

**Rosemarie T. Ottomanelli**[RtO@2001avidllc.com](mailto:RtO@2001avidllc.com)

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***Credit Risk Review – Real Estate & Capital Markets – Regulatory Compliance***

Ms. Ottomanelli is a Financial Services consultant with formal bank credit training and over 20 years of experience in Credit Risk Review, Real Estate & Capital Markets, and Regulatory Compliance. She provides auditing and performance modeling services on issues such as: AML, BSA, CCAR, DFAST, CRE & C&I Loan Reviews, CRE Underwriting, DHS/FEMA Flood Insurance (Regulation H), and PPNR. Rosemarie has presented and moderated panels for several sponsored events (i.e., U.S. Dept. of Veterans Affairs, Federal Reserve) and has contributed to publications such as Brueggeman's Real Estate Finance & Investments and the U.S. Dept. of HUD. She is a past VP of the NY Council International Real Estate Federation (FIABCI) and a past Secretary of the NYC American Business Women's Association. She holds master's degrees in Real Estate and Sociology, and a bachelor's degree in Sociology with a minor in Statistics. Highly effective in:

- Analysis
- Compliance
- Credit Risk Review
- Flood Insurance
- Insurance (Global: Risk)
- Interest Rate Risk
- Investigation & Reporting
- Legal Document Reviews
- Loan Reviews
- Loss Mitigation
- Operations
- Project Management
- Real Estate Portfolio Management
- Tax Credits (Historic, Low Income & New Markets)
- Underwriting

***HIGHLIGHTED CAREER ACHIEVEMENTS***

- Conducted investment analysis of income-producing properties situated in the Continental United States. (Bentley Group, Ltd., International Valuation & Advisory)
- Audited RMBS portfolios of Fannie Mae and Freddie Mac securitized loans to determine compliance with Dodd-Frank Act, state regulations and lenders' policies. (PentAlpha)
- As Commercial Loan Specialist assisted Lenders with interpretation and implementation of US Treasury and internal guidelines for the Paycheck Protection Program; Liaison with the Legal Team regarding Freedom of Information Act (FOIA) queries. (US SBA)
- Forensic investigation and reporting of a Bank's Historic, Low-Income and New Markets Tax Credits. Prepared due diligence material for the disposition of the New Markets Tax Credit assets. (FDIC)
- As Commercial Credit Risk Auditor for Publicly Traded Financial Institutions reviewed CRE and C&I portfolios credit risk grade / rating. (KPMG)
- Global Wholesale Bank Operations Quality Control Analyst of Compliance team's reviews of flood, property and casualty insurance policies for Commercial Real Estate loans. (BoA)
- Underwritten over \$1.4 billion of commercial real estate and excess of \$150 million in loan modifications. (Real Estate & Capital Market stakeholders)
- As the Finance Operations Officer AVP led the credit team responsible for the surveillance of a Securitized \$1.1 billion Commercial & Industrial (C&I) portfolio. (The Long-Term Credit Bank of Japan)

***EMPLOYMENT SUMMARY***

<b>AVID LLC (Bank of America, Bentley, FDIC, KPMG, et al)</b>	<b>2001 – Present</b>
<b>Cornell University, Adjunct Faculty</b>	<b>2007 – 2008</b>
<b>New York University, Adjunct Faculty</b>	<b>1999 – 2006</b>
<b>Arthur Andersen, Prudential Mortgage, et al</b>	<b>1992 – 2001</b>