

Richard M. Levine, CFA

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President, Streetsmart Services Inc.

2000-Current

Founded StreetSmart, a financial training, consulting and advisory company, to provide transaction analysis and increase products knowledge for global commercial and investment bankers. Manage design, development and implementation of customized financial seminars geared toward analyzing, positioning and selling capital markets products and services. Responsible for promoting client relationships, conducting workshops and overseeing all consulting engagements including market research and financial model construction. Notable assignments completed:

- Created and conducted securitization workshops in ABS, RMBS, and CMBS markets and products for Barclays Capital in New York. Served as special advisor to institutional salespeople and traders in Tokyo, Hong Kong, Singapore as Barclays sought to increase US RMBS distribution in Asia.
- Led development of proprietary spreadsheet-based acquisition finance / debt capacity / valuation model currently used by over 800 relationship managers in Deutsche Bank's Global Banking division. Model was developed for bankers to determine borrowing capacity for corporate clients, facilitate M&A transactions and to source IPO mandates for mid-cap German corporates. Model has been used to price and structure several recent European-based LBOs, MBOs and acquisitions.
- Developed and delivered risk management workshops using complex interest rate, foreign exchange and commodity derivatives for Bayerische Hypo-und Vereinsbank, Commerzbank, Deutsche Bank, Royal Bank of Scotland and Wachovia in Amsterdam, Brussels, Charlotte, Frankfurt, London, Munich, New York, Prague, Rome, and Zurich. Workshops were designed to increase derivative product sales to institutional clients.
- Developed Capital Markets handbook for use by Commerzbank corporate bankers, portfolio managers, treasury specialists and debt and equity product specialists.

Senior Manager, Ernst & Young

1997-1999

Led 12-member securitization team responsible for pricing and analyzing investment and underwriting opportunities for clients involving real estate securities (CMOs, CMBS) and asset-backed securities, including CDOs.

- Analyzed investment and financing structures priced by major Wall Street firms.
- Created and implemented cash flow models to value complex derivative securities for portfolio and risk management purposes.
- Featured speaker in industry seminars on Mezzanine Financing and CMBS.
- Co-authored "An Investor's Guide to B-Pieces" published in Trends in Commercial Mortgage-Backed Securities handbook.

Richard M. Levine, CFA
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Vice President, Donaldson, Lufkin & Jenrette **1993**
Structured, priced and marketed arbitrage transactions involving ABS, MBS and CDOs for institutional fixed income department.

- Originated fixed income relative value strategies used by the mortgage-trading desk for risk management and by institutional clients to improve portfolio performance.

Associate, PaineWebber **1990-1993**
Structured, priced and marketed arbitrage ABS, MBS and CDOs for institutional fixed income department.

- Developed relative value derivative strategies for MBS desk using IO/POs and CMOs.
- Managed closing proceedings for agency CMO transactions by coordinating collateral selection, prospectus development and cash flow modeling and verification.

Manager, KPMG **1987-1989**
Developed CMO models to price and analyze transactions led by Wall Street banks.

- Reverse-engineered CMOs issued by major company clients including Fannie Mae, Citibank and Countrywide Mortgage.
- Verified pricing/closing cash flow information provided by Wall Street CMO analysts.
- Structured asset-backed, mortgage-backed solutions for consulting clients.

Academic Experience and Education

Adjunct Professor of Finance, NYU Stern School of Business **1997-2000, Current**
Developed curricula and taught graduate and undergraduate courses in Corporate Finance, Investment Valuation Principles and Mortgage-Backed Securities. Nominated for Stern Teacher of the Year by students.

Council of Examiners, CFA Institute **2008-Current**

Instructor, New York Institute of Finance **Current**

Chartered Financial Analyst **2000**

NYU Stern School of Business, MBA, Concentration in Finance **1994-1996**

University of Virginia, BS, Systems Engineering **1983-1987**