

SUNSET SEMINAR

**THE EFFECT OF HIGHER INTEREST RATES ON
THE HOUSING AND MORTGAGE MARKETS**

COHOSTED BY THE URBAN INSTITUTE AND CORELOGIC

SPEAKER BIOGRAPHIES



Laurie Goodman is codirector of the Urban Institute's Housing Finance Policy Center. Before joining Urban in 2013, Goodman spent 30 years as an analyst and research department manager at several Wall Street firms. From 2008 to 2013, she was a senior managing director at Amherst Securities Group LP, where her strategy effort became known for its analysis of housing policy issues. From 1993 to 2008, Goodman was head of global fixed income research and manager of US securitized products research at UBS and predecessor firms, which were ranked number one by *Institutional Investor* for 11 straight years. Before that, she was a senior fixed income analyst, a mortgage portfolio manager, and a senior economist at the Federal Reserve Bank of New York. She was inducted into the Fixed Income Analysts Hall of Fame in 2009. Goodman is on the board of directors of MFA Financial, is an adviser to Amherst Capital Management, and is a member of the Bipartisan Policy Center's Housing Commission, the Federal Reserve Bank of New York's Financial Advisory Roundtable, and the New York State Mortgage Relief Incentive Fund Advisory Committee. She has published more than 200 journal articles and has coauthored and coedited five books. Goodman has a BA in mathematics from the University of Pennsylvania and an MA and PhD in economics from Stanford University.



Frank Nothaft is senior vice president and chief economist for CoreLogic, where he leads the economics team responsible for analysis, commentary, and forecasting trends in global real estate, insurance, and mortgage markets. Before joining CoreLogic, Nothaft served in various leadership positions at Freddie Mac, most recently as vice president and chief economist. Before joining Freddie Mac, Nothaft was an economist with the Board of Governors of the Federal Reserve System, where he served in the mortgage and consumer finance section and as assistant to Governor Henry C. Wallich. Nothaft has been president of the American Real Estate and Urban Economics Association and is on the board of directors for the National Association for Business Economics. Nothaft graduated from New York University with a BA in mathematics and computer science and holds a PhD in economics from Columbia University.



Stuart Pratt oversees CoreLogic's engagement with the White House, Congress, state legislatures, policymakers, think tanks, consumer advocacy groups, and trade associations. Pratt works with senior leaders and key policymakers on important policy and reputational issues that CoreLogic and its clients face. Before joining CoreLogic, Pratt worked for the Consumer Data Industry Association for three decades, most recently as president and CEO. During his tenure, Pratt was recognized as a champion for the consumer credit industry. He has regularly served on US presidential and gubernatorial task forces on policy matters touching all facets of credit and related information flows. Additionally, Pratt has counseled private and government entities overseas on responsible uses of consumer data and has advised the US Department of Commerce regarding European US trade negotiation. Pratt is the US representative to an international committee focused on credit reporting in developing economies, sponsored by the World Bank and International Finance Corporation. He is also chair of an Asia-Pacific Economic Cooperation subcommittee focused on facilitating trans-border data flows.



Marietta Rodriguez is the national director of NeighborWorks America's homeownership programs and lending. Rodriguez leads the national homeownership effort for the NeighborWorks network, which includes foreclosure prevention through the NeighborWorks Center for Foreclosure Solutions, residential lending, and community development financial institutions development. Formerly, as a homeownership specialist, Rodriguez's work focused on developing and designing the national Section 8 homeownership program. Rodriguez also has specialized experience in assisting organizations in homeownership programming and partnership development. Before joining NeighborWorks America, Rodriguez was the director of training and community relations for Neighborhood Housing Services of Santa Fe, where she was responsible for their pre- and postpurchase homebuyer education program in four rural counties in northern New Mexico. Marietta has a BA in international relations and Spanish from Lake Forest College.



Saul Sanders is the co-CEO of Shellpoint Partners and serves on the board of directors. In 1996, he was one of the founders of C-BASS, and in 2007, after his retirement from the organization, he returned at the request of the board of directors to help with its restructuring. C-BASS was a leading purchaser, servicer, issuer, and investor of nonagency loans. Sanders was vice president at Goldman Sachs & Co. in its mortgage-backed securities department and founded its asset-backed securities department. He also was managing director of Citicorp Securities Inc. He was responsible for structuring, warehouse lending, single-family, and commercial real estate mortgage securitization in Citicorp's North American Global Finance Group and specialized in tax investments. Sanders received a BS degree summa cum laude and an MBA degree with distinction from the Wharton School at the University of Pennsylvania.