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This is not a professionally done website, nor do I intend it to be, because it was written using my rudimentary knowledge of HTML. Website design is not what I do. What I do is detailed forthwith, namely providing consulting services to clients who can profit from my 35+ years of experience in the fixed income markets, in particular structured finance (MBS, CMOs, RMBS, especially CMBS, CDOs, and CLOs) and in using Intex software (C/C++ subroutines or Wrapper) for automation of cashflow generation or what are otherwise painstaking manual tasks. I have been listed for several years as a third-party solution on Intex's website.

At present, my clients include a law firm involved in litigation concerning a CMBS deal for whom I am serving as an expert witness, as well as a ratings agency for whom I am advising on Intex programming. I can provide references from them, or from any of my past clientele.

With a couple of exceptions, my competitors (see Intex third-party solutions) have no idea of what they are doing. They have no understanding of loan calendars (for US Resi 30/360, for US Comm'l Actual/360, for Canadian Actual/365), bond payment calendars (usually, but not always 30/360) nor of deal waterfalls, which have different rules for allocating scheduled principal, unscheduled principal, scheduled interest, unpaid interest, or most significantly of loan principal losses leading to bond writedowns. They do not understand that senior interest-only classes suffer shortfalls only when their compatriot first-pay principal bonds suffer the same. When managing large positions, these things matter. I have had to unravel their past errors, but have done so in a timely and cost-effective manner.

I have had over 35 years experience in the fixed-income markets employed by or providing consulting services to Bloomberg, Goldman Sachs, Lehman (now Barclays NA) and Nomura along with numerous buy-side clients.

Here are some of the matters I can help with::

- Using the Intex APIs via C/C++ subroutines or via the Wrapper using C#/VBA/Perl/Python to generate cashflows and/or query their database
- CMBS risk analysis and valuation using Trepp, Intex and/or Bloomberg
- CMBS and RMBS surveillance
- Market color
- Retrieval and interpretation of CMBS pooling and servicing agreements, trust and servicing agreements, periodic servicer reports and watchlists

- Retrieval and interpretation of periodic trustee remittance reports
- CDO forensics and decomposition
- RMBS risk analysis using Intex
- Structured finance deal optimization (CMBS, RMBS, Project Loan, Small Bal. Comm'l) using unencrypted Intex .cdi files
- Loan warehouse hedging
- Loan pricing via mock securitization using unencrypted Intex .cdi files

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I look forward to potentially be of service to you.

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