



James N. Conklin (Updated: September, 2020)

CONTACT INFORMATION	423 Moore-Rooker Hall Department of Insurance, Legal Studies, and Real Estate Terry College of Business University of Georgia Athens, GA 30602	Phone: (302) 743-5040 E-mail: jnc152@uga.edu Website: www.jimconklin.com
RESEARCH INTERESTS	Mortgage Markets and Institutions, Real Estate Economics, Real Estate Finance	
EMPLOYMENT	University of Georgia, Terry College of Business Associate Professor (2020 - Present) Assistant Professor (2014 - 2020) Penn State University, Smeal College of Business Instructor / RA / TA (2008-2014) Coast to Coast Mortgage, Inc. Vice President (2004-2008) Branch Manager (2004) Mortgage Broker (2002-2003)	
OTHER AFFILIATIONS	Federal Reserve Bank of Atlanta Visiting Scholar (2020 - Present)	
EDUCATION	Ph.D. Business Administration (Concentration: Real Estate; Minor: Finance), Penn State University, 2014. B.S. Business Administration (Major: Finance; Minor: Management Information Systems), University of Delaware, 2002.	
REFEREED JOURNAL PUBLICATIONS	Ambrose, Brent W., James N. Conklin, and Luis A. Lopez. "Does Borrower and Broker Race Affect the Cost of Mortgage Credit?" <i>Review of Financial Studies</i> . Forthcoming. Conklin, James N., N. Edward Coulson, Moussa Diop, and Thao Le. "Competition and Appraisal Inflation," <i>The Journal of Real Estate Finance and Economics</i> . Forthcoming. Conklin, James N., Moussa Diop, Thao Le, and Walter D'Lima. "The Importance of Originator-Servicer Affiliation in Loan Renegotiation," <i>The Journal of Real Estate Finance and Economics</i> , 2019, 59(1): 56-89.	

Conklin, James N., Moussa Diop and Herman Li. "Contact High: The External Effects of Retail Marijuana Establishments on House Prices," *Real Estate Economics*, Forthcoming.

Conklin, James N., Moussa Diop and Mingming Qiu. "How Do Firms Finance Non-Core Investments? Evidence from REITs," *Real Estate Economics*, 2018, 46(1): 120-159.

Ambrose, Brent W., James N. Conklin, and Jiro Yoshida. "Credit Rationing, Income Exaggeration, and Adverse Selection in the Mortgage Market," *Journal of Finance*, 2016, 71(6): 2637-2686.

Conklin, James N. "Financial Literacy, Broker-Borrower Interaction and Mortgage Default," *Real Estate Economics*, 2017, 45(2): 376-414.

Ambrose, Brent W., and James N. Conklin. "Mortgage Brokers, Origination Fees, Price Transparency and Competition," *Real Estate Economics*, 2014, 42(2): 363-421.

WORKING PAPERS

"Villains or Scapegoats? The Role of Subprime Borrowers in Driving the U.S. Housing Boom," (with W. Scott Frame, Kris Gerardi, and Haoyang Liu).

"Religion and Mortgage Misrepresentation," (with Moussa Diop and Mingming Qiu).

WORK IN PROGRESS

"Households' Response to Changes in Loan-to-Value Ratio Requirements," (with Haoyang Liu and Calvin Zhang).

"Risk Taking in the Mortgage Market," (with Moussa Diop, Mingming Qiu, and Chongyu Wang).

"Does Loan Officer Gender Affect Mortgage Outcomes?," (with Brent W. Ambrose and Luis Lopez).

"Firm Heterogeneity and Price Dispersion in Mortgage Markets," (with Brent Ambrose and Luis Lopez).

"The Relationship Between Property Uniqueness and Sales Price," (with Lily Shen and Zoe Xie).

AD HOC REVIEWER

Journal of Urban Economics, Real Estate Economics, Management Science, Journal of Corporate Finance, Journal of Real Estate Finance and Economics, Regional Science, Journal of Housing Economics, Journal of Banking and Finance, Southern Economic Journal, Contemporary Economic Policy, Managerial Finance, Journal of Real Estate Research, Journal of Housing Research, The Financial Review, Journal of Real Estate Portfolio Management

ACADEMIC PRESENTATIONS

American Finance Association (AFA), San Diego, CA (2020). "The Role of Agents in Fraudulent Activities: Evidence from the Housing Market in China." Discussant.

Baruch College Real Estate Seminar Series, New York, NY (2019). Paper TBD.

Financial Intermediation Research Society (FIRS), Savannah, GA (2019). "Villains or Scapegoats? The Role of Subprime Borrowers in Driving the U.S. Housing Boom."

Homer Hoyt Meeting, West Palm Beach, FL (2019). "Preferential Treatment in Financial Contracts: Does Borrower and Broker Race Affect Mortgage Prices?"

AREUEA Annual Meeting, Atlanta, GA (2019). "Villains or Scapegoats? The Role of Subprime Borrowers in Driving the U.S. Housing Boom."

AREUEA Annual Meeting, Atlanta, GA (2019). "New Construction and Mortgage Default," Discussant.

University of Florida Finance Seminar Series, Gainesville, FL (2019). "Preferential Treatment in Financial Contracts: Does Borrower and Broker Race Affect Mortgage Prices."

Western Finance Association (WFA), San Diego, CA (2018). "Villains or Scapegoats? The Role of Subprime Borrowers during the Housing Boom."

AREUEA Annual Meeting, Philadelphia, PA (2018). "Contact High: The External Effects of Retail Marijuana Establishments on House Prices."

Pennsylvania State University Austin Jaffe Symposium, State College, PA (2017). "Contact High: The External Effects of Retail Marijuana Establishments on House Prices."

AREUEA National Meeting, Washington, DC (2016). Mortgages I, Session Chair.

AREUEA National Meeting, Washington, DC (2016). "Competition, Financial Constraints, and Appraisal Inflation."

AREUEA National Meeting, Washington, DC (2016). "Network Affiliation and Mortgage Modifications in the Non-Agency MBS Market."

FRB Atlanta Real Estate Finance Conference, New Orleans, LA (2015). "Credit Rationing, Income Exaggeration, and Adverse Selection in the Mortgage Market."

AREUEA Annual Meeting, Boston, MA (2015). "Reputation and Exaggeration: Adverse Selection and Moral Hazard in the Mortgage Market."

AREUEA Annual Meeting, Boston, MA (2015). "Maintenance, Modification, and Rehabilitation Session," Discussant.

AREUEA National Meeting, Washington, DC (2014). "Financial Literacy, Broker-Borrower Interaction and Mortgage Default."

Devoe Moore Center - OCC Symposium: Current Issues in Housing Finance, Tallahassee, FL (2014). "Financial Literacy, Broker-Borrower Interaction, and Mortgage Default."

AREUEA Annual Meeting, Philadelphia, PA (2014). Commercial Real Estate Session, Discussant.

Financial Management Association Doctoral Student Consortium, Chicago, IL (2013). "Financial Literacy, Broker-Borrower Interaction, and Mortgage Default."

American Real Estate Society's Annual Meeting, St. Petersburg, FL (2012). "Mortgage Brokers, Origination Fees, Price Transparency and Competition."

American Real Estate Society's Annual Meeting, St. Petersburg, FL (2012). "Asset Specificity in the Market for Initial Public Offerings."

TEACHING
EXPERIENCE

University of Georgia, Athens, GA

- *REAL 4000: Real Estate Principles*
- *REAL 5100: Real Estate Finance*
- *FINA 5100: Real Estate Finance*
- *REAL 7830: Real Estate Finance*

Penn State University, University Park, PA

- *Analysis of Real Estate Markets*
- *Real Estate and Capital Markets*
- *Contemporary Issues in Real Estate Markets*

PROFESSIONAL
MEMBERSHIPS

AEA, AFA, AREUEA

SKILLS

SAS, Stata, Mathematica, Matlab, L^AT_EX

HONORS AND
ACTIVITIES

2019 Outstanding Referee Award, *Real Estate Economics*

2019 Terry College of Business Outstanding Teacher

2019 Best Referee Award, *Contemporary Economic Policy*

2018 Best Paper Award in Real Estate Finance, American Real Estate Society Annual Meeting

2018 Terry Sanford Research Award

2017-2018 Wolter's Family Faculty Fellow in Real Estate

2015-2016 Selected to participate in the Teaching Academy Fellows Program at UGA

2015 Awarded Outstanding Reviewer Status, *Journal of Housing Economics*

2014 Selected to participate in the AREUEA Doctoral Session

2013 Selected to participate in the Financial Management Association Doctoral Consortium

2013 The Jeanne and Charles Rider Graduate Fellowship

2013 Frank P. and Mary Jean Smeal Endowment Fund Summer Dissertation Award

2012 Awarded doctoral funding to attend Real Estate Research Institute annual conference

2012 Awarded doctoral funding to attend and present at ARES annual meeting

2011 William A. and Joan L. Schreyer Graduate Scholarship Recipient

2010 Pension Real Estate Association Scholarship Recipient

2010 Smeal Doctoral Research Grant Recipient

PERSONAL

Birthdate: August 4, 1979

Marital Status: Married, one child

Citizenship: USA