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Cristian deRitis is the Deputy Chief Economist at Moody's Analytics where he specializes in the analysis of current and future economic conditions, housing markets, and consumer credit. He publishes his analysis regularly and is often quoted in publications such as the Wall Street Journal for his views on the economy. Before joining Moody's Analytics, Cris worked for Fannie Mae where he developed default, prepayment, and loss severity models for mortgage portfolios. He holds a PhD in economics from Johns Hopkins University and is a Certified Business Economist. In addition to his published research, Cris is named on two U.S. patents for credit modeling techniques.