

**EDUCATION**

U.S. House of Representatives Oversight and Government Reform Committee Congressional Fellowship, 2016

Ph.D., Urban Economics, Howard University, 2011

Dissertation: "U.S. Corporate Sector Default Linkages to Macro-Financial and Sector Risk Factors"

M.A., Monetary & Fiscal Policy, Howard University, 2005

B.A., Economics Hunter College-City University of New York, 2002

**PROFESSIONAL SUMMARY:** *Senior analyst with substantive expertise in economic and financial analysis, econometric modeling, and consumer finance policy and regulation. Demonstrated experience in policy development and value-add contributions to effective multi-disciplinary policy design in the areas of economic development, community development, housing finance and fiscal policy. Extensive experience in the development of consumer finance regulations: small-dollar credit and remittances. Research experience in urban economics, housing finance, spatial economics, fair access to credit. Successful outcomes based management experience in nonprofit sector.*

**PROFESSIONAL EXPERIENCE**

**Senior Analyst, Office Fair Lending and Equal Opportunity, Consumer Financial Protection Bureau, Washington, D.C.; 12/2013-08/2017**

- Senior analyst responsible for advising on consumer protection policy issues; consumer finance and support rule-making activities; support law enforcement matters and regulatory interventions in the Bureau's Fair Lending program.
- Develop econometric and geospatial models to evaluate discriminatory behavioral patterns of supervised financial institutions and prepare briefing memos and present findings and recommendations on restitution and profit disgorgement to Bureau senior management.
- Research, develop, and draft policy recommendation briefs on emerging risks or fair lending compliance risk patterns within jurisdictional credit markets including mortgage lending, mortgage servicing, credit card, and small business lending.
- Provide policy advice and prepare materials for presentation to Bureau senior and executive management that inform the development of consumer protection and fair lending policy or to further litigation.
- Responsible for providing SME analytical support to supervisory examination teams in the evaluation of financial institutions with assets in excess of \$10.0 billion.
- Routinely engaged with Bank and non-Bank senior executives and senior litigation counsel to evaluate discriminatory findings in areas of mortgage redlining and credit card discrimination. Work with Bureau senior management to design corrective actions and review subsequent implementation.
- Lead analyst in historic redlining discrimination case against resulting in more than \$27.0 million in mortgage credit subsidies and outreach support to previously underserved communities.

**Consumer Financial Protection Analyst, Office of Supervision Examinations, Consumer Financial Protection Bureau, Washington, D.C.; 11/2011 – 12/2013**

- Provided technical expertise to management and program team leads in support of depository and non-depository financial institutions supervision activities.
- Analyzed complex super-sized financial datasets to ascertain trends and patterns in the practices of non-depository financial institutions in order to inform the development of consumer protection policy.
- Designed and managed data collection initiatives to support the Bureau's supervisory processes.
- Implemented procedures for conducting risk-based consumer protection examinations, including risk assessment, examination scoping, and setting examination priorities.
- Responsible for providing technical subject matter expertise advice on various market and/or regulatory issues.

- Designed quantitative, qualitative and statistical analytical work plans, analyze the data accordingly and interpret the results for senior management of regulated financial institutions and Bureau senior leadership.
- Lead analyst in overdraft fee Regulation E violation enforcement matter resulting restitution exceeding \$49.0 million to affected consumers.

**Economist—Bermuda Sector, Brimmer & Company Economic Advisors, Washington, D.C.; 11/2007-11/2011**

- Developed economic models and statistical analyses to inform the design monetary and fiscal policies design for the Government of Bermuda.
- Prepared reports and briefings to summarize analytical findings on a range of issues: differential tax modeling, development of long-range economic growth modeling for the Bermuda Ministry of Finance.
- Developed econometric models to evaluate the impact of proposed economic policies including: a proposed national deposit insurance protection scheme on consumer financial welfare, input-output model to produce national forecasts, and estimated the impact of a proposed sales tax on government revenue structure, consumption and employment.
- Advised Bermudian Premier on regulatory and policy initiatives on issues of: housing, small business, tourism, inclusive domestic employment, international business sector reinsurers, financial services sector, and emerging Islamic insurance products.

**Risk Analyst 06/2004-12/2006; Senior Portfolio Manager 04/2007-12/2009, Washington Area Community Investment Fund, Washington, D.C.**

- Responsible for overseeing and maintaining economic development projects, providing development strategies for affordable housing development and small businesses.
- Managed the sustainability and growth of a \$4.0 million revolving loan fund. Leveraged over \$20.0 million in private funding to assist in the development of affordable housing, community facilities and small businesses, across the District of Columbia.
- Presented subject matter expert on City wide forums and worked collaboratively with internal and external stakeholders.
- Designed implemented a feasibility analysis to assess the impact of Loan Fund products using analysis and research financial data to aid in guiding strategic investments and the setting of other organizational priorities.
- Developed loan policies and procedures, loan servicing and a portfolio management system.
- Designed WACIF's SBA micro lending program for small businesses, resulting in SBA designating WACIF as an SBA lender and awarding the organization \$250,000 to capitalize micro-loan lending program.
- Actively participated in the development of affordable housing policy forums with senior leadership of DC DHCD and national stakeholders LISC and Enterprise.

**Business Development Specialist, First Citizens Assets Management Ltd, Port of Spain, Trinidad.; 2006**

- Responsible for monitoring of risk exposure of pension fund portfolios fixed income securities and equities based on current policies and regulations.
- Developed a risk and ratings analysis program of underlying securities and issuing companies, to guide the Investment Manager's decisions for balancing portfolio risks and maturity of underlying claimholders.
- Prepared memoranda to management and initiated the development of Investment Guidelines to aide in the formal documentation of investment risk tolerance and other protocols for funds under management.
- Developed asset pricing module via a pseudo-yield curve estimation model, based on local financial market conditions, to aid in portfolio re-balancing.

**DC Department of Housing and Community Development, Project Manager Intern, Washington, D.C.; 2004-2005**

- Responsible for conducting underwriting analysis of multifamily real estate development projects and Low Income Housing Tax Credit funded projects.
- Performed rigorous financial and organizational analysis of new and existing borrower entities to determine repayment ability.

- Participated in several projects related to consumer protection, such as stabilizing Tenants First Rights to Purchase in the District of Columbia and the development the District of Columbia Affordable Housing Site Acquisition Fund (SAFI) Program, which enabled less capitalized non-profit housing developers to have speedy access to subsidized capital to develop and preserve affordable housing in the District of Columbia.

#### **CONSULTING ENGAGEMENTS**

##### **Economic Development Consultant, Office of the Premier North West Provincial Government, Republic of South Africa, North West Province, South Africa, 2016-Present**

- Developed a policy framework to address the Province’s youth unemployment crisis.
- Designed a demonstration province-wide vocational training and technological innovation problem-solution matching program aimed at updating both the technical skills of the emerging adult population and the cooperative and SMME framework as an entrepreneurial driven employment strategy.
- Advising North West Premier on program performance and enhancement recommendations for existing Youth Entrepreneurship Program to address the Province’s critical mass urban-rural migration and resulting economic desertification problem.

##### **Housing Finance Development Consultant, Israel Manor Inc, Washington, D.C.; 03/2016-10/2016**

- Developed a strategic financial plan for the Board of Directors aimed at stabilizing the organization and increasing the financial efficiency two multi-million dollar tax credit facilities: New Markets Tax Credit and Low Income Housing Tax Credit.
- Designed policy recommendations to stabilize three large community facilities critical to the Brentwood Community: Senior Housing Facility, Child Care Center, and Community Health Centers.

##### **Economic Consultant, Community Workforce Advancements, LLC, Washington, D.C.; 06/2016-12/2016**

- Analyzed programmatic data to evaluate the transformative impact of the Pennsylvania Manufacturing Training Thaddeus Stevens College of Technology on the Pennsylvania regional labor market.
- Advised on future programmatic direction to increase the impact of the U.S. Department of Labor's Trade Adjustment Assistance Community College and Career Training (TAACCCT) grant funding.

##### **Business Manager, The Elizabeth Ministry, Inc, Washington, D.C.; 06/2009-04/2016**

- Advised Chief Executive Officer (CEO) and Board of Directors on all strategic and tactical matters as they relate to budget management, cost benefit analyses, and programmatic operations.
- Responsible for the acquisition of a multi-million dollar contract with DC Department of Child Welfare Services Agency to provide foster care and out-of-care services.
- Raised capital funds in excess of \$7.0million to support the development of affordable housing to meet the housing needs of young mothers in the DC foster care system and homeless single mothers recently aged-out of the foster care system.
- Negotiated the restructuring of a \$2.3million credit facility to assist with the long-term stabilization of the organization’s operations.

#### **PROFESSIONAL AFFILIATIONS**

- Omicron Delta Epsilon –International Honor Society in Economics (ODE), 2004-Present
- American Economic Association (AEA), 2008-Present
- National Economic Association (NEA), 2008-Present

#### **SELECTED PUBLICATIONS, PANELS, AND CONFERENCE PROCEEDINGS**

Panelist, “Powernomics: African Americans and the Future of Health, Wealth, Education and Technology.” Northeast Regional 21<sup>st</sup> Biennial Conference, September 10, 2015.

“Payday Loans and Deposit Advance Products: A White Paper of Initial Data Findings”, with other

Bureau staffers. Consumer Financial Protection Bureau, April, 2013. Available at <[http://files.consumerfinance.gov/f/201304\\_cfpb\\_payday-dap-whitepaper.pdf](http://files.consumerfinance.gov/f/201304_cfpb_payday-dap-whitepaper.pdf) >

“Leveling the Playing Field: Enabling Community-Based Organizations to Utilize GIS for Effective Advocacy” with Haydar Kurban, Rodney Green and Janet A. Phoenix. URISA Journal on GIS in Public Health, Volume 20 Number 2; 33-41, 2008

“Spatial Theory,” with Haydar Kurban. International Encyclopedia of the Social Sciences. Ed. William A. Darity, Jr. Vol. 8. 2<sup>nd</sup> ed. Detroit: Macmillan References USA 2008. Pp 44-46.

“Welfare Reform and New York City’s Low-Income Population” with Howard Chernick and Cordelia Reimer. Institute for Research on Poverty Discussion Paper No. 1256-02, 2001