

A public track record of empowering customers, colleagues and other stakeholders with key insights and execution on high-profile projects. Extensive knowledge of financial services and markets, consumer credit and corporate finance, economics, data/science and media, and how to manage risks, relationships, operations and communications across those spheres.

## Vice President-Senior Analyst, Moody's Ratings

OCTOBER 2015 - PRESENT, NEW YORK/HYBRID

Research leader delivering quantitative and qualitative insights on global structured finance instruments and related sectors and industries to market participants and co-workers across business lines and functions at a top credit rating agency.

→ Cover ABS, RMBS, CLOs, CMBS and ABCP topics and adjacent issues, with US-focus and global responsibilities. Employ a range of approaches in assessing analytical topics relevant to credit and fixed income markets, utilizing a rare combination of fundamental, quantitative, structural, macroeconomic, market, accounting, industry, operational, and regulatory/legal/contractual lenses.

→ Key participant in US housing and housing finance group and global housing forecasts; North American research and policy group; US consumer and education working groups; Gen AI working groups; and other past groups, e.g., for banking stress, Libor transition, Fintech, US tax reform, and global COVID 19-related forbearance/modification policies.

→ High readership, net promoter scores and value assigned on publications and events (e.g., reports, podcasts, webinars, infographics, videos, roundtables and conferences). Wide subject and industry expertise, with strong reputation on securitization/asset-based finance, mortgages/housing, consumer credit, Al/blockchain/innovation, leverage finance/CLOs and CRE/multifamily.

→ Contribute to product suite strategy, oversight and management; work with outreach/events, legal/compliance, tech/production, comms/corporate and non-NRSRO analyst teams; have participated in event management and third-party partnership issues.

→ Broad collaborator, working regularly with economics, corporate finance (REITs, builders, business services, payments firms), public finance (HFAs), leveraged finance (e.g., high yield, covenants), financial institutions (banks, non-bank lenders, insurers, GSEs), and specialist (ESG, blockchain/digital asset) teams, and Europe and Asia-Pacific securitization/covered bond groups.

### **Reporter-Mortgages, Bloomberg News**

#### OCTOBER 2006 - SEPTEMBER 2015, NEW YORK

Prolific agenda-setting journalist as a beat reporter on many of the largest lending and fixed income sectors for a leading business information firm during historic global market events.

→ Broke news and wrote other market-moving stories on mortgages, RMBS/CDOs/ABS/CMBS/ABCP/agency debt/covered bonds, banks, funds, insurers and other financial institutions via deep dives, "scoops" and analysis under immediate deadlines, often 5-10 items weekly. Regularly in most-read articles on a daily/weekly basis, as identified key trends and events as the financial crisis emerged, then deepened and finally receded, seeding future challenges.

→ Succeeded by collaborating across news and other Bloomberg teams, including on award-winning articles. Forged hundreds of relationships, sourcing information from junior to the most senior levels, and from small to large banks and brokers, investment firms, tech and other vendors, consumer and industry groups, regulators and other government entities, and elsewhere.

### **Deputy Editor, American Banker**

#### MAY 2003 - SEPTEMBER 2006, NEW YORK

Reporting editor who wrote features, broke news and helped manage a team on mortgage/consumer lending for a major US trade newspaper amid unprecedented industry changes.

→ Developed wide contacts across banks, insurers, investment firms, and elsewhere, covering consumer and real estate finance topics including risk, sales and marketing, operations, servicing, secondary marketing, accounting, finance, compliance, business process outsourcing and technology.

→ Documented the credit bubble and began escalating warnings in
2004-05 period, including on potentially historic severity of upcoming collapse.

# **Earlier Employment/Education/Other**

→ Knowledgeable in many platforms and sources for obtaining, studying, modeling and presenting credit, investment, economic and business data and information, as well as similar content creation/distribution tools. Unique expertise in some areas of housing, consumer, and markets data, and financial and business media..

→ Writing/editing/graphics/production/photos also as a reporter/editor at *The Wall* Street Journal Online and *The Southampton Press*. Internship in Columbia Pictures and work as cook/kitchen manager for Statler Hotel in Ithaca, NY.

→ Willing/able to obtain various licenses and certifications, as needed. Extensive experience with tasks relevant to business development, sourcing, marketing and sales including outreach, public speaking and presentations.

→ Graduated from *Cornell University* with a Bachelor of Arts degree in English, spending a semester abroad at *King's College London*.