

**QUANTITATIVE EXPERT – BUSINESS INTELLIGENCE, DATA MINING,
MARKETING OPTIMIZATION, DATA WAREHOUSING AND
MANAGEMENT, MODELING, FORECASTING, AND ECONOMETRICS; SVP,
SENIOR DIRECTOR, SENIOR ANALYST EXPERIENCE**

PROFESSIONAL EXPERIENCE:

CONTRACT CONSULTING – January 2009—Present

Senior Business Closure Specialist and Efficiency Consultant

- Consulting and support of the strategic and tactical details associated with closure of large corporate business unit and general consulting to increase operations efficiency and productivity.
- Areas of responsibility: operations efficiency and productivity consulting. Business unit closure consulting, specifically: evaluate products, operations, and resources in the target and ongoing business units, determine extent of overlap across business units, identify strategic products for continued operations, identify top talent and key operations essential to maintain productivity levels, and advise on optimal integration and reorganization of ongoing business units.

EARNIX, INC. – April 2008–December 2008

Irving, Texas/New York City, New York

Senior Banking Market Consultant

- Direct Earnix Optimization software product development for banking software applications; pricing, marketing, collections, and loss mitigation, and lead banking client consulting engagements.
- Areas of responsibility: banking client interactions, project consultants, banking software development and delivery working with software developers and engineers.
- Achievements include:
 - Innovated banking industry software applications beyond pricing optimization for originations and web-based marketing, default pricing, and loss mitigation settlement values and pricing.
 - Provide consulting services for clients: originations and default pricing, underwriting scores, loss mitigation scores, data-based marketing, and industry and regulatory best practices.

CITIGROUP COMMERCIAL BUSINESS GROUP – November 2005–Feb. 2008

Irving, Texas

Senior Vice President Risk Management

- Director of Commercial Portfolio Risk Management and Data-Based Risk Management functions for the Delinquency Managed (Basel II defined – up to \$1MM in sales) and Middle Markets (\$1MM - \$50MM sales) segments of the commercial business portfolios consisting of secured and unsecured commercial lines of credit, and capital loans and leases.
- Areas of responsibility: underwriting risk policy and strategy, portfolio risk policy and strategy, early warning (current account loss mitigation), collections policy and loss mitigation, recovery policy, budget management, monthly loss forecasting and reporting, quarterly and annual loss plan, reconciliation of losses, and internal and external audit and compliance management.
- Management and development of 14 staff, comprising modelers, analysts, and MIS professionals.
- Achievements include:
 - Led effort to draft and implement Commercial Credit Risk Management and Collections policies achieving total incremental improvement of 37% in losses (Y1 32%, Y2 7%).
 - Pioneered Portfolio Stress Testing, including industry and macroeconomic stressors, stabilizing portfolio loss performance, loss forecasting, and annual loss planning, reducing monthly error rates from +/- 200% to less than +/- 10% and from +/-160% to less than +/- 5% annually.

CITI COMMERCIAL BUSINESS GROUP -- continued**Senior Vice President Risk Management**

- Achievements, continued:
 - Innovated statistical scoring and forecasting methods and data-based strategies for new, current, and delinquent accounts delivering improved identification of impaired assets, early warning accounts, and improved Collections work flows and results..
 - Credit Risk Project Manager for Basel II implementation, reviewing regulatory reserve processes, aligning regulatory requirements, and establishing a reconciliation process yielding 24% revenue.
 - Initiated customer retention strategies to identify customers in need of increased credit lines, credit extensions, cross-sell efforts, and additional credit services.
 - Business Project Manager for enterprise technology initiatives managing vendor, IT, and multi-functional business staff to consolidate existing platforms and implement new platforms: new underwriting platform, new product processor, and new data warehouse.

EXPERIAN-SCOREX NORTH AMERICA – August 2004–November 2005**Allen, Texas****Director Product Management and International Scoring**

- Director of International Scoring projects, Product Management, and Customer Training functions for the North America subsidiary of Scorex (U.K) custom credit underwriting platforms and systems, generic credit score products, and custom scoring projects.
- Areas of responsibility: strategic product planning, development of generic credit scoring models, client underwriting platform implementation, design and management of client underwriting workflows, scoring model developments, and client deliveries, customer training, and sales support.
- Management, development, and hiring of 17 staff, comprising of modelers, product managers, programmers, analysts, and training professionals.
- Achievements include:
 - Pioneered P&L-based product management discipline for software and scoring products.
 - Determined the U.S. software business unit was unviable, and managed closure of the business unit and transition of projects to the UK.
 - Led and directed multiple projects for major U.S and international clients, including:
 - Global commercial underwriting initiative for capital finance and collateral over 18 countries.
 - Global consumer mortgage underwriting and securitization initiative over 32 countries.

CITIGROUP GLOBAL CONSUMER GROUP– September 2000–August 2004**Irving, Texas****Senior Director Global Business Modeling**

- Director of analytics for Global Commercial and Consumer portfolios to optimize portfolio performance reducing credit risk and enhancing response and profitability.
- Areas of responsibility: portfolio performance analysis and internal consulting, development and delivery of advanced analytics (strategies and scoring models), development and delivery of tracking, reporting, and MIS, project management of system implementations, project management of implementation resources (IT, IS, and business), and providing regulatory and audit support.
- Management, development, and hiring of 45 staff, comprising five teams of modelers, analysts, programmers, and MIS professionals.
- Achievements include:
 - Led and directed redevelopment of an existing customer marketing program yielding nearly \$1B in incremental Y1 receivables with incremental total net loss improvement of 20% (Y1 4%, Y2 20%).
 - Established and led the first offshore advanced analytics group for the Global Consumer Group.

CITIGROUP GLOBAL CONSUMER GROUP– continued**Director Oil Cards Decision Management**

- Director of portfolio management, marketing, and analytics for the Oil Credit Cards business unit, competing in the sub-prime and specialized partner-products credit market.
- Areas of responsibility: portfolio profitability and risk, underwriting risk, solicitation universe and channel optimization, credit product management, response, loss and delinquency performance, account retention, pricing, and regulatory customer notifications, and quarterly and annual financial and regulatory reporting, and internal and external audit and compliance management.
- Management, development, and hiring of 12 staff; modelers, analysts, and MIS professionals.
- Achievements include:
 - Directed customer acquisition programs across channels exceeding 100MM pieces per year.
 - Led net profits growth to achieve the highest net profit rate among Citi credit card portfolios through innovations and improvements in loss, response, and retention rates.
 - Achieved an ENA of nearly \$4BB YOY on a receivables base of \$24BB.

CITIGROUP (THE ASSOCIATES) – February 1999–September 2000

Irving, Texas

Senior Director International Risk Management Decision Science

- Directed all scoring and advanced analytics projects for Associates' international portfolios and other U.S. business units credit products; consumer, mortgage and H.E., auto, and consumer finance loans and credit cards, and commercial capital loans and leases.
- Areas of responsibility: risk management strategies, policy, and scoring models, internal consulting, development and delivery of underwriting, credit, collections, recovery, and response scores and strategies, development and delivery of tracking, reporting, and MIS, business project management of system implementations, project management of multi-functional resources (IT, IS, and business unit), and provide regulatory and audit support.
- Management, development, and hiring of 16 staff, comprising modelers, programmers, and MIS.
- Achievements include:
 - Directed Risk Management and portfolio optimization projects across the spectrum of credit products, achieving a minimum incremental improvement in business performance of 16% and a maximum of over 200%.
 - Directed projects across the account and credit life cycle from underwriting, to existing account early warning, to delinquent repayments, and through recovery post-charge off.
 - Frequently introduced scoring tools and automated decisioning processes to portfolios and countries for the first time, requiring extensive diplomacy, consulting, and mentoring, as well as frequent interactions with foreign regulatory officials.

Senior Modeler Risk Management Decision Science

- Independently developed statistical scoring models and strategies for production and system implementation for U.S. portfolios.
- Achievements include:
 - Completed projects across the product spectrum of consumer and commercial lending and across the credit life cycle from acquisition through recovery, some still in place as of 2008.
 - Developed and managed statistical and profitability models for use in active account management, financial modeling and financial reporting.
 - Managed additional projects on a variety of subjects from implementing new databases to developing credit policy and criteria.
 - Developed compliance policies and controls, modeling best practices, and training classes for internal and external clients.

UNIVERSITY OF TEXAS AT DALLAS – September 1993–February 1999 **Richardson, Texas**
Assistant Professor of Economics and Finance

- Taught graduate courses in economics and undergraduate courses in economics and finance.
- Developed graduate courses in macroeconomics for the Masters and Ph.D.
- Director of Internships – 1996-1998.

UNIVERSITY OF HOUSTON – January 1990–May 1993 **Houston, Texas**
Graduate Assistant

- Completed all requirements for the Ph.D. in Economics and all Field requirements for:
 - Monetary Economics, 1992
 - Game Theory, 1991
 - Applied Econometrics, 1989
- Taught undergraduate courses in economics.

STATOIL PETROLEUM CORPORATION – January 1988–January 1990 **Stavanger, Norway**
Energy Economic Consultant

- Developed oil production planning and pricing market forecasts for the Mongstad Refinery of Statoil, the state oil company of the Norwegian government.
- Areas of responsibility: development and delivery of demand models and forecasts for 16 European country-markets, product targeting, country targeting, project management of multi-functional resources (production engineers, process engineers, programmers, marketing, and business), and planning internal and external production schedules.
- Achievements include:
 - Independently developed Time Series statistical modeling economic conditions, production processes, and pricing for 16 European country-markets, incorporating macroeconomic conditions, microeconomic factors, and tariff and regulatory conditions.
 - Conducted meetings with Norwegian Ministry of Finance, Ministry of Petroleum and Energy, and North Sea Oil Consortium of Explorers and Producers.

PUBLICATIONS:

- “Savings Rates and Synthetic Deposits Growth” Working Paper, 2009.
- “Credit Cards as Utilities and Consumer Spending Patterns” Working Paper, 2009.
- “DSGE Equilibrium: Treasury Competitive and Non-Competitive Prices,” Working Paper, 2009.
- “Asymmetric Information Updating in Free and Non-Free Markets: Treasury Bill Auctions.”
- “Growth and Defense: Pooled Estimates for the NATO Alliance, 1951-1988” (with Chung-Ron Pi, and Todd Sandler), *Southern Economic Journal*, Vol. 61(3), January, 1995, 846- 860.
- “Predicting 91-Day T-Bill Auction Prices,” University of Houston Working Paper Series, Spring 1992, 34-56.
- *Treasury Bill Auctions: Theory and Evidence*, University of Houston, May 1993.

EDUCATION:

- Doctor of Philosophy in Economics, University of Houston, May 1993
 - Monetary Economics 1992;
 - Game Theory 1991;
 - Econometrics 1989.

EDUCATION, continued:

- Master of Arts in Economics, University of Houston, December 1989.
- Bachelor of Science in Economics, University of Houston, May 1986.

REFERENCES:

Available upon request