



### **Ralph DeFranco**

Ralph leads our home price forecast process and conducts novel research leveraging unique data to support Freddie Mac's mission. He has a Ph.D. in Economics from UC Berkeley and 20 years of experience in mortgage finance and risk management. Most recently, he was the Global Chief Economist at Arch Capital. Before that, Ralph lead data scientists and quants in building, validating, and running predictive mortgage credit and prepayment models at CoreLogic, JP Morgan Chase, and several insurance companies. He is a well-regarded presenter (often getting 500+ attendees for his quarterly housing webinar at Arch) and the published co-author of *Using dBase Mac*.