**Deputy Director**
**Credit Risk Analysis Division**
(202) 649-5550
Souphala.Chomsisengphet@occ.treas.gov

1. Agarwal, Sumit Gene Amromin, Itzhak Ben-David, Souphala Chomsisengphet and Douglas Evanoff (2013). "Predatory Lending and the Subprime Crisis," forthcoming *Journal of Financial Economics*.
2. Andersson, Fredrik, Souphala Chomsisengphet, Dennis Glennon and Feng Li (2013). "The Changing Pecking Order of Consumer Defaults," *Journal of Money, Credit and Banking*, vol. 45, pp. 251-275.
3. Bostic, Raphael, Souphala Chomsisengphet, Kathleen E. Engel, Patricia A. McCoy, Anthony Pennington-Cross and Susan Wachter (2012). "Mortgage Product Substitution and State Anti-Predatory Lending Laws: Better Loans and Better Borrowers," *Atlantic Economic Journal*, vol 40, pp. 273-294.
4. Agarwal, Sumit, Brent Ambrose, Souphala Chomsisengphet and Anthony Sanders (2012). "Thy Neighbor's Mortgage: Does Living in a Subprime Neighborhood Affect One's Probability of Default?," *Real Estate Economics*, vol. 40, pp. 1-22.
5. Agarwal, Sumit, Gene Amromin, Itzhak Ben-David, Souphala Chomsisengphet and Douglas Evanoff (2011), "The Role of Securitization in Mortgage Renegotiation," *Journal of Financial Economics*, vol. 102, pp. 559-578.
6. Agarwal, Sumit, Souphala Chomsisengphet and Chunlin Liu (2011). "Consumer Bankruptcy and Default: The Role of Individual Social Capital," *Journal of Economic Psychology*, vol.32, pp. 632-650.
7. Agarwal, Sumit, Brent Ambrose, Souphala Chomsisengphet and Chunlin Liu (2011). "The Role of Soft Information in Dynamic Contract Settings: Evidence from the Home Equity Market," *Journal of Money, Credit and Banking*, vol. 43, pp. 633-655.
8. Elul, Ronel, Nicholas Souleles, Souphala Chomsisengphet, Dennis Glennon, Robert Hunt (2010). "What 'Triggers' Mortgage Default?," *American Economic Review – Papers and Proceeding, vol.* 100, pp. 490-494.
9. Agarwal, Sumit, Gene Amromin, Itzhak Ben-David, Souphala Chomsisengphet, and Douglas Evanoff (2010). "Learning to Cope: Voluntary Financial Education Programs and the Housing Crisis," *American Economic Review – Papers Proceeding*, vol.100, pp. 495-500.
10. Agarwal, Sumit, Souphala Chomsisengphet and Chunlin Liu (2010). "The Importance of Adverse Selection in the Credit Card Market: Evidence from Randomized Trials of Credit Card Solicitations," *Journal of Money, Credit and Banking*, vol. 42, pp. 743-754.
11. Agarwal, Sumit, Souphala Chomsisengphet and Lawrence Mielnicki (2008). "Do Forbearance Plans Help Mitigate Credit Card Losses,?" *Journal of Family and Economic Issues*, vol. 29, pp. 191-209 (Lead article).
12. Pennington-Cross, Anthony and Souphala Chomsisengphet (2007). "Subprime Refinancing: Equity Extraction and Mortgage Termination," *Real Estate Economics*, vol. 35, pp. 233-263.
13. Burton, Steven, Souphala Chomsisengphet and Erik Heitfield (2006). "Credit risk concentrations in wholesale loan portfolios," *Journal of Credit Risk*, vol. 2, pp. 3-31.
14. Agarwal, Sumit, Brent Ambrose, Souphala Chomsisengphet and Chunlin Liu (2006). "An Empirical Analysis of Home Equity Loans and Lines Performance," *Journal of Financial Intermediation*, vol. 15, pp. 444-469.
15. Chomsisengphet, Souphala and Ronel Elul (2006). "Bankruptcy Exemptions, Credit History, and the Mortgage Market," *Journal of Urban Economics*, vol. 59, pp. 171-188.
16. Agarwal, Sumit, Souphala Chomsisengphet and Olivier Hassler (2005). "The Impact of the 2002 Currency Crisis and Subsequent Economic Policies on the Argentine Mortgage Market," *Journal of Housing Economic*, vol. 14, pp. 242-270.
17. Agarwal, Sumit, Souphala Chomsisengphet and Chunlin Liu (2005). "Exemption Laws and Small Business Bankruptcy Decision," *Southern Economic Journal*, vol. 71, pp. 620-635.

## Working Papers

1. Agarwal, Sumit, Souphala Chomsisengphet, Neale Mahoney, and Johannes Stroebel (2013). "Regulating Consumer Financial Products: Evidence from Credit Cards," NBER Working Paper w19484.
2. Agarwal, Sumit Gene Amromin, Itzhak Ben-David, Souphala Chomsisengphet, Tomasz Piskorski, and Amit Seru (2012). "Policy Intervention in Debt Renegotiation: Evidence from Home Affordability Modification Program," NBER Working Paper w18311.

3. Agarwal, Sumit Gene Amromin, Itzhak Ben-David, Souphala Chomsisengphet, and Yan Zhang (2012) “Second Liens and the Holdup Problem in First Mortgage Renegotiation,” Working Paper, Office of the Comptroller of the Currency.
4. Agarwal, Sumit, Gene Amromin, Itzhak Ben-David, Souphala Chomsisengphet, and Douglas Evanoff (2010). “Market-Based Loss Mitigation Practices of Troubled Mortgages Following the Financial Crisis,” Fisher College of Business Working Paper No. 2010-019, Ohio State.
5. Agarwal, Sumit, Souphala Chomsisengphet, Chunlin Liu, and Nicholas Souleles (2010). "The Benefits of Relationship Lending: Empirical Evidence from Consumer Credit Market," Federal Reserve Bank of Chicago Working Paper 2010-5.
6. Agarwal, Sumit, Souphala Chomsisengphet, Robert McMenamin, and Paige M. Skiba (2010). "Race, Gender and Political Ideology in Personal Bankruptcy Outcomes," Vanderbilt Law and Economics Research Paper No. 10-08.
7. Agarwal, Sumit, Gene Amromin, Itzhak Ben-David, Souphala Chomsisengphet, and Douglas Evanoff (2010). “Financial Counseling, Financial Literacy, and Household Decision Making,” Pension Research Council WP 2010-34.
8. Agarwal, with Sumit, Gene Amromin, Itzhak Ben-David, Souphala Chomsisengphet, and Douglas Evanoff (2009). "Do Financial Counseling Mandates Improve Mortgage Choice and Performance? Evidence from a Legislative Experiment," Federal Reserve Bank of Chicago Working Paper 2009-07.
9. Agarwal, Sumit, Chunlin Liu, Souphala Chomsisengphet, and Nicholas Souleles (2006). "Do Consumers Choose the Right Credit Contract?," Federal Reserve Bank of Chicago Working Paper 2006-11.