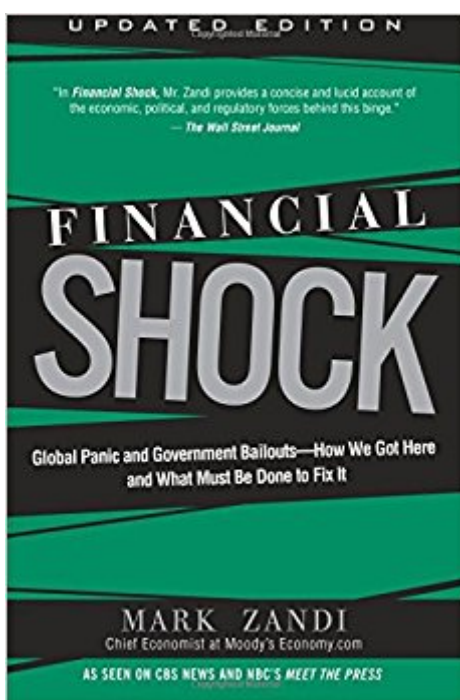


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Dr. Mark Zandi is chief economist and cofounder of Moody's Economy.com, an independent subsidiary of Moody's that provides economic research and consulting services to businesses, governments, and other institutions. His recent research has included studying determinants of mortgage foreclosure and personal bankruptcy; analyzing economic impacts of tax and government spending policies; and assessing policy responses to bubbles in asset markets. He has appeared on NBC's Meet the Press, NBC News, CBS News, CNN, CNBC, and has served as an economic advisor to John McCain's presidential campaign and the Obama administration. Zandi holds a Ph.D. from the University of Pennsylvania where he did research with Gerard Adams and Nobel Laureate Lawrence Klein.

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