

## A. Randall Appleyard

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Director of Mortgage Finance

**Addendum:** To view video highlights of Randy Appleyard's presentation, Overview of the Mortgage-Backed Securities Market, click on the appropriate topic at the bottom of the page:

A. Randall Appleyard is a Director of Mortgage Finance at Citigroup Global Markets Inc, where he provides senior banking coverage to the mortgage markets. In this role he is responsible for providing clients with access to the capital markets primarily through the term MBS and ABS securitization market, extendable note commercial paper market and mortgage whole loan trades.



Prior to Citigroup, Mr. Appleyard was Principal and Founder of AGS Financial, LLC, an investment banking and advisory firm focused on the international mortgage markets. He also worked in the Mortgage Finance Group at Credit Suisse First Boston and GE Capital.

In his 19 years in the mortgage capital markets, Mr. Appleyard has completed in excess of \$200 Billion of mortgage- and asset-backed securitizations and whole loan trades for clients in the US and international markets.

A native Floridian, Mr. Appleyard was born and raised in St. Petersburg. For the past 15 years he has lived in New York City and its northern suburbs and has learned how to shovel snow. He received his BSBA in Finance from the University of Florida in 1982 and remains an avid Gator Fan.

- For entire talk, click [here](#).
- [The basics of mortgage-backed securities](#)
- [The benefits of investing in MBS](#)
- [The agency MBS market](#)
- [An example of an MBS deal](#)
- [The impact of prepayments on MBS value](#)
- [Factors influencing prepayments and defaults](#)
- [The structure of Citigroup's mortgage finance department](#)
- [International MBS markets](#)