

RISK, COMPLIANCE, LENDING, STRATEGY & ORIGINATION EXECUTIVE

Sell-Side & Buy-Side experience with Credit, Risk, & Compliance Corporate Banking Relationships & Lending Origination Leader Roles at Top Banks | Impact Oriented Leader able to deliver critical insights and strategic recommendations to key stakeholders; develop team to its highest potential | Analytical, innovative financial services executive who excels at detailed sector-specific credit risk & compliance | Extensive knowledge of capital & credit markets - new developments, issuance, structures, transaction negotiations | Adept in risk management, relationship management, business development, developing sector strategies & analysis that influence critical business, trading, investment, and risk decisions.

Skills Include: Credit Risk & Compliance, Corporate Banking, Managing Credit Underwriting process from end-to-end; Due diligence and deal documentation; Portfolio Management, including workout and loan restructuring; Responsible for managing internal & external audit process with regulators; manage and develop Corporate Banking team.

Sector expertise includes both Investment Grade & Non-Investment Grade, Counterparty Credits, Sub-Sovereigns, Real-estate, Healthcare, Non-Profits, Infrastructure, Transportation (surface, toll roads, airports, seaports), Higher-education, Housing, Structured Credit, TIF/ Special Districts, Utility (water, sewer) and Power sectors.

PROFESSIONAL EXPERIENCE**FLAGSTAR BANK****7/2022 - Present****Credit & Risk Team Head****New York, NY**

- Manage Infrastructure, Healthcare & Non-Profit Risk Team, counterparty credit exposure and loan portfolio.
- Lead screening, analysis, due diligence, structuring, underwriting, approval & negotiation of credit transactions.
- Define & set sector strategies; provide updates to management on industry & sector trends; portfolio management.
- Develop Credit Policy, created rating methodologies & matrices for analyzing, underwriting & structuring transactions.
- Manage Risk, Compliance issues & interactions with Regulators, Audit.

U.S. BANK**2017 - 7/2022****Managing Director, Corporate Banking Credit****New York, NY**

- Head of Healthcare, Higher Education & Non-Profit Credit Teams for a \$14 Billion portfolio (From 2021).
- Head of the Government Banking Midwest, Airports & Housing Credit Teams; \$11Bn portfolio (2017 - 2021).
- Managed high potential teams, overseeing \$14+Bn in aggregate bonds/ loans. Set sector strategies for this exposure.
- Lead the lending relationship management, origination, structuring and negotiation of bilateral and syndicated transactions for the Bank to buy. Manage new transactions & on-going surveillance & monitoring of portfolio credits.
- Review client debt portfolios and recommended strategic financial, credit and derivative solutions for clients.

RBC CAPITAL MARKETS / ROYAL BANK OF CANADA**2009-2016****Vice President, Credit Analyst & Structurer, Corporate Banking****New York, NY**

- Originated & structured \$6Bn+ in transactions for RBC for clients across the entire infrastructure spectrum including structured credits, municipal, transportation, utility, TIFs, housing, not-for-profit, higher-ed & healthcare sectors.
- Skilled in credit analysis, covenant negotiations, documentation & structures, portfolio monitoring, credit approvals.
- Structured 100+ bilateral and syndicated transactions and new/amended credit transactions for Direct Purchase/ Placements, Standby Bond Purchase Agreements, Revolving Lines of Credit, Letters of Credit, Warehouse Facilities.
- Created portfolio monitoring tools and business forecasting model for the Infra/ Muni Corporate Banking group.

J.P. MORGAN SECURITIES INC. / JPMORGAN CHASE BANK, N.A.**2003-2009****Credit Origination Group - Capital Markets (2008-2009)****New York, NY**

- Prepared credit review memos, analyzed financial statements, and presented deals to credit committee for approval.
- Executed the structuring of credit transactions such as Standby Bond Purchase Agreements, Revolvers, Letters of Credit for infrastructure, munis, transportation, housing, not-for-profit, higher-ed, healthcare, utility/power sectors.
- Negotiated credit packages for transactions with bond insurance companies and credit enhancement banks.

Associate, Midwest Group - Investment Banking (2003-2007)**Chicago, IL**

- Structured \$4Bn+ in tax-exempt and taxable public issue and private placement municipal bond transactions.
- Analyzed, modeled, designed & executed 150+ financing transactions for state/ local govts, schools & muni agencies.

GOLDMAN SACHS & CO.**2000-2002****Associate, Investment Banking, FICC****New York, NY**

- Munis, Energy & Infrastructure Groups - Delivered strategic advice, bond market execution to clients via valuation analysis, financial modeling, writing structuring & sales documents, preparing rating agency & derivative pitchbooks.

- Modeled debt financings for \$1Bn+ in new money & refundings; prepared swap pitches, provided transaction support.

BEAR, STEARNS & CO. INC.

1998-2000

Researcher - Generalist, Investment Banking

New York, NY

- Prepared and presented various reports and performance analyses to client companies; created comparable company surveys and public information books; and beta-tested functionality of market data products for IB implementation.

EDUCATION

Ph.D. Coursework (All But Dissertation), Economics; Presidential Scholarship Recipient | FORDHAM UNIVERSITY, Bronx, NY
Master of Arts, Economics; Matteo Ricci Fellowship Recipient | FORDHAM UNIVERSITY, Bronx, NY
Bachelor of Arts, Economics; C.V. Starr Scholarship Recipient | BARD COLLEGE, Annandale-on-Hudson, NY

QUALIFICATIONS, PROFESSIONAL AFFILIATIONS & ACTIVITIES

National Association of Bond Lawyers: 2019-2022 Annual Conference Speaker & Panelist

National Federation of Municipal Analysts: Member and 2017 Annual Conference Panel Organizer

Municipal Analysts Group of New York: Member and 2016-2017, 2024 Program Committee Speaker & Organizer

Women in Public Finance: Member; 2010-2013 National Board member; 2023-2024 Education & Advancement Committee

Women's Employee Diversity Group leader: Signature Bank, U.S. Bank, RBC & JPMorgan

Soo Bahk Do Karate practitioner: Cho Dan Rank / 1st Degree Black Belt

Blythedale Children's Hospital, NY: Elected to the Board of Trustees

Helene Fuld College of Nursing, NY: Elected to the Board of Trustees

Sakhi for South Asian Women: Previously Domestic Violence Counselor