

## EXPERIENCE

### LESSER & JORDAN PLLC

*Dallas, Texas*

*2006-present*

Lesser & Jordan PLLC is a consumer law practice dedicated to representing consumers and serving as an advocate in matters of debt collection, credit reporting, mortgage fraud, auto fraud, identity theft and other matters which impact the rights of consumers.

Ms. Lesser along with her law partner Craig Jordan represented over 700 consumers in deficiency lawsuits. Between 2007 and 2009, the firm completed 495 cases, of which 459 cases were either won at trial or dismissed by the Plaintiff.

In addition to the debt defense matters, the firm represents consumers in affirmative claims, which the majority of which are settled without the necessity of trial and for confidential amounts.

### LAND AMERICA FINANCIAL GROUP, VICE PRESIDENT-REGULATORY COUNSEL

*Richmond, Virginia*

*2004-2005*

Ms. Lesser was the lead counsel for Land America's Lender Services Channel and was responsible for compliance matters and commercial transactions. The Lender Services Channel included a mortgage servicer and a specialized credit reporting agency. Ms. Lesser was hired specifically to evaluate Land America's policies and practices concerning consumer data privacy and made recommendations to the organization on the necessary changes for compliance with regulations.

Ms. Lesser resolved a pre-existing Federal Trade Commission investigation involving violations of the Fair Credit Reporting Act. The settlement terms and amounts were significantly under her authority level and Ms. Lesser was able to negotiate a modification of the FTC's complaint and timing of the press release regarding settlement in order to lessen the potential impact on investors.

Ms. Lesser developed a communication strategy to inform multiple business lines and subsidiaries regarding consumer-protection regulations and potential impacts to the business in order to ensure compliance with the multiple regulations, federal and state, which impacted the organization.

### EFUNDS CORP, VICE PRESIDENT-DIVISION COUNSEL

*Scottsdale, Arizona*

*2003-2005*

Ms. Lesser was the lead counsel for the Global Outsourcing and Risk Management Divisions (Chex Systems) of eFunds, which provides technology services to the financial industries. Ms. Lesser reported to the Chief Legal Officer and managed a small department including an attorney and several legal-support employees. Ms. Lesser's department handled all commercial requirements of the division's \$300 million revenue stream.

Ms. Lesser negotiated new agreements for the Risk Management Division's largest customers, representing approximately a \$40 million revenue stream. Ms. Lesser reinstated the required state licenses for the collection business, allowing eFunds to reacquire a \$2.4 million dollar revenue stream.

Ms. Lesser revised the contract administration process, drafted new sales contract templates and successfully process over 1,000 sales contract per month while complying with a strict corporate authority policy.

Ms. Lesser developed the standard business process for negotiating and implementing "reseller agreements" including securing amendments for all existing re-sellers in order to comply with regulatory and contractual obligations. Ms. Lesser participated in the vendor management standardization project to ensure all vendors complied with the organizations' requirements and implemented adequate contracts concerning safeguarding consumer information.

Ms. Lesser secured the necessary requirements from the India government and created the legal and compliance framework allowing the company to operate an offshore full-service collections business while still complying with U.S. and European collections laws. Ms. Lesser developed and implemented a corporate-wide privacy compliance program (U.S. and EU) including a training platform for 8,000 associates.

# JESSICA LESSER

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Ms. Lesser developed and implemented a program and process for compliance with FACTA for eFunds' specialty credit reporting agency and served as the in-house expert associated with credit reporting.

Ms. Lesser developed the corporation's litigation strategy and managed litigation involving consumer protection cases, which included class actions, legislative investigations, and regulatory inquiries.

Ms. Lesser partnered with product marketing, operations, and corporate communications to establish standard guidelines for promotional and marketing endeavors, which decreased the time-to-market burden for new product development.

Ms. Lesser providing continuous education to the organization on pending and new legislation and the regulatory environment in order to decrease risk and allow for efficient product and operation development.

Ms. Lesser regularly presented to the board of directors and audit committee regarding current issues and served as the Corporate Secretary for Chex System, Inc. and DPPS, inc.

## AMERICREDIT FINANCIAL SERVICES, VICE PRESIDENT

*Ft. Worth, Texas*

2000-2003

Ms. Lesser was a senior attorney for a sub-prime auto finance company. Her work focuses on regulatory compliance and litigation. Ms. Lesser was the corporate liaison between the company and regulatory agencies. Ms. Lesser also served as the company's privacy officer and was the legal representative for the senior executive meeting for the consumer operations.

Ms. Lesser worked on the legal department's project to develop new templates for all regulatory required communications with consumers (i.e. pre-repossession notices, post-repossession notices, deferment agreements, contract cure notifications)

Ms. Lesser supervised and managed a litigation docket of 120 open matters and achieved positive settlement and/or trial results. She handled cases throughout the county including Illinois, New York, Arizona, and California.

Ms. Lesser conducted the initial assessment of the company's model for complying with GLBA. She recommended, developed, and implemented the administrative and policy solutions associated with the new legislation. Along with her business partners, she developed a program to comply with the FCRA and METRO 2 formatting requirements.

Ms. Lesser developed AmeriCredit's national collection policy and training module, which is still used today.

Ms. Lesser was responsible for reviewing all marketing and promotional materials, which included sweepstakes promotions and credit pre-approvals campaigns.

Ms. Lesser was one of two senior attorneys who reviewed and recommended the company's Reduction in Force for compliance with federal and state law. Ms. Lesser appeared on behalf of the company in administrative hearings and litigation concerning human resources.

## OFFICE OF THE ATTORNEY GENERAL, CONSUMER PROTECTION DIVISION

*ASSISTANT ATTORNEY GENERAL*

*Dallas, Texas*

1998-2000

Investigated businesses for violations of state and federal consumer protection statutes.

## OFFICE OF THE CONSUMER CREDIT COMMISSIONS, INTERN

*Austin, Texas*

1997

# JESSICA LESSER

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## EDUCATION

TEXAS TECH SCHOOL OF LAW  
Lubbock Texas  
*Juris Doctorate, cum laude*

TEXAS A&M UNIVERSITY  
College Station Texas  
*Bachelor of Arts, Communication*

## AFFILIATIONS

Texas State Bar (No. 24001974)  
Licensed to Practice in Eastern District of Texas and Northern District of Texas

National Association of Consumer Advocates, Member  
National Associate of Consumer Bankruptcy Attorneys, Member

Texas State Bar Advance Consumer Law Course (2010), speaker  
Texas State Bar Advance Consumer Law Course (2011), speaker  
*How to Defendant a Credit Card Case*, course materials for the Texas State Bar Advance Consumer Law Course, August 2011

Consumer and Commercial Law of the State Bar of Texas, council member (2011-present)

Recipient of the Presidential Scholarship, Texas Tech University School of Law (1994-1997)