

Kevin J. Jarnot

10 Black Beech Lane, Scituate, MA 02066
617.431.4310 kevin@jarnot.com

SUMMARY

- Technology, Security, and Privacy Leader (15+ years as a CTO); Software Development/IT Manager and Software Engineer
- 25 years experience with innovative organizations, ranging from academia to startups to Fortune 500 companies
- Experience developing software for financial, publishing, electronic commerce, medical, government and e-learning verticals
- 5+ years experience building and supporting Software as a Service (SaaS) solutions used by major financial institutions and government agencies worldwide
- Very strong technology background with excellent leadership, management, written, verbal, and presentation skills
- Proven track record building and growing software development and IT infrastructure teams
- Extensive experience developing high-availability websites and data servers using Agile methodologies

PROFESSIONAL EXPERIENCE

The Debt Exchange, Boston, MA

Chief Technology Officer, Chief Privacy Officer

2002 – present

DebtX is one of the world's leading full-service loan sale advisors for commercial, consumer, and specialty finance debt. DebtX operates the largest and most liquid online marketplace for loans, with more than 300 selling institutions, including commercial banks, insurance companies, investment banks, and government-sponsored enterprises (FDIC, HUD, SBA, etc). The debtx.com platform is also used by many large financial institutions via a SaaS model.

- Responsible for all engineering, technology support, and product development
- Managed development organization, including internal Engineering, QA, IT and Product Development groups, as well as outside consultants worldwide
- Moved development from waterfall-based methodology to Agile (Scrum), with significant gains in productivity
- Led development of several generations of the company's web-based exchange, *debtx.com*, as well as DebtX's loan portfolio pricing and analytics tool, *DXMark*
 - Architected a scalable, secure and high-availability website that has supported billions of dollars of transactions
 - Latest generation was built using ASP.NET, MVC 4, .NET 4.5, C#, jQuery, Knockout.js, TypeScript, SQL Server 2012, Entity Framework, Python, and Java
- Coordinated all IT projects, including networking, servers, telephony, and email
- Responsible for all company security and data privacy issues
 - Successfully passed rigorous security and privacy audits from dozens of diverse clients, including the FDIC, Wells Fargo, Citi, and Bank of America
- Developed business continuity and disaster recovery plans
- Performed annual budgeting for all IT purchases
- Negotiated all IT and outsourcing contracts
- Speaker at industry conferences, including the Mortgage Bankers Association's (MBA) Commercial Asset Administration & Technology Conference, MBA's National Secondary Market Conferences & Expo, and MISMO

BD-X, Concord, MA

Chief Technology Officer

2001 – 2002

Co-founder of this financial data services company, along with the former CEO and EVP of Buy-side Sales of Thomson/First Call.

BD-X was a pioneer company in the creation of real-time transcription of corporate conference calls following the implementation of the SEC's *Regulation Full Disclosure (Reg FD)*. BD-X transcribed the calls and streamed the text to clients in real time. The transcriptions were later automatically tagged for important sections and key company metrics and guidance.

- Managed a distributed team of software engineers and web designers in the creation of BD-X's first product, *BD-Xcalibur*
- Participated in venture capital search as well as sales meetings with potential customers
- Coordinated with real-time transcription services companies across the United States and India

- Created a real-time transcription server that received streaming text transcriptions from close captioning companies via the Internet, and then published the text to multiple end points via middleware
- Architected and developed leading-edge XML software for the storage, retrieval, and display of transcription text
- Successfully sold the company to Thomson Reuters/CCBN in April 2002

TimeØ/Perot Systems Corporation, Cambridge, MA

Director of Engineering

1998 – 2001

Managed a diverse team of software engineers, technical writers, and product/project managers located in the U.S. and India for the Electronic Commerce subsidiary of Perot Systems.

- Acted as Lead Architect and Program Director of TimeØ's Java-based, cross-platform B2B electronic commerce platform, *MarketCAP*
 - *MarketCAP* provided the base to quickly create B2B sites, providing faster time to market, predictive scalability, and continuous bottom-line revenue from licenses
 - Product was responsible for over \$10 million in revenue in 2000
- Led development and productization of TimeØ's *GIFTS* system, which enabled the integration of information from disparate websites and databases, regardless of data format or location
 - *GIFTS* was responsible for over \$3 million in revenue in 2000
- Created TimeØ's first wireless product/service, *OrderZone Wireless*, which provided wireless Palm VII PDA access to the Grainger OrderZone site
- Provided pre-sales and business development support for most TimeØ initiatives, both in the United States and overseas

System Architect

1997 – 1998

Member of TimeØ's Systems Architecture group, responsible for the company's overall technology vision.

- Designed of the company's reusable B2B e-commerce infrastructure, the *Electronic Commerce Operating System*, or *ECOS*. This later became the basis for the company's *MarketCAP* infrastructure.
- Worked with the various engineering teams to help refine their system designs.

IDD/Dow Jones, Waltham, MA

Manager, Distributed Information Services

1995 – 1997

Founded in 1935, Investment Dealers' Digest was a full service multimedia financial publishing, database, software and consulting company that served the professional investor community for many years. IDD Information Services was IDD's multimedia financial information services division.

- Led a team of software and QA engineers in the creation of a robust, high-availability data server for use in high-end financial websites.
- Customers included Wall Street Journal Online, Liberty Financial, Smith Barney, and Barrons On-Line

Senior Software Engineer

1993 – 1995

- Developed real-time data recovery services for a high-availability intraday historical database system for Dow Jones/Telerate
- Member of a team that created a high-availability, high-throughput message-oriented middleware product for use in IDD projects
- Wrote IDD's Open Server SQL server, a fully standards-compliant SQL engine that acted as a front end to IDD's proprietary historical financial database system
- Pioneered the web version of IDD's high net worth magazine, NestEgg (<http://nestegg.iddis.com>), in 1993. This was on one of the first financial publications to be published online

PREVIOUS POSITIONS	<p>University of Pennsylvania Language Analysis Center, Philadelphia, PA <i>Lead Programmer</i> Developed software for language translation and e-learning</p> <p>Frontier Science and Technology Research Foundation, Amherst, NY <i>Programmer</i> Created software for use in AIDS and cancer clinical trials</p>	<p>1992 – 1993</p> <p>1990 – 1992</p>
PROGRAMMING LANGUAGES	C#, C/C++, Java, JavaScript, Perl, Python, SQL, PHP, XML/XSLT, shell scripting	
OPERATING SYSTEMS	Experience developing code for Windows, Linux, and UNIX; some experience developing for Mac OS X, iOS and PalmOS	
DATABASES	Experience with SQL Server, MySQL, and Sybase	
EDUCATION	<p>University of Pennsylvania, Philadelphia, PA Work toward M.S. in Computer Science</p> <p>Canisius College, Buffalo, NY B.S., Computer Science</p>	<p>1992-1993</p> <p>1991</p>
PROFESSIONAL MEMBERSHIPS	<ul style="list-style-type: none"> • Association for Computing Machinery (ACM) • Scrum Alliance - Certified Scrum Master • International Association of Privacy Professionals (IAPP) • Mortgage Industry Standards Maintenance Organization (MISMO) <ul style="list-style-type: none"> • Former co-chair of the Mortgage Industry Standards Maintenance Organization (MISMO) Architecture Group, the industry group that defines data standards for the commercial mortgage industry 	