

American College of Consumer Financial Service Lawyers Senator William Proxmire Lifetime Achievement Award

Presented on April 18, 2026 to

ANDREA LEE NEGRONI

The American College of Consumer Financial Services Lawyers is pleased to present the 2026 Senator William Proxmire Lifetime Achievement Award to ANDREA LEE NEGRONI, who many know as Lee, in recognition of her countless contributions to the legal profession and the development of the law of consumer financial services.

Few members of the Consumer Financial Services bar have made such significant contributions to the law, particularly to mortgage regulatory law, as Lee. She is now a retired member of the District of Columbia and Florida bars and a member of the US Supreme Court Bar, but throughout her 40 years practicing consumer finance law, she has been an outstanding practitioner in consumer financial services, laser-focused on state regulation of home mortgage lending, a subject she introduced to a wide readership in 1989 with her multivolume legal treatise, *Residential Mortgage Lending: State Regulation Manual*, published continuously for more than 35 years by Thomson Reuters and on Westlaw.

Her legal career included private practice in prominent law firms and founding of a consumer financial services boutique practice in 1992, senior counsel roles in two national companies, and as adjunct associate professor of law at Washington College of Law, where she created the curriculum for the study of consumer financial services regulation and a separate course on practicing law in corporations, government and nonprofit organizations. In addition to her mortgage lending treatise, she co-authored (with Jerry Buckley) the American Bankers Association book, *Introduction to Mortgage Lending* and edited *The Law of Electronic Signatures and Records*, by her former partners, Jerry Buckley and John Kromer.

Lee Negroni was born in Puerto Rico where her father's ancestors migrated from Corsica in 1861 following wars, crop failures and a cholera epidemic. The Negroni genealogical history was researched and published by Lee's cousin Col. Hector Negroni, the first Puerto Rican to graduate from the US Air Force Academy. Lee's family moved to Miami when she was young. She went to Emory University here in Atlanta where she was a statewide student advocate for passage of the Equal Rights Amendment and led ERA rallies on Georgia college campuses, at the state capitol and spoke on radio programs. She also worked as a student intern in Governor Jimmy Carter's Georgia Commission on the Status of Women and co-authored its report to the Governor. She volunteered in Carter's presidential campaign to reach women voters as part of the "Committee of 51.3%," representing the percentage of female registered voters.

After President Carter's election, Lee was appointed by Carter to the executive office of ACTION, the umbrella organization of the Peace Corps and VISTA (Volunteers in Service to America). She was executive assistant to the agency head, who chaired the Committee of 51.3% in the campaign.

She later worked in an economic consulting firm and the management consulting firm Booz Allen Hamilton, then moved to New York to attend Columbia Law School where she was a founding member of the Columbia Law Women's Association. The Association commissioned the first portrait of a woman in the school's portrait hall, adding then-professor and Columbia alumna Ruth Bader Ginsburg to the line-up.

After law school, Lee returned to Washington, worked in several mid-size law firms and became the first in-house counsel to the newly created Prudential Home Mortgage Company, which grew to become the second largest mortgage originator in the country before being sold to Wells Fargo and also served as

Deputy General Counsel at GE Capital's mortgage subsidiary. She was an original member of the Mortgage Bankers Association Legal Issues Committee in the 1980s and among the first industry members of the American Association of Residential Mortgage Regulators, which awarded her its Distinguished Service Award in 1997.

In 1992, Lee founded a woman-owned law firm specializing in home loan origination and consumer credit regulation. She managed its growth to nine lawyers before merging with Goodwin Procter in 2000. When Intuit decided to enter the mortgage business, it turned to Lee's law firm to handle legal work. Lee helped Intuit buy and later sell what became Quicken Loans, now Rocket Mortgage, the largest national mortgage lender.

Nationally prominent as an expert in mortgage regulation, Lee became a sought-after speaker at business meetings of mortgage lenders, legal conferences, financial regulators' meetings and trade association conventions. Her practice expanded to online loan origination when that was new and novel, consumer financial privacy, outsourcing of loan processing and servicing, best practices for bilingual credit documents, and more.

Lee was Editor of *Pratt's Mortgage Compliance Letter*, and author of 50+ published articles on consumer credit and lending topics. Her articles and books are cited in Congressional reports and prominent law reviews. From 2012-24 she was on the faculty of American University Washington College of Law, teaching consumer financial services regulation. She also presented career-building webinars to AU law students and alumni, hosted by the career development office. Lee has made speeches to lawyers, students, title insurers and financial regulators in many states and in Beijing, China, Bratislava, Slovakia, Pune and Bangalore, India, and San Juan, Puerto Rico where she was hosted by the Commissioner of Financial Institutions.

Lee gives back to the profession and to those in need. She was President of the Columbia Law School Alumni Association of Washington for years and a volunteer tutor in the DC Public Schools Partnership Program of the Washington Lawyers Committee for Civil Rights, receiving the Lawyers Committee's 2012 Vincent Reed Award for service to its Public Education Program. She has been a member of the College for many years and at one time served on the Lifetime Achievement Award Committee. After retirement, she was a volunteer lawyer in AARP's Legal Counsel to the Elderly program. She now volunteers with Arlington Neighborhood Village, socializing with and doing errands for homebound seniors in Arlington, Virginia.

As a working lawyer, Lee rarely exercised; that changed in retirement. She is now a three sport medalist in the Northern Virginia Senior Olympics. Her writing continues, now focused on senior fitness and several of her articles appear in magazines, blogs, and newspapers.

Lee Negroni has been an enthusiastic advocate for the legal profession, an ambassador of and volunteer leader for her law school, a trusted advisor to some of the nation's best-known public and private companies, a teacher of law in the US and abroad, an enthusiastic mentor and confidante of students, a prolific writer and groundbreaking contributor to legal literature, a valued colleague to her clients, partners, and co-authors, and an exemplary friend and colleague to all of us in the consumer financial services community. She worked in government, academia, law firms and corporations and volunteered her talents in education, social services, and politics. Over the last four decades, Lee has transformed the law of consumer financial services through her scholarship, creativity and leadership, and is a most deserving recipient of the 2026 ACCFSL Lifetime Achievement Award.

