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Dr. Mason is the Hermann Moyses/LBA Chair of Banking at the Ourso School of Business, Louisiana State University, a Senior Fellow at the Wharton School, and Monetary Policy and a Partner at Empiris, LLC.

Dr. Mason's consulting practice provides firms with advice on financial, political, and legal risks in banking and finance. Dr. Mason has consulted on issues ranging from mortgage, home equity loan, home equity line of credit, auto, and credit card servicing, and securitization, to discrimination and disparate impact in consumer lending and insurance pricing, valuing distressed securities, the investor recoveries and efficient liquidations of bankrupt firms, and economic valuations of complex investment and lending arrangements involving asset-backed securities, collateralized debt obligations, and hedge funds.

Dr. Mason has consulted for and advised investment firms, corporations, and research institutions, including Calyon Investments, The Conference Board, Inc., Coventry First, Deloitte, Fannie Mae, the Federal Deposit Insurance Corporation, the Federal Reserve Bank of Philadelphia, The Group of Thirty, Pricewaterhouse-Coopers, the International Monetary Fund, and The World Bank Group.

In regulatory matters, Dr. Mason has testified before the Senate Judiciary Committee, the Senate Committee on Banking, Housing, and Urban Affairs, the House Financial Services Committee, the Congressional Joint Economic Committee, European Parliament, and the Federal Reserve Board and advised members of the British House of Lords, the Government Accountability Office (GAO), Federal Deposit Insurance Corporation (FDIC), Federal Reserve Bank of Philadelphia, Federal Reserve Bank of Richmond, and Public Company Accounting Oversight Board (PCAOB) on structured finance. In litigation, he regularly serves as testifying or non-testifying expert on matters related to a wide variety of financial market-related claims.

Dr. Mason's academic research focuses primarily on investigating liquidity in thinly-traded assets and illiquid market conditions. Current academic research projects analyze default risk, including both immediate and cross-default risk, and default resolution costs in the contexts of asset-backed securities, in systemic and non-systemic environments, as well as the efficacy of bailout and resolution policies through the history of financial markets.

His research and economic commentary has received hundreds of national and international press citations in publications such as the Wall Street Journal, New York Times, Washington Times, the Economist, Financial Times, Barrons, Business Week, die Zeit, Neue Zürcher Zeitung, Financial Times-Germany, Los Echos, Forbes, Fortune, Portfolio Magazine, Bloomberg Magazine, American Banker, and on press syndicates such as Associated Press, Reuters, Bloomberg, KnightRidder, and MarketWatch-Dow Jones Newswire.

He has been a frequent guest on CNBC and Bloomberg Television and has appeared on NBC News, CNN Headline News, CNBC Asia, National Public Radio, BBC Radio, Bloomberg Radio, and NBC Radio.

Introduction:

Dr. Mason is the Herman Moyse, Jr./Louisiana Bankers Association Professor of Finance, Louisiana State University, Senior Fellow at the Wharton School. His career has been spent studying a combination of securitization risks, bank failures and recoveries, and government loan and recapitalization programs used in early canal company and railroad failures, the Great Depression, the US Thrift Crisis, myriad crises in the 1990s, and today's credit crisis.

Dr. Mason started his career as a financial economist at the Office of the Comptroller of the Currency and has been a visiting scholar teaching classes and advising on securitization to senior management in the Federal Reserve System and at the Federal Deposit Insurance Corporation. He has testified numerous times before both the House and Senate, European Parliament, and the Federal Reserve Board on various credit issues and helped Congressmen Ackerman and Castle write HR 6482, introduced in July 2008 to reform the use of credit ratings for use in laws and regulations of the United States Government. He has given seminars and participated in panel discussions through numerous Washington policy centers and meets regularly with Congressmen and their staff to help them better understand issues related to the credit crisis and securitization. He is also retained as an expert to the Securities and Exchange Commission, several state attorneys general, and private law firms with regard to investigatory matters related to the crisis as by investment firms and hedge funds worldwide with regard to structured finance.