

M. CRISTINA LAYANA

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EDUCATION

Ph.D. student, Criminology and Criminal Justice, University of Maryland
College Park, Maryland
August 2016 - present

M.S., with honors, Criminal Justice, The University of North Carolina at Charlotte
Charlotte, North Carolina
May 2014

B.S., *summa cum laude*, Psychology, Belmont Abbey College
Belmont, North Carolina
May 2008

RESEARCH INTERESTS

White-Collar and Corporate Crime | Criminal Decision-Making Methodologies | Public Policy

RESEARCH EXPERIENCE

Graduate Research Assistant to Sally S. Simpson, University of Maryland
College Park, Maryland
August 2016-Present

Summary: Served as research assistant on two grant projects sponsored by the National Institute of Justice related to white collar crime. Responsible for data collection, data coding, cleaning, and statistical analysis of results.

Undergraduate Research Assistant to Leighton Stamps, Belmont Abbey College
Belmont, North Carolina
Spring 2008

Summary: Served as research assistant on a study that examined the attitudes of Mexican judges regarding child custody decisions, specifically as they relate to the maternal preference issue. Responsible for translating journal articles and questionnaires from Spanish to English, data coding, cleaning, and statistical analysis of results.

TEACHING EXPERIENCE

Graduate Teaching Assistant for the Criminal Justice Department, The University of North Carolina at Charlotte
Charlotte, North Carolina
Summer 2013

PUBLICATIONS

Peer Reviewed Articles

M. Lyn Exum & **M. Cristina Layana** (2016): A test of the predictive validity of hypothetical intentions to offend, *Journal of Crime and Justice*, DOI: 10.1080/0735648X.2016.1244486

OTHER RESEARCH

In Preparation for Publication Submission 2018

Layana, Cristina M., and Jacqueline G. Lee. Fatigue in Contingent Valuation: Implications from Willingness to Pay Surveys to Reduce white-Collar Crimes.

Works in Progress

Simpson, Sally S., Miranda A. Galvin, and **M. Cristina Layana**. Transitions and Turning points: Board diversification and corporate crime.

Simpson, Sally S., Miranda A. Galvin, **M. Cristina Layana**, Hueun Lee, Debra Shapiro, Christine Beckman, and Gerald S. Martin. Corporate Governance and Corporate Illegality: A Study of Board Structure and Design

MS Thesis

An Examination of Decision Making Model Using Hypothetical versus Actual Behavior. (May, 2014). The University of North Carolina at Charlotte. Charlotte, North Carolina. Thesis Chair: Lyn Exum, Ph.D.

Senior Thesis

Is Acting Training Related to the Ability to Deceive? (December, 2007). Belmont Abbey College. Belmont, North Carolina. Thesis Supervisor: Nathalie Coté, Ph.D.

INVITED SPEAKER

Transitions and Turning points: Board diversification and corporate crime. Sally S. Simpson, Miranda A. Galvin, and **M. Cristina Layana**. Toward a life-course criminology of corporate crime. Workshop in Leiden, Netherlands. March 27 & 28, 2018.

CONFERENCE PRESENTATIONS

Fatigue in Contingent Valuation: Implications from Willingness to Pay Surveys to Reduce white-Collar Crimes. Cristina Layana and Jacqueline Lee. Presented at the *Annual Meeting of the American Society of Criminology*, November 15-18, 2017.

Corporate Governance and Corporate Illegality: A Study of Board Structure and Design. Sally S. Simpson, Miranda A. Galvin, Cristina Layana, Hueun Lee, Debra Shapiro, Christine Beckman, and Gerald S. Martin. *Presented at the Annual Meeting of the American Society of Criminology*, November 15-18, 2017.

Using Hypothetical Intentions as Proxies for Actual Behavior: Implications for Research on Criminal Decision Making. Lyn Exum, Ph.D. and Cristina Layana Johnson. Presented at the *Annual Meetings of the American Society of Criminology*, Washington, DC, 2015.

An Examination of Decision Making Model Using Hypothetical versus Actual Behavior. Cristina Layana and Lyn Exum, Ph.D. Presented at the *15th Annual Graduate Research Symposium of the University of North Carolina at Charlotte*, 2014.

Is Acting Training Related to the Ability to Deceive? Cristina Layana Johnson and Nathalie Coté, Ph.D. Presented at the *Annual Meeting of the Southeastern Psychological Association*, Charlotte, NC, 2008.

AWARDS & HONORS

2018 Business Ethics, Regulation, and Crime Center (C-BERC) Fellowship

2016 University of Maryland Graduate Dean's Fellowship

2016/2017 University of Maryland Graduate Summer Research Fellowship

2006/2007 Belmont Abbey College Benedictine Academic Scholarship

2006/2007 Belmont Abbey College Erhard Award

2008 Belmont Abbey College Academic All-Conference Award

2007 Belmont Abbey College Father John Oetgen Excellence in Theatre Scholarship

PROFESSIONAL AFFILIATIONS

American Society of Criminology

ASC Division on White-Collar and Corporate Crime

Southeastern Psychological Association

Alpha Phi Sigma, Criminal Justice Honor Society

Phi Kappa Phi, National Honor Society

Delta Epsilon Sigma, Honor Society

UNIVERSITY AND DEPARTMENTAL SERVICE

Graduate Student Representative - Academic Procedures & Standards (APAS) Committee, Voting Member (2017-2018).

Graduate Student Representative – Criminal Background Subcommittee. Appointed by the Academic Procedures & Standards (APAS) Committee, Voting Member (2018).

PROFESSIONAL EXPERIENCE

WELLS FARGO BANK, NA, Charlotte, NC

09/2008 – 09/2016

AUDIT LEADER, Capital Adequacy Process Team

01/16-09/16

- Execute the Stress Testing Audit for the Wealth and Investment Management Group in accordance with Wells Fargo Audit Services Policy for the 2016 CCAR cycle.
- Assess risks and controls, develop effective test plans, assist in the vetting and judgment regarding issue notification, draft findings and final audit reports, and lead communication with business partners and Audit Teams.
- Provide project leadership for engagement notification, task assignment and monitoring, interim performance evaluation and coaching, project pacing and control.
- Supported required files and document updates on the Audit Management Platform and SharePoint during the engagement.
- Provided input and updates as coverage coordinator’s support for Community Banking, Counterparty Credit Risk Management, and Operational Risk Line of Businesses.

OPERATIONAL RISK CONSULTANT III, Capital Quantification Team 10/14 – 01/16

- Provide operational support for the Modeling and Quantification team in the Operational Risk Capital Planning & Analytics group.
- Evaluate the potential impacts of issues and decisions and provide action plans needed to address operational risks.
- Focus on requirements for Data Management and Maintenance, Model Risk Governance, Project Management, Change Management, and the respective deliverables for Basel II model.
- Actively engage with team members and internal partners, as well as various Regulatory agencies to understand requirements and find appropriate solutions.
- Assist with synthesizing information from various internal and external sources to provide appropriate solutions for complex problems with limited guidance.
- Support the production and storage of artifacts (e.g., procedures documents, standards and policies, service level agreements, data and process flows, control inventories) that will be rigorously evaluated by internal oversight groups and by multiple Regulatory agencies to determine compliance.

WELLS FARGO HOME MORTGAGE, Fort Mill, SC

CONSUMER LOAN UNDERWRITER III, Second Level Review

12/13 – 10/14

- Perform quality risk reviews of Home Preservation Veterans Administration Portfolio and prepare formal reports for management review.
- Underwrite unusual or complex individual consumer mortgage requests and products, including but not limited to reviewing military earning statements, credit reports, and applicable ratios (i.e. debt ratios, loan-to-value).
- Implement fraud detection techniques, perform compliance reviews for data integrity and risk management.
- Analyze information to make appropriate decisions and explain rationale behind credit decisions.
- Utilize various performance metrics and real-time feedback to take a proactive versus reactive response to problems and opportunities.
- Facilitate cross-functional teams to build consensus and support for positive change, process and workflow improvements.
- Develop collaborative working partnerships with business units by sharing ownership and accountability for shared goals.

QUALITY REVIEWER, CONSUMER LOAN UNDERWRITER III

09/12 – 12/13

- Perform prefund quality reviews of Retail (LOAN ORIGINATION) Veterans Administration, Federal Housing Administration, Fannie Mae/Freddie Mac, and BOND/Agency loans for National Underwriting and Production Risk Management.
- Act as mentor and coach to Junior Underwriters.
- Perform advanced asset analysis, appraisals and income analysis, including self-employment, corporate and partnerships tax returns.
- Ensure compliance with underwriting policies and procedures, including investor guidelines and regulatory updates.
- Serve as a change catalyst by demonstrating the many benefits of quality and compliance for Wells Fargo employee loans.

SECOND LEVEL REVIEW – Office of the Comptroller of Currency (OCC) CONSUMER LOAN UNDERWRITER II

04/11 – 09/12

- Reviewed and underwrote exception loans, as well as processing and responding to escalated cases from the Treasury of the United States.
- Conducted audit reviews and analyzed unusual or complex individual consumer mortgage requests and products for bank and private/Fannie Mae/Freddie Mac/Federal Housing Administration/Home Affordable Modification Program investor products to ensure documentation is accurate and compliant with uphold to company and industry guidelines.
- Provided consulting and support, as a Subject Matter Expert, to identify and mitigate operational risk in Second Level Review business activities.
- Provided work direction and/or training to junior level team members and provided performance feedback to Manager to maintain applicable compliance.

BANKRUPTCY LOAN ADJUSTOR I

09/08 – 04/11

- Provide consulting and support, as a Subject Matter Expert, to identify and mitigate operational risk in bankruptcy business activities (i.e. Net Present Value Project, Default Regulatory meetings).
- Underwrite high risk escalated and litigated loans for all loss mitigation options in Fannie Mae, Freddie Mac and VA, including analyzing financial statements and credit information within investor and company guidelines.
- Negotiate terms of retention with mortgagors in face-to-face settings at Wells Fargo presentation workshops across the country.
- Train bankruptcy Fannie Mae and Freddie Mac Underwriters and created/enhanced instructional materials for bankruptcy.
- Evaluate the adequacy and effectiveness of policies, procedures, processes, and internal controls, implementing testing strategies and methodologies for projects, as well as data mapping for Early Resolution Freddie Mac Bankruptcy fulfillment.

Select Professional Accomplishments

- Led the data mapping for Fannie Mae and Freddie Mac investors for the creation of “Early Resolution Loss Mitigation Fulfillment” online tool to streamline the loan process.
- Assisted in the creation of a “Docs up Front” a new credit policy for handling the Home Affordable Modification Program (HAMP) to set three month trial periods for borrowers.
- Created the military leave and earnings statement net income calculation to reduce income calculation errors for military personnel.
- Created the Issue Resolution Process Document for the Capital Quantification Team
- Three time top producer, Service Excellence Award and two time Employee of the Month.

Select Professional Awards

Nominated for Service Excellence Award, First Quarter 2014

Top Producer, December 2008, August 2009 & April 2011

Team Member of the Month, April & May 2009

Service Excellence Award, Second Quarter 2009