Asset-Backed Securities Team



Structured Finance Ratings ABS Leadership

Global Practice Lead



Horacio Aldrete Managing Director New York, NY 212-438-1647 horacio.aldrete@ spglobal.com

Head of U.S. & Canadian Structured Finance



Mark Risi Managing Director New York, NY 212-438-2588 mark.risi@spglobal.com

Analytical Manager



Kate Scanlin Senior Director New York, NY 212-438-2002 kate.scanlin@ spglobal.com

Analytical Manager



Frank Trick Senior Director New York, NY 212-438-1108 frank.trick@ spglobal.com

Market Outreach & Research

Analytics & Research



Winston Chang
Managing Director
SF Global Head of
Analytics & Research
New York, NY
212-438-8123
winston.chang@spglobal.com

Research



Tom Schopflocher Senior Director New York, NY 212-438-6722 tom.schopflocher@ spglobal.com

Sector Lead



John Anglim Senior Director New York, NY 212-438-2385 john.anglim@ spglobal.com

Sector Lead



Amy Martin Senior Director New York, NY 212-438-2538 amy.martin@ spglobal.com

Relationship Management



Suzanne A. Henry Director Structured Finance New York, NY 212-438-3247 suzanne.a.henry@ spglobal.com

Market Outreach



Kieran McShane Director New York, NY 212-438-5872 kieran.mcshane@ spglobal.com

Media Relations



Luke Shane
Senior Communication
Manager
New York, NY
212-438-1244
luke.shane@
spglobal.com

Structured Finance Ratings ABS Analytical Team



Shane Franciscovich Director – Lead Analyst New York, NY 212-438-2033 shane.franciscovich@ spglobal.com



Jennie Lam
Director – Lead Anaylst
New York, NY
212-438-2524
jennie.lam@
spglobal.com



Raymond Li Director – Lead Anaylst New York, NY 212-438-2428 raymond.li@ spglobal.com



Kenneth Martens
Director – Lead Anaylst
New York, NY
212-438-7327
kenneth.martens@
spglobal.com



Steve Martinez
Director – Lead Anaylst
New York, NY
212-438-2881
steve.martinez@
spglobal.com



Jason McCauley
Director – Lead Anaylst
Centennial, CO
303-721-4336
jason.mccauley@
spglobal.com



Mark O'Neil
Director – Lead Anaylst
New York, NY
212-438-2617
mark.oneil@
spglobal.com



Ronald Burt
Director
New York, NY
212-438-4011
ronald.burt@
spglobal.com



Peter Chang Director New York, NY 212-438-1505 peter.chang@ spglobal.com



Kelly Luo Director New York, NY 212-438-2535 kelly.luo@ spglobal.com



Matthew Monaco Director New York, NY 212-438-6263 matthew.monaco@ spglobal.com



Timothy Moran
Director
New York, NY
212-438-2440
timothy.moran@
spglobal.com



Sanjay Narine Director Toronto, ON 416-507-2548 sanjay.narine@ spglobal.com



Lyuda Ryabkova
Director
New York, NY
212-438- 2897
lyuda.ryabkova@
spglobal.com



Ethan Choi Associate Director New York, NY 212-438-1043 ethan.choi@ spglobal.com



John Lai Associate Director New York, NY 212-438-2208 john.lai@ spglobal.com



Trang Luu Associate Director Farmers Branch, TX 214-765-5887 trang.luu@ spglobal.com

Structured Finance Ratings ABS Analytical Team



Zarif Ahmed Associate New York, NY 212-438-6690 zarif.ahmed@ spglobal.com



Amanda Augustine Associate New York, NY 212-438-1607 amanda.augustine@ spglobal.com



Romil Chouhan Associate New York, NY 212-438-3512 romil.chouhan@ spglobal.com



Jenna Cilento Associate New York, NY 212-438-1533 jenna.cilento@ spglobal.com



Piper Davis
Associate
New York, NY
212-438-1173
piper.davis@
spglobal.com



Sierra Kalb Associate Centennial, CO 303-721-4833 sierra.kalb@ spglobal.com



Cara McGonigle Associate New York, NY 212-438-1792 cara.mcgonigle@ spglobal.com



Linda Yeh Associate New York, NY 212-438-2520 linda.yeh@ spglobal.com



Mingzhuo Zhang Associate New York NY 212-438-6758 mingzhuo.zhang @ spglobal.com



Bryan Albright Rating Analyst Centennial, CO 303-721-4932 bryan.albright @ spglobal.com



Stefan Bratic Rating Analyst Centennial, CO 303-721-4506 stefan.bratic@ spglobal.com



Brenden Kugle Rating Analyst Centennial, CO 303-721-4619 brenden.kugle@ spglobal.com



Khalil Manpuri Rating Analyst Farmers Branch, TX 214-765-5887 khalil.manpuri@ spglobal.com



Juan De Angulo Research Assistant Farmers Branch, TX 214-468-3496 juan.de.angulo@ spglobal.com



Kaylin Gafford
Research Assistant
Centennial, CO
303-721-4873
kaylin.gafford@
spglobal.com



Dan Daley CREDit Analyst New York, NY 212-438-0020 dan.daley@ spglobal.com



Daniel Lee CREDit Analyst New York, NY 212-438-0410 daniel.lee@ spglobal.com



Jason Zhang CREDit Analyst New York, NY 212-438-1741 jason.zhang@ spglobal.com



Jonathan Zimmerman CREDit Analyst New York, NY 212-438-1002 jonathan.zimmerman@ spglobal.com

Consumer spending generates approximately 70% of GDP in the complex and financially sophisticated U.S. economy, and asset-backed securities (ABS) play an important role. At S&P Global Ratings, we have a team of credit rating analysts dedicated to U.S. ABS. Our opinions and credit risk research add new insights about this sector; market participants gain essential information so they can make decisions with confidence.

Visit our website for our perspective on ABS:

- spratings.com/abs
- spratings.com/sfresearch

You'll find selected industry commentaries, videos, news summaries, and event and webcast listings.

See what we're thinking now.

S&P Global Ratings maintains a separation of commercial and analytical activities.

No content (including ratings, credit-related analyses and data, valuations, model, software or other application or output therefrom) or any part thereof (Content) may be modified, reverse engineered, reproduced or distributed in any form by any means, or stored in a database or retrieval system, without the prior written permission of Standard & Poor's Financial Services LLC or its affiliates (collectively, S&P). The Content shall not be used for any unlawful or unauthorized purposes. S&P and any third-party providers, as well as their directors, officers, shareholders, employees or agents (collectively S&P Parties) do not guarantee the accuracy, completeness, timeliness or availability of the Content. S&P Parties are not responsible for any errors or omissions (negligent or otherwise), regardless of the cause, for the results obtained from the use of the Content, or for the security or maintenance of any data input by the user. The Content is provided on an "as is" basis. S&P PARTIES DISCLAIM ANY AND ALL EXPRESS OR IMPLIED WARRANTIES, INCLUDING, BUT NOT LIMITED TO, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, FREEDOM FROM BUGS, SOFTWARE ERRORS OR DEFECTS, THAT THE CONTENT'S FUNCTIONING WILL BE UNINTERRUPTED OR THAT THE CONTENT WILL OPERATE WITH ANY SOFTWARE OR HARDWARE CONFIGURATION. In no event shall S&P Parties be liable to any party for any direct, incidental, exemplary, compensatory, punitive, special or consequential damages, costs, expenses, legal fees, or losses (including, without limitation, lost income or lost profits and opportunity costs or losses caused by negligence) in connection with any use of the Content even if advised of the possibility of such damages.

Credit-related and other analyses, including ratings, and statements in the Content are statements of opinion as of the date they are expressed and not statements of fact. S&P's opinions, analyses and rating acknowledgment decisions (described below) are not recommendations to purchase, hold, or sell any securities or to make any investment decisions, and do not address the suitability of any security. S&P assumes no obligation to update the Content following publication in any form or format. The Content should not be relied on and is not a substitute for the skill, judgment and experience of the user, its management, employees, advisors and/or clients when making investment and other business decisions. S&P does not act as a fiduciary or an investment advisor except where registered as such. While S&P has obtained information from sources it believes to be reliable, S&P does not perform an audit and undertakes no duty of due diligence or independent verification of any information it receives.

To the extent that regulatory authorities allow a rating agency to acknowledge in one jurisdiction a rating issued in another jurisdiction for certain regulatory purposes, S&P reserves the right to assign, withdraw or suspend such acknowledgement at any time and in its sole discretion. S&P Parties disclaim any duty whatsoever arising out of the assignment, withdrawal or suspension of an acknowledgment as well as any liability for any damage alleged to have been suffered on account thereof.

S&P keeps certain activities of its business units separate from each other in order to preserve the independence and objectivity of their respective activities. As a result, certain business units of S&P may have information that is not available to other S&P business units. S&P has established policies and procedures to maintain the confidentiality of certain non-public information received in connection with each analytical process.

S&P may receive compensation for its ratings and certain analyses, normally from issuers or underwriters of securities or from obligors. S&P reserves the right to disseminate its opinions and analyses. S&P's public ratings and analyses are made available on its Web sites, www. standardandpoors.com (free of charge), and www.ratingsdirect.com and www.globalcreditportal.com (subscription), and may be distributed through other means, including via S&P publications and third-party redistributors. Additional information about our ratings fees is available at www. standardandpo ors.com/usratingsfees.

Copyright © 2020 by Standard & Poor's Financial Services LLC. All rights reserved. STANDARD & POOR'S, S&P and RATINGSDIRECT are registered trademarks of Standard & Poor's Financial Services LLC.