The Lynn Group, Inc.

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RÉSUMÉ OF JAMES F. LYNN, PRINCIPAL OF THE LYNN GROUP, INC.

Summary of Background

* Principal, The Lynn Group, Inc. (since September 1995).
* Expert witness, consumer and commercial banking matters (since August 2001).
* Consultant to community financial institutions on commercial and retail credit issues.
* Facilitator of consumer and commercial credit training programs, Omega Performance Corporation (3 ½ years).
* Director of Business, Finance, & Development and Director of Financial Aid, Sandy Spring Friends School, Sandy Spring, Maryland (2 ½ years).
* Vice President and Commercial Relationship Manager, Maryland National Bank (11 years).
* Retail/Commercial Training Program (6 months).
* Branch Manager (6 months).
* Commercial Relationship Manager (8 years).
* Manager, Commercial Credit Training Program (2 years).
* Part-time faculty member, University of Maryland. Taught 2 courses: Corporate Finance and Security & Investment Analysis, (4 years).
* Lecturer, Maryland Banking School (9 years).
* Member, Board of Trustees, Green Acres School, Rockville, Maryland (3 years).
* Member, Board of Trustees, Sandy Spring Friends School (2 years).
* Member, Board of Trustees, Friends Meeting School, Ijamsville, Maryland (one year).
* Staff Assistant to former U. S. Senator Herman E. Talmadge of Georgia (3 years).

# Congressional Intern, Office of former U. S. Representative Robert W. Kastenmeier of Wisconsin (3 months).

* MBA, University of Maryland; BA, University of Wisconsin.

The Lynn Group, Inc. (September 1, 1995 – Present)

Worked with approximately 15 community financial institutions and have provided one or more of the following services to each client institution:

* Conducted specific credit training programs for commercial and retail lenders. Provided ongoing training and support to lending officers with regard to credit analysis/loan origination, composition of a loan summary, and other relationship management issues.
* Performed credit review of an institution’s commercial and/or retail loan portfolios. Identified any risk issues or deficiencies in each credit relationship that had the potential to create a loss situation for the financial institution. Proposed a strategy in each instance to mitigate the risk issue and/or correct the deficiency.
* Reviewed and evaluated a financial institution’s credit policy and procedures manual. Have written a complete loan policy and procedures manual for two community financial institutions.
* Facilitated the establishment of a Watch Committee at one community financial institution.
* Identified potential loan participants for an originating financial institution or potential sources of loans for a financial institution that sought to become a participant.

Litigation Support (Since August 2001)

Expert Witness, consumer and commercial lending issues. Worked on approxi-mately 100 cases in various state courts as well as in the federal court system.

* + FT Mortgage v. Joseph S. Livesay, Jr., et al. Expert Report, September 2001. Client was the Defendant.
	+ EquiCredit Corporation of America v. Fidelity National Title Insurance Company of New York, et al. Expert Report, November 2001. Client was the Plaintiff.
	+ EquiCredit Corporation of America v. Dannell Santiago, et al. Expert Report, November 2001. Client was the Plaintiff.
	+ EquiCredit Corporation of America v. Dayton Williams, et al. Expert Report, November 2001. Client was the Plaintiff.
	+ Alex and Tina Aklagi v. EquiCredit Corporation of Virginia. Expert Report, December 2001. Client was the Defendant.
	+ EquiCredit Corporation of America v. Keith and Kimberly Adkins, et al. Deposition appearance, January 2002. Client was the Plaintiff.
	+ Ali M. Alvi v. Chevy Chase Bank, FSB, et al. Deposition appearance, July 2002. Client was the Plaintiff.
	+ Robert F. Kraft and Helena F. Kraft v. Wheeling National Bank, et al. Expert Report, August 2002. Client was the Defendant.
	+ Rose Lynch v. EquiCredit Corporation, et al. Expert Report, November 2002. Client was the Defendant.
	+ Lowell Cowell v. United National Bank, et al. Expert Report and Deposition appearance, December 2002. Client was the Plaintiff.
* Jeffrey Scott Runyon and Melissa Runyon vs. NationsCredit Financial Services Corporation d/b/a EquiCredit, et al. Expert Report, December 2002. Client was the Defendant.
	+ Sandra D. Schaaf v. EquiCredit Corporation of Georgia, et al. Expert Report, March 2003. Client was the Defendant.
	+ Barbara L. Jackson v. EquiCredit Corporation of Georgia, et al. Expert Report, March 2003. Client was the Defendant.
* Pamela L. Helmick and Marian L. Brown, v. EquiCredit Corporation of West Virginia, et al. Expert Report, March 2003. Client was the Defendant.
* Julian T. Jeffery, Jr. vs. Trans Union, LLC and Bank of America, N.A. Case analysis for legal counsel for Bank of America, August 2003.
* Neil R. Thompson vs. NCO Financial Systems, Inc. and Bank of America. Case analysis for legal counsel for Bank of America, September 2003.
* EquiCredit Corporation of America, et al. vs. Joann C. DiMartino, et al. Case analysis and deposition appearance, November 2003. Client was the Plaintiff.
* Lt. Charles Freedman, Post 706, Jewish War Veterans, by Larry D. Holman, Trustee Ad Litem vs. Mellon Bank, N.A. Expert Report, November 2003. Client was the Plaintiff.
* Donnie Austin and Patsy Austin vs. Infinity Financial Employment Services, LLC, Larry McMichen, New Century Mortgage Corporation, EMC Mortgage Corporation, LaSalle National Bank. Case analysis for legal counsel for defendant Larry McMichen, December 2003.
* Marvin B. Green and Marian C. Green v. Len Stoler, Inc., et al. Expert Report, May 2004. The Plaintiffs were the Client.
* Christine Perry Young v. Brown’s Maryland Motors, Inc., d/b/a Toyota of Glen Burnie, and Central Atlantic Toyota. Expert Report, May 2004. Client was the Plaintiff.
* Jawana K. Jackson and Jesse J. Jackson v. Imported Cars of Maryland, Inc., et al. Affidavit, June 2004. The Plaintiffs were the Client.
* Standard Federal Bank c/o ABN AMRO Mortgage Group, Inc. v. Gary V. Neff, Mary A. Neff, and First Resolution Investment Corporation c/o CT Corporation Systems, Inc. Case Analysis, July 2004. Defendants Gary V. Neff and Mary A. Neff were the Client.
* Brian L. Schambach, Lee Ann Schambach, Charles DeFilippo, and Nance L. DeFilippo v. National City Bank, Amy Roberts, and Edward J. Brennan. Case Analysis, July 2004. The Plaintiffs were the Client.
* Realty Title Services, Inc. v. Cash Store, II, Inc., et al. Deposition appearance, September 2004. The Plaintiff was the Client.
* Huntington Emergency Physicians Group, Inc. v. William W. Reed and Diann Wiseman. Case Analysis, September 2004. Defendant William W. Reed was the Client.
* Rosevelt Ricky Blocker v. Toyota Motor Credit Corporation, et al. Case Analysis, November 2004. Defendant Toyota Motor Credit Corporation was the Client.
* Robert D. Fouse and Bridget Fouse v. NationsCredit Financial Services Corporation d/b/a EquiCredit Corporation, et al. Expert Report, January 2005. Defendant NationsCredit Financial Services Corporation d/b/a EquiCredit was the Client.
* James Quinn and Linda Quinn, Plaintiffs vs. NationsCredit Financial Services Corporation d/b/a EquiCredit Corporation, et al. Expert Report, February 2005. Defendant NationsCredit Financial Services Corporation d/b/a EquiCredit Corporation was the Client.
* SLN, LLC, d/b/a Commonwealth Sign & Novelty v. Sports Collectors Guild, Inc. and Patrice Lagnier. Expert Report, February 2005. The two Defendants were the Clients.
* United Bank, Inc. v. Raymond E. Church, Lee H. Church, et al. Expert Report, March 2005. Deposition appearance, July 2005. The Defendants Raymond E. Church and Lee H. Church were the Clients.
* Robert A. Warner and Marian L. Warner v. Premier at Highlands, LLC. Expert Report, May 2005. Court testimony, February 2006. The two Plaintiffs were the Clients.
* Edward A. Gadd, Jr. and Patricia K. Gadd v. EquiCredit Corporation of West Virginia, NationsCredit Financial Services Corporation, and Fairbanks Capital Corporation. Expert Report, May 2005. The three Defendants were the Clients.
* Wachovia Bank, N.A. v. Benjamin McCottry and Geraldine I. McCottry. Case Analysis for counsel to the Defendants, June 2005. Deposition Appearance, September 2006.
* Robert B. Byrne v. Towson Ford Sales, Inc., et al. Expert Report, July 2005. Deposition appearance, January 2006. The Defendant Towson Ford Sales, Inc. was the Client.
* Charles and Macie Stewart v. Troese Title Services, Inc. Case Analysis and Estimate of Compensatory Damages for counsel to the Plaintiffs, July 2005.
* Virginia M. Sprague v. NationsCredit Financial Services Corporation, Fairbanks Capital Corporation, et al. Expert Report, July 2005. The Defendants NationsCredit Financial Services Corporation and Fairbanks Capital Corporation were the Clients.
* G. Edgar Harr Sons’ Corporation and Penn National Insurance Company v. Mercantile-Safe Deposit and Trust Company. Case Analysis for counsel for Penn National Insurance Company, September 2005.
* Kelly L. Eigler v. CitiFinancial, Inc. Expert Report, September 2005. Citi-Financial, Inc. was the Client.
* Georgia Bryant-Macon v. CitiFinancial, Inc. Expert Report, September 2005. CitiFinancial, Inc. was the Client.
* Ameriquest Mortgage Company v. Eugene E. Brown and Debra A. Brown. Case Analysis, October 2005. Deposition appearance, May 2006. The Defendants were the Clients.
* Eileen F. Lentchner-Dorsey v. Experian Information Solutions, Inc. and Select Portfolio Servicing, Inc. Expert Report, October 2005. Defendant Select Portfolio Servicing, Inc. was the Client.
* James Kelly and Gladys Kelly v. Experian Information Solutions, Inc. and CitiFinancial Mortgage, Inc. Expert Report, October 2005. Defendant CitiFinancial Mortgage, Inc. was the Client.
* Michael Thiem, Plaintiff v. William Jones, et al., Defendants/Third-Party Plaintiffs v. Drummond Real Estate & Land Development, LLC, et al., Third-Party Defendants v. William Jones, Counter-Defendant. Expert Report, January 2006. Mr. Jones was the Client.
* Tremayne Oran Richardson v. Brown’s Maryland Motors, Inc., d/b/a Toyota of Glen Burnie. Expert Report, January 2006. Plaintiff Richardson was the Client.
* Idriis Bilaal, et al. v. Vincent L. Abell, et al. Deposition appearance, February 2006. Mr. Abell and related Parties/Defendants were the Clients.
* Suzanne Sloane and John T. Sloane v. Equifax Information Services, LLC, Trans Union, LLC, Experian Information Solutions, Inc. and CitiFinancial, Inc. Expert Report and Deposition appearance, April 2006. Defendant CitiFinancial, Inc. was the Client.
* Maria-Theresa Wilson v. Vincent Abell, et al. Deposition appearance, April 2006. Trial testimony, March 2007. Defendant Vincent Abell was the Client.
* Diana D. Snodgrass, for Jane W. Snodgrass v. NationsCredit Financial Services Corporation d/b/a EquiCredit Corporation and Select Portfolio Servicing, Inc. Expert Report, June 2006. Defendant NationsCredit Financial Services Corporation was the Client.
* Alice Melendez v. Ford Motor Credit Company, Inc. and Crest Ford, Inc. Affidavit, June 2006. Ford Motor Credit Company, Inc. was the Client.
* Ralph C. Cronin and Mary Jo Cronin v. Saxon Mortgage Services, Inc. and Emmanuel Byron Loucas. Deposition appearance, June 2006. Saxon Mortgage Services, Inc. was the Client.
* United States of America v. Creative Financial Services, Inc., Reed N. Noble, Wayne T. Sweatt, and Brent M. Naylor. Case Analysis, August 2006. Defendant Reed N. Noble was the Client.
* Habib Bahari and Rohangiz Forouzan Bahari v. Countrywide Home Loans, Inc. and Litton Loan Servicing, LP. Expert Report, July 2006. Deposition appearance, November 2006. Plaintiffs Habib Bahari and Rohangiz Forouzan Bahari were the Clients.
* Bradley Pauley and Mary Ellen Pauley v. Chevy Chase Bank, FSB, Allied Home Mortgage Corporation, and Dale Starr. Expert Report, January 2007. Defendant Chevy Chase Bank, FSB was the Client.
* IndyMac Bank, FSB v. Scott L. Smith, M. Anthony Gamarra d/b/a Sincerity Mortgage, Sincerity Mortgage Corporation, Bradford C. Fitch, and Michelle Guest. Expert Report, March 2007. Defendants Bradford C. Fitch and Michelle Guest were the Clients.
* William E. Johnson and Peter R. Lau v. Select Portfolio Servicing, Inc. Expert Report, March 2007. Defendant Select Portfolio Servicing, Inc. was the Client.
* Laura K. Thomas v. Branch Banking and Trust Company. Expert Report, May 2007. Deposition appearance, May 2007. Defendant Branch Banking and Trust Company was the Client.
* Raymond G. Chapman v. Chase Manhattan Mortgage Corporation. Expert Report, May 2007. Defendant Chase Manhattan Mortgage Corporation was the Client.
* Michael C. Dillon and Jennifer Kresge v. Select Portfolio Servicing, Inc., Harmon Law Offices, P.C., PMI Group, Inc., Merrill Lynch Mortgage Capital, Merrill Lynch Mortgage Investors, and LaSalle Bank, N.A. Expert Report, October 2007. Defendant Select Portfolio Servicing, Inc. was the Client.
* Harold Hairston and Lisa Hairston v. The Provident Bank, NA and Select Portfolio Servicing, Inc. Case Analysis, May 2008. Defendant Select Portfolio Servicing, Inc. was the Client.
* Brian P. McLaughlin v. Pamela M. McLaughlin and Huntington National Bank. Pamela M. McLaughlin v. Centra Bank, Inc., Randall Williams, Cynthia S. Barber, and Brian McLaughlin. Case Analysis, May 2008. Expert Report, March, 2009. Deposition, July 2010. Suit/Countersuit; Brian P. McLaughlin was the Client.
* Peter Gullo and Frances Gullo v. IMC Mortgage Company, Inc. and Select Portfolio Servicing, Inc. Expert Report, July 2008. Defendant Select Portfolio Servicing, Inc. was the Client.
* IndyMac Bank, FSB v. LeMarcos A. Irving, Nina Q. Irving, Southshore Title & Escrow, Inc., Estate of Timothy F. Geppert, Geppert Real Estate, Fairfax Realty, Inc., Albert Smith, Legacy Financial Corporation, Samuel Adebayo, Corporate Management Services, Inc., Alan R. Davis, William C. Harvey & Associates, Inc., and Jubilee Realty and Associates, LLC. Expert Report, September 2008. Plaintiff IndyMac Bank, FSB was the Client.
* Doris Johnson v. Merri Tabor, Amit Patel, Executive Title & Escrow, LLC, Washington Mutual Bank, Pinnacle Financial Corporation, and WMC Mortgage Corporation. Case Analysis, September 2008. Defendant Washington Mutual Bank was the Client.
* Timothy G. Limberger and Lisa A. Limberger v. Sun Trust Mortgage, Inc., et al. Case Analysis, September 2008. Deposition, May 2009. Both Plaintiffs were the Clients.
* Andrea Sloan, as Guardian and Conservator on behalf of Mary Juergens, in both Mary Juergens’ individual capacity and as the sole member of 1230 23rd Street, LLC v. Urban Title Services, Inc., First Mount Vernon Industrial Loan Association, Inc., Dale E. Duncan, Arthur G. Bennett, and Brickshire Settlements, LLC. Expert Report, November 2008. Deposition, December 2008. Defendants First Mount Vernon Industrial Loan Association, Inc. and Arthur G. Bennett were the Clients.
* The Bank of New York, as Trustee for the Holders of the EQCC Asset Backed Certificates, Series 2001-2, Plaintiff v. Paulette Williams and Mercury Finance Company of Florida, a Dissolved Corporation. Defendant/Counter-Plaintiff v. The Bank of New York, as Trustee for the Holders of the EQCC Asset Backed Certificates, Series 2001-2 and Echevarria & Associates, PA. Expert Report, December 2008. The Bank of New York was the Client.
* Dean B. Green and Patricia A. Green v. Bank of America, successor to EquiCredit Corp., EquiCredit Corporation of West Virginia, and Decision One Mortgage Company, LLC. Expert Report, June 2009. Defendants Bank of America and EquiCredit Corporation of West Virginia were the Clients.
* Severn Savings Bank, FSB v. Nationwide Life Insurance Company, et al. Case Analysis, June 2009. Plaintiff Severn Savings Bank, FSB was the Client.
* Wells Fargo Dealer Services, Inc. v. Chesapeake Financial Services, Inc., Phillip Colonna, Steven Melt, Jack Doe, Atlantic Boat Documentation, Inc., and John Doe. Case Analysis, September 2009. Expert Report, December 2010. Deposition Appearance, February 2011. Plaintiff Wells Fargo Dealer Services, Inc. was the Client.
* U. S. Bank, N.A., as Trustee for CSAB Mortgage-backed Pass-Through Certificate Series 2006-1, Plaintiff v. Alyssa Azran, Mr. Azran, Husband of Alyssa Azran, and Mortgage Electronic Registration Systems, Inc. as a Nominee for Credit Suisse Financial Corporation, Defendants and William and Daphne Webb, Defendant Intervenors. William and Daphne Webb, Counter-claimants v. U. S. Bank, N.A., as Trustee for CSAB Mortgage-backed Pass-Through Certificate Series 2006-1, Counter-Defendants. William and Daphne Webb, Third-Party Plaintiffs v. Real Estate International, Ltd., Ronald B. Losner, Alyssa Azran, ANM Funding, LLC, Tovia Frankl, Credit Suisse Financial Corporation, Dryden Abstract, Inc., and Real Valuation, LLC., Third-Party Defendants. Case Analysis, October 2009. Credit Suisse Financial Corporation was the Client.
* Harold Smith and Causetta Smith v. Countrywide Home Loans, Inc., Hometown Real Estate, Inc. Coral Neal, Lender’s Service, Inc. and Bank of New York. Case Analysis, January 2010. Defendant Countrywide Home Loans, Inc. was the Client.
* Michael G. Harris and Ann Harris v. Countrywide Bank, NA, Bank of America, NA,D. J. Harda Corporation, Great American Title, Inc. and Delmar L. Barrett. Case Analysis, January 2010. Defendants Countrywide Bank and Bank of America were the Clients.
* IndyMac Bank, FSB, as successor-in-interest to IndyMac, Inc. vs. Mirwais Azadzoy, an individual; Mirwais Azadzoy, d.b.a. Investors Realty & Mortgage; Investors Realty & Mortgage; Zarmina Azadzoy, an individual; Wasil A. Gudus, an individual; Does 1 through 100, inclusive. Case Analysis, January 2010. Plaintiff IndyMac Bank, FSB was the Client.
* Teresa Harvey and Brad J. Anderson v. FIA Card Services, NA. Case Analysis, February 2010. Defendant FIA Card Services, NA was the Client.
* Aaron Curry v. Countrywide Home Loans Servicing LP, Bank of America, N.A., and John Doe Holder. Case Analysis, February 2010. Defendants Countrywide Home Loans Servicing LP and Bank of America, N.A. were the Clients.
* Rexyall Wade and Deanna Wade, Plaintiffs v. Homecomings Financial Network, Inc., Residential Funding Corporation, and JP Morgan Chase Bank, Defendants/ Third-Party Plaintiffs v. HSBC Mortgage Services, Inc., as successor in interest to Decision One Mortgage Company, LLC. Case Analysis, February 2010. HSBC Mortgage Services, Inc. was the Client.
* Nancy Jane Jarrell v. Countrywide Home Loans Servicing, LP, as Servicer for Countrywide Bank, NA (Bank of America), Defendant. Deposition, March 2010. Client was the Defendant Countrywide Home Loans Servicing, LP.
* The Talon Group, a division of First American Title Insurance Company, Inc. v. Tysons Financial, LLC. Deposition, March 2010. Plaintiff, The Talon Group, was the Client.
* Donald G. Smith, by Peter A. Holland, Esq., Guardian and Harry L. Smith, by Peter A. Holland, Esq., and Diane J. Smith v. IndyMac Mortgage Services, a Division of One West Bank, FSB, as successor to IndyMac Federal Bank, FSB and U. S. Bank, N.A. as Trustee for Lehman XS Trust Mortgage Pass-Through Certificate Series 2005-9N and/or Successor Trusts and Doe Companies/ Corporations 1 through X and Ruben Koene, individually and d/b/a Cloverfield Mortgage and Competitive Title Agency, Inc. and Andrew I. David. Deposition, April 2010. Defendants IndyMac Mortgage Services and U. S. Bank were the Clients.
* Chase Manhattan Bank, as trustee for the GRMT II Mortgage Loan Trust 2000-1 dated September 1, 2000, Plaintiff v. Jo Matthews Hayes, as personal representative of the Estate of Donald Matthews, deceased, et al., Defendants. Jo Matthews Hayes, as personal representative of the Estate of Donald Matthews, deceased, Third Party Plaintiff v. Fairbanks Capital Corp., Third Party Defendant. Deposition, April 2010. Plaintiff Chase Manhattan Bank and Third Party Defendant, Fairbanks Capital Corp. were the Clients.
* Zvi Guttman, Chapter 7 Trustee, Plaintiff v. Wells Fargo, N.A. as Trustee for the Holders of the First Franklin Mortgage Loan Trust 2006-FF15, Mortgage Pass Through Certificates Series 2006-FF15, Defendant. In re: William Ross Coale and Sherrie Lynn Coale, Debtors, Chapter 7. Two Expert Reports, April 2010 and July 2010. The Client was Wells Fargo, N.A.
* Frederic W. Nessler v. G. Thomas Garten, Charles A. Henthorn, and First National Bank. Expert Report, June 2010. Defendant First National Bank was the Client.
* Susie M. Homan and Janice T. Kruger v. Homes by New Century, LLC, Edward F. Moriarty, Thomas P. Moriarty, and Washington Mutual Bank. Case Analysis, June 2010. Defendant Washington Mutual Bank was the Client.
* David Hillman, Trustee for Southern Management Corporation Retirement Trust, and Southern Management Corporation Retirement Trust v. Cosmopolitan Real Estate Settlements, Inc., First American Title Company, LLC, First American Title Insurance Company, and Fidelity National Title Insurance Company. Deposition Appearance, July 2010. Defendants First American Title Company and First American Title Insurance Company were the Clients.
* James E. Combs and Jill R. Combs v. Countrywide Home Loans Servicing LP and The Bank of New York. Expert Report, July 2010. Defendants Countrywide Home Loans Servicing LP and The Bank of New York were the Clients.
* FDIC, as Receiver for BankFirst, a South Dakota corporation vs. Anoka Appraisal Services, an unincorporated entity based in Minnesota; Charles Hanson, an individual, as owner and sole proprietor of Anoka Appraisal Services; Hanson Appraisal Services, Inc., a Minnesota corporation, as current successor to Anoka Appraisal Services; James A. Zweifel, an individual; and Lori Hanson, an individual. Expert Report, July 2010. The Plaintiff, the FDIC, was the Client.
* Brian Middough v. Suzanne M. Brown, Clinton A. Touart, III, Neil Kantor, Empire Equity Group, Pruitt Title, LLC, SunTrust Mortgage, Inc., and CitiMortgage, Inc. Case analysis, August 2010. Defendant CitiMortgage, Inc. was the Client.
* William E. Johnson and Peter R. Lau v. Experian Information Solutions, Inc., Trans Union, LLC, EquiFax Information Services, LLC, and Select Portfolio Servicing, Inc. Expert Report, September 2010. Defendant Select Portfolio Servicing, Inc. was the Client.
* B & W, Inc. v. First National Bank, N.A., G. Thomas Garten, and Charles A. Henthorn. Expert Report, November 2010. Defendant First National Bank was the Client.
* Federal Deposit Insurance Corporation, in its capacity as Receiver for NetBank, FSB v. Optimum Title, LLC. Expert Report, March 2011. Deposition Appearance, June 2011. The FDIC was the Client.
* Federal Deposit Insurance Corporation, in its capacity as Receiver for NetBank, FSB v. First American Title Insurance Company. Expert Report, March 2011. Deposition Appearance, April 2011. The FDIC was the Client.
* Lynn Davidson, individually and as the Executrix of the Estate of Leslie H. Davidson v. HSBC Mortgage Services, Inc., Crevecor Mortgage, Inc., Mutual Builders Acceptance Group, LP, Direct Settlement Services, Great Lakes Financial Corporation, Doyle & Associates, Beneficial West Virginia, Inc., Michael W. Doyle, Lawrence E. Bolind, Jr., Richard Pill, and John Doe employee(s). Expert Report, April 2011. Defendants HSBC Mortgage Services, Inc. and Beneficial West Virginia, Inc. were the Clients.
* Pete Olean v. Huntington National Bank, Huntington Bancshares, Inc., West Union Bank, Freedom Bank, and John Doe Defendant Bank. Case Analysis, May 2011. Plaintiff Pete Olean was the Client.
* Shayne Denver Bittinger v. Beneficial West Virginia, Inc. Expert Report, May 2011. Defendant Beneficial West Virginia, Inc. was the Client.
* Dean Hanson, individually and d/b/a Hanson Cattle Company and Shellbark Farms v. First National Bank, G. Thomas Garten, and Charles A. Henthorn. Expert Report, June 2011. Deposition Appearance, August 2011. Defendant First National Bank was the Client.
* Martin Kofi Frempong v. Kwasi Frempong, Adwoa A. Frempong, and Cosmopolitan Real Estate Settlements, Inc. Expert Report, July 2011. Plaintiff Martin Kofi Frempong was the Client.
* Leonard Gelman, Neil Erlichman, 13250 Trevose, LLC, Allied Land Transfer, Inc., Attorneys Select Abstract, Inc., Liberty Building Associates, LLC, Liberty One Financial, Inc., PAQ Holdings Corporation, and Wellington Companies, LLC v. Citizens Bank of Pennsylvania and Citizens Financial Group, Inc. Expert Report, July 2011. Defendants Citizens Bank of Pennsylvania and Citizens Financial Group, Inc. were the Clients.
* Susanne and Peter Drakopoulos v. U. S. Bank, N.A. and Select Portfolio Servicing, Inc. Expert Report, July 2011. Trial preparation, June 2015. Defendants U. S. Bank, N.A. and Select Portfolio Servicing, Inc. were the Clients.
* Ronald E. Smith, Sr. and Donna C. Smith v. BAC Home Loans Servicing, LP, Bank of America, NA, Wells Fargo Bank, NA, Delta Funding Trust HEL Trust 2000-3, Wells Fargo Bank Minnesota, NA, Unknown Investors/Certificate Holders for Delta Funding Trust HEL Trust 2000-3, and Anthony E. Freda. Expert Report, August 2011. All Defendants except Anthony E. Freda were the Clients.
* Michael T. Dolan v. Fairbanks Capital Corp. and PMI Mortgage Insurance Company. Expert Report, January 2012. Trial Testimony, October 2016. Fairbanks Capital Corp. was the Client.
* JPMorgan Chase Bank, N.A. v. Mark D. Peterson, an individual and d/b/a Appraisal Services, Inc., a Utah corporation, and Metro National Title, a Utah corporation. Expert Report, May 2012. Deposition Appearance, June 2012. JPMorgan Chase Bank, N.A. was the Client.
* Andia Evans v. First Mount Vernon Industrial Loan Association, Inc., Sherman Brown, and Cohn, Goldberg & Deutsch, LLC. Expert Report, May 2012. First Mount Vernon Industrial Loan Association, Inc. was the Client.
* Federal Deposit Insurance Corporation as Receiver for AmTrust Bank v. First National Title Insurance Agency, LLC and Westcor Land Title Insurance Company. Expert Report, July 2012. The FDIC was the Client.
* Richard I. Hickey v. Select Portfolio Servicing, Inc. and JPMorgan Chase Bank, N.A. Expert Report, November 2012. Select Portfolio Servicing, Inc. and JPMorgan Chase Bank, N.A. were the Clients.
* Federal Deposit Insurance Corporation, as Receiver for BankFirst v. Bob D. Hutchins, North Georgia Real Estate Appraisers, Inc., Shirley R. Gore, and Appraisal Services. Expert Report, December 2012. Deposition Appearance, January 2013. The FDIC was the Client.
* Cobalt Aviation II, LLC and Cobalt Aviation III, LLC v. Herbert M. Hortman, Jr., Hortmont Aviation Services, Inc., Hortman Aviation Services, Inc., Hortman Aviation, Inc., Hortman Enterprises, Inc., Signature Flight Support Corp., Peter J. McBreen & Associates, Inc., Citizens Bank of Pennsylvania, JPMorgan Chase & Co., and Global Aerospace, Inc. Expert Report, January 2013. Citizens Bank of Pennsylvania and JPMorgan Chase & Co. were the Clients.
* Nancy Falls, Individually and as Administrator of the Estate of Roscoe Falls, Dean Falls, and Willard Falls v. JPMorgan Chase Bank, N.A. and Jack Skidmore. Trial Testimony, March 2013. JPMorgan Chase Bank, N.A. was the Client.
* Federal Deposit Insurance Corporation, as Receiver for AmTrust Bank v. Escrow and Title Services, Inc., d/b/a Bell Title Agency. Expert Report, June 2013. The FDIC was the Client.
* FIA Card Services, N.A., Plaintiff/Counterclaim Defendant v. Stephen W. Snuffer, Defendant/Counterclaim Plaintiff. Affidavit, August 2013. FIA Card Services, N.A. was the Client.
* U.S. Bank National Association, As Trustee, on behalf of the Holders of the Asset Backed Securities Corporation Home Equity Loan Trust, Series AMQ 2006-HE7 Asset Backed Pass Through Certificates, Series AMQ-2006-HE7 v. Roby P. Jose, Mrs. Roby P. Jose, and Argent Mortgage Company, LLC. Expert Report, November 2013. Rebuttal of Defendants’ Expert Report, January 2014. Select Portfolio Servicing, Inc. was the Client.
* Maurice Jennings v. Experian Information Solutions, Inc. Case Analysis, April 2014. Experian Information Solutions, Inc. was the Client.
* Ernest K. Bateson v. ABN AMRO Mortgage Group, Inc. Expert Report, April 2014. Testimony at Arbitration Hearing, December 2014. ABN AMRO Mortgage Group, Inc. was the Client.
* Jerry Adame and Annette Adame v. Capital Funding, LLC, Countrywide Homes Loans, Inc., Bank of America, N.A., and The Bank of New York Mellon. Case Analysis, April 2014. Select Portfolio Servicing, Inc. was the Client.
* American Bank, FSB v. Monument Bank. Deposition Appearance, August 2014. American Bank was the Client.
* Cordoza Jacks Funeral Home v. Citizens Bank of Pennsylvania. Expert Report, August 2014. The Defendant was the Client.
* Andris Johansons and Rita Johansons v. JPMorgan Chase & Co. Expert Report, September 2014. JPMorgan Chase & Co. was the Client.
* The Bank of New York Mellon as Trustee for IMC Home Equity Loan Trust 1998-1, Plaintiff v. Sandra Shepherd, Defendant/Counterclaimant. Expert Report, October 2014. The Plaintiff was the Client.
* The Federal Deposit Insurance Company in its capacity as Receiver for AmTrust Bank v. U. S. Titles, Inc. and First American Title Insurance Company. Expert Report, December 2014. Deposition Appearance, February 2015. The FDIC was the Client.
* Trademark Properties of Michigan, LLC, Plaintiff/Counter-Defendant v. PNC Bank, N.A. and Bank of America, N.A, Defendants. PNC Bank, N.A. Counter-Plaintiff v. Trademark Properties of Michigan, Counter-Defendant. Expert Report, December 2014. PNC Bank, N.A. was the Client.
* Deutsche Bank, N.A. as Trustee for WAMU 2005-AR2 v. Edward E. Pollard. Expert Report, February 2015. Trial preparation, June 2015. Deutsche Bank was the Client.
* Mario Lelles Correa v. Wells Fargo Bank, N.A. as Trustee for the Harbor View Mortgage Loan Pass-Through Certificates, Series 2007-1. Expert Report, February 2015. The Defendant was the Client.
* Ruth Wiseman v. First Mariner Bank, MetLife Home Loans, Charles J. Pastore, and Nationstar Mortgage, LLC t/a Champion Mortgage. Expert Report, March 2015. Defendants First Mariner Bank and Charles J. Pastore were the Clients.
* Jerry R. Taylor and Debra B. Taylor v. Bank of America, NA, Mortgage Electronic Registrations Systems, Inc. (MERS), The Bank of New York Mellon, Trustee for the Certificate Holders of the CWALT, Inc. Alternative Loan Trust 2007-16CB, Recontrust Company, NA, and ALG Trustee, LLC. Memorandum to Counsel that included an analysis of the Complaint and an analysis of the opinions offered by Expert retained by Plaintiffs’ Counsel, May 2015. MERS and The Bank of New York Mellon were the Clients.
* Deutsche Bank National Association Trust Company, As Trustee For the Benefit Of HSI Asset Securitization Corporation And HSI Asset Securitization Corporation Trust 2007-HEI v. Jacqueline J. Kratsas and Lisa A. Huston, Defendants. Expert Report, March 2016. Deutsche Bank National Association Trust Company was the Client.
* Charles and Janice Biser v. Manufacturers and Traders Trust Company, d/b/a M & T Bank. Expert Report, June 2016. The Defendant was the Client.
* David William Wood v. Equifax Credit Information Services, LLC, Experian Information Solutions, Inc., Trans Union, LLC, Credit One Bank, NA, and Midland Credit Management, Inc. Expert Report, July 2016. Deposition Appearance, August 2016. Defendant Credit One Bank, NA was the Client.
* Ginger Bowman v. Envoy Mortgage, L.P., Richard Weiner, and Jasper Buck. Deposition Appearance, February 2017. Defendant Envoy Mortgage, L.P. was the Client.

Omega Performance Corporation (October 2000 – April 2004)

Omega provides a variety of commercial and consumer credit training programs and sales training programs to the financial services industry on a worldwide basis. As an independent contractor, facilitated the following credit training workshops at various financial institutions:

* Understanding Business Cash Flow
* Analyzing Personal Cash Flow
* Commercial Loans To Business
* Commercial Loans To Small Business
* Consumer Lending
* Loan Documentation

Sandy Spring Friends School, Sandy Spring, Maryland. Director of Business, Finance, and Development and Director of Financial Aid. (February 1, 1993 – August 31, 1995).

* Management of all financial matters, including the collection of all tuition and fees, disbursement of all funds, development of the annual budget, and the coordination of the annual external audit.
* Responsible for all construction, maintenance, and repair of the School’s physical plant and facilities, which included 10 academic buildings, 4 single family residences, 14 apartments, and the dormitory.
* Responsible for all ancillary programs, including summer camps and facilities rentals.
* Chaired the Financial Assistance Committee and participated in the determina-tion of all financial aid awards.
* Managed the Annual Fund and Capital Campaign.

Maryland National Bank (March 1, 1982 – January 31, 1993)

* Manager, Rockville Mall Office, Rockville, Maryland (6 months). Responsible for the overall operation of the office, including the sale and management of commercial and retail depository products and services, personnel management, and internal audits and operating controls. Also responsible for development and implementation of a commercial business development plan.
* Vice President and Commercial Relationship Manager (8 years). Responsible for management of approximately 100 commercial loan relationships, primarily with small businesses. Loan portfolio typically included asset-based loans to finance investment in accounts receivable and/or inventory, seasonal working capital lines of credit, and loans to finance real estate, equipment, and other long term assets. Extensive experience in all aspects of commercial lending, including business development, loan origination, credit analysis/loan underwriting, preparation of a loan summary, loan structuring and pricing of loan facilities and negotiation of the same with the customer/applicant, loan documentation, loan grading/risk rating, loan management, and the management of special assets.
* Manager, Commercial Credit Training Program (2 years). Designed, implemented, and executed the standard curriculum used to develop prospective commercial account officers. Taught classroom courses in accounting, finance, principles of commercial lending, as well as a case study series. Successfully managed and trained 50 individuals over two year period.

Other Professional Experience

* Faculty Member, University of Maryland University College, College Park, Maryland (part-time). Taught two undergraduate courses: 1) Corporate Finance and 2) Security & Investment Analysis.
* Maryland Banking School (jointly sponsored by the Maryland Bankers Association and the Robert H. Smith School of Business at the University of Maryland). The Maryland Banking School is a one-week professional development seminar held each year primarily for the benefit of designated employees of community financial institutions in the state of Maryland. Led case study seminar at the School for nine years.
* Staff Assistant to U. S. Senator Herman E. Talmadge of Georgia (3 years). Responsible for all legislative issues and constituent matters relating to the following federal departments: Treasury, Education, and Health and Human Services. Researched issues and developed policy recommendations for legis-lative proposals. Met with constituents and interest groups to discuss both pending legislation and executive and regulatory matters and also intervened whenever appropriate with executive departments and agencies to facilitate or negotiate administrative solutions for constituents.
* Congressional Intern, Office of U. S. Representative Robert W. Kastenmeier of Wisconsin (3 months).

Educational Background

Graduate of the MBA Program at the University of Maryland, College Park. Completed degree requirements in December 1980. Was a teaching assistant for graduate course in security and investment analysis and for an undergraduate business statistics course.

Earned BA degree in Political Science/International Relations from the University of Wisconsin, Madison, 1975.