



**CHRISTINA GRIGORIAN**  
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When lenders or their capital sources need regulatory counsel about the lenders' compliance or operations, they turn to Christina Grigorian. Clients rely on Christina's thorough understanding of the complex regulatory environment in which lenders do business, as well as her practical approach to compliance and understanding of the broader consumer and commercial credit market. Her clients include banks, bank holding companies, and state-licensed consumer and commercial lenders, as well as providers of capital to consumer and commercial lending businesses, including those that offer their products and services on a "fintech" platform.

### **Which woman, past or present, comes to mind as a leader in the media as a master storyteller?**

One of my favorite storytellers is the author Maggie O'Farrell. Her book *Hamnet* — a historical fiction work based upon William Shakespeare's wife and family — was so beautifully done, and the story is rich with characters and description of what life was like during that era. Her next book, *The Marriage Portrait*, is set in medieval Italy. Her characters and descriptions are like being wrapped in a rich Italian velvet tapestry. It is beautifully worded.

I also greatly admire Rev. Mariann Edgar Budde, an Episcopalian Bishop for the Diocese of Washington, DC. Her words are like a story, beautifully woven with real life anecdotes and spiritual relevance that I find very inspiring.

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

While the world of finance can be focused on the quantitative aspects of markets, financial institutions and banks should not forget the more qualitative components of market performance that may resonate with women. Understanding the financial industry requires, at its basis, an understanding of the American household where women are already on the front lines, making priority of payment decisions regarding mortgages and rent, credit cards, and other bills. Weaving together the "kitchen table" aspects of markets with the quantitative components of market performance provides women with an opportunity to weave their real-life perspectives into their assessments of the financial industry writ large.

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

Working in this space gives me the opportunity to collaborate across multiple legal disciplines, including structured finance, health care, corporate and private credit. There are questions that arise from every point of view. In my work with banks, I advise on consumer financial products and services offerings that everyday consumers use, from prepaid cards to unsecured loans to HELOCs. Those products affect families directly, which I find fascinating and enjoy because of its relationship to the "real world."



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

My biggest advice is that you have to devote time at the start of your day to reading as much industry information as you can. I look at least 14 different industry newsletters in the morning. You are a better practitioner and advisor if you have an understanding of the most pressing issues affecting your clients and the industry within which you work. It is almost like being a reporter — when I find interesting tidbits, I send them out to clients with a note on what they might find relevant. My clients appreciate these updates because: 1) the clients know I am watching out for their interests, even if the actual “deal work” is done; and 2) they understand I have my eye on the full marketplace in which they operate. This process also gives me additional touch points with my clients.

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

My advice: do something that is completely different from what you do professionally. It is both gratifying and grounding. I am president of the All Hallows Guild at the Washington National Cathedral. Founded in 1916, we raise money to preserve and enhance the 57 acres that are the gardens and grounds located right in the center of Washington, DC. Funds raised go toward plantings, forest preservation, and garden preservation and enhancement so that the grounds continue to provide a place of solace and rest to all, regardless of religious affiliation, in consort with the Cathedral. While I am not a gardener, I appreciate the intentionality for how the grounds and woods are cared for. I enjoy helping raise money and providing stewardship for those projects, including our current efforts to raise \$1.2 million to build a bridge in the Olmstead Woods.