

Dr. Gary E. Lacefield

Academic Curriculum Vitae

(Updated June 2016)

Assistant Professor and Director

Institute for Mediation, Arbitration, Legal Studies & Forensics

School of Criminology, Criminal Justice, and Strategic Studies

Tarleton State University - Fort Worth Texas

(Member of the Texas A&M University System)

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CONTACT INFORMATION

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DR. LACEFIELD'S EDUCATION

Texas A&M University-Commerce, Texas

Doctor of Education 1997

Concentration in Supervision, Administration, and Conflict Resolution.

Dallas Baptist University, Dallas, Texas

Masters of Business Administration 1992, GPA 3.92

Concentration in Management & Finance

(Graduated #1 in the University Graduate Program)

Dallas Baptist University, Dallas, Texas

Bachelors of Applied Business Administration 1991; GPA 3.73

Concentration in Business Administration and Human Resources Management

Certified Fraud Examiner

Association of Certified Fraud Examiners, November 2013

Member since April 2012

EXPERIENCE

Tarleton State University, Ft. Worth, Texas (Member of the Texas A&M University System)

Assistant Professor, Director of the Institute for Mediation, Arbitration and Legal Studies & Forensics; School of Criminology, Criminal Justice, and Strategic Studies;
August 2015 to Present

- Facilitated the development of core courses in Mediation, Arbitration, and Forensic Studies;
- Created Graduate Certificate Program in Alternative Dispute Resolution
- Developed research strategies for Peace Initiatives, and other Alternative Dispute Resolution Methodologies;
- Created Conflict Resolution Strategies for Scholarship, Industry Standards, and Criminal Justice;
- Current Research Initiatives & Projects include:
 - Domestic Violence Dispute Resolution
 - Children of Domestic Violence Dispute Resolution
 - Victims of Discrimination-Disabled Veterans
 - School Truancy to Prison Pipeline
- Moderator for the 'Campus Carry Forum' pursuant to the Texas Open Carry Law
- Faculty Grievance Committee –ex-officio member
- Completed Tarleton Ally training
- Developed University internal Mediation Program (under review by Academic Counsel)
- Facilitated Mediation Certification Training for Faculty & Staff at Ft Worth Tarleton Campus
- Facilitated Mediation Certification Training for Faculty & Staff for Tarleton Campus
- Conducted Mediation for the Provost's Office
- Conducted a 40 hr Mediation Certification training for 32 Mexican prosecutors in Campeche, Mexico as part of the MOU between Campeche, Mexico and the School of Criminology, Criminal Justice, and Strategic Studies
- Co-Developed and presented a four hour De-Escalation Training Course for Law Enforcement
- Presenting a Paper at ASC November 2016: *The Importance of De-escalation Techniques in Police Response to those with Drug Abuse and Mental Health Issues*
- Developing a Community Mediation Justice Center with the OneSafePlace

University of Texas at Arlington, Arlington, Texas

Clinical Associate Professor, College of Business

May 2002 to August 2015

- Business Communication Lecturer for all upper division and graduate level courses;
- University of Texas at Arlington (UTA) Distinguished Faculty Lecture Series Member;
- Chair of UTA Student's Publications Committee for past ten years; member since 2003;
- Faculty Advisor for Delta Sigma Pi co-ed business fraternity for past twelve years;
- Academic Advisor for Sigma Phi Epsilon social fraternity for past five years;
- Moot Court National Competition Judge for two years;

- Mentor to incoming freshman for the College of Business for six years;
- 2004 Delta Sigma Pi co-ed business fraternity established the *Dr. Gary Lacefield Academic Scholarship* and began awarding it semi-annually to its membership based upon a written essay competition;
- 2005 Inducted into the Order of Omega by the UTA Student Congress;
- 2006 College of Business Outstanding Lecturer of the Year;
- 2008 Student Affairs' Orientation team member for Council for the Advancement of Standards in Higher Education (CAS) self-assessment review;
- 2008 Chair of Student Publications committee for Student Affairs' Council for the Advancement of Standards in Higher Education (CAS) self-assessment review;
- UTA Provost's Award for Excellence in Teaching - College of Business Nominee – 2006, 2008, 2009, 2010, 2011, and 2013;
- 2009 named as a "Recognized Professor" by the Honor Society of Phi Kappa Phi;
- 2010 Delta Sigma Pi co-ed business fraternity changed the name of the Founder's Distinguished Alumni Award to the "Dr. Gary Lacefield Distinguished Alumni Award"; and
- 2011 Helped establish the first ToastMasters International organization through the Honor's College. First Faculty Advisor for the group.
- 2013 and 2014 Taught the state bar certified Mediation Course to faculty and staff.
- 2014 Established the first Mediation Society organization through the Honor's College. Founding Faculty member for the group; and
- 2014 Inducted into Beta Gamma Sigma-The Honor Society for AACSB Accredited Business Programs.

Lacefield and Associates, Arlington, Texas

Master Mediator and Arbitrator

May 1994 to Present

- Mediated over 1100 cases involving issues related to real estate, employment including wrongful termination and sexual harassment; labor/management disputes; family and divorce cases; contract disputes; court ordered and other civil and private disputes;
- Developed and facilitated the State of Texas Basic 40-Hour Course and Advanced Family Mediation Courses which are both accredited by the State Bar of Texas and the Texas Bar College;
- Courses also approved by the Florida State Bar; Minnesota State Bar for MCLE credits of 40-hours and 26-hours through the Minnesota Judicial Branch; New Mexico State Bar through the New Mexico Supreme Court MCLE; Tennessee Supreme Court Commission, Alternative Dispute Resolution; Virginia State Bar; Wyoming State Bar; Missouri Bar; and Idaho State Bar;
- Both mediation courses are accredited for 40-hours and 26-hours respectively by the Society of Human Resource Managers (SHRM) and Professionals in Human Resources (PHR);
- Developed and facilitated the state 40-hour Arbitration course which is accredited by the State

Bar of Texas and Texas Bar College for 40-MCLE credits with 3 hours of Ethics

The Five Star Institute, Dallas, Texas

Dean of Education Services

January 2012 to December 2012

- Primary focus on course development, content, presentation and promotion of trainings
- Responsible for obtaining national and state certifications for the courses offered, including continuing education credits for selected courses
- Cultivates, approves, and mentors course instructors
- Curriculum developed and presented by Dr. Gary E. Lacefield
 - Five Star Short Sale Certification
 - Five Star REO Certification
 - Five Star BPO Certification
 - Mortgage Fraud Training (MFT) Series
 - Advanced Mortgage Fraud Training (AMFT) Series
 - Federal Trade Commission Mandated “Red Flag” Training (RFT) Series
 - Fair Lending For The Millennium Certificate Training (FLMT) Series
 - New RESPA Training (NRT) Series
 - Conflict Resolution Training (CRT) Series
 - Arbitration Certification Training
 - Sexual Harassment Training
 - Affinity and Diversity Marketing Courses

Dallas Baptist University, Dallas, Texas

Adjunct Professor, Graduate School of Business

January 1991 to December 2010

- Developed the curriculum for alternative dispute resolution including Basic Mediation which provides forty classroom hours of training in dispute resolution techniques as required by Texas Law to be certified to conduct court appointed mediations;
- Created the curriculum for Advanced Mediation, which includes family dynamics training as well as child development and family law alternative dispute methods;
- Developed the curriculum for Internship in Mediation, which provides students with hands on experience in observing and participating in ten live mediations as a co-mediator;
- Facilitated 53-semesters of the Basic 40-hour Mediation course; 12-semesters of the Advanced Family Mediation course; and 8-semesters of the Internship in Mediation course.

PUBLICATIONS AUTHORED

Within the preceding ten years, these are the publications I have authored.

- **Scotsman Guide**, Residential Edition: The Leading Resource for Mortgage Originators; Tip of the Month: *Speak Plainly*; Authored the article March 2009, page 14.
- **Scotsman Guide**, Residential Edition: The Leading Resource for Mortgage Originators; *Getting Personal: First-person accounts from mortgage professionals*; Authored the article which includes photograph; February 2009, page 26.
- **Scotsman Guide**, Residential Edition: The Leading Resource for Mortgage Originators, *The Case for Lifestyle Factors in a DTI (Debt-to-Income)*; Authored the article which includes photograph; January 2009, page 30.
- **Flipping Frenzy: Real Estate & Mortgage Fraud News & Information**, *Wall Street's Mortgage Product Design and the Design of the Titanic-Similar*; Authored the article, April 13th, 2008.
- **Flipping Frenzy: Real Estate & Mortgage Fraud News & Information**, *Lender Greed Eventually Goes Unrewarded*, Authored the article, April 5th, 2008.
- **Aspatore Books, West First Focus™**, *Subprime's Impact on the 2008 Presidential Race—The Presidential Candidate's Proposed Solutions to the Subprime Debacle: A Critical Review*, Co-Authored book with John T. Palter, Esquire, September 2008.
- **Conflict Resolution Revolution**, a Mediation Textbook, Thomson Publishing, 2004.
- **Metropolitan Dallas Builder/Architect Magazine**, *Americans with Disabilities Act: Questions and Answers*. January 2002, p.3.
- **Eclipse Magazine**, *Making the Dream of Home Ownership a Reality*, CTX Mortgage Company, Feb/Mar Issue 2001, p.17.
- **Mortgage Originator Magazine**, *Prepare Yourself for Fair Lending*, September 2000, p.116-118.

FEATURED, CONTRIBUTED, OR QUOTED IN LOCAL, REGIONAL, OR NATIONAL PUBLICATIONS AND MEDIA AS AN EXPERT IN THE FIELD OF REAL ESTATE RELATED ISSUES

- **The Capitol Forum**: Quoted in the article, "*Zillow/Trulia: Sources Indicate that Zillow's Co-marketing Program Likely at Risk as CFPB Continues to Ramp up Enforcement of RESPA; Antitrust Risk Remains Low*" as an expert regarding RESPA enforcement; December 19, 2014.
- **The Huffington Post**: Quoted and mentioned in the article, "*Screwing Our Vets Is an American Tradition*" as an expert regarding the Fair Housing Act; October 30, 2014.
- **The New York Times**: Quoted in the article, "*Cracking Down on Illegal Mortgage Referrals*" as an expert regarding RESPA enforcement; June 5, 2014.
- **The Home Mortgage Law Show** on 610 WIOD radio. September 18th, 2010 at 2:30 p.m., guest expert regarding mortgage fraud. The program is sponsored by the law firm Morris, DuPont & Mansfield, PA. In Miami, Florida.

- **USA Today:** Quoted in the article, "*Allied Mortgage Company survives despite repeated sanctions*" as an expert regarding FHA mortgage insured loans; July 2, 2010.
- **American Banker Magazine;** Interviewed by investigative reporter Kate Berry and comments included in the article "Good-Faith Rule Has a Hidden Side", Thursday, December 31, 2009.
- **CBS Evening News, New York:** Taped interview discussing Mortgage Fraud and FHA insuring issues; aired November 29th, 2009.
- **Fox 4 News, Dallas, Texas;** On camera interview by Investigative Reporter Shawn Rabb regarding the impact of mortgage fraud and my recent jury trial testimony and subsequent testimony in the punishment phase regarding the six-25 year felony terms the defendant received; aired September 2nd, 2009.
- **Central Florida Law Journal;** Interviewed by Journalist Donna Dalancia for a story covering the high rates of foreclosure, bankruptcies, and how counsel would best be an advocate for the consumer; July 17th, 2009.
- **Huffington Post, Washington, D.C.;** Interviewed by Investigative Reporter and columnist Dave Jameson for information regarding FHA insured programs, sub-prime related issues, and defaulted FHA insured loans. May 8th, 2009.
- **Fort Worth Star-Telegram, Fort Worth, Texas;** Daily Newspaper, Interviewed by Finance Reporter Jim Fuqua for background information regarding defaulted FHA insured loans and the impact the defaulted loans have on neighborhoods, April 17th, 2009.
- **New York Times, New York;** Interviewed by Investigative Reporter M. Powell regarding the impact of Subprime and Predatory lending on Minority Families; April 15th, 2009.
- **Charlotte Observer, Charlotte, North Carolina;** Daily Newspaper, Interviewed by Business Reporter Stella Hopkins and quoted in an article regarding regulatory banking requirements, April 12th, 2009.
- **CBS-60 Minutes, New York;** Interviewed by Program Producer Michael Karzis in New York for the purpose of providing expert background information and technical advice regarding an upcoming series regarding predatory lending issues, April 3rd, 2009.
- **National Public Radio (NPR);** Interviewed by Investigative Reporter and Program Host Steve Henn regarding the explosion of subprime lenders receiving their FHA approvals to originate FHA insured loans, March 13th, 2009.
- **Articlestreet.com;** *Quit Pointing the Finger at Subprime Loans* by Benjamin Dover, Quoted in the article as an industry expert regarding mortgage compliance, February 10th, 2009.
- **WFAA 8 News, Dallas, Texas;** On camera Interview regarding the Housing Crisis, Foreclosures, and Inflated Values; February 5th, 2009.
- **Fox 4 News, Dallas, Texas;** On camera interview by Investigative Reporter Shawn Rabb regarding the impact of unemployment, the jobless rate on the availability of affordable housing, January 28th, 2009.

- **Houston Chronicle, Houston, Texas;** *Shady Mortgage Operators Are Back At The Same Game* by Froma Harrop, Quoted in the article as an industry expert regarding mortgage fraud; January 25th, 2009.
- **Mortgage Origination News;** For Mortgage Brokers, Correspondents, Lenders and Wholesalers, *Loan Fraud Is Hot Hot Hot*, by Mark Fogerty and Brad Finkelstein; Cover page – interview & photograph, January 2009, Volume 18, No.4.
- **Broker Magazine;** The Sales and Management Resource for Mortgage Originators; *Trends in Fraud-Zero Tolerance on Mortgage Fraud*, interview by Brad Finkelstein, December 2008, Volume 10, No. 12, and page 13.
- **Baton Rouge Business Reporter, Louisiana;** Timothy Boone, Business Reporter Staff Writer, *New look, same lenders*, Interview, December 29th, 2008.
- **CBS Evening News with Katie Couric;** Two and a half hour videotaped interview by Program Producer Phil Hirschhorn as an expert in the field of mortgage fraud, predatory lending, and regulatory compliance related issues in residential mortgages, December 11th, 2008.
- **The CPA Letter Daily;** *Another version of subprime loan emerges*, Quoted as an industry expert, December 10th, 2008.
- **Daily Real Estate News;** *Subprime Culprits Resurface as FHA Lenders*, Quoted in the article as an industry expert regarding mortgages, December 4th, 2008.
- **The Fox Forum** by James P. Pinkerton, *Throw a Tarp on Hank Paulson-Treasury Secretary Should Go, Now*; Quoted as an industry expert, December 3rd, 2008.
- **News 12 New Jersey** (Non-affiliated 24-hour regional news channel reaching more than 1.8 million television homes within the New York City metropolitan area. The channel operates as an independent unit of News 12 Networks, referred to as the “first, largest and most watched regional news network” in the United States); Interviewed by Walt Kane, Capital Bureau Chief-regarding subprime and predatory lenders, December 2nd, 2008.
- **National Mortgage News:** The Newsweekly for America’s Mortgage Industry, *Mods Could Pose High Fraud Risk*, by Brad Finkelstein; Quoted, Monday December 1st, 2008, Volume 33, Number 10, Cover story and page 6.
- **Business Week Magazine;** *The Subprime Wolves Are Back*-Cover Story, by Staff Writers Chad Terhune and Robert Berner; December 1st, 2008; Interviewed, quoted, provided technical data and illustrations published, and photographed.
- **Collin County District Attorney webpage, Collin County, Texas;** Featured in a story discussing District Attorney Judge John Roach increasing the Special Crimes Division by teaming up with industry expert Dr. Lacefield to train local law enforcement how to investigate mortgage fraud cases, November 16th, 2008.
- **Dow Jones Newswire, New York;** Interview by Investigative Reporter Dawn Wotapka regarding FHA Insured loans and the impact of subprime lending on the home building industry, May 16th, 2008.

- **Fort Worth Star-Telegram, Fort Worth, Texas;** Daily Newspaper, Interviewed by Investigative Reporter Melissa Vargas for the purposes of providing background information on property flipping and FBI's reaction to these cases, April 2nd, 2008.
- **ABC News: Night Line, New York;** Interviewed by news research staff for background information regarding industry's loss mitigation programs and how to uncover fraudulent lending schemes, February 6, 2008.
- **Charlotte Observer, Charlotte, North Carolina;** Daily Newspaper, Interviewed by Business Reporter Stella Hopkins and quoted in an article regarding FHA Investigation of Beazer Homes and countrywide, regulatory banking requirements, February 1st, 2008.
- **Dallas Morning News, Dallas, Texas;** article by Bill Lodge, *3 Family Members Plead Guilty to Fraud Charges*, Quoted in the article as an industry expert regarding mortgage fraud, July 27th, 2006.

MORTGAGE FRAUD RELATED TRAININGS DEVELOPED & WEB-CASTS PRODUCED

Weekly web-casts broadcast through MortgageFraudUpdate.com from July 2007 to the present. The website includes Red Flags to identify mortgage fraud in the origination process including tax returns, verification of assets, escrow, settlement statement, property flipping and churning, straw-buyer, builder bailout, identity theft, the appraisal, and title work. We have produced over 75 Mortgage Fraud related web-casts including the following sampling:

- ***MORTGAGE FRAUD IOI FOR LAW ENFORCEMENT***: This is a mortgage tutorial basic for Law Enforcement which provides the basis for mortgage fraud detection and prosecution including the following segments:
- ***INVESTIGATION IS EASIER THAN YOU THINK***; The basics of conducting a mortgage fraud investigation.
- ***WHAT MORTGAGE FRAUD REALLY IS***; How to identify mortgage fraud and its implication.
- ***WHY MORTGAGE FRAUD IS SO WIDESPREAD***; "Real" criminals are participating now because it is easier, safer, and more lucrative than robbery, drug dealing and prostitution.
- ***WHAT YOU CAN DO AT THE LOCAL LEVEL THAT THE FEDS CAN'T***; At the local level-you have the ability to address the fraud quicker, cleaner, and more effectively.
- ***MORTGAGE FRAUD'S MOST COMMON LIES***; The common "lies" about mortgage fraud.
- ***BUILDING A MORTGAGE FRAUD CASE***; Step by step guidelines to build your case for "slam dunk" prosecutions.
- ***WINNING A MORTGAGE FRAUD CASE***; The follow-up to building a mortgage fraud case.
- ***MORTGAGE FRAUD FOR HOUSING***; Defines mortgage fraud for the purpose of obtaining owner-occupied housing.

- **MORTGAGE FRAUD FOR PROFIT;** Defines mortgage fraud for the purpose of illegal gain and profit.

RESPA RELATED TRAININGS CONDUCTED & WEB-CASTS PRODUCED

Weekly web-casts broadcast through RespaNewsUpdate.com from May 2005 to the present. Produced over 95 Real Estate Settlement Procedures Act (RESPA) web casts including the following sampling:

- **REALTOR RELATIONSHIPS WITH HOME WARRANTY COMPANIES:** Receiving compensation from Home Warranties Companies based upon either marketing or administration agreement where little or no work was provided by the realtor violates RESPA.
- **BROKERS ACROSS THE BORDERS:** Paying brokers in other states? Is it legal? From LoanOfficer.com, comes the question and Dr. Lacefield has the answer on this report which begins a new season of RESPA News Update.
- **MAKING DONATIONS:** From our audience comes the question about making donations to non-profit associations as an incentive for your clients. Dr. Lacefield explains that while legal, it's a question of perceptions.
- **BUILDERS WITH CONDITIONS:** From our audience comes the question, "A home builder says they will only pay closing costs if we use their lender and lawyer. What does RESPA have to say about *that*?"
- **ADVERTISING:** More about advertising - This time it's a question we get a lot - buying advertising on a site or a flyer or book has some rules and you want this information before you buy into an advertising program.
- **EXCEPTIONS TO THE RULES? PART 2:** An answer to a viewer's question "Are there any exceptions to RESPA guidelines?" In this episode, Dr. Lacefield continues a multi-part discussion on referral restrictions and how not all arrangements violate regulations.
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- **CO-OP ADVERTISING:** While we all know it pays to advertise, it's important to know WHO pays for the advertising. This week, Dr. Lacefield discusses the true sharing of advertising costs among settlement providers.
- **REWARDS FOR FRIENDS AND FAMILY:** Compensating friends and family for bringing you business has its "do's and don'ts" and this week Dr. Lacefield covers the finer points of "showing your appreciation."
- **REALTOR OR MORTGAGE BROKER?** Yes, you can be both but be careful as Dr. Lacefield explains; playing both roles can create problems.
- **THE RESPA POLICE:** Hear how a successful professional got into hot water by doing what "has always been done." Learn what you can and CAN'T do in the area of incentives to clients.
- **RESPA RULES & PROCEDURES:** Explanation of what it is and why we need to be aware of rules and procedures relating to settlement service providers.
- **RESPA AND TITLE COMPANIES:** We have seen from issues related to RESPA and Title companies from the state perspectives in Texas, Ohio, Colorado and California just to mention a few, Title Companies continue to be a stationary target for regulators.

- **NEW ENGLAND RESPA CASE:** 1-800-East-West Mortgage Company, one of New England's largest mortgage lenders, pays \$150K and becomes part of ongoing probe.
- **RESPA VIOLATION:** A trip to a casino, free ride, free food and free casino chips can result in charges from HUD.
- **RESPA & ADVERTISING:** It pays to advertise but when you're advertising lender interest rates, you need to know the guidelines.
- **RESPA QUESTIONS FROM REAL ESTATE BROKER ANSWERED:** Questions received from a Real Estate Broker wanting to know about a specific issue regarding dual-licensed relationships.
- **RESPA QUESTIONS ANSWERED FROM REALTOR/AGENT:** Realtor questions received from a web viewer about advertising and production guidelines.
- **RESPA VIOLATION IN SPORTS PICK PROGRAM:** Why would a sports pick-up program conducted by a lender be a RESPA violation? Dr. Lacefield explains who's in hot water and how you can avoid problems with "the RESPA police".
- **RESPA IMPLICATIONS REGARDING OFFER AND TITLE COMPANY:** If a Seller counters a Buyers offer with a different title company and the Buyer signs the counter offer, would that be considered a RESPA violation?
- **EMPIRE FINES IN NEW YORK RESPA CASE:** Big fines for mail fraud, sham operations and collecting fees for no services in New York.
- **RESPA OVERCHARGE VS MARK-UPS:** Overcharge and Mark-Up crackdowns create confusion with different court decisions.
- **FEDERAL DISTRICT COURTS DISAGREE REGARDING MARK-UPS vs OVERCHARGES:** Different court decisions make compliance difficult according to Dr. Gary Lacefield. The answer: Be ready to explain yourself.
- **RESPA VIOLATIONS BY WELLS FARGO PROGRAM:** RESPA News update, find out how a trip to paradise for some Wells Fargo "friends" caught the attention of the RESPA Police.
- **RESPA VIOLATIONS OCCUR REGARDING CONDITIONS ON COMMISSIONS:** When a mortgage company begins making requirements before paying commissions, it causes some questions to be asked.
- **TENNESSEE RESPA CASE:** Builders in Tennessee Settle with HUD for Sham Operations.
- **CAN'T COLLECT FOR SERVICES NOT RENDERED:** Collecting fees for services never delivered gets builders group a major fine.
- **RESPA VIOLATIONS IN NEW ENGLAND-AGAIN:** New England Crackdown: HUD & FDIC work together. Buying sports tickets and dinners part of "Give-to-Get" program to build business = RESPA Violation.
- **DETROIT MICHIGAN RESPA VIOLATIONS:** Detroit Area Investigation: Conference Room Rentals = Kickback Charges When another free conference room is only three blocks away, it's no wonder HUD began asking questions. The result = \$80k in settlements.
- **NASD ENFORCING RESPA:** NASD investigation brings HUD in for closer look Company had to hire consultant to insure compliance with fed agreement.
- **RESPA- 30 MONTH PROBE:** Probe into Stewart Title Yields \$750K Fine.
- **RESPA- STEWART TITLE PAYS \$750K:** Fine for 'rebate' program.

- **RESPA INVESTIGATION COULD HELP 10K HOMEOWNERS:** Numbers of claims could be 10,000 homebuyers overcharged by title companies. Attorney claims crackdown is not about money but to 'right a wrong.'
- **RESPA TARGETS RE-MAX:** The plaintiffs in the lawsuit consisted of all those persons who sold or purchased a home in California, using RE/MAX as their real estate agent and/or broker, and who were induced by RE/MAX to use the title insurance/escrow services of United Title.
- **RESPA AND THE NEW "GFE & MPO":** New Good Faith Estimate and Mortgage Package Offer forms explained in this week's program.
- **RESPA TARGETS ATLANTA BASED COLDWELL BANKER:** Atlanta based Coldwell Banker Branch pays \$250K An Atlanta branch of Coldwell Banker settles with HUD with \$250K payment for RESPA Violations
- **GFE AND MPO FORMS EXPLAINED:** New Good Faith Estimate and Mortgage Package Offer forms explained in this week's program.
- **RESPA 10-POINT TEST:** Developed by HUD, this 10 point test is a good starting point to see if your operation is legal. You'll want to share this information with your company
- **RESPA & SHAM COMPANIES:** How "The RESPA Police" deal with operators of "Sham Companies"
- **RESPA & SHAM EMPLOYEES:** How "The RESPA Police" deal with "Sham Employees"

INDUSTRY AND PROFESSIONAL PRESENTATIONS

Conducted over 520 hours of mortgage finance and real estate related fraud, RESPA, and fair lending MCLE and CLE approved and sanctioned presentations over the past fourteen years including the following:

- Central Oklahoma Home Builders Association, November 18, 2014, Oklahoma City, Oklahoma. RESPA ~ Legal Issues in Advertising and Promotion. Four hours.
- Speaker at the National Consumer Reporting Association 2014 National Conference; Thursday November 13th, 2014 Palm Springs, California.
- The Security Title Guarantee Corporation of Baltimore Fall Seminar, November 3, 2014, Baton Rouge, Louisiana. Presentation RESPA for Realtors. Continuing education credit 2 hours.
- Speaker at the BoomTown Conference: Deep Dive into RESPA Compliance; Friday October 10th, 2014 Charleston, South Carolina.
- Speaker at the R.A.T.E. (Radio and Television Executives) Conference: Mastermind in Real Estate; May 17th, 2014 Dallas, Texas.
- Webinar for National Consumer Reporting Association: RESPA related issues; May 12th, 2014 Arlington, Texas.
- Central Oklahoma Home Builders Association, December 5, 2013, Oklahoma City, Oklahoma. RESPA ~ Legal Issues in Advertising and Promotion. Four hours.
- Speaker at the R.A.T.E. (Radio and Television Executives) Conference: Mastermind in Real Estate; April 28th, 2013 Las Vegas, Nevada.

- Central Oklahoma Home Builders Association, December 3, 2012, Oklahoma City, Oklahoma. RESPA ~ Legal Issues in Advertising and Promotion. Four hours.
- City of Fort Worth, June 9, 2012, Fort Worth, Texas. HRC Retreat for Commissioners. “*How to Evaluate Evidence in a Fair Lending/Fair Housing Case.*” Four hours.
- Excelsior College, Albany, NY; Communication Standards Setting Committee; Evaluation of Testing Standards. May 24/25, 2012; 16 hours.
- NAISA: National Association of Independent Appraisers; Mortgage Fraud Seminar; May 2, 2012; Plano, Texas; 1.5 hours.
- OKMAR, Oklahoma Metro Association of Realtors; March 22, 2012; OKC; RESPA for Realtors. Continuing education credit 3 hours.
- Capital Abstract & Title Company, January 13, 2012, Edmond, Oklahoma. RESPA for Realtors. Continuing education credit 3 hours.
- The Five Star Institute, December 5, 2011, Dallas, Texas. RESPA for Realtors. Continuing education credit 3 hours.
- OKMAR, Oklahoma Metro Association of Realtors; November 16, 2011; OKC; RESPA for Realtors. Continuing education credit 3 hours.
- City of Fort Worth, October 12, 2011, Fort Worth, Texas. RESPA for Realtors. Continuing education credit 8 hours.
- Capital Abstract & Title Company, September 23, 2011, Edmond, Oklahoma. RESPA for Realtors. Continuing education credit 3 hours.
- Reunion Title Company, August 10, 2011, Fort Worth, Texas. Presentation RESPA for Realtors. Continuing education credit 4 hours.
- Central Oklahoma Homebuilders Association, August 3, 2011, Oklahoma City, Oklahoma. Presentation RESPA for Realtors. Continuing education credit 3 hours.
- Oklahoma Mortgage Bankers Association, annual conference, April 18, 2011, Tulsa, Oklahoma. Presentation: Regulatory compliance, mortgage fraud, and loan officer compensation. Continuing education credit 3 hours.
- National Association of Professional Mortgage Women (NAPMW) national Education & Business Meeting Conference, May 14, 2010, Austin, Texas. Presentation: *How to Increase Your Sales through Diversity Marketing.*
- Tulsa Oklahoma Builders Association Meeting, in Tulsa Oklahoma, Key Note Dinner Speaker November 4th, 2009 discussing the new Oklahoma SAFE Act.
- Speaker at the DFW Realtors FORECAST 2010 discussing the Impact of Mortgage Fraud, Omni Hotel November 4th, 2009
- Speaker at the combined FIAT and IAFCI 2009 Fraud Conference October 8-9th 2009 in Fort Worth Texas
- Featured speaker and moderator at the 3rd Annual Source Media Mortgage Fraud Conference, Rio Hotel, Las Vegas, Nevada, November 13 & 14th, 2008.
- *Mortgage Fraud 101 for Mortgage Originators*, June 17, 2008, TECLOSE sanctioned (6 hour)

CE training, Dallas, Texas.

- *Mortgage Resolution Specialist Training for Predatory Loans*; (6 hours); May 31, 2008, Dallas Texas.
- *Mortgage Fraud and RESPA Training*, May 7-8, 2008; North Carolina Real Estate Commission sanctioned training (12 hours), Charlotte, North Carolina
- *Mortgage Fraud 101 for Law Enforcement*, May 2, 2008; TECLOSE sanctioned (6 hour) CE training; Fort Worth, Texas
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training March 18, 2008; Keller Williams Realty Flower Mound, Texas.
- *Mortgage Fraud 101 for Law Enforcement*, March 20, 2008, TECLOSE sanctioned (6 hour) CE training; Temple, Texas.
- *Mortgage Fraud for CPAs*, February 29, 2008, Flower Mound, Texas.
- *Predatory Lending-Fair Housing*, December 20, 2007, Arkansas.
- *Mortgage Fraud Conference Speaker*, December 10-11, 2007; Las Vegas, Nevada.
- *Mortgage Fraud 101 for Law Enforcement*, November 9, 2007; Plano, Texas.
- RESPA Presentation as key note speaker at the quarterly meeting of the Texas Association of Home Warranty Companies; July 12, 2007; Austin, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training June 18, 2007; Keller Williams Realty Fort Worth, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training June 14, 2007; Keller Williams Realty Houston, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training May 15, 2007; Keller Williams Realty Flower Mound, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training May 14, 2007; Keller Williams Realty Dallas, Texas.
- RESPA for Realtors training, Colorado Real Estate Commission approved CE, May 8, 2007; Metro Brokers Denver; SMDRA, Colorado.
- RESPA for Realtors training, Colorado Real Estate Commission approved CE, May 7, 2007; Empire Title, Denver, Colorado.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training March 7, 2007; Keller Williams Realty Plano, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training March 13, 2007; Keller Williams Realty Austin, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training March 5, 2007; Keller Williams Realty Fort Worth, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training March 2, 2007; Keller Williams Realty Flower Mound, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training February 20, 2007; Greater Huntsville Association of Realtors, Huntsville, Texas.

- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training January 8, 2007; Keller Williams Realty Dallas, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training December 14, 2006; Mike Bowman Century 21 Realty, Colleyville, Texas.
- Hispanic Association of Realtor's Annual Conference key note speaker with primary topic RESPA, December 13, 2006, Houston, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training November 10, 2006; Mike Bowman Century 21 Realty, Colleyville, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training October 25, 2006; Keller Williams Realty Plano, Texas.
- RESPA for Realtors training, Colorado Real Estate Commission approved CE, October 3, 2006; Metro Brokers Denver; SMDRA, Colorado.
- RESPA for Realtors training, Colorado Real Estate Commission approved CE, October 2, 2006; Empire Title, Denver, Colorado.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training July 17, 2006; Keller Williams Realty Houston, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training June 1, 2006; Lewisville Association of Realtors, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training May 10, 2006; Keller Williams Realty Houston, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training May 9, 2006; Keller Williams Realty San Antonio, Texas.
- *RESPA for REALTORS*; an Arkansas Real Estate Commission sanctioned (4 hour) CE training February 13, 2006; Russellville, Arkansas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training January 10, 2006; Keller Williams Realty Houston, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training October 20, 2005; Realty World, Austin, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training September 20, 2005; Keller Williams Realty Flower Mound, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training August 30, 2005; Century 21 Lewisville Realtors, Lewisville, Texas.
- RESPA for Realtors training, Colorado Real Estate Commission approved CE, August 25, 2005; Pikes Peak Association of Realtors, Colorado.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training August 16, 2005; Granbury Association of Realtors, Granbury, Texas.
- HUD RESPA Roundtable, Fort Worth, Texas August 11th.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training July 20, 2005; Keller Williams Realty, Southlake, Texas

- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training July 14, 2005; American Legend Homes Sales Team, Plano, Texas
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training June 9, 2005, City of Fort Worth Housing Summit, Fort Worth, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training May 18, 2005; ReMax Realty of Arlington, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training May 16, 2005; Keller Williams Realty, Plano, Texas
- RESPA for Lenders, Texas Community Bank, April 19, 2005, Harlingen, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training March 10, 2005; Keller Williams Realty, Flower Mound, Texas.
- RESPA for Realtors training, Colorado Real Estate Commission approved CE, November 17-18, 2004 Denver, Colorado.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training November 16, 2004; Keller Williams Realty, Flower Mound, Texas.
- RESPA, Fair Lending training for Lenders October 12-13, 2004 in Nashville, Tennessee (6 hours each).
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned CE training, Greater Lewisville Association of Realtors, September 24, 2004, Lewisville, Texas.
- RESPA, Fair Lending training for Lenders August 17-18, 2004 in Denver and Colorado Springs Colorado (6 hours each).
- RESPA, Fair Lending training for Lenders July 12-16, 2004 in Plano, Arlington, Austin, Fort Worth and Houston Texas (6 hours each—30 hours total).
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned CE training, Greater Lewisville Association of Realtors, June 22, 2004, Lewisville, Texas.
- Fair Housing - Fair Lending presentation to the National Conference for Habitat for Humanities, Fort Worth, Texas, April 16, 2004.
- *The Convergence of Fair Lending and Predatory Lending Issues in Litigation and Compliance*, the Conference on Consumer Finance Law, Consumer Credit 2001, November 1, Adams Mark Hotel, Dallas, Texas.
- *Techniques for Conflict Resolution*. Professional Education Program 2001, Apartment Association of Tarrant County, September 11, 2001, Fort Worth, Texas.
- *Dispute Resolution: Annual Conflict Resolution Symposium*. City of Dallas, Center for Community Cooperation, September 7, 2001. Dallas, Texas.
- *Increase Sales with Conflict Resolution*. "Surfing for Success in the New Economy," National Association of Mortgage Brokers (NAMB) 2001 Annual Convention and Exposition. June 16-20, 2001, Honolulu, Hawaii.
- *Conflict Resolution and Customer Relations*. Fort Worth/Dallas Postal Customer Councils Mailers Conference 2000. February 8, 2000, Arlington Convention Center, Arlington, Texas.

- *Overcoming Barriers to Fair Housing through Community Partnerships*. The Coastal Bend 2001 Fair Housing Symposium; April 27, 2001. Bayfront Convention Center, Corpus Christi, Texas.
- *Cross-Cultural Communications*. "Professional Education Program 2001," Apartment Association of Tarrant County. February 20, 2001, Fort Worth, Texas.
- *Fair Lending and Predatory Lending Issues: Compliance and Litigation Conference on Consumer Finance Law/Consumer Credit 2000 Program*; November 10, 2000. Adam's Mark Hotel, Dallas, Texas.
- *Controlling Predatory Lending*. Conference on Consumer Finance Law. November 9, 2000, Dallas, Texas.
- *Controlling Predatory Lending*. Western Regional Mortgage Brokers Conference, September 11, 2000. Las Vegas, Nevada.
- *Fair Housing Implications for Increasing Minimum Lot Size; Liabilities and Federal Funding Issues*. Texas Manufactured Housing Association (TMHA). June 29, 2000, Austin, Texas.
- *Fair Housing Initiative: You are Being Tested*. "Mortgage Brokers: The Choice for Excellence," NAMB 2000 Annual Convention and Exposition. June 24-27, 2000, New Orleans, Louisiana.
- *In All Fairness: Equal Access to Credit, Equal Level of Assistance*, Association of American Professional Mortgage Women, June 13, 2000, San Antonio, Texas.
- *Fair Housing 2000: "Beyond The Bottom Line"*. TAA 2000 Education Conference & Lone Star Expo, May 18-20 2000. San Antonio, Texas.
- *What Are The Fair Lending Issues Now And In The Future?* May 9, 2000. Star Brand Ranch. Kaufman, Texas.
- *Investing in a Community Strategy for Fair & Affordable Housing*. The Coastal Bend Fair Housing 2000 Symposium. April 28, 2000, Bayfront Convention Center. Corpus Christi, Texas.
- *Equal Opportunity Government Assisted Housing*. Apartment Association of Tarrant County. February 10, 2000.

EXPERT TESTIMONY, REPORTS, AND DEPOSITIONS

During the preceding ten years I have provided expert witness testimony, prepared expert reports, and/or was deposed for the following ("132") cases:

- April 2015: Case No. CJ-2012-6219: **Boudreaux vs. Bank of America, N.A.**; In the District Court in and for Tulsa County State of Oklahoma. I was engaged by Rubin-Anders for the Attorney at Law with Richardson Richardson Boudreaux, located in Tulsa, Oklahoma. I completed a forensic audit and prepared an expert report. The case was settled in the plaintiff's favor with a full principal forgiveness in the amount of \$1,920,000.00.

- February 2015: Cause No. 79998: **Alan D. May, Individually and D/B/A DM Construction, Duane May Construction and Deer Park Management v. Phillip May, Phillip May, Inc. D/B/A Deer Park Apartments, and Peddler's Pizza, Inc. D/B/A Deer Run Apartments;** In the District Court 354th Judicial District, Hunt County, Texas. I was engaged by the Plaintiff's counsel Jennifer Cloud with the law firm Steed Flagg Lamberth LLP located in Dallas, Texas. I completed a forensic audit, prepared an expert report and was deposed. The case was settled after my deposition, but before the trial started.
- October 2014: Cause No. 2013-26783: **Raby vs. Carnegie Homes & Construction, LLC;** In the District Court 125th Judicial District, Harris County, Texas. I was engaged by the Defendant's counsel Robert W. Buchholz with the law firm Law Office of Robert W. Buchholz, P.C. located in Dallas, Texas. I completed a forensic audit, prepared an expert report, and was deposed. The case is still pending.
- September 2014: Cause No. D-1-GN-12-000983: **Lake Travis Transitional LTCH, LLC n/k/a Lake Travis Specialty Hospital, LLC vs. Lakeway Regional Medical Center, LLC, Surgical Development Partners, LLC, Brennan, Manna & Diamond, LLC, Brennan, Manna & Diamond, P.L. and Frank T. Sossi;** In the District Court of Travis County, Texas, 345th Judicial District. I was engaged by the Plaintiff's Counsel Scott, Douglas & McConnico, LLP, located in Austin, Texas. I completed a forensic audit, was deposed and testified as an expert witness at this jury trial. The jury found for and awarded \$7.9 million to the Plaintiffs.
- September 2014: Cause No. 416-01196-2014: **Cordelia Osuji vs. JP Morgan Chase Bank, N.A. and T4 Property Investments, LLC And Vartex LLC;** In the District Court, Judicial District, Collin County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- August 2014: Cause No. CC-12-07164-B: **Carmen Guido vs. Nationstar Mortgage LLC, The Bank of New York Mellon FKA The Bank of New York;** In the County Court at Law No. 2, Dallas County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- August 2014: Cause No. 342-262146-12: **Henry vs. Bank of America, N.A. NTFN, Inc. and Unknown Parties;** In the District Court 342nd Judicial District, Tarrant County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- July 2014: Cause No. 352-264191-3: **Fields vs. JP Morgan Chase Bank, Brice Vender Linden Wernick, P.C., And Vartex LLC;** In the District Court 352nd Judicial District, Tarrant County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.

- July 2014: Cause No. CC-13-04680-B: **Andre Van't Westinde vs. JP Morgan Chase Bank, N.A.**; In the County Court at Law No. 2, Dallas County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- July 2014: Cause No. 067-264991-13: **Myatt vs. Bursey Ranch, Phase II Homeowners' Association, Inc. State Financial Services, Springleaf, Inc., and The McCann Law Group, LLP d/b/a Consumer Attorney Services**; In the District Court 67th Judicial District, Tarrant County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- June 2014: Cause No. 3:13-CV-01464: **Lombardi vs. The Bank of New York Mellon Fka The Bank of New York as Trustee for the Certificate Holders of CWABS, Inc., Asset-Backed Certificates, Series 2003-21 and Bank of America, N.A.**; In the United States District Court for the Northern District of Texas, Dallas Division, Dallas County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- June 2014: Case No. 4:13-CV-00638-RC-ALM: **Ira and Eugenia Brewer vs. Bank of America, N.A. and U.S. Bank N.A. as Trustee for Certificate Holders of the Bear Stearns Arm Trust Mortgage Pass Through Certificates, Series 2004-2, Its Successors and/or Assigns**; In the United States District Court for the Eastern District of Texas, Sherman Division, Collin County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- June 2014: Cause No. 199-00377-2014: **Melissa Brewer vs. Texans Credit Union**; In the District Court, 199th Judicial District, Collin County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- June 2014: Cause No. CC-13-03783-E: **Brewster vs. Nationstar Mortgage, LLC, and First Tennessee Bank National Association**; In the County Court at Law No. 5, Dallas County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- May 2014: Case No. 3:13-CV-01895-N: **Rucker vs. Bank of America, N.A., and Wells Fargo Bank, N.A.**; In the District Court for the Northern District of Texas, Dallas Division, Dallas County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.

- May 2014: Cause No. CV13-11-938: **Neal vs. Bank of America, N.A., and Nationstar Mortgage, LLC;** In the District Court, 271st Judicial District, Wise County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- May 2014: Cause No. 13-04263: **Sherri Barrett, Individually and as Independent Executor/Personal Representative of the Estate of Harrell Griesenbeck vs. Fowler Christian Apartments, Inc.; and Juliette Fowler Homes, Inc.;** In the District Court, 193rd Judicial District, Dallas County, Texas. I was engaged by the Defendants counsel David M. MacDonald with the law firm MacDonald Devin, P.C. located in Dallas, Texas. I was deposed and prepared to testify at trial. The case was settled before the Trial date.
- April 2014: Cause No. 42901763-2013: **Mathews vs. Bank of America, N.A., as successor by merger of BAC Home Loan Servicing, L.P. and Federal National Mortgage Association;** In the District Court, 429th Judicial District, Collin County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- March 2014: Cause No. CC-13-02860-B: **Hernandez vs. U.S. Bank, N.A., as Trustee for J.P. Morgan Mortgage Acquisition Trust 2006-CWI, Bank of America, N.A.;** In the County Court at Law No. 2, Dallas County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- March 2014: No. 2:13-cv-00770: **Angela Potestivo vs. MetLife Inc.;** In the U.S. District Court Western District, Seattle, Washington. I was engaged by the Plaintiff's counsel Andrew Weinberg with the law firm Patterson Buchanan Fobes & Leitch located in Seattle, Washington. I completed a forensic audit and prepared an damages report. The case was settled.
- February 2014: No. 2:13-cv-00834-JCC: **Daniel Gates vs. Bank of America;** In the U.S. District Court Western District, Seattle, Washington. I was engaged by the Plaintiff's counsel Andrew Weinberg with the law firm Patterson Buchanan Fobes & Leitch located in Seattle, Washington. I completed a forensic audit and prepared an damages report. The case was settled.
- February 2014: Civil Action No. 3:13-CV-1829: **Santos vs. The Bank of New York Mellon Trust Company, N.A. F/K/A The Bank of New York Trust Company, N.A. Successor to J.P. Morgan Chase Bank N.A. as Trustee for RASC 2002-KS6 and GMAC Mortgage, LLC;** In the District Court for the Northern District of Texas Dallas Division, Dallas County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- January 2014: Cause No. CV-13-00487 RAJ: **Scott vs. Wells Fargo & Company et al.;** In the

U.S. District Court Western District, Seattle, Washington. I was engaged by the Plaintiff's counsel Andrew Weinberg with the law firm Patterson Buchanan Fobes & Leitch located in Seattle, Washington. I completed a forensic audit and prepared an damages report. The case was settled.

- December 2013: Cause No. CC-13-02908-C: **David and Toni Thompson vs. Bank of America, N.A. as successor by merger to BAC Home Loans Servicing, LP as successor to Countrywide Home Loans, Inc., and U.S. Bank, N.A., As Trustee For The Certificate-Holders of the LXS 2006-16N Trust Fund;** In the County Court at Law No. 5, Dallas County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- September 2013: Case No. 09-CA-056663: **Bank of New York as Trustee for the Certificate Holders CWALT, Inc., Alternative Loan Trust 2005-66 Mortgage Pass-Through Certificates, Series 2005-66 vs. David Cruz, Jr, et al.;** In the Circuit Court of the 20th Judicial Circuit, in and for Lee County, Florida Civil Division I was engaged by the Defendant's counsel Law Office of X. L. Cruz, PLLC located in Sarasota, Florida. I completed a forensic audit and was prepared to testify at trial regarding the securitization of the subject property to determine the validity, extent and priority of the lien. At trial, the Defendant, Bank of America withdrew their complaint.
- June 2013: Cause No.78652: **Lindsey vs. J.P. Morgan Chase, N.A.;** In the District Court, 196th Judicial District, Hunt County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- June 2013: Case No.5:10-CR-00536 (9): **United States of America vs. Geraldine Williams;** In the United States District Court, Western District of Texas, San Antonio Division. I was engaged by the Defense counsel F. Alan Futrell located in San Antonio, Texas. I was approved as a "mortgage industry practices expert" by the Honorable Catherine Haynes, Circuit Judge, United States Court of Appeals for the Fifth Circuit. I completed a forensic audit and was prepared to testify regarding bank practices, procedures, and industry standards. The Defendant pled guilty prior to commencement of the trial.
- May 2013: Case No.5:10-CR-00536 (8): **United States of America vs. Cesar Gonzales;** In the United States District Court, Western District of Texas, San Antonio Division. I was engaged by the Defense counsel Allen Cazier located in San Antonio, Texas. I was approved as a "mortgage industry practices expert" by the Honorable Catherine Haynes, Circuit Judge, United States Court of Appeals for the Fifth Circuit. I completed a forensic audit and was prepared to testify regarding bank practices, procedures, and industry standards. The Defendant pled guilty prior to commencement of the trial.
- April 2013: Case No.5:10-CR-00536 (7): **United States of America vs. Stacy Owens;** In the United States District Court, Western District of Texas, San Antonio Division. I was engaged by the Defense counsel John F. Carroll located in San Antonio, Texas. I was approved as a

“mortgage industry practices expert” by the Honorable Catherine Haynes, Circuit Judge, United States Court of Appeals for the Fifth Circuit. I completed a forensic audit and was prepared to testify regarding bank practices, procedures, and industry standards. The Defendant pled guilty prior to commencement of the trial.

- April 2013: Criminal Action No. 10-00331-07-CR-W-DGK (7): **United States of America vs. Arman (NMI) Nshanian**; In the United States District Court for the Western District of Missouri, Western Division. I was engaged by the Defense counsel Jenab Law Firm, P.A. located in Olathe, Kansas. I was approved as a “mortgage industry practices expert” by the Honorable John T. Maughmer, United States Magistrate Judge. I completed a forensic audit and am prepared to testify regarding bank practices, procedures, and industry standards. The defendant pleads guilty prior to trial.
- April 2013: Criminal Action No. 10-00331-07-CR-W-DGK (5): **United States of America vs. James Arthur Nash, Jr.**; In the United States District Court for the Western District of Missouri, Western Division. I was engaged by the Defense counsel Jenab Law Firm, P.A. located in Olathe, Kansas. I was approved as a “mortgage industry practices expert” by the Honorable John T. Maughmer, United States Magistrate Judge. I completed a forensic audit and am prepared to testify regarding bank practices, procedures, and industry standards. The defendant pleads guilty prior to trial.
- April 2013: Cause No. 2012-60833-393: **Hodges vs. Wells Fargo**; In the District Court, 393rd Judicial District, Denton County, Texas. I was engaged by the Plaintiff’s counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- April 2013: Civil Action No. 4:12-CV-581: **May vs. Ocwen Loan Servicing, LLC, and Wells Fargo N.A.**; In the United States District Court for the Eastern District of Texas, Sherman Division. I was engaged by the Plaintiff’s counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- March 2013: Cause No. 12-02008: **Ordonez vs. U.S. Bank, N.A.**; In the District Court, 134th Judicial District, Dallas County, Texas. I was engaged by the Plaintiff’s counsel Michael R. Sices with the law firm Michael R. Sices PC located in Plano, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- March 2013: Cause No. 429-03892-2012: **O’Neill vs. Loancare**; In the District Court, 429th Judicial District, Collin County, Texas. I was engaged by the Plaintiff’s counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- March 2013: Cause No. CC 12-06699-B: **Clayton vs. Deutsche Bank**; In the County Court, At Law No. 2, Dallas County, Texas. I was engaged by the Plaintiff’s counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.

- March 2013: Case No. 4:12-cv-00632: **Stallings vs. Citi Mortgage, Inc.** In the United States District Court for the Eastern District of Texas, Sherman Division. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- February 2013: Case No. 4:11-cv-00356: **McCarthy vs. Bank of America, N.A.** In the United States District Court for the Northern District of Texas, Fort Worth Division. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- February 2013: Cause No. CC 12-05783-C: **Barrett-Bowie vs. Ameridream Educational Concepts, LLC** In the County Court, At Law No. 3, Dallas County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- February 2013: Cause No. 401-4013-2012: **Bracken vs. Wells Fargo, N.A.** In the District Court, 401st Judicial District, Collin County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. A deposition by the Defendant's counsel is scheduled for May 2013. The case is still pending.
- February 2013: Cause No. C10257: **Rhodes vs. Ocwen Loan Servicing, LLC** In the District Court, 247th Judicial District, Somervell County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- February 2013: **Bryan vs. JP Morgan Chase** In the Court of Appeal of Florida, Palm Beach County, Florida. I was engaged by the Plaintiff's counsel Krupnick, Campbell, Malone, Buser, Slama, Hancock, Liebermann, and McKee located in Fort Lauderdale, Florida. I completed a forensic audit and prepared an expert report. The case is still pending.
- January 2013: Cause No. 2010CVF4001371 D1: **Compass Bank vs. Judson J. Somerville, M.D.** In the District Court, 49th Judicial District, Webb County, Texas. I was engaged by the Defendant's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- January 2013: Cause No. 2012-40059-362: **Samuel vs. Central Mortgage Company** In the District Court, 362nd Judicial District, Denton County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.

- January 2013: Case No. 4:12-cv-00611-Y: **Barzelis vs. Flagstar Bank, F.S.B.** In the United States District Court for the Northern District of Texas, Fort Worth Division. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- January 2013: Case No. 4:11-cv-572: **Franklin vs. PNC Bank, N.A.** In the United States District Court for the Eastern District of Texas, Sherman Division. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- December 2012: Cause No. CC-12-05933-C: **Waterbury vs. Wells Fargo, N.A.** In the County Court, At Law No. 3, Dallas County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- December 2012: Cause No. CC-12-04398-0: **Durham vs. Citi Mortgage, Inc.** In the County Court, At Law No. 4, Dallas County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit, prepared an expert report, and was deposed by the Defendant's counsel. The case is still pending.
- December 2012: Civil Action No. 3:12-cv-00295-D: **Enis vs. Bank of America, N.A.** In the United States District Court for the Northern District of Texas, Dallas Division. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- November 2012: Cause No. 296-01038-2012: **Anderson vs. HSBC Bank USA, N.A.** In the District Court, 296th Judicial District, Collin County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- November 2012: Civil Action No. 4:11-cv-00829: **Hinkle vs. JP Morgan Chase, N.A.** In the United States District Court for the Eastern District of Texas, Sherman Division. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit, prepared an expert report, and was deposed by the Defendant's counsel. The case was settled.
- November 2012: Cause No. 2012-50504-367: **Tavernini vs. Bank of America, N.A.** In the District Court, 367th Judicial District, Denton County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in

Dallas, Texas. I completed a forensic audit, and prepared an expert report. The court excluded the expert report. Case is still pending.

- November 2012: Case No. 4:11-cv-864-Y: **Chavez vs. Wells Fargo Bank, N.A.** In the United States District Court for the Northern District of Texas, Fort Worth Division. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- November 2012: Cause No. CC-11-06768-C: **McDonald vs. Deutsche Bank National Trust Company** In the County Court, At Law No. 3, Dallas County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case was settled.
- November 2012: Case No. 4:12-cv-285: **Johnson vs. JP Morgan Chase, N.A.** In the United States District Court for the Eastern District of Texas, Sherman Division. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit, prepared an expert report, and was deposed by Defense counsel. The case is still pending.
- November 2012: Cause No. 380-00862-2012: **Soufimanesh vs. U.S. Bank N.A.** In the District Court, 380th Judicial District, Collin County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is pending.
- November 2012: Cause No. 4:12-CV-00336-RC-ALM: **Cloward vs. Aurora Loan Services LLC et al** In the Texas Eastern District Court, Sherman Division, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit, prepared an expert report, and was deposed by Defense counsel. The court excluded the expert report. The case is pending.
- October 2012: Cause No. 416-01799-2011: **Moore vs. American Home Mortgage Servicing, Inc.** In the District Court, 416th Judicial District, Collin County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- October 2012: Case No. 3:11-cv-3480-B: **Kruse vs. The Bank of New York Mellon** In the United States District Court for the Northern District of Texas, Dallas Division. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- October 2012: Cause No. 2012-50125-367: **Rafiq vs. Bank of America, N.A.** In the District Court, 367th Judicial District, Denton County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas,

Texas. I completed a forensic audit and prepared an expert report. The case is still pending.

- October 2012: Case No. 3:12-cv-1412-M: **Bassknight vs. Deutsche Bank National Trust Company** In the United States District Court for the Northern District of Texas, Dallas Division. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- October 2012: Cause No. CC-12-01149-B: **Jenkins vs. LNV Corporation** In the District Court, At Law No. 2, Dallas County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- October 2012: Cause No. 352-257742-12: **Wells Fargo Bank, N.A. vs. Haren** In the District Court, 352nd Judicial District, Tarrant County, Texas. I was engaged by the Defendant's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit, prepared an expert report, and was deposed. The case is still pending.
- October 2012: Cause No. 219-02871-2012: **Powell vs. Bank of America, N.A.** In the District Court, 219th Judicial District, Collin County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- October 2012: Cause No. 401-02872-2012: **Jackson vs. Wells Fargo Bank, N.A.** In the District Court, 401st Judicial District, Collin County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. A deposition has been scheduled for May 2013. The case is still pending.
- October 2012: Cause No. 017-249606-10: **Gibson vs. EMC Mortgage Company** In the District Court, 17th Judicial District, Tarrant County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case was settled prior to the start of the trial.
- October 2012: Cause No. 2010-40341-362: **Fong vs. Nationstar Mortgage, LLC** In the District Court, 362nd Judicial District, Denton County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit, prepared an expert report and was deposed. The case is still pending.
- October 2012: Cause No. CV09-10-874: **Robinson vs. Wells Fargo Bank, N.A.** In the District Court, 271st Judicial District, Wise County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas,

Texas. I completed a forensic audit, prepared an expert report, and was deposed by Defense counsel. The case is still pending.

- October 2012: Cause No. 4:11-cv-600: **Scott vs. Wells Fargo Bank, N.A.** In the United States District Court for the Eastern District of Texas, Sherman Division. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case was settled.
- October 2012: Case No. 4:11-cv-732: **Garber vs. The Bank of New York Mellon** In the United States District Court for the Eastern District of Texas, Sherman Division. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case was settled before the trial date.
- October 2012: Cause No. 10-08066-M: **Hahn vs. Wells Fargo Bank, N.A.** In the District Court, 298th Judicial District, Dallas County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- October 2012: Cause No. 199-04833-2012: **Malhiot vs. Green Tree Servicing, LLC** In the District Court, 199th Judicial District, Collin County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit, prepared an expert report, was deposed by the Defendant's counsel, and testified at the jury trial.
- October 2012: Cause No. 08-CV-162,498: **Sutherland vs. Deutsche Bank National Trust et al** In the District Court, 434th Judicial District, Fort Bend County, Texas. I was engaged by the Plaintiff's counsel Patrick Timmons located in Houston, Texas. I completed a forensic audit and prepared an expert report. The case was settled confidentially.
- October 2012: Cause No. 219-04938-2011: **Cantrell vs. Wells Fargo Bank, N.A.** In the District Court, 219th Judicial District, Collin County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case was settled prior to trial.
- September 2012: Case No. 6:11-CV-00231-GAP-GJK-Sr: **Jacobini vs. JPMorgan Chase, N.A.** In the United States District Court for the Middle District of Florida, Orlando Division. I was engaged by the Plaintiff's counsel Mr. Mathew Weidner, Esq. with Mr. Joseph F. DeMello, and Mr. Carlin J. Phillips located in St. Petersburg, Florida. I completed a forensic audit, prepared an expert report, and was deposed by the Defendant's counsel. The case was settled before the trial date.
- August 2012: Cause No. 048-254903-11: **Thicklin vs. Bank of America.** In the Judicial District Court, Tarrant County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I

completed a forensic audit and prepared an expert report.

- August 2012: Cause No. 82541: **Obershaw vs. Deutsche Bank National Trust Co. et al.** In the District Court, 40th Judicial District, Ellis County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case was settled prior to the start of the trial.
- June 2012: Cause No. 96-252869-11: **Sledge vs. Wells Fargo Bank, N.A.** In the District Court, 96th Judicial District, Tarrant County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case was settled prior to trial date.
- June 2012: Case No.: 4:12-cv-142: **Kowalski vs. Wells Fargo Bank, N.A.** In the United States District Court for the Eastern District of Texas, Sherman Division. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit, prepared an expert report, and was deposed by Defense counsel. The case is still pending.
- June 2012: Cause No.: 352-239854-09: **Buchanan vs. Compass Bank** In the District Court, 352nd Judicial District, Tarrant County, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit, prepared an expert report, and was deposed by Defense counsel. The case was settled.
- May 2012: Case No. 153-248433-10: **Moyers vs. BAC Home Loans Servicing, L.P. F/K/A Countrywide Home Loans Servicing.** In the District Court, 153rd Judicial District, Tarrant County, Texas. I was engaged by the Plaintiff's counsel, Robert W. Buchholz located in Dallas, Texas. I completed a forensic audit and prepared an Expert Report. The case is set for trial in April of 2015.
- May 2012: Cause No.: CC-12-02335-A: **Porras vs. Beal Bank et al.** In the County Court at Law No.1, George Allen Courts Building; Dallas, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- April 2012: Case No.: 50 2010CA 007930; **HSBC Bank USA v Jane H. Baxter;** In the Circuit Court of the Fifteenth Judicial Circuit in and for Palm Beach County, Florida. I was engaged by the Defendant's counsel Steve Rakusin. I completed a forensic audit and prepared an affidavit. The case was settled prior to trial commencing.
- April 2012: Case No.:08020118-02; **U.S. Bank NA et al vs Thomas Mundy et al;** In the Circuit Court of the Seventeenth Judicial Circuit in and for Broward County, Florida. I was engaged by the Defendant's counsel Steve Rakusin. I completed a forensic audit and prepared an affidavit. The case is still pending.

- March 2012: Case No.: A-10-616402-B; Department No.: 13; **Alkimya Investment, LLC vs. Wells Fargo Bank, N.A. et.al.** In the District Court, Clark County, Nevada. I was engaged by the Plaintiff's counsel, Michael Mushkin, with Michael R. Mushkin & Associates in Las Vegas, Nevada, and Connis O. Brown, III and Seth P. Robert with Brown Robert, LLP located in Fort Lauderdale, Florida. I prepared an affidavit, completed a forensic audit of the mortgage loan file, and was named as the subject matter expert. The case was settled prior to the trial date.
- February 2012: Case No.: 8:10-CR-550-T-17MAP; **United States of America vs. George R. Cavallo**; In the United States District Court, Middle District of Florida, Tampa Division; I was engaged by the Defendant's counsel Karen Unger from Washington. I prepared an affidavit, completed a forensic audit of the mortgage loan files, and testified as a subject matter expert at trial to the jury. The twelve week trial resulted in a not guilty verdict on sixteen (16) counts and guilty on two counts. I have been asked to be the expert on the appeal.
- February 2012: Case No.: 8:10-CR-550-T-17MAP; **United States of America vs. Paula L. Hornberger**; In the United States District Court, Middle District of Florida, Tampa Division; I was engaged by the Defendant's counsel Karen Unger from Washington. I prepared an affidavit, completed a forensic audit of the mortgage loan files, and testified as a subject matter expert at trial to the jury. The twelve week trial resulted in a not guilty verdict on six (6) counts and guilty on two counts. I have been asked to be the expert on the appeal.
- February 2012: Case No.: 8:10-CR-550-T-17MAP; **United States of America vs. Joel A. Streinz**; In the United States District Court, Middle District of Florida, Tampa Division; I was engaged by the Defendant's counsel Anne Borghetti from Florida. I prepared an affidavit, completed a forensic audit of the mortgage loan files, and testified as a subject matter expert at trial to the jury. The twelve week trial resulted in a not guilty verdict on two counts and guilty on two counts.
- January 2012: Cause No.: 4:2011 CV 00787; **Rabe vs. Wells Fargo Bank N.A. et al.** In the Texas Eastern District Court, Sherman. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case is still pending.
- January 2012: Case No. CV-10346-N-BLW; **IFHC vs CVE Falls Park, LLC**, In the United States District Court for the District of Idaho. I was engaged by the Defendant's counsel Doug Marfice with Ramsden & Lyons in Coeur D'Alene, Idaho. I prepared an affidavit and testified as a subject matter expert at trial to the jury. The jury found for the Plaintiff.
- December 2011: Cause No. DC-10-07154-B; **HSBC Bank vs Guy Ferrell**; In the 44th Judicial District Court, Dallas County, Texas. I was engaged by the Defendant's counsel, Angela R. Owens located in Allen, Texas. I prepared a forensic audit and an expert report. The case was settled before trial.
- December 2011: Cause No. DC11-02053; **Farkas vs. Aurora Loan Services LLC, et al**; In the circuit court of the Texas Judicial Circuit in and for Dallas County, State of Texas, Civil

Division. I was engaged by the Defendant's counsel, Robert R. Horn, with Beirne, Maynard & Parsons, L.L.P. at 1300 Post Oak Boulevard, 25th Floor, Houston, Texas 77056. I prepared an affidavit, completed a forensic audit of the mortgage loan file, and was named as the subject matter expert. The court ruled in a summary judgment in favor of the Defendant.

- November 2011: **Dallas Ophthalmology Center, Inc. vs. Citi Mortgage, Inc.**; In the District Court of Dallas County, Texas, 193rd Judicial District. I was engaged by the Defendant's attorney Kemp Kasling with Kasling, Hemphill, Dolezal & Atwell LLP, 301 Congress Avenue, Suite 300, Austin, Texas 78701. I prepared an affidavit, completed a forensic audit of the mortgage loan files, responded to the Plaintiff's expert's report and was the subject matter expert. The case was settled shortly after the presentation of my report to the Plaintiffs.
- April 2011: Case No. 10-60194-CR-Cohn; **United States of America vs. Daryl Radziwon**; In the United States District Court, Southern District of Florida, Fort Lauderdale Division. I was engaged by the Defendant's counsel Michael E. Dutko, Esq. with Bogenschutz, Dutko & Kroll, PA at 600 South Andrews Avenue, Ste 500, Fort Lauderdale, Florida 33301. I prepared an affidavit, completed a forensic audit of the mortgage loan files, and testified as a subject matter expert at trial to the jury. The eight week trial resulted in a **not guilty** verdict on all charges including conspiracy to commit mail fraud and wire fraud; and to committing mail fraud and wire fraud.
- April 2011: Case No. 10-60194-CR-Cohn; **United States of America vs. Robert DePriest**; In the United States District Court, Southern District of Florida, Fort Lauderdale Division. I was engaged by the Defendant's counsel Jayne C. Weintraub, Esquire, at Wachovia Financial Center, 200 South Biscayne Boulevard, Miami, Florida 33131. I prepared an affidavit, completed a forensic audit of the mortgage loan files, and testified as a subject matter expert at trial to the jury. The eight week trial resulted in a **not guilty** verdict on all charges including conspiracy to commit mail fraud and wire fraud; and to committing mail fraud and wire fraud.
- January 2011: Case No. CACE09055067 (14); **Bayview Loan Servicing, LLC vs. Grace, LLC, et al.**; In the Circuit Court of the 17th Judicial Circuit, in and for Broward County, Florida General Jurisdiction Division. I was engaged by the Defendant's counsel Cort A. Neimark, Esq. with Fowler White Burnett P.A. I prepared a report that provided a review and analysis of the subject mortgage loan transactions for the subject property located at 49 North Federal Highway, Dania, Florida 33004 including the origination, closing, and secondary market activity relevant to the federal Racketeer Influenced and Corrupt Organizations Act ("RICO"), Equal Credit Opportunity Act ("ECOA"), the Interstate Land and Sales Full Disclosure Act ("ILSA"), the Securities Act of 1933 ("Securities Act"), the Florida predatory lending laws, the Florida Deceptive and Unfair Trade Practices Act ("FDUTPA"), and other relevant state and federal statutes to be identified. I was Defendant's designated expert and was deposed. The case was settled shortly after my deposition was taken by opposing counsel.
- December 2010: Case No. CA09-3444-55; **CHER FL LLC vs. Donna Roy and Christine Hills**; In the Seventh Judicial Circuit Court of the State of Florida, in and for Saint Johns County. I was engaged by the Plaintiff's counsel Mr. Robert Agullar with Agullar, Sieron & Yeomans, P.A. located in Orange Park, Florida. I prepared an affidavit and testified on behalf of

the Plaintiff at trial. The court ruled in favor of the Plaintiff on all counts.

- December 2010: Cause No.: 3:2010 CV 02291; **Earp vs. FHLMC & PNC Bank et al.**. In the Texas Northern District Court; Dallas, Texas. I was engaged by the Plaintiff's counsel Jack B. Peacock with the law firm Gagnon Peacock Shanklin & Vereeke PC located in Dallas, Texas. I completed a forensic audit and prepared an expert report. The case settled.
- November 2010: Case No. 2007CV2529; **Barbara Miller vs. Alpha & Omega, et al.**; In the United States District Court, Arapahoe County, Colorado. I was engaged by the Plaintiff's counsel Ms. Rosemary Orsini, with the law firm Berenbaum Weinshienk PC in Denver, Colorado. I prepared an affidavit and was scheduled to testify on behalf of the Plaintiff at trial. However, the parties reached a settlement agreement prior to the start of the trial.
- November 2010: Case No. 3:10-00138; **United States of America vs. Darin Lee McAllister**; In United States District Court for the Middle District of Tennessee, Nashville, Tennessee. I was engaged by the Defendant's attorney Mr. Travis Hawkins. I prepared an affidavit and testified as an expert regarding mortgage fraud related issues for the defense at trial.
- September 2010: Cause No. 07-13143; **Quicken Loans Inc vs. Melissa Jolly, et al.**; In the United States District Court in the Eastern District of Michigan, Southern Division. I was engaged by the Defendant's counsel Jack J. Mazzara, a member of the Mazzara Law Firm. I prepared a report that provided a review and analysis of the allegations made by the Plaintiffs, Quicken Loans Inc regarding the alleged participation by Mr. Ralph Roberts, Mrs. Kathleen Roberts ("Roberts"); Kathleen A. Roberts Revocable Trust ("Trust") in an alleged scheme that the Plaintiffs claim rises to the level of a mortgage fraud action brought under the Racketeer Influenced and Corrupt Organizations Act ("RICO"), 18 U.S.C. § 1962. In addition, the Plaintiffs alleged that the Roberts' acts violated Michigan law for fraudulent misrepresentation, innocent misrepresentation, negligent misrepresentation, silent fraud, negligence, unjust enrichment, and breach of contract. I was Defendant's designated expert and was deposed. The case was settled shortly after my deposition was taken by opposing counsel.
- July 2010: Cause No. 09-08517; **Town North Bank, N.A. vs. First Land Title, LLC d/b/a Community Title Company, Community Land Title Insurance Company, Law Office of David M. Vereeke, and Thomas C. Shackett**; In the 134th Judicial District Court, Dallas County, Texas. I was engaged by all of the Defendants' counsel: Mr. John M. Barcus with Figari & Davenport, Dallas, Texas; Ms. Stacy Hoffman Bruce with Cobb Martinez Woodward, Dallas, Texas; and Mr. Gary Sorden with Hartline Dacus Barger Dreyer & Kern, Dallas, Texas. In this report I provided a review and analysis of selected loan documents originated by Maverick Residential Mortgage Inc. ("Maverick") with the borrower Gerald Clark Roy ("Roy") and non-participating spouse Rhonda Ann Fleming Roy ("Fleming"). This report provided a review and analysis of the mortgage loan origination and quality control policies, practices, and procedures of Maverick. In addition, I reviewed certain practices and policies of the warehouse lender, Town North Bank, N.A. ("TNB") and its wholly owned subsidiary TNMR, LLC ("TNMR"). I was Defendants' designated expert. The case settled shortly after my report was provided to opposing counsel.

- May 2010: Cause No. CV07-2416; **Shona D. Anthony vs. Amstar Mortgage Corp, Greenpoint Mortgage-Funding, Inc., Robert H. Malzahn, dba Norcal Express Appraisals, and GMAC Mortgage** in the Superior Court of The State of California, for the County of Yolo. I was engaged as an Expert by the Plaintiff's counsel Mr. Michael W. Jansen located in Woodland, California. I conducted a Forensic Audit of the subject mortgage file and was scheduled to testify at trial. I was deposed by defendant's counsel. The parties negotiated a settlement prior to the start of the trial.
- August 2009: HUD Case No. **Leslie Liere vs. Nationwide Mutual Insurance Company; Nationwide Property and Casualty Insurance Company, et al.** I was engaged by the plaintiff's attorney, W. Jeff Paradowski, to provide expert testimony and consultation regarding insurance red-lining, race discrimination, and predatory insurance practice by Nationwide Insurance. The parties negotiated a settlement prior to the start of the HUD investigation.
- July 2009: Cause No. 366-81045-08; **The State of Texas vs. John E. Barry** in the 366th Judicial District Court, Collin County, Texas. I was engaged by the District Attorney as an Expert for the State. I conducted a Forensic Audit of the subject mortgage files for the District Attorney and testified at the jury trial. The Defendant was found guilty on all six-first degree felony charges. In addition, I testified in the punishment phase for the District Attorney in the Bench Penalty Decision. The Defendant was sentenced to six twenty-five year terms (to be served concurrently) in addition to restitution and civil penalties¹.
- June 2009: Cause No. 219-80653-08; **The State of Texas vs. Durwan Green** in the 219th Judicial District Court, Collin County, Texas. I was engaged by the District Attorney as an Expert for the State. I conducted a Forensic Audit of the subject mortgage files for the District Attorney and testified at the jury trial. The Defendant was found guilty on all counts and was sentenced to three years prison without the possibility of parole in addition to restitution and civil penalties.
- June 2009: Cause No. 219-80652-08; **The State of Texas vs. Jasmine Aponte** in the 219th Judicial District Court, Collin County, Texas. I was engaged by the District Attorney as an Expert for the State. I conducted a Forensic Audit of the subject mortgage files for the District Attorney and testified at the jury trial. The Defendant was found guilty on all counts and received probation to multiple First Degree Felony Counts.
- April 2009: Cause No. 04-42624; **Robert F. Peacock vs. CIT Group/Consumer Finance, Inc.** In the United States Bankruptcy Court, Eastern District of Texas, Sherman Division. I was engaged by the Plaintiff's counsel Ms. Leticia Evans, a sole practitioner located in Arlington Texas. I conducted a Forensic Audit of the subject mortgage file and prepared an expert report and was scheduled to testify at trial. The parties negotiated a settlement prior to the start of the trial.

¹ Link to Fox News report: http://www.myfoxdfw.com/dpp/money/Collin_Co._Cracks_Down_on_Mor

- November 2008: Cause No. DC-08-02697; **Steven G. Vincent & Melinda Vincent vs. HOMEQ Servicing Corporation and Mother's Friend Child Care, Inc;** In the District Court, 101st Judicial District, Dallas County, Texas. I was engaged by the Plaintiff's counsel Mr. Jack Peacock a partner in the firm Gagnon, Peacock & Shanklin, P.C. located in Dallas, Texas. I prepared an Expert Report and was scheduled to testify at trial. The parties negotiated a settlement prior to the start of the trial.
- September 2008: Cause No. 2007-CV-141907; **Daniel Richard Smith vs. Lenox Financial Mortgage LLC, and Mr. Jon M.H. Shibley;** In the Superior Court of Fulton County, State of Georgia. I was engaged by the Defendant's counsel Mr. William T. Mitchell a partner in the firm Cruser & Mitchell, LLP located in Norcross, Georgia. I prepared an Expert Report and was scheduled to testify at trial. The parties negotiated a settlement prior to the start of the trial.
- August 2008: Cause No. 07-720402 NZ 7/31/2007; **Zouhour A. Anouti vs. Farm Bureau Life Insurance, et al.;** In the Circuit Court for the County of Wayne, State of Michigan. I was engaged by the Defendant's counsel Mr. Peter Camps, a partner in the firm: Nemeth Burwell, P.C., located in Detroit, Michigan. I was Defendant's designated expert and was deposed.
- July 2008: Civil Action No. 06-CV-2860; **United States of America ex rel. Anti-Discrimination Center of Metro New York, Inc., vs. Westchester County, New York;** In the United States District Court, Southern District of New York. I was engaged by the Defendant's counsel Mr. Matthew T. Miklave, a member of the firm: Epstein Becker & Green, P.C., located in Stamford, Connecticut. I prepared an Expert Report and was deposed.
- May 2008: Civil Action No. 2005-2174; **Mary & Larry Patterson, et al., vs. Dean Morris, L.L.P., et al.;** In the United States District Court for the Eastern District of Louisiana. I was engaged by the Defendant's (U.S. Bank as Trustee) counsel Mr. David B. Potter, Managing Director of Oppenheimer Wolff & Donnelly, LLP, located in Minneapolis, Minnesota. I prepared an Expert Report and was deposed.
- April 2008: Cause Nos. 366-81192-07 & 366-82503-07; **The State of Texas vs. David Muzeni** in the 366th Judicial District Court, Collin County, Texas. I was engaged by the District Attorney as an Expert for the State. I conducted a Forensic Audit of the subject mortgage files for the District Attorney and was prepared to testify at trial. The Defendant pled guilty to multiple First Degree Felony Counts.
- March 2008: Cause Nos. 366-81191-07 & 366-82639-07; **The State of Texas vs. Francis Kearney** in the 366th Judicial District Court, Collin County, Texas. I was engaged by the District Attorney as an Expert for the State. I conducted a Forensic Audit of the subject mortgage files for the District Attorney and was prepared to testify at trial. The Defendant pled guilty to multiple First Degree Felony Counts.
- February 2008: Cause Nos. 366-81193-07 & 366-82505-07; **The State of Texas vs. Robert**

Summers in the 366th Judicial District Court, Collin County, Texas. I was engaged by the District Attorney as an Expert for the State. I conducted a Forensic Audit of the subject mortgage files for the District Attorney and testified at trial. The Defendant pled guilty to multiple First Degree Felony Counts.

- February 2008: U.S. Department of Housing and Urban Development's General Counsel's affirmative response to an opinion letter/white paper I prepared and submitted to HUD in August 2007 regarding RESPA issues and Home Warranty Company's practice of compensation to Realtors.
- February 2008: Civil Action No. 4:07cv167; **WR Starkey Mortgage, LLP, vs. DB (Deutsch Bank) Structured Products, Inc.**; In the United States District Court for the Eastern District of Texas, Sherman Division. I was engaged by the Plaintiff's counsel Mr. John T. Palter, Esq., Riney Palter, PLLC, in Dallas, Texas. I prepared an Expert Report.
- January 2008: Cause No. 06-02298-I; **Countrywide Home Loans, Inc. vs. Nations Equity Capital, L.L.C.**, et al; In the 162nd Judicial District Court, Dallas County, Texas. I was engaged by the Defendant's (Gideon Insurance) counsel Mr. Michael C. Smith and David R. Woodward with Cowles & Thompson, located in Dallas, Texas. I prepared an Expert Report.
- October 2007: Cause No. 3:07CV0320-D; **Kirkland Waters vs. Countrywide Home Loans, Inc., et al.** In the United States District Court for the Northern District of Texas, Dallas Division. I was engaged by the Plaintiff's counsel Mr. J. Neal Prevost with Prevost & Shaff, located in Addison, Texas. I prepared an Expert Report and was prepared to testify at trial.
- July 2007: Cause No. DC-05-12440; **Donna Lindsay vs. HSBC Bank USA, N.A. HSBC Mortgage Corporation as Mortgage Servicer for HSBC Bank USA, N.A. and Codilis & Stawiarski, P.C.** In the District Court, 116th Judicial District, Dallas County, Texas. I was engaged by the Plaintiff's counsel Mr. J. Neal Prevost with Prevost & Shaff, located in Addison, Texas. I prepared an Expert Report and was prepared to testify at trial.
- February 2007: Cause No. H-06-98-SS; **United States of America vs. Michael D. Goodson; Nancy Booth (aka Nancy Campbell); and Leslie R. Tarrance, Sr. (aka Les Tarrance)**; In the United States District Court for the Southern District of Texas, Houston Division. I was engaged by the Defendant's (Tarrance) counsel Mr. Michael J. Hinton with Hinton Sussman Bailey & Davidson, LLP, located in Houston, Texas. I prepared an Expert Report.
- January 2007: Case No. 05-80286-bjh Chapter 13; **Ricky Kleibrink, Debtor vs. Wilmington Trust Company**; In the United States Bankruptcy Court for the Northern District of Texas, Dallas Division. I was engaged as an expert by Ms. Kimberly M. Sims with Riney Palter, PLLC, the attorneys for Wilmington Trust. I testified at the hearing regarding their brief in support of its objection to the confirmation of Debtor's Final Plan and Motion for Valuation.
- September 2006: Civil Action No. 3:06-CV-1035-D; **American Housing Foundation Community Development, L.L.C. vs. City of Dallas**, et al; In the United States District Court for the Northern District of Texas, Dallas Division. I was engaged by the Plaintiff's

counsel Mr. John Ben Blanchard with Sprouse Shrader Smith P.C. located in Amarillo, Texas. I prepared an Expert Report and was deposed.

- September 2006: **United States Department of Housing and Urban Development (HUD), Federal Fair Housing and Equal Opportunity (FHEO) Discrimination Complaint No. 06-06-0665-8; American Housing Foundation Inc. vs. City of Dallas,** Texas, et al. I was engaged by the Plaintiff's counsel Mr. John Ben Blanchard with Sprouse Shrader Smith P.C. located in Amarillo, Texas. I prepared an Expert Report and was deposed.
- February 2006: Cause No. 3:04-CR-318-H (02); **United States of America vs. Gerald Stone;** In the United States District Court for the Northern District of Texas, Dallas Division. I was engaged by the Defendant's counsel, Mr. John D. Nation and Mr. James Rolfe, both located in Dallas Texas. I prepared and Expert Report.
- October 2005: Civil Action No. H 04-1787; **ABN-AMRO Mortgage Group, Inc. vs. Emerson Manufactured Homes, Ltd., et al.;** In the United States District Court for the Southern District of Texas, Houston Division. I was engaged by the Defendant's counsel, Mr. Daniel W. Burrows with Burck, Lapidus, & Lanza, P.C. and Mr. Richard E. Griffin with Jackson Walker LLP, both firms located in Houston, Texas. I prepared and Expert Report.
- October 2004: Civil Action No. H 03-01-00267; **Emerson Home Buyers et al vs. The Lipar Group Defendants;** In the 410th Judicial District Court of Montgomery County, Texas. I was engaged by the Defendant's counsel located in Houston, Texas. I prepared an Expert Report.
- January 2004: Civil Action No. 1:01CV02199; **National Fair Housing Alliance, Inc., et al., Plaintiffs, vs. The Prudential Insurance Company of America, et al.** Defendants, filed in the United States District Court for the District of Columbia. I was engaged by the Defendant's counsel Mr. Andrew Sandler with Skadden, Arps, Slate, Meagher & Flom LLP located in Washington, D.C. I prepared an Expert Report.
- July 2003: Civil Action No. 4:03CV624-Y; **God's Chariot, LP vs. The City of Euless, Texas.** Plaintiffs, filed in the United States District Court for the Northern District of Texas, Fort Worth Division. I was engaged by the Plaintiff's counsel Mr. William C. Meier located in Bedford, Texas. I prepared an Expert Report.
- April 2003: Civil Action No. (was not filed); **Crux Financial Services Inc., et al vs. The City of College Station, Texas.** Plaintiffs were prepared to file in the United States District Court. I was engaged by the Plaintiff, Mr. Switzer Deason. I prepared an Expert Report.
- October 2002: Civil Action No. 1:01 CV 868; **Dinah Williams, Plaintiffs, vs. David J. Moore, Defendants,** filed in the U.S. District Court for the Northern District of Ohio, Eastern Division. I was engaged by the Defendant's counsel Mr. Charles J. Pawlukiewicz with Wickens, Herzer, Panza, Cook & Batista located in Lorrain, Ohio and Mr. Gary Weiss with Roetzel & Andress and Ms. Amy Ross with Mazanec, Raskin and Rider both located in Cleveland, Ohio. I prepared an Expert Report and was deposed.

- June 2002: Civil Action No. 352-196371-02; **Debra J. Busby, et al. Plaintiffs vs. KB Home Mortgage Company, Defendants**, filed in the District Court, 352nd Judicial District, Tarrant County, Texas.. I was engaged by the Plaintiff's counsel Mr. Larry Fowler with Shannon Gracey LLP located in Arlington, Texas.
- November 2001: Civil Action No. 141-190143-01; **Jonathon and Kristi Williamson, et al. Plaintiffs vs. KB Homes, et al. Defendants**, filed in the District Court for the 141st Judicial District, Tarrant County, Texas. I was engaged by the Plaintiff's counsel Mr. Larry Fowler with Shannon Gracey LLP located in Arlington, Texas.
- June 2001: Civil Action No. 3:00-CV-2246-R; **K.D. Pool and Ven-Ken, Inc., Plaintiffs, vs. Johnson County, Texas, Defendants**, filed in the U.S. District Court for the Northern District of Texas, Dallas Division. I was engaged by the Plaintiff's counsel Mr. Larry Fowler with Shannon Gracey LLP located in Arlington, Texas.

FEDERAL FAIR HOUSING ACT CASES FILED WITH HUD/DOJ

During the preceding six years I have provided expert witness testimony, prepared reports, and/or represented Defendants as an expert in fair housing allegations for the following (“60”) cases:

- December 2014: Fair Housing Complaint filed with HUD; Inquiry No. 390082; HUD Case No. 06-15-0209-8; **Estela Johnson v Mission Oaks Apartments** Complaint of discrimination based upon her handicap. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case is still pending.
- December 2014: Fair Housing Complaint filed with HUD; HUD Case No. 06-15-0266-8; **Austin Tenant's Council v The Creek Apartments** Complaint of discrimination based upon handicap. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case is still pending.
- November 2014: Fair Housing Complaint filed with HUD; HUD Case No. 06-15-0268-8; **Austin Tenant's Council v Silverado Crossing** Complaint of discrimination based upon handicap. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case is still pending.
- October 2014: Fair Housing Complaint filed with HUD; HUD Case No. 06-15-0265-8; **Karen Drennane v The Creek Apartments** Complaint of discrimination based upon her handicap. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case is still pending.
- September 2014: Fair Housing Complaint filed with HUD and the Tennessee Human Rights Commission, Knoxville Office; THRC No. 14-081; HUD Case No. 04-14-1002-8; **Terrance Holmes v Amalie Meadows Apartments**. Complaint of discrimination based upon his race and color. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The defendant withdrew their complaint with resolution.
- September 2014: Fair Housing Complaint filed with HUD and the City of Fort Worth, Texas;

Inquiry No. 386016; HUD Case No. 06-14-1296-8; **Patrick Hillegas v Limestone Canyon Apartments.** Complaint of discrimination based upon his race and handicap. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case is still pending.

- September 2014: Fair Housing Complaint filed with HUD and the Texas Workforce Commission; TWCCRD No.: 2140185-HU; HUD No.: 06-14-0896-8; **Sarah Bowden v Silverado Crossing.** Complaint of discrimination based upon her handicap. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The Defendant withdrew their complaint with resolution.
- August 2014: Fair Housing Complaint filed with HUD and the City of Austin, Texas; Case No. EEFHO/01-14-0057-HG; HUD Case No. To Be Assigned; **Lester Tingley v Sunridge Management.** Complaint of discrimination based upon his sex. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The Defendant withdrew their complaint with resolution.
- April 2014: Fair Housing Complaint filed with HUD; Case No. 04-13-1185-8; Title VI Case No. 04-13-1185-6; Section 109 Case No. 04-13-1185-9; **Marie Davis v GA Westgate, LLC, et. al.**; Complaint of discrimination based upon her race. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was investigated and dismissed by HUD.
- April 2014: Fair Housing Complaint filed with HUD; Case No. 04-13-1190-8; Title VI Case No. 04-13-1190-6; Section 109 Case No. 04-13-1190-9; **Latoya White v GA Westgate, LLC, et. al.**; Complaint of discrimination based upon her race. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was investigated and dismissed by HUD.
- March 2014: Fair Housing Complaint filed with HUD; Case No. 04-13-1189-8; Title VI Case No. 04-13-1189-6; Section 109 Case No. 04-13-1189-9; **Adrian Kennedy v GA Westgate, LLC, et. al.**; Complaint of discrimination based upon her race. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was investigated and dismissed by HUD.
- March 2014: Fair Housing Complaint filed with HUD; Case No. 04-13-1188-8; Title VI Case No. 04-13-1188-6; Section 109 Case No. 04-13-1188-9; **Leslie Mitchell v GA Westgate, LLC, et. al.**; Complaint of discrimination based upon her race. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was investigated and dismissed by HUD.
- March 2014: Fair Housing Complaint filed with HUD and the City of Fort Worth, Texas; HUD Case No. 06-14-0337-8; HRC Complaint No.: FW-14-59; **Troy A. Rhymes v Timber Chase Apartments LLC**; Complaint of discrimination based upon his handicap. I represented the Defendant (Respondents) and reviewed the complaint. The complaint was withdrawn.

- March 2014: Fair Housing Complaint filed with HUD and the City of Fort Worth, Texas; HUD Case No. 06-14-0335-8; HRC Complaint No.: FW-14-58; **Troy A. Rhymes v Candle Chase Apartments, et al.**; Complaint of discrimination based upon his handicap. I represented the Defendant (Respondents) and reviewed the complaint. The complaint was withdrawn.
- February 2014: Fair Housing Complaint filed with HUD; Case No. 04-13-1187-8; Title VI Case No. 04-13-1187-6; Section 109 Case No. 04-13-1187-9; **Roshaun Williams v GA Westgate, LLC, et. al.**; Complaint of discrimination based upon her race. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was investigated and dismissed by HUD.
- January 2014: Fair Housing Complaint filed with HUD and the City of Fort Worth, Texas; Inquiry No. 374137; HUD Case No. 06-14-0345-8; FHO Case No. 14.021; **Michael Leveridge v Lincoln Court Apartments.** Complaint of discrimination based upon his sexual orientation. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case is still pending.
- January 2014: Fair Housing Complaint filed with HUD; Case No. 04-13-1191-8; Title VI Case No. 04-13-1191-6; Section 109 Case No. 04-13-1191-9; **J'Nai Whitehead v GA Westgate, LLC, et. al.**; Complaint of discrimination based upon her race. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was investigated and dismissed by HUD.
- December 2013: Fair Housing Complaint filed with HUD and the Texas Workforce Commission; HUD Case No. 06-13-0870-8; TWCCRD No.: 2130182-HU; **Ruby Edgar v Laguna Vista Apartments;** Complaint of discrimination based upon her race (Hispanic). I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was investigated and dismissed by HUD and the Texas Workforce Commission with no findings of discrimination.
- October 2013: Fair Housing Complaint filed with HUD; Case No. 04-13-0876-8; Title VI Case No. 04-13-0876-6; Section 109 Case No. 04-13-0876-9; **SCFHC v GA Westgate, LLC, et. al.**; Complaint of discrimination alleging their frustration of purpose based upon their representation of complainants who alleged discrimination based upon race (African American). I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was investigated and dismissed by HUD.
- October 2013: Fair Housing Complaint filed with HUD; Case No. 04-13-0888-8; Title VI Case No. 04-13-0888-6; Section 109 Case No. 04-13-0888-9; **Natalie Wallace v GA Westgate, LLC, et. al.**; Complaint of discrimination based upon her race. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was investigated and dismissed by HUD.
- October 2013: Fair Housing Complaint filed with HUD; Case No. 04-13-0882-8; Title VI Case No. 04-13-0882-6; Section 109 Case No. 04-13-0882-9; **Tenvika Sams v GA Westgate, LLC, et. al.**; Complaint of discrimination based upon her race. I represented the Defendant

(Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was investigated and dismissed by HUD.

- September 2013: Fair Housing Complaint filed with HUD; Case No. 04-13-0884-8; Title VI Case No. 04-13-0884-6; Section 109 Case No. 04-13-0884-9; **Tomeka Dudley v GA Westgate, LLC, et. al.**; Complaint of discrimination based upon her race. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was investigated and dismissed by HUD.
- September 2013: Fair Housing Complaint filed with HUD; Case No. 04-13-0880-8; Title VI Case No. 04-13-0880-6; Section 109 Case No. 04-13-0880-9; **Shanequita Frazier v GA Westgate, LLC, et. al.**; Complaint of discrimination based upon her race. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was investigated and dismissed by HUD.
- September 2013: Fair Housing Complaint filed with HUD; Case No. 04-13-0879-8; Title VI Case No. 04-13-0879-6; Section 109 Case No. 04-13-0879-9; **Shana Kantrell Rouse v GA Westgate, LLC, et. al.**; Complaint of discrimination based upon her race. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was investigated and dismissed by HUD.
- August 2013: Fair Housing Complaint filed with HUD; Case No. 04-13-0878-8; Title VI Case No. 04-13-0878-6; Section 109 Case No. 04-13-0878-9; **Brigitte Brown v GA Westgate, LLC, et. al.**; Complaint of discrimination based upon her race. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was investigated and dismissed by HUD.
- August 2013: Fair Housing Complaint filed with HUD; Case No. 04-13-0886-8; Title VI Case No. 04-13-0886-6; Section 109 Case No. 04-13-0886-9; **Carmen Rivers v GA Westgate, LLC, et. al.**; Complaint of discrimination based upon her race. I represented the Defendant (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was investigated and dismissed by HUD.
- March 2013: Fair Housing Complaint filed with HUD; Case No. 04-13-0379-8; **Franklin Fields v GA Westgate LLC et.al.**; Complaint of discrimination based upon his sex. I represented the Defendants (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was investigated and dismissed by HUD with no findings of discrimination.
- January 2013: Fair Housing Complaint filed with HUD and the Texas Workforce Commission; HUD Case No. 06-13-0017-8; TWCCRD No.: 2130008-HU; **John Chisolm v Spanish Trails Apartments and Benita Ingram, Manager**; Complaint of discrimination based upon his disability. I represented the Defendants (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was conciliated with the Respondents agreeing to “give the Complainant a neutral reference.”
- June 2012: Fair Housing Complaint filed with HUD and the Texas Workforce Commission;

HUD Case No. 06-12-0747-8; TWCCRD No.: 2120209-HU; **Robert Dews v Pine Oaks Apartments and Dean Tolliver, Manager**; Complaint of discrimination based upon his mental disability. I represented the Defendants (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was investigated and dismissed by HUD and the Texas Workforce Commission with no findings of discrimination.

- June 2012: Fair Housing Complaint filed with HUD and the Texas Workforce Commission; HUD Case No. 06-12-0730-8; TWCCRD No.: 2120199-HU; **Valente Verdugo v Ridgemar Apartments**; Complaint of discrimination based upon his mental disability. I represented the Defendants (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was investigated and dismissed by HUD and the Texas Workforce Commission with no findings of discrimination.
- June 2012: Fair Housing Complaint filed with HUD and the Texas Workforce Commission; HUD Case No. 06-12-0974-8; TWCCRD No.: 2120251-HU; **Lyndsey Harris v Laguna Vista Apartments**; Complaint of discrimination based upon her temporary disability. I represented the Defendants (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was investigated and dismissed by HUD and the Texas Workforce Commission with no findings of discrimination.
- May 2012: Fair Housing Complaint filed with HUD and the New York State Division of Human Rights; HUD Case No. 02-12-0392-8; Inquiry No.: 334629; **Dora Rodriguez v. IndyMac Federal Bank, F.S.B.**; Complaint of discrimination based upon her race-Hispanic. I represented the Plaintiffs (Complainant), prepared and submitted a report and responded to the regulators inquiries. The case was dismissed by HUD with no findings of discrimination.
- May 2012: Fair Housing Complaint filed with HUD and the City of Garland; HUD Case No. 06-12-0896-8; COG No.: 06-12-0658-C; **Cheryl Daniels v Hills of Palos Verdes Apartments**; Complaint of discrimination based upon her race-Caucasian. I represented the Defendants (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case is still pending.
- May 2012: Fair Housing Complaint filed with HUD and the City of Garland; HUD Case No. 06-12-0935-8; COG No.: 06-12-0659-C; **Candy Harris v Hills of Palos Verdes Apartments**; Complaint of discrimination based upon her familial status. I represented the Defendants (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case is still pending.
- April 2012: Fair Housing Complaint filed with HUD; HUD Case No. 04-12-0201-8; **Tyanika Brown v GA Oakland City, LLC and American Housing Foundation**; Complaint of discrimination based upon her gender. I represented the Defendants (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was withdrawn by the Complainant and dismissed by HUD with no findings of discrimination.
- March 2012: Fair Housing Complaint filed with HUD; HUD Case No. 06-12-0323-8; Inquiry No. 332245; **Lakeside Development v City of Lake Charles**; Complaint of discrimination

based upon Race. I represented the Complainants, prepared and submitted a report and responded to the regulators inquiries. The case is pending.

- January 2012: Fair Housing Complaint filed with HUD and the City of Dallas; HUD Case No. 06-12-0239-8; FHO No. 12.022; **Gary Johnson v Cielo Ranch Apartments and Sun Ridge Management**; Complaint of discrimination based upon his race, Black. I represented the Defendants (Respondents), prepared and submitted a report and responded to the regulators inquiries. The case was withdrawn by the Complainant and dismissed by HUD and the City of Dallas with no findings of discrimination.
- December 2011: Fair Housing Complaint filed with HUD and State of New Jersey: HUD Case No. 02-11-0789-8 Docket No. HC13RI-62479; **Anthony House v. Trident Mortgage Company, L.P. and Wells Fargo**; Complaint of discrimination based upon his race. I represented the Complainant, prepared and submitted a report and responded to the regulators inquiries. HUD and the State of New Jersey dismissed the case with no findings of discrimination.
- December 2011: Fair Housing Complaint filed with HUD and Texas Workforce Commission: HUD No. 06-11-1250-8 TWCCRD No. 2110266-HU; **Jacobe Paul v. Timber Oaks Apartment**; Complaint of discrimination based upon his race, Black. I represented the Defendants (Respondents), prepared and submitted a report and responded to the regulators inquiries HUD and the Texas Workforce Commission dismissed the case with no findings of discrimination
- December 2011: Fair Housing Compliant filed with HUD; HUD No. 06-11-1420-8; **Lieu Thi Vo v. Santa Maria Village**; Complaint of discrimination based upon national origin. I represented the Defendants (Respondents), prepared and submitted a report and responded to the regulators inquiries. HUD closed the case with no findings of discrimination.
- October 2011: Fair Housing Complaint filed with HUD and the City of Austin; HUD Case No. 06-11-1326-8; City of Austin Case No. EEFHO No. 01-12-0008; **Connie Ortiz v Trestles of Austin**; Complaint of discrimination based upon her gender and national origin. I represented the Defendants (Respondents), prepared and submitted a report and responded to the regulators inquiries. HUD closed the case with no findings of discrimination. The Complainant withdrew the complaint and moved.
- August 2011: Fair Housing Complaint filed with HUD and the City of Dallas; HUD Case No. 06-11-1050-8; City of Dallas Case No.FHO# 11.070; **Brandi Garrett vs. Waterford Partners, LLC**; Complaint of discrimination based upon her race, Black. I represented the Defendants (Respondents), and prepared a report. HUD and the City of Dallas dismissed the case with no findings of discrimination.
- August 2011: Fair Housing Complaint filed with HUD and the City of Dallas; HUD Case No. 06-11-1049-8; City of Dallas Case No.FHO# 11.069; **Brandi Garrett vs. Leticia Rogue; Ronald Akin, CEO; and Sunridge Management Group**; Complaint of discrimination based upon her race, Black. I represented the Defendants (Respondents) and prepared a report. HUD

and the City of Dallas dismissed the case with no findings of discrimination.

- June 2011: Fair Housing Complaint was filed with HUD and the Texas Workforce Commission; Case Nos. 06-11-0838-8 & TWCCRD No. 2110180-HU; **Bonnie Jennings vs. Sheila Lennox; Bella Vita Apartments; JCTC Investments, LLP; and Sunridge Management Group.** Complaint of discrimination based upon her disability, and failure of the Respondents to make a reasonable accommodation. I represented the Defendants (Respondents), prepared and submitted a report, and worked with the federal and state investigators regarding the allegations. HUD and the Texas Workforce Commission dismissed the case with no findings of discrimination.
- April 2011: Fair Housing Complaint was filed with HUD and the Texas Workforce Commission; Case Nos. 06-11-0298-8 & TWCCRD No. 2110060-HU; **Cheryl Wallingford vs. Melissa Via, Manager; Waters Edge Villas; and Lisa Prude, Sunridge Management Group.** Complaint of discrimination based upon her disability-chemical sensitivity. I represented the Defendants (Respondents), prepared and submitted a report, and worked with the federal and state investigators regarding the allegations. HUD and the Texas Workforce Commission dismissed the case with no findings of discrimination.
- June 2010: Fair Housing Complaint was filed with HUD and the City of Fort Worth; Case Nos. 06-10-0764-8 & FWCRD No. FW-10-90; **Jenese Yarborough vs. Pearl Tamez; Parkside Apartments, et al, and Sunridge Management Group.** Complaint of discrimination based upon her race, Black and familial status. I represented the Defendants (Respondents) and prepared a report. HUD and the City of Fort Worth dismissed the case with no findings of discrimination and a requirement that the Complainant (Plaintiff) pay the outstanding rents owed.
- June 2010: Fair Housing Complaint was filed with HUD and the City of Fort Worth; Case Nos. 06-10-0765-8 & FWCRD No. FW-10-91; **Jenese Yarborough vs. Parkside Financial, Inc and KBJM LLC.** Complaint of discrimination based upon her race, Black and familial status. I represented the Defendants (Respondents) and prepared a report. HUD and the City of Fort Worth dismissed the case with no findings of discrimination and a requirement that the Complainant (Plaintiff) pay the outstanding rents owed.
- May 2010: Fair Housing Complaint filed with HUD; Case Nos. 04-10-0540-8 & 04-10-0540-6 **JoAnne Ross vs. Decatur Meadows Apartments et al.;** Complaint of discrimination based upon her race, Black. I represented the Defendants (Respondents) and prepared a report. HUD dismissed both cases with no findings of discrimination.
- May 2010: Fair Housing Complaint filed with HUD and the City of Dallas; Case No. 06-10-0547-8; **Marvin Hodge vs. North Creek Condominiums & Sunridge Management Group;** Complaint of discrimination based upon his race, Black. I represented the Defendants (Respondents) and prepared a report. HUD and the City of Dallas dismissed the case with no findings of discrimination.
- March 2010: Fair Housing Complaint filed with HUD; Case No. 06-10-0041-4; **Terrell Rucker vs. Fountain Crest Apartments & AHF Tulsa LLC-Owner;** Complaint of discrimination

- based upon his disability and violations of Section 504. I represented the Defendants (Respondents) and prepared a report. HUD dismissed with no findings of discrimination.
- March 2010: Fair Housing Complaint filed with HUD and the City of Dallas; Case No. 06-10-0314-8; **Ronnie Cole vs. North Creek Condominiums & Sunridge Management Group**; Complaint of discrimination based upon his race, Black. I represented the Defendants (Respondents) and prepared a report. HUD and the City of Dallas dismissed the case with no findings of discrimination.
 - February 2010: Fair Housing Complaint filed with HUD; Case Nos. 06-10-0040-8 & 06-10-0041-8; **Terrell Rucker vs. Fountain Crest Apartments & AHF Tulsa LLC-Owner**; Complaint of discrimination based upon his disability. I represented the Defendants (Respondents) and prepared a report. HUD dismissed the case with no findings of discrimination.
 - December 2009: Fair Housing Complaint filed with HUD and the City of Austin; Case No. 06-10-0243-8; **Joe Angel Ruiz vs. Austin Village Fairway Apartments**; Complaint of discrimination based upon his national origin, Hispanic. I represented the Defendants (Respondents) and prepared a report. HUD and the City of Austin dismissed the case with no findings of discrimination.
 - September 2009: Fair Housing Complaint filed with HUD; Case Nos. 06-09-1116-8 & 06-09-1116-4; **William Wallace vs. Falfurrias Village Apartments**; Complaint of discrimination based upon his disability. I represented the Defendants (Respondents) and prepared a report. HUD dismissed the case with no findings of discrimination.
 - August 2009: Fair Housing Complaint filed with HUD and the City of Austin; Case Nos. TBA & EEFHO/01-10-0015-HG; **Ebony Edwards vs. Trestles of Austin Apartments**; Complaint of discrimination based on disability. I represented the Defendants (Respondents) and prepared a report. HUD and the City of Austin dismissed the case with no findings of discrimination.
 - July 2009: Fair Housing Complaint filed with HUD and the City of Austin Texas; Case No. 06-09-0983-8 & EEFHO/01-10-0001-HG; **Floyd Grant vs. Ashbury Park Apartments & Asset Plus Companies**; Complaint of discrimination based upon his race, Black & his sex. I represented the Defendants (Respondents) and prepared a report. HUD and the City of Austin dismissed the case with no findings of discrimination.
 - March 2008: Fair Housing Complaint filed with HUD and the Corpus Christi Human Relations Commission; Case No. 06-08-0516-8; **Julie Chavez-Galvan vs. Buccaneer Apartments & Berda May, Manager**; Complaint of discrimination based upon her disability. I represented the Defendants (Respondents) and prepared a report. HUD and the City of Corpus Christi Human Relations Commission dismissed the case with no findings of discrimination.
 - July 2007: Fair Housing Complaint filed with HUD; Case No. 06-07-0914-8; **Rosemary Upshaw vs. Susan Doggett, WHEOP LLC, and Polo Club Apartments**; Complaint of discrimination based upon her disability. I represented the Defendants (Respondents) and prepared a report. HUD dismissed the case with no findings of discrimination.

- June 2007: Fair Housing Complaint filed with HUD and the City of Dallas; Case No. 06-07-0805-8; **Rashad Makin vs. Brittany Park Apartments, et al.**; Complaint of discrimination based upon his religion, Muslim. I represented the Defendants (Respondents) and prepared a report. HUD and the City of Dallas dismissed the case with no findings of discrimination.
- April 2007: Fair Housing Complaint filed with HUD and the City of Dallas; Case No. 06-07-0335-8; **Valietta D. Rogers vs. Jan Parker; American Housing Foundation; Creekwood Village Apartments**; Complaint of discrimination based upon her race, African-American and her disability. I represented the Defendants (Respondents) and prepared a report. HUD and the City of Dallas dismissed the case with no findings of discrimination.

EQUAL EMPLOYMENT OPPORTUNITY COMMISSION (EEOC) TEXAS AND CALIFORNIA WAGE CLAIM CASES

- September 2014: US Equal Employment Opportunity Commission; EEOC Charge No.543-2012-01295; **Diane Esquivel v Sunridge Management**; I represented the Defendant, prepared a report and responded to the Commission. The Commission dismissed the case with no findings of discrimination.
- September 2014: US Equal Employment Opportunity Commission; EEOC Charge No.453-2014-00948; **Rachel Jaramillo v Sunridge Management**; I represented the Defendant, prepared a report and responded to the Commission. The Commission dismissed the case with no findings of discrimination.
- September 2012: US Equal Employment Opportunity Commission; EEOC Charge No.453-2012-01174; **Jorge C Garcia v Sunridge Management**; I represented the Defendant, prepared a report and responded to the Commission. The Commission dismissed the case with no findings of discrimination.
- September 2012: US Equal Employment Opportunity Commission; EEOC Charge No.451-2012-02798; **Bonita Ingram v Sunridge Management**; I represented the Defendant, prepared a report and responded to the Commission. The Commission dismissed the case with no findings of discrimination.
- September 2011: US Equal Employment Opportunity Commission; EEOC Charge No.846-2011-66882; **Alesa Soliz v Sunridge Management**; I represented the Defendant, prepared a report and responded to the Commission. The Commission dismissed the case with no findings of discrimination.
- June 2007: Texas Workforce Commission; Wage Claim No. 07 073531-8; **Misty L. Robertson v. WR Starkey Mortgage**; I represented the Defendant, prepared a report and responded to the Commission. The Commission dismissed the case with no findings of discrimination.
- August 2006: Texas Workforce Commission; Wage Claim No. 06 060875-0; **Karla D. Meter v. WR Starkey Mortgage**; I represented the Defendant, prepared a report and responded to the

- Commission. The Commission dismissed the case with no findings of discrimination.
- July 2006: Texas Workforce Commission; Wage Claim No. 06 058767-1; **Dan E. Paschal, Jr. v. WR Starkey Mortgage**; I represented the Defendant, prepared a report and responded to the Commission. The Commission dismissed the case with no findings of discrimination.
 - June 2006: Texas Workforce Commission; Wage Claim No. 06 058112-6; **Thelizabeth Thomas v. WR Starkey Mortgage**; I represented the Defendant, prepared a report and responded to the Commission. The Commission dismissed the case with no findings of discrimination.
 - January 2006: Texas Workforce Commission; Wage Claim No. 05 017346-1; **Melissa A. Bachmann v. WR Starkey Mortgage**; I represented the Defendant, prepared a report and responded to the Commission. The Commission dismissed the case with no findings of discrimination.
 - January 2006: Texas Workforce Commission; Wage Claim No. 05 016990-1; **Terri M. Karr v. WR Starkey Mortgage**; I represented the Defendant, prepared a report and responded to the Commission. The Commission dismissed the case with no findings of discrimination.
 - July 2005: Texas Workforce Commission: Case No. 755441-2; **Michele Y. Lacefield v. Educational Employees Credit Union**; I was retained by the Plaintiff and prepared a written response. The Commission ruled in favor of Michele Y. Lacefield.

INDUSTRY RELATED MEMBERSHIPS AND AFFILIATIONS

- **Southwest Conflict Resolution Network;**
- **Texas Association of Hostage Negotiators;**
- **American Academy of Forensic Science (pending);**
- **Academy of Criminal Justice Sciences;**
- **Tarrant County Re-Entry Coalition-Tarrant County Crime Commission;**
- **North Texas Crime Commission, member of legislative committee**
- **American Society of Criminology;**
- **Texas Association of Hostage Negotiators;**
- **Police Futurist International;**
- **National Association of Certified Fraud Examiners;**
- **Association for Conflict Resolution, a National Organization;**
- **National Association for Community Mediation;**
- **Tarrant County Association of Mediators-past President;**
- ***Foreclosure Management Today: The Independent News Magazine for Mortgage Defense Counsel, Title Examiners and Title Counsel.*** Original member and Principal Consultant on risk issues;
- **Mortgage Currency: Interpreting the rules and Mortgage News.** Advisory Board Member;
- **Radio and Television Experts LLC;** Marketing and RESPA Compliance Expert for Real

Estate Finance entities;

- **RESPRO: Real Estate Service Providers Council Inc.;** Member;
- **Halo Companies, Inc.;** Advisory Board Member. Halo is a nationwide distressed asset services company, providing technology-driven asset management, portfolio analytics, acquisition, repositioning and liquidation strategies for the private investment and mortgage servicing industry;
- **Real Access Pro-Ask the Pro;** Weekly real estate related program where I am the resident compliance expert for mortgage finance related issues.

CERTIFICATIONS AND ACCREDITATIONS

- **Certified Fraud Examiner;** Identification No.: #626498;
- **Association of Certified Fraud Examiners;** Member since 2012;
- **National Panel of Consumer Arbitration,** Member since 1989;
- **Mediation Certification: Basic** 40-Hour 1992;
- **Mediation Certification: Advanced** 28-Hour 1993;
- **United States Postal Service Mediator-'REDRESS' Program;** ID 0673; 1997;
- **Association for Conflict Resolution, ('ACR') a National Organization;** Member;
- **National Association for Community Mediation, ('NACM');** Member;
- **Texas Association of Mediators, ('TAM');** Member;
- **Texas Association of Hostage Negotiators, ('TAHN');** Member;
- **Tarrant County Association of Mediators ('TCAM')**-past President;
- **Texas Mediator Credentialing Association, ('TXMCA');** Distinguished Credentialed;
- **Texas Dept. of Insurance ('TDI')** CPE Provider No.:77665; Approved to 27 Dec 2016.
- **Texas State Board of Public Accountancy, Mediation Training Provider:** CPE Sponsor ID: 010221 Approved through 31 Oct. 2016.
- **North Texas Crime Commission,** Member;
- **Tarrant County Criminal Justice Coordinating Committee,** Member;
- **Police Futurist International,** Member;
- **RESPRO: Real Estate Service Providers Council Inc.;** Member;
- **Society for Human Resources Management ('SHRM')** Certified and Approved Provider ('HRCI') through December 2017;
- **Alabama Real Estate Commission:** Approved instructor;
- **Arkansas Alabama Real Estate Commission:** Approved instructor;
- **Arkansas Securities Department:** Approved Provider; *Fair Lending/Fair Housing for the Millennium*, seven (7) hours of continuing education for loan officers registered with the state of Arkansas;
- **Colorado Real Estate Commission** approval to teach *RESPA for Realtors* four (4) hour continuing education course;
- **Florida State Bar** CE approved Course Title: Foreclosure and Loan Modification for Attorneys. Course number 65529; Credits: 9.0 hours C.L.E.R includes 2.0 hours of Ethics;
- **Oklahoma Real Estate Commission** Certification to teach Oklahoma *RESPA for Realtors* required continuing education four (4) hour Course No. HOT 176, approved through August 2016;

- **National Mortgage Licensing System ('NMLS')** Certified Instructor and Provider;
- **North Carolina Real Estate Commission** Certification to teach North Carolina *RESPA for Realtors* continuing education four (4) hour Course No. 2865 and Sponsor Code 1389, approved through June 2015;
- **South Carolina Real Estate Commission and Appraisers Board** approval through South Carolina Department of Labor, Licensing, and Regulation to teach South Carolina *RESPA for Realtors Continuing Education* four (4) hour Course No. CEE313001, Dr. Lacefield's Instructor No. 818 and Provider No. 313; approved through August 2016;
- **Tennessee Department of Commerce and Insurance, Tennessee Real Estate Commission** Certification to teach Tennessee *RESPA for Real-Estate Professionals* continuing education four (4) hour Course No. 5605 and Sponsor Code 1452, approved through December 2012;
- **Texas Real Estate Commission** Certification to teach Texas *RESPA for Realtors* continuing education four (4) hour Course No. 04-00-079-6287, MCE Provider I.D. No. 0529, approved through October 31, 2015;
- **Texas Real Estate Commission MCE Instructor** Approval for Dr. Lacefield Instructor I.D. No. 881264806 to teach TREC courses approved through May 31, 2015;
- **Texas Department of Savings & Mortgage Lending** Certification to teach a seven (7) hour *Fair Lending/Fair Housing for the Millennium* continuing education for loan officers Course No. 195-2006-01CR, approved through November 2012; and
- **Texas Commission on Law Enforcement Standards (TCOLE)** approved training for *Mortgage Fraud 101 for Law Enforcement Officers*. Approved November 2007 and again in April 2008 with no expiration date.