**DENISE R. PERSON**

[drperson1@gmail.com](mailto:drperson1@gmail.com) 917-207-1388

##### SUMMARY OF QUALIFICATIONS

*Financial services professional with credit risk management experience in aviation finance, corporate credits, infrastructure and project finance, and structured finance. Track record of strengthening relationships with clients. Quickly and thoroughly gain expertise while covering many industries. Skilled at marshalling limited resources to achieve goals.*

**PROFESSIONAL EXPERIENCE**

## **FMS WERTMANAGEMENT SERVICE GMBH (subsidiary of German Government Wind-Up Agency; DEPFA BANK spin-off),** New York, NY,2011 – Present

Director, Infrastructure and Asset Finance Group

Recommend and implement strategies to unwind portfolio of corporate, and infrastructure and project finance assets including aviation, transportation, ports, hospitals and Public Private Partnership (P3) projects and assets in North America, South America, and Europe with the objective of maximizing value and minimizing losses. Strategies include credit risk management, asset sales, and restructuring/workouts.

1. Provided early identification of distressed loans using fundamental credit analysis and industry analysis.
2. Served on steering committee that successfully restructured loans and sold distressed asset.
3. Collaborated on development of complex financial model used to forecast performance of distressed loan.
4. Served on committee to develop rating tool.
5. Perform KYC/AML due diligence.

## **CREDIT RISK MANAGEMENT,** New York, NY,2010 – 2011

Consultant, Economic Development, Community Development Financial Institution

1. Spearheaded market research and analysis to expand industry coverage for micro-enterprise lender and to generate new revenue sources while adhering to mission.
2. Analyzed and streamlined credit policies and procedures for micro-enterprise loan program to minimize defaults.
3. Achieved larger borrower-base as a result of recommendations.

## **MOODY’S INVESTORS SERVICE, INC. (Moody’s),** New York, NY

## Vice President/Senior Credit Officer, Global Infrastructure and Project Finance, 2007 – 2009

Analyzed credit risks of public private partnership, airport, toll road, renewable energy, power, solid waste, parking, sports stadium, and hotel projects in the U.S., Canada, and Latin America.

## Vice President/Senior Credit Officer, Structured Finance, 1998 – 2007

Served as group leader of equipment lease and manufactured housing asset-backed securities (ABS) groups. Analyzed credit risks of covered bonds, residential mortgage-backed securities (RMBS), and equipment lease/loan, subprime auto, home equity, floor plan, and manufactured housing asset-backed securities.

## **Credit Analysis**

1. Developed rating methodologies and built cash flow models for rating new and complex credits.
2. Researched and evaluated performance statistics, operational and servicer reviews, financial statements, legal documents, and industry developments.
3. Wrote quality research market participants used in making investment decisions; published research included credit opinions, press releases, sector outlooks, and rating methodologies. Opinion actively sought out by market participants strengthening Moody’s reputation.
4. Delivered presentations on research and credit opinions to institutional investors, spoke frequently at industry conferences, participated on question and answer panels, and moderated conference panels.
5. Designed surveillance framework for monitoring existing ratings cutting data entry time significantly.
6. Appointed chair to officiate rating committees for RMBS deals and the ratings of mortgage servicers**.**

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## **Relationship Management and New Business Development**

1. Managed relationships of parties involved in the rating process including issuers, investment bankers, investors, insurers, and attorneys.
2. Salvaged negative relationships with previous clients regaining them as customers by mending and building stronger partnerships; instrumental return of lost clients.
3. Landed rating opportunities with new clients, targeting previously ignored market segments.
4. Established relationship with industry organization to expand market presence resulting in publication of Moody’s research and press releases on industry organization’s website.

## **Management**

1. Managed team of analysts rating equipment lease and manufactured housing asset-backed securities; functioned as subject expert; delegated assignments to team members, and wrote performance reviews.
2. Led team established to expand and promote use of internal RMBS website used for training analysts on rating methodologies and compliance processes.
3. Headed up MBA and summer intern recruiting effort for RMBS.

**UBS FINANCIAL SERVICES INC.,** New York, New York, 1994 *–* 1998

Assistant Vice President, Investment Banking – Municipal Finance, Series 7 and Series 63

* Modeled, structured, and closed complex senior-managed transactions for airport and housing issuers.
* Coordinated all participants of transactions including syndicate desk, attorneys, rating agencies, insurers, and institutional investors.
* Analyzed privatization alternatives for state and local government agencies.

**CAL MERCHANT BANK,** Accra, Ghana, 1994

Consultant, Corporate Finance Group

* Interviewed economic directors of foreign consulates regarding international trade and investment programs for foreign nationals in Ghana. Achieved successful seminar for investment community for new banking initiative.
* Performed valuation and research analyses.

##### EDUCATION

**COLUMBIA UNIVERSITY, Columbia Business School,** New York, New York

**M.B.A.,** Finance with extensive coursework in Accounting

**UNIVERSITY OF MARYLAND (University College),** College Park, MD

**B.S.,** Information Systems Management

**UNIVERSITY OF VIRGINIA,** Charlottesville, Virginia

**B.A.,** Economics