**Aisling Barry**

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**EDUCATION**

**June 2015 –Present: FE1 Exams**

Passed Real Property, Law of Tort, Law of Contract, Company Law and Equity. Awaiting results for remaining exams completed in October 2016.

**October 2013 –October 2015: First Derivatives Plc, Newry, Co. Down**

**Options Programme:** Graduate of an intensive capital markets regulation training programme, focusing on the recent and on-going regulatory developments for OTC derivatives in the US (Dodd-Frank) and the EU (EMIR, AIFID, etc). The training also covered the FATCA requirements.

**2012-2013: University College Cork: Master of Laws (L.L.M.) (2H1)**

**Thesis: Markets in Financial Instruments Directive: ‘Law in action’ and protecting the retail client**

An analysis of the law regulating interest rate swap contracts and the categorization of clients. This analysis examined the execution of these contracts in both the Irish and UK financial systems. Central Bank Codes and EU Directives such as the Markets in Financial Instruments Directive (MiFID) were reviewed for their capabilities in protecting consumers. The analysis also contained an examination of the duty of care requirements to be discharged under such a contract. Presented to Programme Director, Thesis Supervisor and peers.

**Other Projects**

**Electronic Commerce Law:** Review of the online marketing of consumer financial services. Examined the regulatory challenges posed in the online environment for the regulation of financial services and proposed amending the EU distance marketing of consumer financial services directive in a manner consistent with Lessig’s theory “Code is Law”.

**Corporate Insolvency and Rescue:** Investigation of primary material relating to the Irish Bank Resolution Corporation Act 2013 and considered its constitutionality as compared with the examinership process under the Companies (Amendment) Act 1990. Reviewed the case law relating to restriction in light of the McCann case.

**Law of Secured Lending:** Drafted a legal memorandum based on a complex problem question. Analysing proposed security offered on a company acquisition, setting out the legal issues arising relating to different security types offered, perfection requirements and risks and the most effective method by which to acquire each form of security.

**2009-2012: University College Cork: Bachelor of Civil Law (B.C.L.) (2H1)**

**Projects**:

**Financial Services: Law and Regulation:** Examined the inadequacies in earlier regulation as a cause of the financial crisis, with reference to the government fiscal policy and the regulatory failures. Critically assessed the post-crisis regulatory changes in policy and law.

**English Land Law:** Analysed the method by which the English Courts have resisted the notion of human property rights, drawing on the decision of the European Court of Human Rights in Qazi and Article 8 of the European Convention on Human Rights.

**Moot Court:** Researched the unlawful deprivation of liberty in light of Article 5 of the ECHR and the regard this must be given in Irish Courts. Developed a legal argument and applied the law accurately and persuasively. Advocated an interpretation of the law which was favourable, while distinguishing case law running contrary to the argument made.

**2003-2009 Ursuline Secondary School, Thurles, Co. Tipperary**

**Leaving Certificate – 505/600** points including English(B1), Geography(A2) and French(B1)

**LEGAL EXPERIENCE**

**October 2013 –Present: First Derivatives Plc., Newry, Co. Down**

**Intermediate Consultant - Legal**

**Ulster Bank, Problem Debt Management (PDM) -** December 2013-Present: Currently work stream lead on document migration. Recently promoted from team lead on document gather. My work, through RCR to PDM has included a number of loan sale projects, as follows:

Project Bay: Migration project following Project Oyster. Recently taken over as work stream lead on document migration. Liaising with external storage providers and firms. Compiling and cleansing data to issue instruction letters to over 100 firms on 3000 accounts. Dictating the process for delivery of this work stream and reporting to business stakeholders weekly including reporting metrics.

Project Oyster: Initiative and strong data analytical skills used to create a litigation tracker. This tracked progress on outward litigation, inward and complaints. The tracker detailed over 1000 accounts at varying stages of repossession litigation. Research conducted on court rules for possession proceedings to critically analyse the raw data. This tracker was presented to bidders and was pivotal in their pricing models.

I worked as team leader also on this project, managing and organizing 10 resources to deal with various requests, to demanding deadlines. Our split of the project contained over 3000 accounts to be enabled – gathering documents and data to be presented in an online data room. We worked as a team and liaised with internal Ulster Bank teams and external firms to enable this project. Coordination between sales tracking, document gathering, due diligence and legal remediation.

Project Finn Remediation: Working on a legal team dealing with historic security issues and remediation of same. Engaging with an external firm as well as business leads and relationship manager teams to establish the history of various defective pieces of security with a view to correcting same. I have gained familiarity with Land Registry, Registry of Deeds and Companies Office searches. In seeking to register unregistered charges, I have become familiar with solicitors undertakings, land certificates and registering cautions. I have also gained exposure to title issues that have arisen with Registry of Deeds properties. Missing security documents and facility letters are also a frequent feature. Seeking the release of prior charges also forms a section of this project. Seeking letters of non-reliance and deeds of release from other banks. Gathering priorities agreements and statements from non-bank charge holders which had been missing. Due to the knowledge I have gained I have also been requested to assist with other projects remediation.

Project Coney: Managed a process with an external firm to gather various security documents. Gained familiarity with various security items including guarantees, mortgages and liens.

Project Achill: Managed a process for obtaining and tracking financial information in the form of a data tape. This captured all the financial information relating to the loans to be sold and was used as a key tool in the launch of both phases of the project. Due to the sensitivity and importance of this information I had to work closely with the relationship management teams and also with my own team. This involved large data management and data cleansing. Advanced excel skills gained.

In tandem, I also managed a busy process for uploading and tracking documents to the data room on Intralinks. Due to the nature and importance of the documents in relation to the value attributed to the loan sale I had to work closely with various legal and financial advisors to the Bank in order to obtain and track document uploads and ensure consistency and accuracy.

Advised other teams working on similar disposal projects on the processes established for creating a data tape, operating Intralinks and seeking various information from areas throughout the bank. This was due the skills and knowledge I obtained throughout the project and also the contacts I had made.

Project Button: Managed various aspects of the preparation of a multi-million Euro portfolio sale, Project Button. Managed a query database which was used by external solicitors working on behalf of the bank to flag issues such as missing legal, title and security documents and incomplete documentation. As such it was necessary to liaise with various sections within the bank to seek out original documentation and other key documents as requested. I have gained huge exposure to bank legal documentation including facility letters, mortgage and charge documentation as well as other documents relating to the underlying security.

**June - Sept 2012: Joyce & Barry Solicitors, Cashel, Co. Tipperary**

Legal Assistant

Administrative experience included dealing with clients, answering the phone and diary management.

**Sept 2011-Mar 2012: Free Legal Aid Society, University College Cork**

Volunteer

Advised students regarding breakage clauses in services contracts, employment law issues relating to lack of payment on completion of a fixed term contract and return of deposits in landlord and tenant law.

Attended series of seminars covering the practical application of contract, landlord and tenant and employment law.

**PERSONNAL INTERESTS**

**Hiking**: Enjoy hiking at the weekends. Recently participated in a 42k hike as part of the Dublin Mountain Challenge for Barretsown.

**Running:** Attend the gym regularly during the week. Trained for and completed the Women’s Mini Marathon this year for Cystic Fibrosis Ireland.

**REFERENCES**

**Saevar Sigurjonsson**, KPMG (Ulster Bank) **Tel:** 0870504297 **Email:** saevar.sigurjonsson@rbs.com

**Sharon McNamara**,Solicitor (Capita) **Tel:** 0877679674 **Email:** sharon.mcnamara1@ulsterbankcm.com