation & Technology Law—Diversity & Equity.** Moderator & Presenter, Panel on *Promoting Equity in FinTech.*
- **2021:** **CLE – “Racial Justice & Financial Empowerment: History & Policy Explored.** Department of Financial Institutions. Presenter.
- **2020:** **Third Annual Symposium on Innovation & Technology Law—Privacy.** Co-Sponsorship: Seattle University School of Law & Perkins Coie LLP. Co-Chair. Moderator, Panel on *“Social Credit from Beijing to Silicon Valley.”*
- **2020:** **Summer Institute on Innovation, Technology & Entrepreneurship (SITIE).** Seattle University School of Law. Co-Panelist, *“The Tokenization of Real Estate.”*
- **2019:** **Second Annual Symposium on Innovation & Technology Law—RegTech.** Co-Sponsorship: Seattle University School of Law & Perkins Coie LLP. Co-Chair. Moderator, FinTech Panels.

- **2018: First Annual Symposium on Innovation & Technology Law—FinTech | Distributed Ledger Technology.** Co-Sponsorship: Seattle University School of Law & Fenwick & West. Co-Chair. Moderator, Regulatory Panels.
- **2018-2020: CLE – Introduction to Financial Law Institutions & Policy (7-Session, 25 Hour) Course.** Financial Legal Examiner Professional Development Program. Department of Financial Institutions. Curriculum Developer & Principal Instructor.
- **2016: CLE – “State of the States: E-Signature Laws and Electronic Government Filings.”** Business Law Section Annual Meeting, American Bar Association, Boston, MA. Program Chair & Presenter.
- **2016: “Three Financial Crises – Lessons to Heed,”** Seattle University School of Law. Guest Lecturer. Summer Immersive Program in Business Ethics.
- **2015: CLE – 2015 Legal Symposium – “Survey of 2014-2015 Case Law of Interest to Credit Unions.”** Northwest Credit Union Association, SeaTac, Washington. Co-Presenter.
- **2015: CLE – Part 3 of Real Estate Secured Transactions Series: The Big Picture in Residential Mortgage Lending – Post-Origination, Secondary Market, Loan Servicing & Emerging Trends, “Keynote Address – The Transformation of Residential Mortgage Lending,”** Department of Financial Institutions. Program Chair & Co-Presenter.
- **2014: CLE – Part 2 of Real Estate Secured Transactions Series: Washington Mortgage Law & The Mortgage Crisis: The Legislative & Judicial Response, “Keynote Address – Introduction: The Roller-Coaster Ride with Residential Mortgages in Washington,”** Department of Financial Institutions. Program Chair & Co-Presenter.
- **2014: CLE – Washington State: Case Study in Legislative & Judicial Response to the Mortgage Crisis,** Conference of State Bank Supervisors Legal Seminar, San Diego, California. Panelist.
- **2011: CLE – Joint Presentation & Panel Discussion: “The Financial Crisis – Bank Closures,”** Seattle University School of Law and Albers School of Business, Seattle, Washington. Panelist.
- **2010: CLE – “The Dodd-Frank Act Wall Street Reform & Consumer Protection Act of 2010 – What It Will Do? What It Means for Washington State Government?”** Department of Financial Institutions. Program Chair & Co-Presenter.
- **2010: CLE – Part 1 of Real Estate Secured Transactions Series: “The Collateralization of Real Estate – The Basics of Mortgages, Deeds of Trust, and Real Estate Contracts,”** Department of Financial Institutions. Principal Speaker.
- **2009-2010: “The Perfect Storm – The Causes of the Financial Crisis.”** Presentation and speech given at various times to groups of government attorneys and to government and private sector auditors (including the 2010 Seattle Banking Lawyers Forum c-sponsored by Washington Bankers Association and Davis Wright Tremaine).
- **2009-Present – CLE – “Annual Case Law Developments,”** Department of Financial Institutions. Co-Presenter.
- **2009-2015 – CLE – “Annual Legislative Session Recap,”** Department of Financial Institutions. Co-Presenter.
- **2009: CLE – “Federal Preemption of State Financial Services Laws,”** Department of Financial Institutions. Presenter.

- **2008: State Law Developments Subcommittee Meeting – “The Treasury Secretary’s Plan & the Future of the State-Banking Charter,”** American Bar Association Spring Business Section Meeting, Dallas, Texas. Co-Presenter.
- **2007: State Law Developments Subcommittee Meeting – “Multi-Factor Authentication & Online Banking,”** American Bar Association Spring Business Section Meeting, Tampa, Florida. Co-Presenter.
- **2007: CLE – “Introducing the CSBS Law Wiki,”** Conference of State Banking Supervisors Legal Seminar, Portland, Oregon. Presenter.
- **2006: State Innovation – The Washington Business Development Company Act,** ABA Banking Law Committee Newsletter.
- **2004: State Law Developments Subcommittee Meeting – “Federal Preemption & National Bank Charter Concentration,”** American Bar Association Spring Business Section Meeting, Seattle, Washington. Co-Presenter.
- **2004: CLE Panel – “National Bank Act & the Assertion of Exclusive Visitorial Power over National Bank Operating Subsidiaries,”** American Bar Association Spring Business Section Meeting, Seattle, Washington. Co-Panelist.
- **1984-1996:** Various presentations sponsored by Washington State Bar Association, King County Bar Association & Washington Financial League, including:
 - **CLE – Lender Techniques in Workouts & Chapter 11 Reorganizations.** Presenter.
 - **CLE – Dealing with Your Lender in a Divorce.** Presenter.
 - **CLE – Divorce Tax Reform Act of 1984.** Presenter.

LEADERSHIP TRAINING

- **2009-2010: Centurions Program.** Colson Center for Christian Worldview (now called the Colson Fellows Program), Washington, D.C. Subsequently co-founded Seattle Centurions (now Colson Fellows-Seattle Chapter) and co-led the program as its President for 2 years.
- **1987: The Leadership School,** Institute of Financial Education, St. Louis, Missouri.

AD HOC PROFESSIONAL TRAINING

- **2013: LEAN Training,** State of Washington.
- **2013: Mediation Training Certificate Program,** Pierce County Center for Dispute Resolution.
- **1988: Human Resource Management Training,** Institute of Financial Education.
- **1986: King County Bar Association Mediation Program.**