

### **Curriculum Vitae**

Jay Keith Baker, MSFS, MBA, CPA, CGMA, CFP®  
North Lake College  
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### **Education**

Texas Woman's University, Denton, TX - MBA

The American College, Bryn Mawr, PA - M.S. in Financial Services

Bank Administration Institute's School for Bank Administration at the University of Wisconsin, Madison, Wisconsin - Graduate Professional Certificate in Community Bank Management

Arkansas Tech University, Russellville, Arkansas - B.S. in Business Administration

### **Teaching Experience**

North Lake College, Irving, TX June 2003 – Present

Faculty – Mortgage Banking & Financial Services – BUSI 1307, BNKG 1117, BNKG 1280, BNKG 1340, BNKG 1356, BNKG 1359, BNKG 1370, BNKG 1359, BNKG 1351, BNKG 1380, BNKG 1391, BNKG 2372, BUSG 1303, BUSG 1304, ACCT 2301 and ACCT 2302

### **Publications and Papers**

"Potential Role of Regulation and Accounting in the Subprime Crisis". March, 2013, Co-Authored for presentation and publication in the proceeding of the Academy of Business Research at their Spring 2013 International Conference held in New Orleans March 13-15, 2013. Was selected among presenters for "Best Paper Award".

"Private Mortgage Insurance - Essential Link in the Financial Services Institution Audit Chain". December 2010. Co-Authored for presentation and publications in the proceedings of the Academic and Business Research Institute International Conference – Presented March 25<sup>th</sup>, 2011 in Nashville, TN – Accepted for publication in Conference Proceedings

"The Effect of Mortgage-Based Asset Valuation Change in Moving from Fair Value Under SFAS 157 Back to Amortized and Impaired Cost". November, 2009. Co-Authored for presentation and publications in the proceedings of the Society for Advancement of Management 2010 Annual Conference - Presented April 9th, 2010 in Alexandria, VA – Accepted for publication in Conference Proceedings.

Banker's Banks and How the Credit Crisis Will Affect the Approaches of Auditors to Detect Fraud and Unique Loss Mitigation Problems from Their Member/Owner Banks. August 2009. Authored for presentation and publication at the AMERICAN ACCOUNTING ASSOCIATION SOUTHWEST REGION – Presented March 4, 2010 in Dallas, TX – Accepted for publication in Conference Proceedings.

An Initial Observation of the Use of SFAS 157 in Valuing Assets in Financial Services. August 2008. Co-Authored for presentation and publication in the proceeding of the AMERICAN ACCOUNTING

ASSOCIATION SOUTHWEST REGIONAL Conference – Presented February 27, 2009 in Oklahoma City, OK  
– Accepted for published in Conference Proceedings.

“Management in Crisis: The Subprime Market Fiasco”. October 2007. - Co-Authored for presentation and publications in the proceedings of the Society for Advancement of Management 2008 Annual Conference - Presented April 5th, 2008 in Arlington, VA – Accepted for publication in Conference Proceedings.

“Customer Retention in a Changing Market” June 2007 – Co-Presenter at Mortgage Servicing Conference sponsored by Mortgage Servicing News and Source Media. Presented June 12, 2007 in Dallas, TX

### **Business Books and Textbooks**

Baker, Pamela E. & Baker, J. Keith, (1998). How to Survive Your Year 2000 Solution

Baker, J. Keith, (2004). Residential Mortgage Loan Origination

Smith, John Duke & Baker, J. Keith (2007). Residential Loan Administration

Baker, J. Keith, (2010). Residential Mortgage Loan Origination 2nd edition

Baker, J. Keith, Wiedemer, John, (2012). Real Estate Finance 9<sup>th</sup> edition

Baker, J. Keith, (2013). Modern Mortgage Lending Compliance Handbook

Baker J. Keith, (2014). Basics of Investor Accounting/Reporting