**🗂️ Structured Work Plan: KBRA ABS Data Research & Summarization**

**Prepared by:** Edward Fitzgerald  
**Research Assistant Role:** Data Collection, Library Management, and Insights Summarization  
**Tools:** KBRA Website, File Storage (OneDrive/SharePoint/Google Drive), Excel/Python, PowerPoint, Word, and optionally API scripts or automation tools like Python BeautifulSoup, or Selenium if needed.

**I. 📆 Weekly & Monthly Workflows**

**Weekly Tasks (Every Monday & Friday)**

| **Task** | **Description** |
| --- | --- |
| **New Issue Tracking** | Download and catalog all new ABS deal reports published since the last check. |
| **Surveillance Report Updates** | Track surveillance publications or performance updates. |
| **Market Commentary** | Review KBRA's newsletters, commentary, or market trends. Extract relevant pricing and structural commentary. |
| **File Naming** | Follow standard naming conventions (see below). |
| **Summary Email/Note** | Prepare a short (~1 page) topical summary of key developments. |

**Monthly Tasks (First 5 Business Days)**

| **Task** | **Description** |
| --- | --- |
| **Index & Data Series** | Download and update datasets like KBRA’s Consumer Loan Index, Auto Loan Index, etc. |
| **Methodologies** | Check for new or updated methodologies; archive and summarize changes. |
| **CLO/CRE/CMBS Reports** | Include structured coverage on non-consumer sectors if applicable. |
| **Monthly Dashboard** | Create a visual summary (PPT/Excel) for distribution to the team: issuance volume, spread trends, upgrades/downgrades, index movement. |

**II. 📁 File Library Structure**

Set up a shared folder with a clear taxonomy like:

/KBRA Research Library

/New Issues

/2025

/07 - July

/06 - June

/By Sector

/Auto

/Consumer Loans

/Student Loans

/RMBS

/CMBS

/CLO

/Surveillance Reports

/By Sector

/By Deal

/Methodologies

/By Asset Class

/Archived Versions

/Index Data

/Consumer Loan Index

/Auto Loan Index

/Student Loan Index

/Monthly Summaries

/Raw Data Extracts (if any via API or web scraping)

**📄 File Naming Conventions**

Use a consistent format for documents:

[KBRA]\_[Deal Name or Index]\_[Doc Type]\_[YYYYMMDD].pdf

e.g., KBRA\_USAUTO2024-1\_PreSale\_20250701.pdf

**III. 📊 Summary Report Template (1–2 Pages per Week)**

Use the following structure for a short summary note (or email):

**📌 KBRA Weekly Structured Credit Summary**

**Date Range:** June 24 – June 28, 2025  
**Prepared By:** [Assistant Name]

**1. New Issue Highlights**

* **US AUTO 2025-3:** $800MM prime auto ABS priced at T+65 on AAA class.
* **Marketplace Consumer 2025-A:** KBRA noted weakened borrower profiles but stable credit enhancement.

**2. Surveillance/Performance Trends**

* Downgrade: **FUSE 2023-B** – Subordinate classes downgraded due to collateral deterioration.
* Upgrades: **Horizon SL 2021-A** junior tranches upgraded.

**3. Index Updates**

* **Consumer Loan Index:** Charge-offs rose 20bps MoM.
* **Auto Loan Index:** Delinquencies stable; net loss rates slightly improved.

**4. Methodology / Regulatory Notes**

* New methodology for subprime auto risk-weighting published.

**5. Commentary**

* KBRA’s June newsletter suggests widening in esoteric ABS vs. benchmark auto/RMBS names.

**IV. 🔧 Optional: Automation / API Integration**

If KBRA offers an API (check with account manager or client service):

**Tasks for Automation**

| **Data Type** | **Method** |
| --- | --- |
| Index Data | Pull monthly via API or scheduled script |
| New Issue Tracker | Scrape headlines/report links from ABS page |
| File Naming | Automate renaming via Python or Excel macro |
| Dashboard | Python/Excel to read data from saved files and generate visuals (e.g., issuance volume over time, spread trends) |

If no API is available, consider using:

* **Python (BeautifulSoup + Selenium)**: For semi-automated web scraping (if permitted by TOS).
* **Document Parser**: Use PDF-to-Excel tools (e.g., Tabula, Adobe Acrobat Pro) for extracting tabular data (loss stats, spreads, etc.).
* **OCR/Text Extract**: For parsing data inside KBRA reports, use Python libraries like PyMuPDF or pdfminer.

**V. 📋 Performance and Communication**

**Check-in Cadence**

* **Monday Morning:** Status meeting for the prior week’s downloads and summary.
* **Friday:** Share 1-page summary.
* **Monthly:** Deliverable: Dashboard + Monthly Summary + Methodology Update.

**Skills to Train Assistant On**

* Navigating KBRA site efficiently
* Understanding report structure (Presale, Surveillance, Ratings Rationales)
* Identifying key deal metrics: WAL, CE, Subordination, Spread
* Organizing Excel trackers and visualizations
* Optional: Python/automation skills

**VI. ✅ Deliverables Overview**

| **Frequency** | **Output** | **Format** |
| --- | --- | --- |
| Weekly | Summary Note | Word / Email |
| Weekly | Downloaded Docs | Organized PDFs |
| Monthly | Index Files | Excel or CSV |
| Monthly | Methodology Summary | Word |
| Monthly | Dashboard | PPT or Excel |

/KBRA Research Library

/New Issues

/2025

/07 - July

/06 - June

/By Sector

/Auto

/Consumer Loans

/Student Loans

/RMBS

/CMBS

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File – Naming Conventions – Under Construction

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Certainly. Below is a **Structured Work Plan** designed for a **Research Assistant** accessing **KBRA's ABS Website** to systematically download, organize, and summarize data and insights. The work plan focuses on scalability, repeatability, and utility for internal stakeholders like yourself and your boss.

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