JOSEPH “JODY” SHENN

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SUMMARY

Senior credit analyst, research leader and former award-winning financial journalist with 20+ years covering US structured finance, mortgages, housing and consumer credit. Brings a rare combination of fundamental, statistical, structural, economic, accounting, operational, regulatory and legal expertise across ABS, RMBS, CMBS, CLOs and ABCP, paired with high-readership publications, broad cross-team collaboration, and early warnings ahead of major market inflection points.

EXPERIENCE

Moody's Ratings — Vice President, Senior Analyst — US Structured Finance *New York · Oct 2015 – Present*

Senior research leader, credit analyst and project manager on high-profile initiatives across structured finance.

- Lead published research, podcasts, webinars, infographics, conferences and buyside/sell-side/regulator outreach across ABS, RMBS, CLOs, CMBS and ABCP; **promoted from AVP** with consistently high readership and net promoter scores.
- Formally monitor or contribute to ratings with expertise in securitization and asset-based lending, mortgages and housing/multifamily/CRE, consumer credit, AI/blockchain/fintech, leveraged finance and private credit.
- Lead or actively spearhead standing working groups on **US housing and housing finance** (including US/global housing forecasts), **consumer spending, credit and higher education**, **Gen AI, automation and process improvement**, and North American research and policy; past efforts include bank stress episodes, the Libor transition, fintech trends, US tax reform and global COVID-19 relief policies.
- Partner broadly with economics, corporate finance (retail, builders, REITs, business services, payments), public finance (HFAs), leveraged finance (high-yield, covenants), FIG (banks, insurers, GSEs), ESG/climate, blockchain and EMEA/APAC securitization and covered bond teams; contribute to research and data product management, strategy and monitoring/oversight alongside legal/compliance, tech/production and comms groups.

Bloomberg News — Reporter — Mortgages *New York · Oct 2006 – Sep 2015*

Agenda-setting beat reporter covering US mortgages and fixed income through historic market events.

- Broke news and delivered deep analysis on US mortgages, RMBS, CDOs, ABS, CMBS, ABCP, agency debt, covered bonds, banks, funds and insurers; produced 5–10 items weekly under immediate deadline and regularly ranked among most-read articles daily through annually.
- **Prescient ahead of the 2008 collapse** and contributed to coverage supporting the rebuilding of markets and the economy; contributor to **2008 Gerald Loeb Award**–winning reporting.
- Sourced from junior staff through senior-most leadership at banks, brokers, hedge funds, insurers, investment firms, vendors, consumer and industry groups, regulators and other government entities.

American Banker — Reporter / Deputy Editor — Consumer Finance *New York · May 2003 – Sep 2006*

Promoted to also manage the mortgages and consumer lending section of the leading banking trade newspaper.

- **Documented the credit bubble and began escalating warnings in 2004–2005**, including on the potential severity of the upcoming collapse.
- Built and used contacts across banks, insurers and asset managers in executive, risk, sales, secondary marketing, finance, compliance and IT functions.

EARLIER EXPERIENCE

Reporting, writing, editing and production roles at *The Wall Street Journal Online* and *The Southampton Press: Western Edition*; summer internship at Sony Entertainment's Columbia Pictures.

EDUCATION

Cornell University — B.A., English. Coursework in economics, physics, communications and classics. Semester abroad at **King's College London**.

EXPERTISE

Structured finance (ABS / RMBS / CMBS / CLOs / ABCP) · Mortgages & housing finance · Consumer credit · Private credit & leveraged finance · Bank & non-bank lenders · AI, blockchain & fintech · Regulatory & policy analysis · Credit, investment and economic research platforms · Research publication & event production · Willing and able to obtain relevant licenses and certifications.