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Areas of Interest Financial Economics, Financial Intermediation, Corporate Finance, Applied Microeconomics

Articles Published in Peer-Reviewed Journals

“Foreign Entry and Bank Competition,” *Journal of Financial Economics*, May 2007, 84(2), pp. 502-28.

Articles Published by the Federal Reserve Bank of St. Louis

“Flight to Safety and U.S. Treasury Securities” with Bryan J. Noeth, Federal Reserve Bank of St. Louis *The Regional Economist*, July 2010, pp. 18-19.

“Why HARM the Subprime Borrower?” with Yu Man Tam, Federal Reserve Bank of St. Louis *The Regional Economist*, April 2010, pp. 21-22.

“Alt-A: The Forgotten Segment of the Mortgage Market,” Federal Reserve Bank of St. Louis *Review*, January/February 2010, 92(1), pp. 55-71.

“The Microfinance Revolution: An Overview” with Craig P. Aubuchon, Federal Reserve Bank of St. Louis *Review*, January/February 2008, 90(1), pp. 9-30.

Working Papers

“Credit Scoring and Loan Default” with Geetesh Bhardwaj, Federal Reserve Bank of St. Louis Working Paper 2011-040A, October 2011.

“The Effect of Neighborhood Contagion on Mortgage Selection” with Rubén Hernández-Murillo, Federal Reserve Bank of St. Louis Working Paper 2011-036A, October 2011.

“Subprime Mortgage Design” with Geetesh Bhardwaj, Federal Reserve Bank of St. Louis Working Paper 2008-039E, October 2008, Revised October 2011.

“Subprime Loan Quality” with Geetesh Bhardwaj, Federal Reserve Bank of St. Louis Working Paper 2008-036E, October 2008, Revised September 2011.

“Lending to Uncreditworthy Borrowers,” Federal Reserve Bank of St. Louis Working Paper 2007-044D, October 2007, Revised June 2010.

“Corporate Response to Distress: Evidence from the Asian Financial Crisis” with Mara Faccio, Federal Reserve Bank of St. Louis Working Paper 2006-044A, July 2006.