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David Kogut is a Principal in CRA's Financial Economics Practice. Mr. Kogut has over 25 years of experience analyzing an array of economic and financial issues and specializes in conducting analyses related to the United States' housing and mortgage markets. Since joining CRA in March 2008, Mr. Kogut has applied his analytical and market expertise primarily to matters involving regulatory and litigation actions brought against various primary and secondary lending institutions. He has focused especially on issues related to fair lending, including the underwriting, pricing, marketing, and servicing of mortgages and other types of consumer credit. In addition, Mr. Kogut has been engaged by clients to assist with projects such as estimating the non-cash value of a litigation settlement related to disputed fees charged by a mortgage lender, forecasting potential future demand for private mortgage insurance, and developing a methodology for projecting land title registration volumes in the province of Ontario. Prior to joining CRA, Mr. Kogut was Director of Mortgage Market Analysis at Fannie Mae, a Senior Financial Analyst at Freddie Mac, and a Senior Consultant at Price Waterhouse.