

Joseph (Jody) Shenn

jodyshenn@gmail.com/347-229-4595

EXPERIENCE

Moody's Ratings, Vice President-Senior Analyst, US Structured Finance Group

OCTOBER 2015 - PRESENT, NEW YORK

Senior research leader, credit analyst and project manager, specializing in high-profile initiatives and market-leading insights about securitizations and related asset classes/industries (fundamental/bank/non-bank finance) for internal and external audiences.

- Analyze trends and transactions to produce published research, other analysis and events on ABS, RMBS, CLOs, CMBS and ABCP and adjacent issues, with a US-focus and global coverage. Employ a range of analytical approaches, utilizing a rare combination of fundamental, statistical, structural, economic, financial market, industry, accounting, operational, regulatory and legal experience, and demonstrated collaboration skills.
 - a. High readership, net promoter scores and demonstrated value from publications and events (research reports, podcasts, webinars, infographics, videos, roundtables, conferences and other buy-side/sell-side/media/regulator outreach.) Promoted from AVP at hire. Formally monitor or contribute to specific ratings, including in ABS and non-structured groups, with expertise sought in securitization & asset-based lending, mortgages & housing/multifamily/CRE, consumer credit, AI/blockchain/Fintechs, leverage finance/CLOs, legal/political/regulatory issues and private credit.
- In formal leadership of or actively spearheading key standing working groups: US housing and housing finance group and US/global housing forecasts; US consumer spending/credit and higher education working groups; Gen AI/innovation (automation and data tools) project management, process improvement and training group; and North American research and policy groups; as well as past groups, including for banking stress episodes, the Libor benchmark transition, Fintech trends, US tax reform, and global COVID 19-related bailouts/forbearance/modification policies.
 - a. Broad collaborator, working regularly on views, projects and process improvement with economics, corporate finance (e.g., retailers, builders, REITs, business services, payments), public finance (HFAs, etc.), leveraged finance (e.g., high yield credit, covenants), FIG (banks, non-bank lenders, insurers, GSEs), and specialist (climate/ESG, blockchain) teams, and EMEA/APAC securitization/covered bond groups. Participate in research/data product management, strategy and monitoring/oversight, with outreach/events, legal/compliance, tech/production and comms/corporate teams.

Bloomberg News, Reporter-Mortgages

OCTOBER 2006 - SEPTEMBER 2015, NEW YORK

Agenda-setting journalist as beat reporter on US mortgages and other large lending and fixed income sectors for a leading global business information firm amid historic market events.

- Broke news and wrote other market-moving stories on US 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/monthly/annual basis. Prescient ahead of collapse and contributed to rebuilding of markets and economy.
 - Succeeded by collaborating across various news teams and other groups, including on award-winning articles (including 2008 Gerald Loeb Award.) Forged strong relationships and sourced information from junior staff to the most-senior levels at small-to-large banks and brokers, hedge funds, insurers, investment firms, tech and other vendors, consumer and industry groups, regulators and other government entities and elsewhere.

American Banker, Reporter/Deputy Editor-Consumer Finance

MAY 2003 - SEPTEMBER 2006, NEW YORK

Reporter promoted to also manage mortgages/consumer lending section of leading banking trade newspaper amid unprecedented industry changes.

- Documented the credit bubble and began escalating warnings in 2004-05 period, including on the potentially severity of upcoming collapse.
 - Used contacts across banks, insurers, asset managers, etc. in executive suites, risk, sales, operations, secondary marketing, finance, compliance and IT.

EARLIER/EDUCATION/OTHER

- Reporting/writing/editing/art/production also at **The Wall Street Journal Online** and **The Southampton Press: Western Edition**, and summer internship at **Sony Entertainment's Columbia Pictures**. Graduated with a Bachelor of Arts degree in English from **Cornell University**, with economics, physics, communications and classics studies, and a semester abroad at *King's College London*.
 - Wide experience in platforms for obtaining, studying, modeling and presenting credit, investment, economic and business information, as well as content creation/distribution tools. Unique expertise in some areas of housing, consumer and markets data, and financial/business media. Willing/able to obtain various licenses/certifications.