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Josh Rosner is managing director at independent research consultancy Graham Fisher & Co.

He is the co-author of the New York Times Best Seller *Reckless Endangerment: How Outsized Ambition, Greed, and Corruption Led to Economic Armageddon*. Mr. Rosner advises regulators and institutional investors on housing and mortgage finance issues.

Previously he was the Managing Director of financial services research for Medley Global Advisors and was an Executive Vice President at CIBC World Markets. Mr. Rosner was among the first analysts to identify operational and accounting problems at the Government Sponsored Enterprises and one of the earliest in identifying the peak in the housing market, the likelihood of contagion in credit markets and the weaknesses in the credit rating agencies CDO assumptions.

Mr. Rosner has testified before the U.S. House Committee on Financial Services, the Senate Committee on Banking and the European Commission. He has been interviewed on PBS, Bloomberg, CNN, CNBC, NBC, CBS and Fox News and is frequently quoted by major publications.