



Michael Fratantoni

Vice President, Single-Family Research and Policy Development, Mortgage Bankers Association

Michael Fratantoni is Vice President of Single-Family Research and Policy Development for the Mortgage Bankers Association (MBA). He is responsible for managing MBA's policy development research for issues impacting single-family lending.

Prior to joining MBA, Fratantoni was an Economic Strategist within the Enterprise Risk Management Group of Washington Mutual. In this role, he was responsible for assessing macroeconomic, regional and housing market trends that impacted Washington Mutual's risk exposure and business prospects.

Previously, Fratantoni was Senior Director of Single Family Research and Economics at MBA. In this position, he was responsible for overseeing MBA's industry measurement efforts, managing MBA research efforts, and providing research and analysis regarding policy issues of importance to the mortgage industry. He was a senior staff member for MBA's Council to Shape Change, an effort that brought together executives from across the industry to examine and report on the trends that would impact the future of mortgage markets.

Fratantoni was also Director of Economic and Policy Research at Fannie Mae where he managed the production of policy studies by leading academics on issues relevant to Fannie Mae and served as a technical expert within the Regulatory Policy group. Prior to that, he served as a Senior Economist in Fannie Mae's Credit Pricing group.

Fratantoni received a Ph.D. in economics from Johns Hopkins University and a B.A. in economics from The College of William and Mary. He has also served as an adjunct professor at the University of Washington, and Johns Hopkins, George Washington, and Georgetown Universities and has published papers in various economics and real estate finance academic journals.