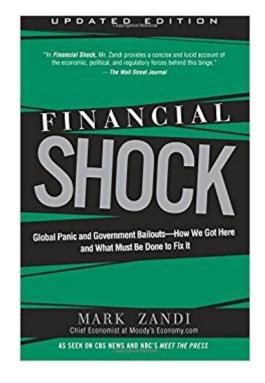


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Synopsis

"In Financial Shock, Mr. Zandi provides a concise and lucid account of the economic, political, and regulatory forces behind this binge." $\tilde{A}\phi\hat{a} \neg \hat{a} \infty$ The Wall Street Journal $\tilde{A} \hat{A}$

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Dr. Mark Zandi is chief economist and cofounder of Moodyââ ¬â"¢s Economy.com, an independent subsidiary of Moodyââ ¬â"¢s that provides economic research and consulting services to businesses, governments, and other institutions. His recent research has included studying determinants of mortgage foreclosure and personal bankruptcy; analyzing economic impacts of tax and government spending policies; and assessing policy responses to bubbles in asset markets. He has appeared on NBCââ ¬â"¢s Meet the Press, NBC News, CBS News, CNN, CNBC, and has served as an economic advisor to John McCainââ ¬â"¢s presidential campaign and the Obama administration. Zandi holds a Ph.D. from the University of Pennsylvania where he did research with Gerard Adams and Nobel Laureate Lawrence Klein.

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