

# Matthew McAnear

SENIOR DATA SCIENTIST

Ann Arbor, MI

☎ +1 423-277-0411 | ✉ [mcanearm@gmail.com](mailto:mcanearm@gmail.com) | 🌐 [mcanearm](https://mcanearm.com)

## Professional Experience

### Senior Data Scientist

San Diego, CA

POINT PREDICTIVE

2021 - Present

- Fit statistical models for predicting early loan default and chargeoff for auto lenders
- Load customer data into multiple database environments
- Implemented DynamoDB-backed solution for simple database lookups to improve AWS Lambda cold start times
- Write performant SQL for real-time and aggregate historical borrower statistics
- Implemented a PostgreSQL-based probabilistic record linkage algorithm for retrieving prior credit applications of incoming borrowers

### Senior Machine Learning Engineer

Reno, NV

CLEAR CAPITAL

2020-2021

- Served as principal maintainer for Clear Capital's AVM, a system that produces 150 million new predictions and 150GB of new data each week.
- Built a Bayesian hierarchical model and accompanying webservice to predict home complexity
- Implemented a model-based error prediction procedure to create value ranges around AVM estimates.
- Implemented reporting dashboards Amazon Quicksight dashboards for model analysis and validation.
- Designed and administer Redshift-based data warehouse to power machine learning models, ETL workflows, and ad-hoc analytical queries.

### Data Scientist II

Reno, NV

CLEAR CAPITAL

2017-2019

- Led team of five to streamline original AVM model, reducing build time by over 90% and costs by \$4,000 per month.
- Improved AVM performance from last place to industry leader in 6 months (based on absolute mean prediction error).
- Designed and deployed an S3 and DynamoDB backed application for photo cataloguing that manages 35+ terabytes of photos.

### Data Scientist I

Reno, NV

CLEAR CAPITAL

2015-2017

- Built an automated valuation model (AVM) on commodity hardware to predict home prices using distributed, highperformance R and PostgreSQL
- Implemented multi-model aggregation system for final prediction of house values on a monthly refresh cycle.
- Built basic webservices in Python, Flask, and AWS Lambda for serving AVM model predictions and internal company data through GET requests.

### Data Scientist

Philadelphia, PA

SEER INTERACTIVE

2014-2015

- Designed and carried out web-based experiment on domain recognition using multivariate hierarchical regression.
- Wrote web-crawlers and multithreaded programs in Python and R for ETL jobs.
- Supported analytics account managers and external clients through project planning, KPI identification, Google Analytics implementation, and automated reporting

## Tools

LANGUAGES

- R, Python, PostgreSQL, bash, RMarkdown

TECHNOLOGIES

- AWS, DynamoDB, Redshift, Linux

PACKAGES

- scikit-learn, PyMC3, numpyro, pandas, numpy, data.table, ggplot2, pyspark

## Education

### University of Michigan

Ann Arbor, MI

M.S., APPLIED STATISTICS

2022-Expected 2025

### University of Pennsylvania

Philadelphia, PA

M.S, NONPROFIT/NGO LEADERSHIP

2013-2014

### Bucknell University

Lewisburg, PA

B.A., MATHEMATICS & ECONOMICS, MAGNA CUM LAUDE

2009-2013