– WILLIAM R. CARPENTER –

475.224.0839 | wcarpenter024@gmail.com | linkedin.com/in/w | github.com/w | New York, NY

Education

Princeton University 2017 – 2021
- Bachelor of Arts in Economics, with Minors in Finance and Visual Arts *Princeton, NJ*
- GPA: 3.7 overall (within major: 3.7)
- Completed Junior & Senior Thesis work for Economics (research papers) and Visual Arts (painting portfolio)
- Relevant Coursework: Fixed Income Models & Applications, Financial Investments, Data Structures and Algorithms, Econometric Applications, Financial Accounting, Corporate Finance
- Memberships: Tower Club, Federal Reserve Challenge Team, Policy Punchline Podcast

Experience

Institutional Trader, Securitized Products | StoneX Group *Nasdaq: SNEX* 2021 – Present
- Products: Commercial Mortgage-backed Securities (CMBS), Adjustable Rate Mortgages (ARMs) *New York, NY*
- Actively trading and hedging a $1bn mortgage-bond book focused on Fannie DUS, ACEs REMICs, Freddie K-Deals, Ginnie Mae Project Loans, ARM Pools
- Responsible for structuring, pricing, and tying out the desk's new issue GNMA Project Loan REMICs and ARM Deals
- Developed internal models for tracking desk interest rate risk exposure, calculating daily PnL, pricing CMBS derivatives with prepayment vectors, and scraping data online to track market trading activity
- Additional experience trading a 50mm secondary Asset-Backed-Securities (ABS) book: auto loans, consumer loans, etc.
- Enrolled in CFA Program (currently preparing for Level I)

Fixed Income Analyst | Stifel Financial *Nasdaq: SF* Summer 2020
- Rotational program: investment-grade credit research, algorithmic equity trading, and litigation finance *New York, NY*
- Proposed relative-value trading strategies for consumer-retail and U.S. airline bonds amidst pandemic volatility
- Parsed internal trading data and identified the most efficient exchange platforms to wire client high-frequency equity orders

Economics Undergraduate Research | Princeton University Summer 2020
- Undergraduate summer grant for pre-thesis research with Prof. Adrian Matray as an advisor *Princeton, NJ*
- Wrangled loan-level data and examined the effects of COVID-19 on auto ABS and CMBS market (paper)

Certifications

Series 7 | Series 63 | Securities Industry Essential (SIE)

Technical Skills

Python | Excel VBA | Bloomberg API | LaTeX | Intex | Stata | PowerPoint

Research & Independent Projects

Commercial Mortgage Distress During the COVID-19 Pandemic | Paper
- Empirical research paper submitted for an Economics Senior Thesis
- Implementing fixed-effects regression models with data wrangled on: loan-level CMBS performance, government aid programs, county mobility statistics, and unemployment rates

Equity Derivative Models | Project
- Programming numerical pricing methods for equity derivatives: American/European options, swaps, barriers, etc.

Mixed Martial Arts (MMA) Betting Model | Project
- Webscraping historical bout and odds data for MMA events to create a statistical model for predicting fight outcomes

Interests

Visual Arts - Painting & Illustration
- Commissioned visual artist with extensive experience in oils, acrylics, digital painting, and illustration
- Recent artwork public online: Instgram

Additional Interests: Billiards (Society Billiards Member), Fly-fishing, Digital Photography, Mixed Martial Arts (MMA)