

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, legal, industry, trading and narrative 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 Group New York · Oct 2015 – Present

Research leader, credit analyst and project manager on high-profile initiatives across structured finance and related industries.

- Lead published research, webinars, infographics, conferences, podcasts and buy-side/sell-side/regulator outreach across ABS, RMBS, CLOs, CMBS and ABCP; **promoted from AVP** with high readership/attendance/audience scores.
- Formally monitor or contribute to ratings with expertise in securitization and asset-based lending, consumer credit, mortgages and housing/multifamily/CRE, AI/blockchain/fintech, leveraged finance, legal/political/regulatory issues 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**, and **Gen AI/automation/process improvement**; past efforts include North American research/policy, bank stress episodes, the Libor transition, fintech trends, US tax reform and global COVID-19 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.
- Wide experience with platforms for obtaining, modeling and presenting credit, investment, economic and business data, plus content creation/distribution tools; unique expertise in housing, consumer and markets data and financial/business media.

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, often 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 financial markets and the global economy, exploring the birth and rebirth of businesses and investment strategies and segments; **widely cited and known team player**, as contributor to top-performing US corporate finance team and global Credit Markets and Mortgages columns, several *Bloomberg Magazine* and *Bloomberg BusinessWeek* articles, and 2008 *Gerald Loeb Award*-winning reporting.
- Sourced from junior staff through senior-most leadership at banks, brokers, finance companies, 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, eventually helping to manage section with dedicated team.
- Built and used contacts across banks, insurers and asset managers in executive, risk, sales, secondary marketing, finance, compliance, underwriting, warehouse lending, communications and technology functions.

EARLIER EXPERIENCE



Reporting, writing, editing and production roles at *The Wall Street Journal Online* and *The Southampton Press: Western Edition* (awards in multiple *New York Press Association* categories); summer internship at Sony Entertainment's *Columbia Pictures*.

EDUCATION



Cornell University — B.A., English. Coursework in investment theory/economics, American studies, philosophy, physics, design, 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 · Publication & event production · Willing and able to obtain relevant licenses and certifications.