

CURRICULUM VITAE

Rosa María Rojas Vértiz Contreras

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Academic Degrees

- *Escuela Libre de Derecho*. Law degree with honors (1996).
- *The London School of Economics and Political Science* (London, England). LL.M. on Corporate and Commercial Law (2000) with merit (British Council Chevening scholar).
- *Universidad Panamericana*. Certificate of Expertise on Amparo Proceedings with honors (2010).
- *Institute for Legal Research. National Autonomous University of Mexico (IIJ-UNAM)*. Ph.D. with honors (2020).

Awards and Distinctions

- Chevening Scholarship by the British Council for postgraduate studies in London.
- Grant by LSE to study an LL.M. on Corporate and Commercial Law.
- 2018 Gold medal in International Insolvency Studies by the International Insolvency Institute.
- Member of the National Research System (Mexico) (2022).
- Member of the jury in the Ian Fletcher International Insolvency Moot (February 21, 2023).
- Member of the jury in the III Prize in International Insolvency Studies (April 2023).

Professional Experience

- *Bryan, Gonzalez Vargas y Gonzalez Baz, S.C.* (1992-1995). Foreign Investments and Corporate Law.
- *Bank of America (Mexico), S.A.* (1998-1999) Legal in-house counsel. Banking Law, Regulatory Matters, Securities, Derivatives and Banking Agreements.
- *Jáuregui, Navarrete, Nader y Rojas, S.C.* (May 1996- 2004). Associate. Structuring, negotiation and implementation of all type of financing, debt restructurings, structured finance and security interests. Participated in “in court” and “out of court” workouts. Advice on corporate and Business Law.
- *Chief Compliance Officer of Prudential Seguros México, S.A.* (2005 – July 2006). Advised on regulatory matters for the start of operations of the insurance company and prepared compliance manuals.
- *Private Practice and Consultant to Bufete Labastida, S.C.* (July 2004 – July 2008). Structured financing, securitizations, negotiation and structuring of business transactions. Corporate and Business Law.
- *Supreme Court of Justice of Mexico* (August 2008 - December 2015). *Secretaria de Estudio y Cuenta* for Justices José de Jesús Gudiño Pelayo and Jorge Mario Pardo Rebolledo. Study cases, prepare opinions and write judgments on financial, commercial and civil law, including insolvency matters.
- *Instituto Tecnológico Autónomo de México* (August 2016 to date) *Part-time Professor & researcher*. Teaches Property Law, Security interests, Credit Transactions and Insolvency. Does research on insolvency and financial matters. Has *publications* on consumer insolvency and cross-border insolvency. Has actively pursued the appointment of judges with expertise in insolvency in Mexico and was hired by the Federal Judicial School to train the personnel

of the first 2 Mexican courts specialized in *concursums mercantiles*. Has also participated with the Mexican Senate in the regulation of consumer insolvency in Mexico. Such regulation was incorporated in the National Code for Civil and Family Law Proceedings (CNPCyF) published in the Federal Official Gazette on June 7, 2023 to be in effect no later than 2027.

Publications

- [“The New Insolvency System in Mexico”](#) (*El Nuevo Concurso Mercantil en México*) published on the internet page of the Federal Institute of Specialists in Insolvency Law (*Instituto Federal de Especialistas de Concursos Mercantiles*) and on the Mexican Bulletin of Comparative Law, New Series, Year XXXV, Number 105, September-December 2002.
- [“Mexican Insolvency Law”](#) published on the Newsletter of the Insolvency and Creditors’ Rights Committee of the International Bar Association, Volume 14, Number 1, April 2004.
- [“Insolvency: A Substantive or Procedural Challenge?”](#) published in the Newsletter of the International Association of Young Lawyers (AIJA), Number 80, April 2005.
- [“Brief Summary of the Concurso Mercantil Proceeding”](#) for the Annual AIJA Congress held on 2005 in Mexico City.
- [“Convention of International Interests in Mobile Equipment”](#) (*Convención sobre Equipos Móviles*) published in the Newsletter of the Mexican Bar Association (*Barra Mexicana, Colegio de Abogados*), Number 64, October-December 2007.
- [“Damages Recovery under the Mexican Insolvency Law”](#) (*La Reparación del Daño en el Concurso Mercantil*) published in *Análisis y Propuesta de Mejora al Marco Jurídico Mexicano en Colección Foro de la Barra Mexicana*, February 2010.
- [¿Does determining that section I of articles 224 and 225 of the Mexican Insolvency Law are not consistent with the Constitution constitute a first step to the Effectiveness of the Pari Passu Principle in creditors’ ranking during insolvency proceedings? \(¿La inconstitucionalidad de la fracción I de los artículos 224 y 225 de la Ley de Concursos Mercantiles es un primer paso hacia la Eficacia del Principio Pari Passu en la Prelación de Créditos?\)](#), published in *Colección Foro de la Barra Mexicana, Retos y Perspectivas del Derecho Mexicano en el Siglo XXI ¿Cómo debe evolucionar?*, Mexican Bar Association, April 2012.
- [“The Obligation to secure the Examiner’s Fees in the Concurso Mercantil Proceeding from a Constitutional Perspective”](#) (*La Obligación de Garantizar los Honorarios del Visitador en el Concurso Mercantil desde una perspectiva Constitucional*), published in *Obra Jurídica Enciclopédica en Homenaje al Primer Centenario de la Escuela Libre de Derecho*, Volume of Insolvency Law, Editorial Porrúa, México 2012.
- [“Equity in Spousal Maintenance”](#) (*La garantía de igualdad en los alimentos entre cónyuges*) published in the Family Law Review (Revista de Derecho Familiar “Pater Familias”), of Facultad de Derecho y Coordinación del Posgrado en Derecho UNAM, México, Year 2, Number 3, July-December 2014, pp. 95-113.
- [“Combination of Insurance Policies, a Little Known Tool”](#) (*La Combinación de Pólizas de Seguro, una Herramienta poco Conocida*) published in *Praxis Legal* (Wolters Kluwer), Number 1, March 2016.
- [“Sovereign Debt Remedies in Mexico”](#) published in the web page of the International Insolvency Institute.
- [“The Pros and Cons of Insolvency Proceedings”](#) published in *Praxis Legal* (Wolters Kluwer), Number 6, September 2016.
- [“The Complementary Use of Health Insurance Policies”](#) (*El uso complementario de pólizas de seguro de gastos medicos*), Bosch Mexico (Wolters Kluwer), 2017, pp. 94.

- [“Insolvency Proceedings for Natural Persons: Why is Latin America Innovating?”](#) *Gold Medal Winner 2018 III Prize in International Insolvency Studies*. Published in the Norton Journal of Bankruptcy Law and Practice, Vol. 27, No. 5 (2018), p. 453.
- [“Turnaround Legislation for Small Businesses”](#) by Luke A. Barefoot, Andrea Harris, Rosa M. Rojas Vértiz and Wesley Rosslyn-Smith. Published in the Norton Journal of Bankruptcy Law and Practice, Vol. 27, No. 5 (2018), p. 690.
- [“Deregulation of Public Transportation Services: Can Uber accomplish the Task”](#), *Global Perspectives on Legal Challenges Posed by Ridesharing Companies. A Case Study of Uber*. Chapter 3. Springer Nature Singapore Pte Ltd. 2021.
- [“Proposals to improve the selection and assessment method of federal judges in Mexico”](#) (*Propuestas para mejorar el sistema de selección y evaluación de desempeño de los jueces federales en México*), *Revista del Centro de Estudios Constitucionales*, Año VII, No. 12, enero-junio 2021.
- [“The Insolvency of Natural Persons in Mexico”](#) (*La Insolvencia de las Personas Físicas en México*), Tirant Lo Blanch, 2021.
- [“Cross-Border Insolvency”](#) (*Internacionalización del Derecho Concursal*), Chapter XXI of Book *Todo Concursal*, Bosch México, 2021.
- [“Concurso civil as a tool to solve economic problems caused by Covid-19”](#) (*El concurso civil como una herramienta de solución a problemas económicos derivados de la pandemia covid-19*), *Jurídica Ibero*, Año VI, Num. 11, Diciembre 2021.
- [“A New Perspective on the Recognition of Insolvency Proceedings in Mexico”](#), *American Bankruptcy Institute International Committee Newsletter*, Vol. 17, Num. 1, June 2022.
- [“El Mínimo Vital y el Embargo o Afectación al Salario en México. Una Propuesta para Mayor Claridad”](#) (*El Mínimo Vital y el Embargo o Afectación al Salario en México. Una Propuesta para Mayor Claridad*), *Revista de la Barra Mexicana, Colegio de Abogados*, No. 116, February-July 2022, p. 12.
- *Mexican Insolvency Courts – Finally!* *INSOL International, Latin America Newsletter*, Issue No. 6, July 2022.
- [“The MLCBI, the COMI interpretation and Emerging Markets: Is it time for Amendments?”](#) 98:2 *Chi.-Kent L. Rev.* 509 (2023).

Teaching

- [Facultad de Derecho de la Universidad Iberoamericana, Campus Santa Fé, Ciudad de México \(IBERO\)](#). Professor of Mexican Insolvency Law (*Concursos Mercantiles*) (2002).
- [Universidad Panamericana \(UP\), Campus Ciudad de México](#). Professor of Negotiable Instruments and Credit Transactions (2004).
- [Centro de Investigación y Docencia Económicas \(CIDE\)](#). Design of the Business Law II course (Negotiable Instruments, Credit Transactions and Corporate Insolvency) and Professor of that course for the Law Degree at CIDE (2003 to 2007).
- [Instituto Tecnológico Autónomo de México \(ITAM\)](#). Professor of Property Law, Security Interests, Negotiable Instruments and Credit Transactions (2016 to date).
- [Escuela Libre de Derecho \(ELD\)](#). Seminar on Insolvency Law. “Consumer Insolvency”. February 24, 2020.
- [Barra Mexicana, Colegio de Abogados \(BMA\)](#). Seminar on *Concursos Mercantiles*. “The Evolution of the Business Reorganizations Law after 20 years of its enactment.” February 18, 2020.

- Ilustre y Nacional Colegio de Abogados de México (INCAM). Seminar on Insolvency and its Effects. “The Insolvency of Natural Persons and MSMEs”. March 24, 2021.
- Escuela Libre de Derecho (ELD) and Barra Mexicana, Colegio de Abogados (BMA). Seminar on *Concursos Mercantiles*. “Fundamental Principles of Insolvency” and “Insolvency of Natural Persons and MSMEs.” June 22, 2021.
- Federal School for Judicial Training (Escuela Federal de Formación Judicial). Organizer and Coordinator of the course “A full Perspective of Insolvency” to federal judges and law clerks and taught the Model Law on Cross-Border Insolvency and Insolvency of Natural Persons and MSMEs. April 6 – June 10, 2021.
- Instituto Tecnológico Autónomo de México (ITAM), Escuela Libre de Derecho, Universidad Torcuato di Tella and Universidad Autónoma Metropolitana. Seminar Foundations of Private Law 2021. 3rd. edition. Class “Foundations of Insolvency Law”. July 5-8, 2021.
- Superintendency of Companies in the Republic of Colombia. Class to judges and law clerks on *concurso mercantil* and the Mexican insolvency system. July 16, 2021.
- Escuela Libre de Derecho (ELD). Post-graduate degree on Business Law. Classes on Corporate Law. August 2021, 2022 and 2023.
- Federal School for Judicial Training (Escuela Federal de Formación Judicial). Organizer and Coordinator of the course “Basic legal aspects of Securities’ Law, Fintech, and the evolution of *Certificados de Depósito* and *Bonos de Prenda*”. January 20 – March 10, 2022.
- Federal School for Judicial Training (Escuela Federal de Formación Judicial). Organizer and Coordinator of an Intensive Seminar on *Concursos Mercantiles* for personnel of the two new insolvency courts. March 14-May 16, 2022. As well, coordinate and chair several panels to discuss controversial issues on Mexican insolvency law with the personnel of the courts, academics, experts from IFECOM and bankruptcy practitioners. September and December 2022.
- Federal School for Judicial Training (Escuela Federal de Formación Judicial). Organizer and Coordinator of a Diploma Course on Business Law for federal judges that will be devoted exclusively to business law cases. Taught classes on corporate law, negotiable instruments and credit agreements and transactions. May 2-November 10, 2022.
- Universidad San Ignacio de Loyola (Lima, Peru). On-line class to students on the “New Tendencies of Comparative Insolvency Law”. June 7, 2022
- Federal School for Judicial Training (Escuela Federal de Formación Judicial). Organizer and Coordinator of a workshop on cross-border insolvency by Judge Louise Adler, retired Bankruptcy Judge of the Southern District of California, U.S.A., to the personnel of the Mexican bankruptcy courts (October 6 & 7, 2022).
- Federal School for Judicial Training (Escuela Federal de Formación Judicial). Coordinator of the second edition of the course “A full Perspective of Insolvency” to federal judges and law clerks, which was recorded on September 2022. Taught classes on the UNCITRAL MLCBI, MLIJ and MLEG, as well as, on clawback actions under the *Ley de Concursos Mercantiles*.
- Escuela Libre de Derecho (ELD). Post-graduate degree on Corporate Law. “The Corporation from an Economic and Legal Perspective”. February 2, 2023.
- Ilustre Colegio de Especialistas de Concursos Mercantiles (ICECOM) e IFECOM. “Constitutional Remedies in Mexican Insolvency Law”. May 4, 2023.
- Ilustre Colegio de Especialistas de Concursos Mercantiles (ICECOM) e IFECOM. “Cooperation in International Insolvency Proceedings”. May 25, 2023.
- Facultad de Derecho y Ciencias Sociales de la Universidad Autónoma del Estado de Morelos en coordinación con el Tribunal Superior de Justicia a través de la Escuela Judicial

del Poder Judicial del Estado de Morelos. “First Book of the National Code of Justice for Civil and Family Law Matters” within the Course to train Judges in the implementation of the new National Code for Civil and Family Law Proceedings (CNPCyF) organized by the Mexican Senate. September 29, 2023.

Academic Activities and Conferences:

- *AIJA Annual Congress 2005*. Member of the panel for “World-Wide Restructurings” where a restructuring plan for Magma Corporation was arranged (fictitious company).
- *XXIX National Seminar of Private and Comparative International Law*. Participated in the preparation of the Chapter relating to “Rights in Rem” and in the Chapter relating to Negotiable Instruments of the Draft Model Law of Private International Law for Mexico. Also participated as a speaker in the corresponding sessions of the Seminar.
- *Diploma in Insolvency Practice 2009 by the Federal Judicial Institute (Diplomado de Derecho Concursal 2009 del Instituto de la Judicatura Federal)*. Conference: “*The interpretation of articles 338 and 276 of the Mexican Insolvency Law by the Supreme Court of Justice*” (La interpretación de los artículos 338 y 276 de la Ley de Concursos Mercantiles para la Suprema Corte de Justicia de la Nación). November 2009.
- *National Week of Infant Rights*. Supreme Court of Justice. Panelist in “*Achievements relating to Infants Rights by the Supreme Court of Justice*”. Moderator Alison Sutton, UNICEF México. October 22, 2012.
- *Infants’ priority interests (El Interés Superior del Menor)*. Casa de la Cultura de Cd. Juárez, Chihuahua. April 2014.
- “*Life after Vitro. Legal Developments in both Mexico and the United States.*” Next-Gen Panelist at the 2014 International Insolvency Institute Conference. Mexico City, June 10, 2014.
- *Environmental Law Seminar. And what about the cities?*” Casa de la Cultura de Ensenada, Baja California. October 10, 2014. Participant on the subject “*The Right to an Adequate Housing*”.
- “*Human Rights and Economic Development: The Case of Mega Projects in Mexico*”. Chevening Dialogue at the British Embassy in Mexico City. August 4, 2015.
- “*Conference: Article 4 of the Mexican Constitution. Adequate Housing as a Human Right.*” Casa de la Cultura Jurídica de Ciudad Juárez, Chihuahua. August 14, 2015.
- “*Solving Sovereign Debt Crises*”. Next-Gen Panelist at the 2016 International Insolvency Institute Conference. Tokyo, Japan. June 5, 2016.
- “*A comparative analysis of Consumer Bankruptcy in Latin America*”. Younger Comparativists Committee of the American Society of Comparative Law, 6th. Annual Conference. Koc University Law School. Istanbul, Turkey. April 28-29, 2017.
- “*Insolvency of natural persons*”. Panelist. 3rd. Annual Congress of the Ibero-American Institute of Law and Finance. Cartagena, Colombia. November 2017.
- “*Trends in Insolvency of Natural Persons: Where does Latin America stand?*” Panelist. International Insolvency Institute. Mexico City. March 13, 2018.
- “*Turnaround Legislation for Small Businesses*” Panelist. NextGen Leadership Program and Class VII Induction. International Insolvency Institute. New York. September 23, 2018.
- “*Mediation in Insolvency*”. Panelist. 4th. Annual Congress of the Ibero-American Institute of Law and Finance. Sao Paulo, Brazil. December 2018.
- “*Insolvency of natural persons*”. Panelist. 5th. Annual Congress of the Ibero-American Institute of Law and Finance. Guayaquil, Ecuador. June 13, 2019.

- “Asset Sales in Insolvency: A Comparative Presentation”. Panelist. Next-Gen Panelist at the 2016 International Insolvency Institute Conference. Barcelona, Spain. June 16, 2019.
- “Insolvency in times of COVID-19. Latin America”. Organizer and moderator. International Insolvency Institute. May 29, 2020.
- “The negotiation and discharge in insolvency for natural persons. Comments to the bill of the New National Procedural Code on Civil and Family Law”. Speaker. Mexican Bar Association. July 28, 2020.
- “The implementation of a modern consumer insolvency proceeding”. Speaker with Professor Edison Tabra. Organized by the Masters in Company’s Law of the Pontificia Universidad Católica del Perú. August 5, 2020.
- “Corporate Insolvency Proceedings: An Option?”. Speaker with Mtro. Jorge Sepúlveda García. Universidad Nacional Autónoma de México. Law Faculty. Seminar of Procedural Law. August 12, 2020.
- “Follow the Money: Bankruptcy as a Tool to Fight Fraud and Recover Assets”. Panelist within the American Bankruptcy Institute International Insolvency Forum. November 18-20, 2020.
- Seminar on Business Bankruptcy Plans (*El Convenio Concursal a Fondo*). Speaker on the treatment of insiders and subordinated creditors. Asociación Nacional de Abogados de Empresa (ANADE). December 1-2, 2020.
- “Criticism to the regulation of traditional bankruptcy in the draft CNPCyF. Why we need to look at Comparative Law? Mexican Bar Association, Puebla, Mexico. February 18, 2021.
- “INSOL Latin America Virtual Seminar – Legislation Updates”. Panelist. March 4, 2021.
- “Treasure Hunt: Clues for a Successful Bankruptcy and Asset Recovery Case”. Panelist in The Women at the Forefront of International Insolvency Symposium, March 1-8, 2021.
- Class on “Insolvency of Consumers, Micro and Small Size Companies” as part of the Diploma on Insolvency and its Effects by the *Ilustre y Nacional Colegio de Abogados de México*. March 24, 2021.
- “Demystifying Rainmaking”. Panelist in IWIRC’s 18th. Annual Spring Conference. May 12, 2021.
- “La Reforma del Derecho Concursal Peruano en Tiempos de Covid-19”. Panelist. June 10, 2021. Facultad de Derecho de la Universidad San Ignacio de Loyola de Perú.
- “DIP Financing in Mexico.” Panelist. 3rd. International Insolvency Congress. IWIRC Brazil. September 14, 2021.
- “Discharge in Insolvency Proceedings of MSMEs”. September 15, 2021. XVII Conference of the Iberoamerican Institute of Insolvency Law (IIDC).
- “Latin America Round Table III, Focus Peru & Mexico”. Moderator. The International Insolvency Institute and the World Bank. September 30, 2021.
- “The assessment of Simplified Corporations (SAS) and its limitations”. Panelist. ITAM University. October 21, 2021.
- “THINK TANK. Recent judicial on insolvency. In favor or against enterprises?” Speaker. ANADE. December 8, 2021.
- “The current rules to locate the COMI undermine the purposes of insolvency systems”. Speaker. INSOL International ERA Launch. London. June 24, 2022.
- “Consumer Insolvency”. Open Parliament: Towards a National Code of Civil and Family Proceedings. Challenges and Analysis. Mexican Senate. Puebla. Speaker. June 28, 2022.
- “The Insolvency of Natural Persons in Comparative Law”. Mexican Association of Private and Comparative International Law (Asociación Mexicana de Derecho Internacional Privado y Comparado AMEDIP). Speaker. Junio 30, 2022.

- *¿What is required for Latinamerican insolvency systems to be more efficient?* Organizer, Coordinator and Panelist. Seminar IIDF -IWIRC LATAM 2022. September 2, 2022.
- *“Insolvency Proceedings”*. Open Parliament on Regular Justice (Justicia Cotidiana). “Towards the development of a National Code of Civil and Family Proceedings. Challenges and Analysis. Adequate Housing. Chamber of Representatives. Speaker. September 12, 2022.
- *“The Insolvency of Natural Persons in Mexico”*. Speaker. CONACOM. Septiembre 12, 2022.
- *“The Efficiency or Inefficiency of Mexican Commercial Law in pursuit of business”*. Panelist. Escuela Libre de Derecho. October 5, 2022.
- *“Cross-border Insolvency”*. 4th. International and Comparative Insolvency Symposium. Panelist. November 12, 2022.
- *“The Necessity of a Special Insolvency Regime for MSMEs”*. Speaker on the UNCITRAL Day (3rd. edition) in the panel: “Cross-Border Legal Regulation for MSMEs”. Organized by the Ministry of Foreign Relations of Mexico in collaboration with the Law Faculty of the Autonomous University of Queretaro and Anahuac University Queretaro. November 18, 2022.
- *“Partners in Progress – Restructuring and Collaboration across Latin America.”* INSOL International Rio de Janeiro Seminar 2023. Member of the Main Organizing Committee and Chair. March 2, 2023.
- *“Presente y Futuro de los Sistemas de Insolvencia”*. Moss-Fletcher Lecture in homage to Jay L. Westbrook. Panelist. ITAM Santa Teresa, March 14, 2023.
- *“Updates in Consumer Insolvency in Latin America. Brazil and Mexico.”* Coordinator and Speaker in Panel 6. VI Annual Conference of the Iberoamerican Institute for Law and Finance. ITAM Santa Teresa. June 1 and 2, 2023.
- *“Consumer Insolvency in Comparative Law. Discharge. A new perspective of the second chance.”* Moderator. Iberoamerican Institute of Insolvency Law. June 14, 2023. On-line.
- *“Consumer Insolvency in the CNPCyF. Rights and Wrongs.”* Mexican Bar Association. Committee of Insolvency Law. August 22, 2023.
- *“Mediation in Consumer Insolvency under the CNPCyF.”* Mexican Bar Association. Committees of Civil, Family and Collaborative Law and Mediation. September 5, 2023.
- *“Consumer Insolvency in the National Code of Civil and Family Proceedings (CNPCyF).”* Seminary for Training Legal Operators in the National Code of Civil and Family Proceedings. Mexican Bar Association. Campeche, Mexico. September 6, 2023.
- *“The Abuse of Discharge in Consumer Insolvency.”* Speaker. XIX Conference of the Iberoamerican Institute of Insolvency Law. October 19, 2023.

Other Academic Activities:

- *First Latin America Round Table*. Peer to Peer Discussion. INSOL International and World Bank Group. March 1, 2023.
- Member of the Technical Team that drafted for the Senate and Chamber of Representatives of Mexico the approved National Code for Civil and Family Proceedings (2022-2023).

Professional Organizations

- *Barra Mexicana, Colegio de Abogados*. Sub-coordinator of the Insolvency Law Committee.
- *International Insolvency Institute*. Member and Co-Chair of the LATAM Committee (2023-2025).
- *International Women’s Insolvency and Restructuring Confederation (IWIRC)*. Co-Chair of the Latin America Network (2023-2025).

- *Iberoamerican Institute of Law and Finance*. Coordinator in Mexico.
- *Asociación Nacional de Abogados de Empresa (ANADE)*. Member.
- *American Bankruptcy Institute*.
- *INSOL International*.
- *Iberamerican Institute of Insolvency Law*.
- *Mexican Academy of Private and Comparative International Law (AMEDIP)*. *Miembro supernumerario*.

Languages

Spanish native speaker.

English fluent.

French. Reading comprehension.