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and default options embedded in a mortgage contract as endogenous functions of the underlying sources of uncertainty, rather than using proxies for these options and treating them as exogenous to the valuation (as is typical with reduced form models).

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Alex has been a frequent speaker at both academic and practitioner events and has published numerous papers. He is co-author (with A. Davidson) of the book "Mortgage Valuation Models: Embedded Options, Risk and Uncertainty" published by Oxford University Press. He was a winner of the 2014 Mortgage Banking Technology All Stars award.

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