



Consumer Financial  
Protection Bureau

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J. Frank Vespa-Papaleo is an executive who serves as the Principal Deputy Director of the CFPB's Office of Fair Lending & Equal Opportunity, which coordinates the Bureau's efforts to fulfill its responsibilities to ensure fair, equitable and nondiscriminatory access to credit and has played an integral role in providing executive leadership throughout the Bureau on various policy initiatives including the Bureau's Tech Sprints, Special Purpose Credit Programs, limited English proficiency, LGBT consumer issues, public assistance income, and credit invisible, underserved, and underbanked individuals.

Frank previously served as Executive Director of the New Jersey Division on Civil Rights, Office of the Attorney General; Senior Counsel to the New Jersey State Public Advocate; and as Chief of Enforcement for HUD's Office of Fair Housing and Equal Opportunity in Region 2 (New York, New Jersey, and Puerto Rico). Frank was also in private practice with a focus on administrative law, labor law, and discrimination in housing, lending, employment, education and public accommodations. Frank is a graduate of Northwestern University and Boston University School of Law and lives in Maryland with his husband and son.