

J F. "CHIP" MORROW

EXPERT WITNESS-FINANCIAL INSTITUTION/BUSINESS/REAL ESTATE

Nationwide from San Antonio, Texas
Phone (866) 365-7212 ~ Webpage: jfmorrow.com ~ E-mail: jfmorrow@earthlink.net

QUALIFICATIONS

- 36+ yrs management experience for financial institutions & businesses.
 - 35+ yrs loan: business, construction, commercial real estate, mortgages.
 - 17+ yrs President, C.E.O. and/or director of financial & mortgage institutions.
 - 15+ yrs of leadership in state and national financial institution trade associations.
 - 400+ expert cases involving trial preparations, trial testimonies, depositions, affidavits, state & Federal reports and/or findings.
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WORK HISTORY

October 1995
To present

*Expert Witness & Consultant, B & F Experts
San Antonio, TX*

Engaged by various attorney firms, financial institutions and other clients regarding financial, business, real estate and/or banking matters.

April 1998
To February 2000

*Senior Vice President, Preferred Bank
Los Angeles, CA*

Member of Senior Management involved in real estate, business and international loans and deposits business as well as compliance issues and lending matters.

June 1995
To April 1998

*Consultant, First Regional Bank
Century City, CA*

Involved in real estate, business and international loans and deposits as well as compliance issues and lending matters.

June 1990
To June 1997

*Founder & Director, ICBA Mortgage Co.
Arlington, VA*

Monitored planning, policies, contracts and marketing for this company that provided mortgages for SFR and manufactured housing through over 1000 financial institutions in all 50 states.

November 1994
To November 1995

*Organizer, Pacific Coast Bankers' Bank (In Organization)
San Francisco, CA*

Researched, generated and submitted marketing study, business plan, capital plan, loan and operations policies and procedures to the regulators for this proposed correspondent bank owned and operated by independent banks.

April 1983
To October 1994

*Founding President, Chief Executive Officer & Director
Marathon National Bank & Bancorp, Los Angeles, CA*

Started the bank and holding company and had full management responsibilities from 1983 until leaving. Wrote, developed and implemented all loan, operation, compliance, administration, internal audit policies, procedures, documentation and systems. Chairman of Director Loan Committee and member of all other committees.

January 1982
To March 1983

*Regional Vice President, The Bank of Orange County
Fountain Valley, CA*

Member of Senior Management and Loan Committee. Duties included management of operations and lending for the Los Angeles County.

August 1977
To January 1982

*Vice President, Imperial Bank
Inglewood, CA*

Assistant Credit Administrator ~ administered 17-branches, bank-wide loan portfolio including commercial real estate, business, and international loans. *Manager-East San Fernando Valley* ~ managed \$45 million branch.

June 1967
To August 1977

*Bank of America
Los Angeles Area*

Held various lending, management and operation positions.

EDUCATION

- Certificate, Pacific Coast Banking School, Univ. of Washington, 1982
- All training courses related to lending given by Bank of America, 1971-1977
- Post-graduate work, University of California, Los Angeles, 1973, 1974
- Bachelor of Science, University of California, Los Angeles, 1970

EXPERT WITNESS



- Over 17+ years of expert witness experience including testimony before government committees and agencies, Federal, Bankruptcy, IRS, and State courts.
- Worked both for defendants and plaintiffs: financial institutions, commercial entities, individuals, State of California, Fannie Mae, and the F.D.I.C.
- Approved for mortgage, business, construction, real estate lending as well as lender liability, operations, conversion, fiduciary duties, fraud, D/O conduct & duties, public offerings, international transactions, others.

PUBLISHED ARTICLES

- "So that's What Commercial Lending Is!" The Roar Newsletter, Imperial Bank.
- "Need a Loan....Learn to Think Like a Banker", Marathon National Bank Newsletter.
- "International Entrepreneurship: A New Growth Area", New Management.
- "Arbitration: A Legal System that Makes Banking Sense", American Arbitration Association Regional Reporter, (co-author).
- "Arbitration: Working in Banking", American Arbitration Association Regional Reporter, (co-author).
- "Basic Characteristics and Life of Residential Mortgage Loans", HGExperts.com.

SPEECHES

- "Bankers' First Ten Considerations about Small- to Mid-Sized Business Loans", Presentation to various business and civic organizations.
- "Ratios and Guidelines: What You Should Expect from Your Banker", Presentation to various business and civic organizations.
- "Arbitration in Banking", Presentation to various banks and trade organizations
- "What Makes a Premier Performing Bank," Presentation to various banks.
- "Debts and Taxes", panelist, So. Cal. Chapter American Academy of Matrimonial Lawyers.
- Various presentations as a guest lecturer at Pepperdine University and USC.

PROFESSIONAL ORGANIZATIONS

- Associate Member of the Mortgage Bankers Association of America
- Chairman and/or member of Real Estate Lending Committee, California Bankers Association (CBA) representing over 300+ California banks
- Founder and Past Director of ICBA Mortgage Company
- Member, ICBA Task Force: Mortgage Lending and Operations
- Director & Past President of California Independent Bankers-ICBA representing over 160+ California financial institutions
- Past Director of the Independent Community Bankers Association (ICBA) that represents over 5000+ banks nationwide
- Chairman and/or member of ICBA Bank Service Committee
- Member, ICBA Task Force: Credit Life Insurance & Reinsurance
- Chairman, ICBA Task Force: Title Ins. Operations for the Financial Institutions
- Member of California Department of Financial Institutions Implementation Industry Task Force
- Member of the Forensic Consultants Association-Orange County

REFERENCES

Available upon request.