



**CHRISTABEL JAMES**  
**Managing Director**  
*RiskSpan Inc.*

Christabel James is a Managing Director with RiskSpan Inc. and has taken a leading role within RiskSpan as an innovator who is automating a segment of housing finance that has traditionally been mired in redundant, manual processes. She has over 15 years of experience in the Structured Finance Industry in varied capacities from Model Validation, Financial Modeling, Data, Cashflow, Pricing and System Analysis, Project Management, and Valuation. She has extensive knowledge on the workings of different structured assets including CDOs, Agency REMICs, RMBS, and CLOS among others. She is a SME in the reverse engineering of structured assets and has worked with several Issuers, Trustees and their Legal in understanding, validating and interpreting the legal deal disclosure documents as it relates to different types of structured assets.

In the recent past, she has been heavily engaged in the building of Automated Systems, Tools, and Processes to transform the mortgage industry and contribute to client success in an evolving tech world. Her contribution to a patent on 'Automatic Document Generation Systems and Methods' (awarded in January 2021) is the most tangible recent example of this. Christabel is also the recipient of *HousingWire's* Rising Star award, presented in June 2021 (<https://bit.ly/3idx8nx>). In early 2021, Christabel was additionally tasked with formally launching and leading DEI initiatives at RiskSpan and works closely with RiskSpan's leadership and executive team in initiating and building DEI strategies and initiatives from the ground up!

**How are you personally supporting Gender Equality Today for a Sustainable Tomorrow?**

At RiskSpan, we formally launched our DEI Initiative – RSOne early last year. Since then, I have helped lead and spearhead several initiatives all geared towards better diversity and inclusion in our firm and industry. From setting up mentoring programs, a Women's ERG group and other initiatives, to having regular conversations with our young women analysts, sharing personal stories, industry, and networking opportunities for them to learn and grow. I have felt a sense of responsibility in being actively engaged in building the next generation of women leaders! I am also actively involved with SFA's DEI Initiatives and am an active member of their DEI Toolkit Committee.

**What can companies do to increase the representation of women in finance?**

Having intentional programs to attract and retain women is key. What is equally important is that these initiatives are not always driven and led by women only, but active participation from men is important as well. I am part of industry groups for women and in all these groups we recognize that in addition to women supporting women, we need men to be our cheerleaders as well. Encouraging male leadership to not only recognize the importance that women bring to diversity of thought and perspectives, but also encouraging them to be active participants in supporting and empowering women is key. This is why in our mentoring program, we do not restrict women to be mentored by other women only, but invite male leadership to mentor and support our women as well.

**What inspires you to continue to grow in this industry?**

I was raised by a single, widowed mom, having lost my dad when I was six years old! My mother was one of the smartest women I knew, but she gave up her career and professional aspirations to prioritize and raise my brother and me, in a highly patriarchal generation. When she passed away in 2018, drowned in the sorrow of losing my best friend, I realized that I wanted to emulate everything that she could have professionally achieved. I picked myself up from that situation and told myself that I was going to try and push to succeed and grow in this industry and get outside of my comfort zone! I realized that I may not always be successful, but at least I knew I tried, but if I did not even try, I would never know! My mother and my personal drive to continually pursue excellence is what keeps me motivated to continually grow.



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### What advice do you have for other women in securitization?

Work hard, have an unquestionable work ethic, show some grace (to others and yourself), get out of your comfort zone and never give up! I have worked from home much before the majority of the country started working from home. Working from home in the nascent stages of my career, confined to four walls and with limited networking opportunities, I had worked extra hard and self-learned and self-taught myself – through it all the message was the same – if you pursue excellence, you will always find ways to make it all work!!

### What is a good way to give back to the community?

I am a huge advocate for children, esp. those in poverty and other vulnerable conditions. Several years back I started sponsoring a young girl overseas and now I sponsor ten children all over the world and from some of the poorest nations. I feel a moral responsibility to give back to the community in tangible ways – sometimes it is financially and other times it is devoting my time to causes that matter.

### What is your favorite out-of-office activity?

My favorite out-of-office activity is spending time with my two young boys, whether it is having a lazy day at home, traveling, baking, doing arts and crafts, watching them play boring video games or having cozy movie nights, I use every opportunity I can to spend time with them!