Publicly Post Full, Unedited Interview Transcript (26 June 2026)

Hello,

I am Bill Harrington, senior fellow at the non-profit Croatan Institute (Durham, NC, USA). https://croataninstitute.org/injecting-accountability-into-the-u-s-and-global-financial-systems/

Since resigning as Moody's Ratings SVP in 2010, I have helped to stymie U.S. revival of the flip-clause-swap-contract—a destructive deal template central to 2008 crises—and to inform regulatory and public understanding of credit rating companies. See my Croatan View "Experienced U.S. Practitioners: Step Up and Fix Your Fields!"
https://croataninstitute.org/cro-view-bill-harrington-experienced-us-practitioners-step-up-fix-your-field/

I self-finance all work and disseminate it widely in public spheres, including two U.S. Securities and Exchange Commission (SEC) files.
https://www.sec.gov/comments/4-790/4-790.htm
https://www.sec.gov/comments/4-799/4-799.htm

Jamie Bartlett interviewed me for "Everything is Fake" 26 Sep 2025, 10-11 AM EDST. Ep. 4 "The Lance Armstrong Defence", 23:00-18:00, nicely excerpts our discussion of Moody's Ratings and the origins/legacies of 2008 crises. I also described post-Moody's advocacy, detailed U.S., UK, and EU reluctance to overhaul finance, and dissected flip-clause-swap-contracts, Lehman Bros, and UK RMBS.

I spoke remotely from Truro, MA—Jamie and I could not see each other. Despite producer encouragement and poor connectivity, I did not use an AI tool to generate a corroborating transcript.

The producer sent their transcript 23 March—a decent rendering but with inaccuracies of punctuation, emphasis, Boston accent, and spelling (e.g., "Keratin" and "CROSSUN" for "Croatan"). Without visual cues, Jamie and I often spoke over each other, and I "uhm'ed" a lot.

I submitted the full, unedited transcript—and a clearly notated, clean-up version—to U.S., UK, and EU regulators for their internal use.

To enable public access to the same information, I seek to add the full, unedited transcript—and ideally the edited version—to the above-cited SEC files.

Thanks.