

DANIEL CHOU

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EXPERIENCE

LAMONT FINANCIAL SERVICES CORPORATION

Fairfield, NJ

Municipal Finance Associate

July 2021 – Present

- Conduct quantitative analysis, debt modeling, and research to assist issuer clients with capital structure recommendations, market guidance, and bond pricing advice; optimize debt structure scenarios based on expected revenues, capital program needs, and changing market conditions
- Work with senior advisors on presentation materials and memorandums to communicate key findings and tailored proposals; compile and interpret issuers' financial information and municipal market trends to identify appropriate financing options and new advisory assignments
- Procure credit and interest rate derivative products to enhance issuers' debt portfolios; involve in all aspects of the transaction cycle including preparing term sheets, reviewing bank proposals and documentations, and assisting with pricing executions with counterparties
- Analyze historical financial statements and ratios to assess clients' credit profiles; perform scorecard analyses based on rating agencies methodologies to evaluate the impact of different financing strategies and potential bond rating outcomes

NEW YORK STATE HOMES AND COMMUNITY RENEWAL

New York, NY

Debt Issuance Analyst

November 2019 – July 2021

- Managed various phases of the debt financing process for the agency's \$2.1BN annual multi-family and single-family housing bond programs, including official statement preparation, project cash flow analysis, credit rating obtention, and bond closing review to ensure timely deal closings

DEBTWIRE

New York, NY

Municipal Analyst

April 2018 – October 2019

- Published credit research reports that highlighted industry developments and risk factors across the senior living, higher education, and public power sectors; performed due diligence on approximately 400 obligors with \$50MM - \$2BN long-term debt by analyzing official statements, financial documents, rating agency reports, and internal data sources

B.C. ZIEGLER AND COMPANY

New York, NY

Junior Municipal Research Analyst

April 2017 – October 2017

- Performed credit analysis by spreading not-for-profit senior living providers' financial statements and calculating ratios to reflect profitability, liquidity, cash flow, and capital structure; utilized an internal credit rating methodology to monitor high-risk obligors and flag any prospective or realized "credit-negative" events

EDUCATION

BARUCH COLLEGE, ZICKLIN SCHOOL OF BUSINESS

New York, NY

Bachelor of Business Administration

Graduated June 2016

- **Major:** Finance **Minor:** History

ADDITIONAL INFORMATION

- **License:** Series 50 (Municipal Advisor Representative), Series 7 (General Securities Representative)
- **Software Skills:** Microsoft Word, Excel, PowerPoint, Access, Bloomberg Terminal, DBC Finance, TM3
- **Languages:** Conversational proficiency in Mandarin Chinese
- **Interests:** Toastmasters, NYC Runs, Basketball, Football, Weightlifting, Avid Sneaker Collector