

Eddy R. Lora

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SELECTED EXPERIENCE

Independent Equity Research

Remote | June 2026 to Present

- Built a Python research stack that parses 10-K and 10-Q filings into driver-based three-statement operating models.
- Published a 32-page initiation report on Modine Manufacturing (MOD), with the valuation set on the comparable company multiple and cross-checked with a DCF and sum-of-the-parts.
- Argued that the bear case overstated Modine's stranded corporate cost by mixing accounting bases. The \$88.4 million GAAP figure is \$62.6 million on the note's adjusted EBITDA basis.
- Wrote the rule that would change the call into the note before it went out, segment EBITDA margin under 16.0% for two consecutive quarters. The print came in at 15.29%, the first breach on record. One quarter is not two, so the call held.
- Extended it to Eaton (ETN) in industrials and TE Connectivity (TEL) in technology hardware, each with its own note and operating model.

Reminous | Founder (Co-Founder of Magnifye, October 2024 to May 2025)

Remote | October 2024 to Present

- Co-founded Magnifye, a restaurant marketing software startup, and pivoted to managed advertising when owners wanted the work done.
- Pitched hundreds of owners in person, delivered a 24x return on ad spend on one campaign and reached profitability.
- Built acquisition systems around creative testing and landing-page optimization, generating 1,100+ leads in a month, doubling volume, reducing cost per lead and improving lead quality. Automated creative work, reporting and operations, saving about 25 hours a week.
- Rebuilt client acquisition, moving from triple-digit lead costs in legacy campaigns to about \$45 in a summer campaign. Automated reporting and SMS/email follow-up with n8n and JavaScript, and built dashboards and marketing content in Python.

TD Bank | Retail Banker

New Brunswick, NJ | February 2024 to October 2024

- Finished my first full quarter at about 200% of quota, which put me #1 in the region and top 5 across the bank.
- Prospected from Salesforce lead lists at 20 to 30 outbound calls a day and referred qualified clients to Financial Advisors.

Auerbach Grayson | Equity Research Intern

Manhattan, NY | April 2023 to October 2023

- Covered Asian and European markets 2 AM to 9 AM, analyzing partner-broker research from ICICI Securities, ICBC, Cavendish, Erste Group and others.
- Conducted company and industry research and analysis, producing recurring Word and Excel reports.

C.L. King & Associates | Equity Research Intern

Hoboken, NJ | May 2023 to September 2023

- Built and maintained the model for a senior analyst's coverage initiation on Rogers Corporation and kept up his models on other specialty chemicals and materials names, analyzing financial statements, management, products and competitive positioning.
- Built comparable-company analyses, charts and client-pitch exhibits using FactSet and Bloomberg for the investment banking team. U.S. coverage 9 to 5, concurrent with Auerbach Grayson.

TRADING & PRODUCT

Personal Trading Portfolio

August 2022 to Present

- Traded the index, semiconductors, software and consumer, 128 closing trades in 2024 with Nvidia and SPY the two heaviest. Tagged fills in a nineteen-field journal.
- Built a rules-based system from books and online research on chart and technical analysis, every setup graded by how many independent confirmations stacked and size set by the grade, so a weak setup could not take a large position.
- Rebuilt those rules in 2026 as a Python engine of 364 tests where one grader drives both the historical backtester and the live scanner.
- Set the standard of proof before running it, replayed 1,771 trades over a 156-name universe from 2010 to 2026, and tested the grade ladder against 20,000 permutation and 20,000 block bootstrap draws.
- The in-sample separation does not reproduce out of sample, so no position is sized against it.

An arena and learning platform

2026

- Built an arena and learning platform for Excel, Python and working with AI, the chess.com shape applied to finance skills at any level.
- Play inside a native spreadsheet window or terminal and get graded on keystrokes, race a ghost of your best run or the day's shared board, then review the game key by key off a keystroke tape. Free to train and free to play, no account needed.
- One spreadsheet engine of 103 assertions, rounds generated from the banks. A course, a daily puzzle, a three-statement walk on 22 verified scenarios, a Leveraging AI room on real SEC filings and a sourced finance-history room.

EDUCATION

Rutgers, The State University of New Jersey, School of Arts and Sciences, New Brunswick, NJ. May 2025.

- Bachelor of Arts in English, minor History. Dean's List.

Woodberry Forest School, Woodberry Forest, VA. May 2021.

- Football, Basketball, Track. St. Andrews Chapel Head Reader.

LICENSING & SKILLS

Licensing. Securities Industry Essentials (SIE), FINRA, passed September 2026. Series 63 to follow. Series 86 and 87 upon firm sponsorship.

Finance and Research. Three-statement and earnings models, earnings forecasts, discounted cash flow (DCF), WACC, comparable company analysis, sum-of-the-parts, 10-K and 10-Q analysis, initiation reports

Tools and Languages. Excel, PowerPoint, FactSet, Bloomberg, Python, SEC EDGAR, XBRL. Spanish, fluent

Interests. Chess, basketball (AAU, intramural team captain), custom PC building, golf, weightlifting