CARLO OHANIAN

3202 Meadow Oak Drive   **Cell: 818-674-0710**

Westlake Village, CA 91361   carloohanian@aol.com

SUMMARY

Professional with strong analytical, quantitative, risk management, compliance and technology skills. Highly successful problem-solver, critical thinker, and energetic leader who develops project plans and attains results.

PROFESSIONAL EXPERIENCE

CALIFORNIA LUTHERAN UNIVERSITY, Thousand Oaks, CA   **9/1995-Present**
Senior Adjunct Instructor
UNIVERSITY OF REDLANDS, Redlands, CA   **9/2014-Present**
Adjunct Instructor

BANK OF AMERICA, Home Loan, Calabasas, CA   **10/2010-2/2014**
Vice President Consumer Product Strategy Manager
Responsible for delivering timely end-to-end modification analytics and forecasts responsive to the most critical needs for both MHA and Non-HAMP programs, and examining operations and borrower segments from variety of business perspectives, i.e. Solicitation, Underwriting and Trial to Perm Concluded Modification.

- Developed and implemented a forecasting model that predicted **Intra-month** concluded modifications with very high accuracy. The forecast is shared with senior management on a daily basis
- Developed and implemented a monthly **Trial to Perm Dashboard**. Includes detailed statistics on all major process steps from Trial to Perm concluded modification
- Used advance statistical techniques for developing **Correlation** between Trial to Perm modification
- Used loan level data and developed **Vintage Pull thru Rates** for Trail to Perm modification
- Responsible for developing **Home Equity** concluded modification forecast
- Skilled in **JMP Software** – The most advanced statistical software with interactive graphic

Vice President Quantitative Operations Manager
Provided leadership and oversight of the end-to-end creation, aggregation, storage and surveillance of data required for use in **MHA Treasury NPV** model.

- Provide ongoing oversight to ensure adherence with policies and procedures
- Conducted expletory data analysis using **SAS Enterprise Guide** and **JMP**. Implemented thresholds for Loan Modification Application
- Provide guidance to data management team for exception **reporting framework** using **descriptive statistics and correlation and regression analysis**
- Provided analytical support on various strategies to insure MHA NPV Model data elements in Trial are consistent with MHA prescribed policy and procedure

BANK OF AMERICA, Home Loan, Calabasas, CA   **6/2009-12/2009**
Consultant
Assisted senior technology management on governance and compliance issues. Responsibilities includes developing policy and procedures, implementing and tracking issues related to Code Review, Access Review, Control Plan and Technical Recovery Plan & Tests.

COUNTRYWIDE, Calabasas, CA   2/2003-2/2009
Vice President SOX Compliance

Responsible for providing system support to Corporate Governance Risk & Control Software (Certus) and quality control review of IT related SOX testing. Assisted enterprise to meet its Sarbanes-Oxley 404 requirements, and had responsibility for managing the Certus Application. Managed successfully The Enterprise SOX Compliance Tool (**Certus**) from system administration and application functionality for approximately 250 active users.

- Performed System Admin activities such as maintenance and upgrades of Certus system
- Responsible for grating user access and security reviews of Certus system
- Conducted user training and development and delivery of Certus user classes
- Used **SQL Server Enterprise Manager, SQL Query Analyzer**

Vice President Operational Risk

As a member of The Company's Enterprise Risk Assessment group, provided an independent review, assessment, testing, and mitigation of Company's risks within the Company's business groups.

- Utilized the Company's Risk Management Tool **CORAD** (Countrywide Organization Risk Assessment Database) to document, assess and monitor business unit risks and controls
- Collaborated with business unit management to assure the effectiveness of risks and controls
- Recommended new operational risks and controls to business units
- Developed and implemented a methodology to score the quality of CORAD risk matrices (score carding)

AVP Operational Reporting and Analytics

Identified opportunities for costs reduction, efficiency improvement and automation through design, development and implementation of appropriate operational, statistical and financial analysis to identify and detect trends.

- **Started the Operational Reporting and Analysis group**, increased cost awareness and improved data integrity and accuracy in monthly operational reports
- Developed and implemented a monthly comprehensive operational reporting and analysis
- Implemented online reporting capabilities using Business Objects. Used Hyperion tools for analyzing monthly expenses
- Developed and implemented a robust forecasting model which used manufacturing production concepts for forecasting expected and potential timing of loan boarding/closing

AOL TIME WARNER, INC. – Warner Music Group, Burbank, CA   1/1998-1/2002
System Administrator / Application Specialist

Provided technical support and administration of Solaris 2.6 and 8 platforms. Installed, configured and administered iPlanet and Netscape Application Server for support of development of new websites.
Provided Oracle Accounts Payable, Capital Assets and Document imaging System support to shared services organization consisting of approximately 50 users using Oracle Smart Client. Worked closely with help desk, desktop support and development groups in addressing and resolving users problems and issues.

THE WALT DISNEY COMPANY, Burbank, CA   4/1995-1/1998
Consultant, Product Forecasting

EDUCATION

- MA in Economics, Minor in Quantitative Methods, University of Houston
- BA in Business, National University of Iran

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UNIVERSITY OF REDLANDS – Redlands, California   **9/2014 – Present**
School of Business – Senior Adjunct Instructor

Managing Quality and Operations
Operations Management by William J. Stevenson, 11th e
A transformation in attitudes towards operations management is taking place in the world today. Operations Management addresses the issues and techniques to analyze problems for organizations that provide services and manufacturing products. Strategic issues and practical applications include productivity, competitiveness, supply chain management, decision-making, learning curves, quality management, process selection, linear programming, transportation models, forecasting, inventory management, enterprise resource planning, project management, and simulation. Use Management Scientist software to solve verity of quantitative problems.

CALIFORNIA LUTHERAN UNIVERSITY – Thousand Oaks, California   **9/1995 – Present**
School of Business – Senior Adjunct Instructor

Managerial Economics Bus 531
Fundamentals of Managerial Economics by Mark Hirschey, 9th e
Managerial Economics is concerned with the application of economic concepts and analysis to the problem of formulating rational understanding of the relevant technical and empirical aspects of managerial decision-making. The theoretical study will focus on the area of microeconomics with a strong emphasis on the theory of firms and practical study will focuses on the area of macroeconomics with strong emphasis on current US economy. Topics covered include, slope and derivate, optimization techniques, demand and supply theory, elasticity, cost functions, US markets (Pure Competition, Monopoly, Monopolistic Competition & Oligopoly theory), US Economic Indicators, 2009 Great Recession and weekly economic updates.

Management Science Bus 522
An Introduction to Management Science by Anderson, Sweeney, Williams, Camm and Martin, 13th e
A field melding portions of business, economics, statistics, mathematics and other disciplines into a pragmatic effort to help managers make decisions. The purpose of this course is to provide students with a sound conceptual understanding of the role management science plays in the decision-making process. The course is concerned with the wide variety of quantitative techniques currently being used in the field of management science Topics covered are linear programming, transportation models, inventory decision making, decision analysis (deterministic as well as probabilistic models), regression analysis, forecasting, Monte Carlo simulations and Markov process.   Use **Management Scientist software** to solve verity of quantitative problems. The course also introduces the use of **SAS Enterprise Guide 4.2** and **JMP 8.02** statistical discovery software.

Money & Banking Bus 541
The Economics of Money, Banking & Financial Markets by Frederic Mishkin, 10th e
The aim of this course is to provide a solid understanding of the role of money and credit in the economy. A systematic discussion of how money influences the various macroeconomic key variables such as interest rates, inflation and the banking system are presented. Furthermore the characteristic of the banking system is outlined in some detail. In addition, the role of the Federal Reserve System as the primary agent of monetary policy is thoroughly examined. Topics covered include, financial markets, aggregate demand and supply, interest rates, Federal Reserve, money supply, demand for money, IS & LM Model.

Statistical Analysis for Managers Bus 521
Essentials of Statistics for Business and Economics **by Anderson, Sweeney & Williams, 6ᵗʰ e**
The course is designed to help students acquire a good intuitive grasp of statistics - what it is, how and when to apply statistical techniques to managerial situations and how to interpret results. Topics include: an introduction to math, descriptive methods (i.e. tabular, graphical and numerical methods), sampling design and sampling distribution, probability theory, continuous probability distribution, discrete probability distribution, interval estimation and confidence intervals and hypothesis testing. The course also introduces the use of SAS Enterprise Guide 4.2 and JMP 8.02 statistical discovery software.

General Economics Econ 203
Principles of Economics **by N. Gregory Mankiv, 7ᵗʰ e**
This course provides the general groundwork for a general understanding of economics. The methodology of economics - deals with explaining what economics is and how economist deal with various business, social, and other issues; macroeconomics – describes the workings of an economic system and its functioning and behavior as a whole; microeconomics – explains economic decision making by individual economic agents Market Failure and Public Choice – seeks to explain why the Market sometimes seems to fail and how Economic theory can be applied in the Political Arena; International Economics – expands the principles discussed into a global context – trade across international borders, monetary flows across countries.

Statistical Methods Econ 311
Essentials of Modern Business Statistics **by Anderson, Sweeney & Williams, 6ᵗʰ e**
This course aims to introduce statistical concepts and methods that are frequently used in economic analysis and business decision making. The course is designed to help you acquire a good intuitive grasp of statistics- what it is, how and when to apply statistical techniques to managerial situations, and how to interpret results. The course also introduces the use of the computer as a tool in statistical analysis. You will learn how to describe your data to statistical software and how to request a data analysis. Computer cases are assigned to facilitate the statistical applications in real world managerial situations. Each case outlines a managerial report that the student prepares to summarize statistical results as well as present interpretations and recommendations. The data sets for all computer cases are available for all computer cases on the disk that accompanies the textbook.