2018 Northeast Women in Public Finance – Mentor Biographies

Kaumudi Atapattu RBC, Public Power and Utility Vice President

Kaumudi is a Vice President in RBC's Public Power and Utility team, focusing on infrastructure financing for water, sewer, state revolving fund, and public power clients nationally. She brings over 12 years of experience working with municipal clients. Kaumudi started her career as a consulting engineer developing infrastructure master plans and utility finance plans for municipal clients. Approximately 6 years ago, she transitioned to investment banking and has executed transactions for a number of clients such as JEA, San Antonio Water Systems, Philadelphia Water System, New York State Environmental Facilities Corporation, amongst others. Kaumudi has a bachelor's degree in Civil Engineering from the University of Mississippi and a Master's in Civil and Environmental Engineering from the University of California at Berkeley. She also has a MBA from the Haas School of Business at the University of California at Berkeley. She is a registered professional engineer and holds FINRA Series 7, 52, 63, and 79 licenses.

Elaine Brennan
Roosevelt & Cross, Inc.
Vice President

Elaine Brennan is an investment banker at Roosevelt & Cross. Her 39 year career in the municipal bond business also includes underwriting and trading experience. Elaine is the primary contact for a wide range of major issuers in New York State. Earlier in her career, she was a Vice President and Manager of Short Term Trading for Chemical Securities. She graduated from the College of New Rochelle with a B.A. in Mathematics. Elaine is a member of NEWPF, NYS GFOA, the Municipal Bond Club of New York, and the Municipal Women's Bond Club of New York.

Diane P. Brosen S&P Global Finance retired

Diane Brosen retired as a Managing Director from S&P Global's Public Finance Department in 2016, after 27 years with the company. Over the course of her S&P Global career, Diane served in both analytic and business roles, providing her with a broad perspective of the public finance industry.

Diane is a Northeast Women in Public Finance board member, as well as the chair of its Mentoring Committee. Diane is also a member of the National Federation of Municipal Analysts.

Prior to joining S&P Global, Diane held the positions of Deputy Assistant Director of the New York City Management and Budget and senior analyst of the New York State Office of the Special Deputy Comptroller for New York City.

Diane earned an M.S. degree in Public Policy and a B.A. in Political Science from the State University of New York at Stony Brook.

James Burr MUFG Director, USWB Public Finance

Jamie's responsibilities include the US Government, New York City and its entities, the MTA and its subsidiaries, the Commonwealth of Massachusetts and the MBTA, the State of Texas and its entities, the City of Chicago and O'Hare Airport, and Harris County, Texas.

Prior to joining MUFG, Jamie was a VP at Radian Asset Assurance for 3 1/2 years where he was responsible for all tax-backed client surveillance. He held prior positions at Moody's Investors Service (14 ½ years), Bayerische Hypo- und Verinsbank (7 1/2 years) and the New York State Emergency Financial Control Board (5 1/2 years).

Jamie holds an AB in History from Bowdoin College, an MA from Duke in History, a JD from Fordham University Law School, and an MBA from New York University.

He holds Series 52 and 63 licenses. He is licensed to practice law by the State of New York.

Lisa Cole Prudential

Principal, Fixed Income, Credit Research Group

Lisa Cole is a Principal and senior municipal bond credit analyst for Prudential Fixed Income's Credit Research Group, covering tax-backed bonds issued by states and local governments, transportation and utility revenue bonds, and bonds issued by Canadian provinces. Prior to joining Prudential in 2011, Ms. Cole spent eight years at Moody's Investors Service, where she was a member of Moody's rating committee and acted as lead analyst for a range of state and local government credits. Ms. Cole has a Master of Public Administration degree from New York University and a BS from Cornell University. She is on the board of Northeast Women in Public Finance, and is also a member of the Municipal Analysts Group of New York and the National Federation of Municipal Analysts.

Nancy Feldman Wells Fargo

Head of the Public Finance Transportation and Credit Strategies Groups

Nancy Feldman joined Wells Fargo in 2010 and is currently the Head of the Public Finance Transportation and Credit Strategies Groups. She is responsible for client coverage in the surface, airport and port sectors across the U.S. and has worked with numerous clients across all credit sectors developing rating agency strategy and collaborating on the development of creative and credit-worthy bond structures.

Prior to joining Wells Fargo, Nancy served as the Director of the Office of Public Finance for the State of

New Jersey. During her 4 year tenure she was responsible for all aspects of bond issuance for the State and certain Independent Authorities, managing the State's derivatives portfolio; overseeing debt reporting; maintaining investor, rating agency, and bond insurer relationships and additionally directed a major infrastructure asset evaluation project focusing on public/private partnership opportunities.

Prior to working for the State of New Jersey, Nancy spent 12 years at Goldman Sachs as head of the Municipal Credit Group and the Global Interest Rate Swap Credit Team. Nancy previously spent eight years with Standard & Poor's and 4 years with both retail and institutional broker/dealers.

Nancy is on the NYC Board of iMentor, a not for profit that matches every student in its partner high schools with a committed college-educated mentor, equipped to guide that young person on their journey to college graduation. Additionally, Nancy is a mentor to Jenna, a first generation American, who attends Marble Hill for International Studies in the Bronx and who will be applying to college in the fall of 2018!

Ms. Feldman received a B.A. in economics from Albany State University and an MBA in Finance from Baruch College and holds Series 7, 24, 52, 53, 63 and 79 FINRA registrations.

Mary Francoeur
PFM Financial Advisors LLC
Managing Director

Mary Francoeur joined PFM Financial Advisors LLC, part of Public Financial Management, Inc., as a Managing Director in September 2016, bringing over 30 years' experience in public finance. Mary is located in the New York office and is a member of the firm's transportation advisory practice. Since joining PFM, Mary has worked with state Departments of Transportation to evaluate project feasibility; port authorities to assess innovative financing structures and public-private partnerships, and to fund various capital improvements using traditional debt structures; transit agencies on debt secured by Federal Transit Administration grants; state agencies to improve their policies and procedures for P3 projects.

Prior to joining PFM, Mary's work focused on credit analysis with an emphasis on infrastructure finance including public-private partnerships. Mary worked at two bond insurance companies where she was responsible for managing business development, due diligence, credit analysis and transaction negotiation for complex financings. Her P3 experience includes asset monetizations and construction risk concessions with both revenue risk and availability payment structures. She has insured transactions for greenfield toll roads, airport special facilities, arenas and ballparks, utility grade solar projects and privatized student housing. At Moody's Investors Service, Mary was a senior analyst covering a portfolio of toll road, airport, port, transit and utility bond issuers, and was responsible for developing and refining rating criteria in several sectors. She was also member of Moody's rating committee and its interdisciplinary international project finance team. Mary began her career in financial management roles with the Port Authority of New York and New Jersey and the City of Jersey City.

Mary has a Master of Public Administration degree from the Maxwell School at Syracuse University where she also earned her Bachelor of Arts in newspaper journalism and political science. She is active within the public finance community, specifically serving as the 2018 chairman of the National

Federation of Municipal Analysts, and on the boards of the Municipal Forum of New York and Northeast Women in Public Finance.

Aditi Gupta

PIMCO

Vice President, Municipal Bond Strategist

Ms. Gupta is a vice president and municipal bond strategist in the New York office. Prior to joining PIMCO in 2015, she was on the municipal portfolio management team at Lord Abbett. Previously, she was a credit analyst at Morgan Stanley, focusing on municipal bonds. She has eight years of investment experience and holds an undergraduate degree from Princeton University.

Marjorie E. Henning
Citigroup
Director, Municipal Securities Division

A 30+ year veteran of the municipal market, Marj joined Citigroup in September 2013 as a Director in the Municipal Securities Division. She works in the Public Finance Department covering Northeast issuers. Prior to joining Citi, she was General Counsel to the New York City Office of Management and Budget, where she was responsible for debt issuances by New York City, the New York City Transitional Finance Authority, the New York City Municipal Water Finance Authority, and other NYC-related issuers. While with the NYC OMB, she participated in the creation and structuring of the NYC Samurai Funding Corp., the New York City Transitional Finance Authority (the City's income tax-backed credit), TSASC, Inc. (the City's tobacco securitization vehicle), Hudson Yards Infrastructure Corporation and other special purpose financing vehicles. Marj also managed the City's and its related issuers' \$13 billion in outstanding VRDOs and the associated bank facilities. She started her career in 1983, as an associate in public finance at Willkie Farr & Gallagher. She is a graduate of the Harvard Law School and the State University of New York at Buffalo (BA, summa cum laude).

Stacy Lingamfelter Goldman Sachs Vice President, Risk Management

Stacy earned a Master of Public Policy (International and Economic Development) and MBA (International Business, Finance and Strategy) from the University of Chicago, and worked as a ratings analyst in Moody's Midwest Public Finance Group after graduation. In 2005, she moved to New York to join Goldman Sachs. Over the course of nearly 10 years in the Credit Risk Management and Advisory department, she covered the full range of municipal credits as well as project financing, investment grade corporate derivatives, high yield swaps, and US mortgage backed securities. In addition to managing the credit risk for Goldman's MBS portfolio, she was also responsible the credit risk for the muni swaps and hedging portfolio. In 2014, Stacy transferred into Goldman's investment banking team and now advises both bankers and clients on credit structures, rating strategy, and investor strategies.

Helen Martin U.S. Bank

Vice President, Government Banking Portfolio Manager

Helen Martin is a Vice President and Government Banking Portfolio Manager for U.S. Bank's Central Team with nine years of municipal credit experience. Prior to joining U.S. Bank, Helen was an Assistant Vice President at Build America Mutual in their Public Finance, East Region team and Surveillance department where her responsibilities included municipal credit analysis on new municipal bond offerings for bond insurance qualification. Issuers included cities, towns, school districts, and utilities in the eastern and central portion of the United States. Prior to joining Build America Mutual, Helen was an Associate Director at FMS-WM Service Company, acting as the lead credit analyst for the Company's multi-billion euro municipal products portfolio which included states, counties, school districts, and municipalities across the United States. She started her career at Bank of America, graduating from Bank of America's formal commercial bank credit training program before working as an Associate Underwriter in their Northeast Government Banking group.

Helen holds an MBA from Pace University's Lubin School of Business and a BA in Economics from Lafayette College

Maria Matesanz Moody's Investors Service Senior Vice President, Public, Project and Infrastructure Finance

Maria Matesanz is a Senior Vice President in Moody's Global Project and Infrastructure Finance Group where she covers a portfolio concentrated in the transportation sector. Maria is the lead analyst for the US toll road sector and covers a portfolio of airports, toll roads, and other transportation issuers. Maria also serves as a Rating Committee Chair.

Before joining the Global Project Finance Group in 2009, Maria was the Team Leader for the US Public Infrastructure Team in the Public Finance Group for six years.

Prior to joining Moody's, Maria was Director of Cash Management Systems for the New York City Department of Finance Treasury Bureau, and before that worked at a management consulting firm in New York.

Maria holds an M.A. in Cultural Anthropology from Columbia University and a B.A. from the University of Massachusetts at Amherst. She is a member of the National Federation of Municipal Analysts, the Municipal Analysts Group of New York, and the Northeast Women in Public Finance. Maria has received Smith's Research and Gradings awards for Transportation Revenue Bonds for the last seven years.

Carolyn McLean S&P Global Analytical Manager, Local Government Senior Director, U.S. Public Finance

Carolyn is a Senior Director and Analytical Manager of the Local Government East Region. She manages the analytical team that is responsible for credit ratings for cities, counties, school districts, and other municipal ratings in New England and the Mid Atlantic States. Prior to this role, Carolyn was Analytical Manager of the Central Region, as well as a Director and Deputy Analytical Manager in the USPF Education Group at S&P Global. She had analytical responsibility for private and public university, independent school, charter school, and not-for-profit corporation credits throughout the United States. Carolyn served as primary analyst on various high-profile credits, including Cornell University, Princeton University, University of Pennsylvania, The Whitney Museum, and New York University.

Before joining S&P full-time in 2010, Carolyn was a Summer Associate in Public Finance Ratings in 2009 between the first and second years of her graduate studies. Before graduate school, Carolyn worked in fundraising for The New York Public Library, specifically in Corporate Relations and Foundation and Government Grants.

Carolyn holds a Masters in Business Administration with concentrations in Finance and Non Profit Management from the Yale School of Management and a Bachelor's of Art degree from Hamilton College with concentrations in Art History and Math. Carolyn is the Chair of the Board of Friends of WHEELS, an educational support organization in Washington Heights, and is a Young Partner at The Public Theater. Carolyn was the 2017 recipient of the Rising Star Award for the Women's Bond Club of New York also is a member of the Municipal Analyst Group of New York and North East Women in Public Finance.

Carolyn had a very positive experience as a mentee in NEWPF in 2016 and wants to pay it forward and help another woman navigate her career in Public Finance.

Jessalynn Moro Fitch Ratings Managing Director, Head of U.S Public Finance

Jessalynn Moro is a Managing Director and Head of U.S. Public Finance (USPF). In this role, Jessalynn leads a 100+ person team responsible for analytical coverage, criteria, tool development and commentary across all USPF sectors. Jessalynn has held a multitude of key roles since joining Fitch in 1999 including Head of Local Government Ratings, Head of USPF Operations, Northeast Regional Analytical Manager and Public Finance liaison for Fitch's management academy, compliance and regulatory implementation. Most recently, Jessalynn co-sponsored Fitch's inaugural CreditPath program, an internship bringing women back to work.

Jessalynn has a master's degree in public administration from the Maxwell School at Syracuse University and a bachelor's degree in communication from The College of New Jersey where she started on a vocal performance scholarship. Jessalynn lives at the shore in New Jersey with her husband Adam of 16 years and their two children Xavier (11) and Amelia (10).

Leigh Nader Assured Guaranty Managing Director, Public Finance

Leigh M. Nader, CFA is a Managing Director in Assured Guaranty's Public Finance group and manages the firm's nationwide healthcare/higher education practice. As a senior underwriter on the Eastern Region team she was also responsible for high profile restructuring transactions such as those for Jefferson County Sewer and Detroit Water & Sewer. Leigh joined Assured Guaranty in 2005, as a Vice President in the healthcare group.

Prior to joining Assured Guaranty, Leigh was a founding member of the healthcare underwriting group for CIFG. She also worked as an underwriter in the public finance group of XL Capital Assurance, where she was responsible for not-for-profit transactions. Leigh began her career as an analyst in the Merrill Lynch Investment Managers Municipal Funds Group, where she was the lead analyst for the senior living and high yield hospital sectors. Leigh is a CFA charterholder and is a Board Member of the Northeast Women in Public Finance.

Regina O'Connell Stern Brothers Vice President

Regina is a seasoned Capital Markets professional with forty years of experience in Sales Trading and Underwriting as well as Retail Marketing Management and Financial consulting. After joining Stern Brothers in 2016, Regina has continued her Sales relationships as well as working on Banking projects in Tax exempts and Corporate Finance. A diverse background with boutique, regional and major broker deals has provided a wide universe of outlets and opportunities. Regina has a BA from Rutgers University in History and Economics.

Susannah Page Roosevelt & Cross, Inc. Senior Vice President – Manager of Research

Susannah Page is a Senior Vice President, Manager of the Credit Research Department at Roosevelt & Cross, Inc., a municipal bond broker-dealer and underwriter specializing in the Northeast region since 1946. She works closely with traders, underwriters, and public finance bankers to identify trading and underwriting opportunities, and provides credit information regarding customer holdings, relevant credit information and developments to sales representatives. She heads up the disclosure compliance efforts at the firm. Susannah has over 29 years' experience as a municipal bond analyst, having worked on tax-backed and revenue bonds, long term debt and money-market instruments, ranging in credit quality from high grade to high yield. She is a generalist with specializations in the healthcare, higher education and nonprofit sectors. Prior to joining Roosevelt & Cross, she worked as a Director in Bank of America Merrill Lynch's Municipal Research Group. Susannah has also worked at municipal bond insurers, as a risk analyst at a letter of credit bank, as a contract employee in the healthcare group at Fitch Ratings, and served for 13 years as a buy-side analyst at Dreyfus. She started her municipal career at J.J. Kenny, supporting the high yield evaluation group. She earned an MBA in Finance from New York

University's Stern School, a PhD in Philosophy from Yale University, and a Bachelor's degree from Sarah Lawrence College.

Eden Perry S&P Global Ratings

Senior Director, Analytic Manager, States Group, U.S. Public Finance Ratings

Eden Perry is a Senior Director in the U.S. Public Finance (USPF) department for the U.S. States Group at S&P Global Ratings in New York. In this role, Eden manages the state ratings' group and is also the primary analyst on the state of New York.

In addition to rating bonds, Eden has published sector-wide reports on state pensions, debt derivatives, and debt statement analysis. In the past, Eden was a sector leader for the lease and federal lease, debt derivatives, and debt sector teams and contributed to criteria development within these sectors.

Before joining S&P Global, Eden was a volunteer in the United States Peace Corps in Morocco working in maternal and child healthcare.

Eden is a member of Northeast Women in Public Finance and the National Federation of Municipal Analysts. Eden is the Program Chair and on the Board of Directors for the NFMA's local affiliate the Municipal Analyst Group of New York (MAGNY). Eden is also the Secretary of the Board of ParentsNet and is actively involved in WINS; employee resource groups.

Eden received a bachelor's degree in French from Vassar College in Poughkeepsie, N.Y. In 2000, she received a master of international affairs degree from Columbia University's School of International and Public Affairs.

Robin Prunty
S&P Global Ratings
Managing Director, Public Finance Ratings

Robin Prunty is a Managing Director, Head of Analytics and Research for S&P Global Ratings – U.S. Public Finance. In this role, she is responsible for implementing the analytical, research and market education strategy for the department. She also represents U.S. Public Finance in various capacities to discuss the municipal bond market and S&P's ratings, research and methodology to bond issuers, investors, industry associations, media outlets, and other market participants.

Prior to her current role, Robin was a Lead Analytical Manager with responsibility for the U.S. States, Higher Education, and Not For Profit Health Care practices and Analytical Manager for the U.S. States and Public Higher Education Group. Robin was also the sector leader and spokesperson for state credit ratings from 2001-2010 and part of the analytic team that followed credit issues relating to pensions and other post-employment benefits.

Robin has a Bachelor of Science degree in Economics from Siena College and a Master of Public Administration from the University at Albany - Rockefeller College of Public Affairs & Policy. She is President of the Municipal Forum of New York, on the Board of Governors for the National Federation of

Municipal Analysts and a Trustee for the Citizens Budget Commission. She is also a member of the Municipal Analysts Group of New and Northeast Women in Public Finance. She received the Women in Public Finance "She's Our Hero" award in 2017, Northeast Women in Public Finance Trailblazer award in 2015 and the Rising Star award from the Women's Bond Club in 2010.

Nicole Riggs MUFG

Vice President, Public Finance Group

Nicole Riggs is a Vice President in the Public Finance Group at Mitsubishi UFJ Financial Group (MUFG), responsible for managing relationships with government and not-for-profit clients and prospects. MUFG provides a comprehensive suite of corporate banking services, such as credit, treasury management, trust and custody, and credit cards, as well as investment banking services including remarketing agent and commercial paper dealer services.

Prior to joining MUFG in 2014, Nicole spent 7 years with the Port Authority of New York and New Jersey. As the Manager of Aviation Capital Financial Services, she oversaw the financial aspects of the Aviation Department's multi-billion dollar capital plan and Passenger Facility Charge (PFC) program. Nicole also managed the annual strategic business planning process, analyzed and consolidated unit and facility operating budgets, and supported procurement and Board approval processes.

Nicole actively participates in the Municipal Forum's Urban Leadership Fellows internship program and Northeast Women in Public Finance, and volunteers on the young leader's Board of Sponsors for Educational Opportunity and with the Volunteer Income Tax Assistance (VITA) program in New York City. She earned Master's Degrees in Public Affairs and Urban and Regional Planning from the Woodrow Wilson School at Princeton University, and a B.A. in Communications, with minors in Political Science and Spanish, from the University of California Los Angeles (UCLA). She holds Series 52, 63, and 79 securities licenses.

Anne Ross

Muni Credit & Compliance Advisors, LLC

Anne left the corporate world in 2014 to establish a consulting practice that leverages her 40 years' experience in the municipal bond market as a banker, analyst, and risk manager. Her firm, *Muni Credit* & *Compliance Advisors, LLC*, has focused on providing traditional municipal credit analysis, across the full range of US issuers/sectors. Anne, and her team of experienced professionals, have been retained by asset managers, hedge funds, financial guarantors, as well as clients in need of compliance services.

Previously, Anne served as Manager of Roosevelt & Cross, Inc.'s Research Department for twenty-two years and was responsible for all aspects of research related to trading, underwriting and public finance activities while serving as a member of the firm's Compliance Committee. Known as a Generalist - with both buy-side and sell-side research experiences as well as High-Yield Investment Banking – Anne has received recognition from various industry sources.

Over the course of her career, Anne has and continues to serve in leadership roles at a number of our industry organizations. She currently serves on the Board of Governors of the NFMA and as its Co-Chair

for Continuing Disclosure Recommended Best Practices for States, and Localities and for the Introduction to Municipal Credit Analysis Conference. Anne sat on the Advisory Council to the GASB representing the NFMA, SIFMA and its predecessor the Bond Market Association. Anne serves as a member of the Board and its Treasurer for the YWCA of White Plains and Central Westchester.

Anne lives in White Plains with her husband and has two daughters.

Sarah Snyder
Siebert Cisneros Shank & Co., L.L.C.
Managing Director

Sarah is a Managing Director at Siebert Cisneros Shank & Co., L.L.C., where she is responsible for managing the firm's water and sewer finance practice. She has 13 years of public finance investment banking experience. Her senior managed financing experience includes over \$11 billion in new issue and refunding volume. Throughout her experience, Ms. Snyder has worked diligently with clients in presenting their credits which has led to numerous rating agency upgrades and introduction of credits to new investors.

Her leadership in the water and sewer sector, including her role as a firm liaison to the Bi-Partisan Policy Center's Executive Council on Infrastructure, has led to various speaking engagements at industry water conferences, such as the US Water Alliance's One Water Summit 2017. Further, Ms. Snyder was selected as one of The Bond Buyer's 2017 Rising Stars. Ms. Snyder joined Siebert Cisneros Shank in June 2008, having previously worked in the public finance groups at UBS and Raymond James. She is a graduate of Washington University in St. Louis with a B.A. in finance, accounting and international business and is a registered representative FINRA Series 7, 53 and 63.

Linda Vanderperre Ramirez & Co., Inc. Managing Director

Linda has over 34 years of public finance investment banking experience. She has led senior managed transactions in excess of \$28 billion and has implemented customized financing plans for many of the East coast's largest and most active municipal issuers. Linda joined Ramirez in 2014 after having worked in the Public Finance groups at UBS and JPMorgan. Linda is responsible for Ramirez' banking coverage in New York City and the Mid-Atlantic. She has a B.A. from Muhlenberg College and an MBA in Finance from the New York University Stern School of Business. She holds Series 7, 53 and 63 FINRA licenses.

Noreen White Acacia Financial Group Co-President

Noreen P. White founded Acacia Financial Group, Inc. as Co-President and is a member of the firm's management committee. Prior to forming Acacia, Ms. White was the President, and founder, of Municipal Advisory Partners, Inc. For over 30 years, she has been involved in technical analysis and bond

documentation for a wide variety of municipal issuers and has extensive experience with major state level and high profile clients. She has spoken before numerous industry groups, including National Association of State Treasurers, New Jersey GFOA, State Debt Management Network and the New York Securities Coordinating Committee. Ms. White served as a member of the Municipal Securities Rulemaking Board, representing the Municipal Advisor community for a four-year term. While on the MSRB, she chaired the Municipal Advisor Working Group. Prior to entering the field of investment banking at Bear Stearns & Co. Inc., Ms. White was a protein chemist at the Rockefeller University, in the laboratory of the late Dr. Stanford Moore, Nobel Laureate. She published a scientific paper based upon her research. Ms. White is a graduate of Smith College and has completed graduate work in Information Processing and in Systems Analysis at the New School for Social Research. She received her M.B.A. in finance from New York University. She is a Certified Municipal Finance Officer and a Certified County Finance Officer in New Jersey.

Missing:

Diana Hoadley, Goldman Sachs