

**MBA**<sup>®</sup>

MORTGAGE BANKERS ASSOCIATION

## MBA SPEAKERS BUREAU



### **Michael Fratantoni**

Chief Economist, Senior Vice President, Research and Industry Technology, Mortgage Bankers Association

Michael Fratantoni is MBA's Chief Economist and Senior Vice President of Research and Industry Technology. In this role, he is responsible for overseeing MBA's industry surveys, benchmarking studies, economic and mortgage originations forecasts, industry technology efforts, and policy development research for both single-family and commercial/multifamily markets. Additionally, Fratantoni is president and member of the Board of Directors of the Mortgage Industry Standards Maintenance Organization (MISMO). He also serves on the CSP's Industry Advisory Group.

Prior to joining MBA, Fratantoni worked in the industry in risk management and senior economist roles at Washington Mutual and Fannie Mae, and was responsible for assessing macroeconomic, regional, housing, and mortgage market trends, and providing technical expertise regarding credit pricing and mortgage policy issues.

Fratantoni received a Ph.D. in economics from Johns Hopkins University and a B.A. in economics from The College of William and Mary. He has served as an adjunct professor at the University of Washington, and Johns Hopkins, George Washington, and Georgetown Universities and has published papers on housing and mortgage topics in leading economics and real estate finance journals.

The Mortgage Bankers Association (MBA) is the national association representing the real estate finance industry, an industry that employs more than 280,000 people in virtually every community in the country. Headquartered in Washington, D.C., the association works to ensure the continued strength of the nation's residential and commercial real estate markets; to expand homeownership and extend access to affordable housing to all Americans. MBA promotes fair and ethical lending practices and fosters professional excellence among real estate finance employees through a wide range of educational programs and a variety of publications. Its membership of over 2,200 companies includes all elements of real estate finance: mortgage companies, mortgage brokers, commercial banks, thrifts, REITs, Wall Street conduits, life insurance companies and others in the mortgage lending field. For additional information, visit MBA's Web site: [www.mba.org](http://www.mba.org).