

M. Cristina Layana

Baltimore, MD

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Education

Ph.D. candidate, 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

Professional Experience

Warrants Service Analyst, Baltimore, MD **12/2019 – present**

- Lead analyst for The Mayor's Deputy Chief of Staff (DCOS) for Public Safety, in collaboration with the Abell Foundation and the Baltimore City Mayor's Office, to evaluate and reconfigure Baltimore City's warrant service pertaining to violent and repeat offenders.
- Collaboratively work with the Baltimore City Police Department and the Sheriff's Office to analyze, maintain and distribute data, as well as conduct a gap analysis and establish best practices on violent warrants' clearance.
- Provide weekly updates to the DCOS and produce quarterly reports for review by the Mayor's Office.
- Track and report performance measures to both the Mayor's Office and Abell Foundation.
- Clean large datasets and analyze data to derive policy strategies from analysis; produce detailed written and verbal reports; triage problems and conduct gap analysis; devise policy prescriptions to address procedural and systems level inefficiencies; map process flows and develop standard operating procedures.

Independent Research Consultant, Baltimore, MD **09/2018 – 09/2019**

- Lead consultant on a Governor's Office of Crime Control and Prevention Grant, secured by Restorative Response Baltimore, to help identify specific factors and strategies that lead to increased rates of success in community conferencing and/or are associated with higher satisfaction levels with the overall community conferencing process.

- Lead a team of three researchers to plan and conduct a study of existing and newly collected data on community conferencing outcomes for Restorative Response Baltimore.
- Develop institutional review board application, including consent forms, focus group discussion protocol, client interview protocol, client recruitment email, client online screener and scheduling, client incentive email, and submit documents for institutional review board approval.
- Extract, clean, and analyze conference quantitative data from the organization's database, as well as participant satisfaction surveys, to quantify program benefits and promote use amongst partners in Maryland.
- Conduct facilitators' focus group, and client interviews, to qualitatively examine conference success and client satisfaction perspectives.

University of Maryland, Criminology and Criminal Justice Department, College Park, MD
Graduate Research Assistant to Sally S. Simpson **08/2016-12/2019**

- Served as research assistant on two grant projects sponsored by the National Institute of Justice related to identifying factors that reduce white collar and corporate crime.
- Responsible for data collection, data coding, cleaning, and statistical analysis of results.
- Researched and prepared memoranda for specific conference presentations relating to board of directors and corporate crime.

Wells Fargo Bank, NA, Charlotte, NC **09/2008 – 08/2016**
Audit Leader, Capital Adequacy Process Team **01/16-8/16**

- 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, 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.
- 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.

Second Level Review – Office of the Comptroller of Currency (OCC) Consumer Loan Underwriter II

04/11 – 09/12

- Review and underwrote exception loans, as well as processing and responding to escalated cases from the Treasury of the United States.
- Conduct audit reviews and analyze 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.

- Provide consulting and support, as a Subject Matter Expert, to identify and mitigate operational risk in Second Level Review business activities.
- Provide work direction and/or training to junior level team members and provide 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

Other Research Experience

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. Cristina Layana & Lee, J. G. (2020). Respondent Fatigue in Estimates of the Cost of White-Collar Crime: Implications From Willingness-to-Pay Surveys. *Criminal Justice Policy Review*. <https://doi.org/10.1177/0887403419900245>

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

Doctoral Dissertation – In Progress

Top Management Team Gender Diversity and its Effect on Organizational Offending: An Integrative Perspective.

Abstract: This dissertation takes an integrative approach toward Top Management Team (TMT) heterogeneity by examining how changes in certain demographic characteristics of the Top Management Team (TMT) unit over time affect various forms of corporate offending outcomes. Stemming from the strategic leadership literature, Hambrick and Mason's (1984) Upper Echelons perspective serves as the primary theoretical framework in this study. An additional life-course theory from the criminology literature is incorporated to gain a better understanding of the modeled relationships as well as how they unfold over time. The primary goal of this study is to better understand how TMT gender diversity manifests in organizations and the influence it has on different offending outcomes within firms. Using multi-level modeling and multiple regression analyses, this study examines the above phenomena among a sample of firms on the S&P 500 list from 1996 through 2013. This study covers a gap in the current corporate crime literature by examining (1) the underlying mechanisms behind changes in organizational offending trajectories, and (2) the possibility that other predictor variables (i.e., gender) are needed in order to have a more comprehensive theory of corporate crime.

Works in Progress

Sally S. Simpson, **M. Cristina Layana**, and Miranda A. Galvin
Corporate Deterrence: New Evidence from a Panel Study.

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. Leiden, Netherlands. March 27 & 28, 2018.

Conference Presentations

Perceptions and Preliminary Outcomes of a Restorative Justice Program in Baltimore. Cristina Layana, Jennifer Lafferty, Shelby Hickman, and Matthew Zernhelt. Presented at the *Annual Meeting of the American Society of Criminology*, November 13-16, 2019.

Corporate Transitions and Turning points: Changes in TMT/ Board Diversity and Offending. Cristina Layana, Sally S. Simpson, and Miranda A. Galvin. Presented at the *Annual Meeting of the American Society of Criminology*, November 15-18, 2018.

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 & Academic 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 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).

Computer Skills

Stata, R Studio, SPSS, Microsoft Word, Excel, Visio, PowerPoint, Outlook, and SharePoint

Language Skills

Fluent in Spanish (native speaker)

References

*Upon Request