

Ming Le

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SUMMARY

Structured finance professional with more than six years of financial industry experience across CLO **credit analysis**, leveraged credit, structured products, and capital markets research. Evaluates collateral quality, liability waterfalls, structural protections, scenario behavior, and credit risk through quantitative models and disciplined analytical review. Develops **rating recommendations**, committee materials, **rating action commentary**, and recurring research for senior reviewers and market participants. Presents conclusions clearly, addresses alternative viewpoints, and connects assumptions with likely credit outcomes. Advanced Microsoft Excel and PowerPoint skills support financial modeling, documentation, presentations, and research, with practical Python knowledge for analytical workflow support. Independent judgment, careful review, and steady coordination across surveillance and new issue assignments support accurate decisions on complex **structured credit** questions.

EXPERIENCE

Vice President, CLO Credit Analysis

January 2024 - Present

North Harbor Structured Credit

Chicago, Illinois

Leads CLO credit analysis for broadly syndicated loan transactions, covering new issue and surveillance work from collateral review through committee presentation. Owns model review, **scenario analysis**, written commentary, and junior analyst guidance while connecting transaction mechanics with rating outcomes and market communication.

- Led CLO analysis across **collateral quality**, waterfalls, protections, and modeled performance before committee review.
- Built cash flow scenarios testing portfolio assumptions and structural features, documenting rating recommendation support.
- Presented new issue conclusions, addressing defaults, recoveries, concentrations, and **transaction mechanics** with committee members.
- Drafted **rating action commentary** explaining decisions, drivers, and sensitivities for institutional **market participants**.
- Produced CLO research linking collateral trends and **leveraged credit** conditions with structured credit performance.
- Guided junior analysts through model checks, source validation, committee preparation, and written analysis.

Senior Structured Finance Analyst

July 2021 - December 2023

Lakefront Capital Research

Evanston, Illinois

Supported an **institutional research** platform through CLO and **structured credit** analysis, recurring surveillance, portfolio modeling, and market research. Translated complex transaction structures and model outputs into concise memoranda, review discussions, and thematic publications for credit and portfolio audiences.

- Analyzed CLO portfolios, assessing obligors, concentrations, **credit migration**, and transaction level protections.
- Developed Excel models and **Python** utilities that organized collateral data for repeatable scenario testing.
- Prepared credit memoranda connecting transaction structures, model outputs, and market risks for senior reviewers.
- Monitored **trustee reports** and market data, flagging changes requiring deeper credit review or assumption updates.
- Presented findings, methodology, limitations, and competing interpretations during credit and portfolio review meetings.
- Authored leveraged loan and CLO **research** combining quantitative evidence with concise market commentary.

Credit Analyst

June 2019 - June 2021

Midwest Fixed Income Advisors

Oak Brook, Illinois

Evaluated corporate and structured fixed income securities for credit portfolios while building foundational expertise in leveraged credit, **capital markets**, and **structured products**. Prepared models, committee materials, surveillance updates, and CLO documentation reviews under senior guidance.

- Evaluated corporate and structured securities, forming independent views for portfolio discussion and review.
- Reviewed **financial statements**, **debt structures**, covenants, and market information for credit assessments.
- Built Excel models covering leverage, coverage, cash flow, and scenario analysis with documented assumptions.
- Prepared credit write ups and PowerPoint materials emphasizing risks, downside cases, and market developments.
- Maintained **surveillance** files and recurring updates, improving source documentation and follow up consistency.
- Reviewed CLO documents, collateral reports, waterfalls, and research while expanding **structured finance** coverage.

PROJECTS

CLO Surveillance Research Program 📅 2026

Created a recurring research framework connecting trustee data, collateral trends, credit migration, and market conditions with CLO surveillance conclusions. Findings supported clearer commentary and more consistent review of emerging risks.

Structured Credit Scenario Analysis 📅 2023

Built an analytical workflow using Excel and Python utilities to organize collateral information, test portfolio assumptions, and present alternative outcomes for structured credit review.

LEADERSHIP & AWARDS

- CFA Charterholder, earned 2023 and applied rigorous investment analysis across structured credit assignments.
- Promoted to Vice President, CLO Credit Analysis, after leading increasingly complex surveillance and new issue work.
- Selected to guide junior analysts through model review, committee preparation, source validation, and written analysis.

EDUCATION

Bachelor's Degree in Finance
DePaul University GPA: 3.8
Coursework: Corporate Finance, Investments, Financial Modeling, Economics

2019
Chicago, Illinois

CERTIFICATIONS

- CFA Charterholder 📅 2023
- CFA Program Level III 📅 2023

TECHNICAL SKILLS

- **Structured Finance:** CLOs, structured products, structured credit
- **Credit Analysis:** Collateral review, credit risk, credit migration
- **CLO Modeling:** Cash flow models, liability waterfalls, scenario analysis
- **Capital Markets:** Leveraged credit, debt capital markets, market research
- **Rating Analysis:** Rating recommendations, rating actions, committee review
- **Microsoft Office:** Microsoft Excel, Microsoft PowerPoint, Microsoft Office
- **Programming:** Python, data organization, workflow utilities
- **Research Writing:** Rating commentary, credit memoranda, research publications
- **Portfolio Surveillance:** Trustee reports, collateral monitoring, risk updates
- **Fixed Income:** Corporate securities, structured securities, debt structures
- **Financial Review:** Financial statements, leverage analysis, coverage analysis
- **Credit Documentation:** Covenant terms, transaction documents, source validation

SKILLS

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| • CLO credit analysis | • Capital markets | • Rating action commentary | • Microsoft Office |
| • Structured finance | • Financial modeling | • Research publications | • Python |
| • Structured credit | • Scenario analysis | • Microsoft Excel | • Leveraged credit |
| • Credit ratings | • Credit committee presentations | • Microsoft PowerPoint | |

PROFESSIONAL AFFILIATIONS

- CFA Institute member, maintaining professional connection with investment analysis and capital markets research.
- Structured credit research community participant, sharing perspectives on CLO collateral, leveraged credit, and market conditions.

LANGUAGES

- English (Native)
- Mandarin Chinese (Proficient)

ADDITIONAL INFORMATION

Work Status : Authorized to work in United States. No sponsorship required.

REFERENCES

AVAILABLE ON REQUEST