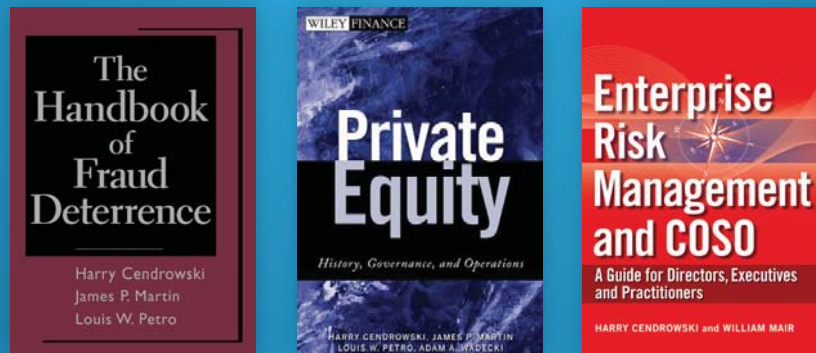


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**Investigation & Forensic Accounting
Services for the Federal Deposit Insurance Corporation**



**THIRTEEN-HUNDRED PAGES OF
DOCUMENTED EXPERTISE**

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SUMMARY OF SERVICES

Since 1983, Cendrowski Corporate Advisors (CCA) and its affiliates have worked hand in hand with corporate counsel and litigation support personnel to provide investigation and forensic accounting services. We pride ourselves not only on the diversity of services we offer legal counsel, but also on the body of experience our team possesses. CCA has assisted counselors for over 25 years through forensic engagements. Our litigation support experience includes:

- Forensic Accounting;
- Interviews & Interrogations;
- Background Investigations;
- Digital Forensics;
- Expert Witness Testimony.

We provide services for attorneys from pre-case assessments through the conclusion of a trial. By involving our experienced team at an early stage of a litigation, we can work hand-in-hand with attorneys to maximize the efficiency of our analysis.

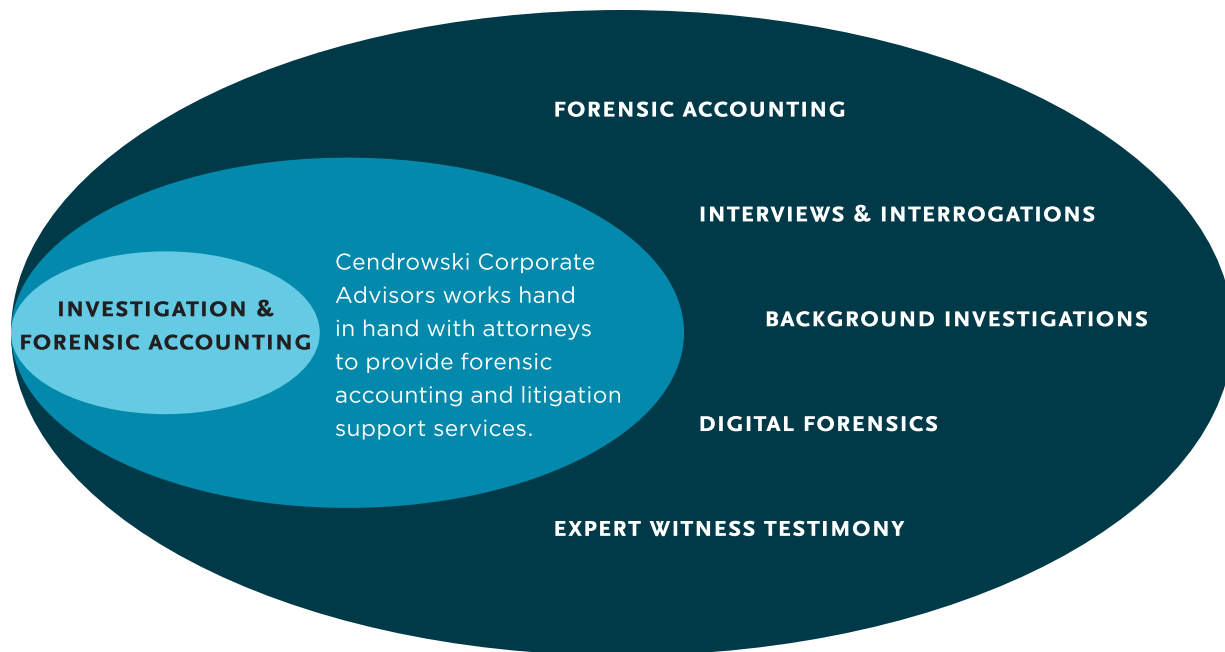
In utilizing our services, your firm will receive personal attention from experienced professionals. CCA wrote the training program licensed by International Association of Consultants, Valuators and Analysts (IACVA) to certify every Certified Fraud Deterrence Analyst (CFD). Our materials are also used by the National Association of Certified Valuation Analysts (NACVA) in their Certified Forensic Financial Analyst (CFFA) curriculum.

Our senior team members hold an average of 4 nationally-recognized financial and forensic certifications. They have served as expert witnesses in numerous trials and their analyses have been recognized by judges and juries for their comprehensiveness. Our staff includes a former Supervisory Securities Compliance Examiner for the SEC and a former FBI Special Agent who is also a licensed Private Investigator.



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CORE SERVICES



CCA has provided investigation and forensic accounting services to corporate counsel for over 25 years. Our team understands the intense demands placed on an organization over the course of an investigation.

We offer services in 5 primary areas of expertise: forensic accounting, interview and interrogation, background investigation, digital forensics, and expert witness testimony.

With respect to each of these services we provide the following assistance:

Event reconstruction—forensic documentation of transactions, events, and relationships to allow tracing of funds and location of assets

Root cause analysis—identification of the causal factors and control weaknesses that allowed the events to occur, and identification of other potential areas of weakness in the organization

Case analysis—damages assessments, lost profit analyses, breach of contract analyses, fraud-related damages, potential for recovery

Opinions and testimony—expert reports and expert witness testimony

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REPRESENTATIVE CASES

Investigation of Collusional Fraud: Investigated reports by confidential informant of collusional fraud scheme spanning multiple automotive suppliers and common vendors. Determined individuals involved with the scheme and located evidence to prove involvement.

Fraud Investigation: Investigated diversion of approximately \$1.5 million committed against community hospital, including analysis of control weaknesses and development of internal control improvement program.

Fraud Investigations: In several cases with common factors, worked with principals of professional service firms to investigate internal frauds committed by a trusted bookkeeper, including documentation of events and transactions, quantification of loss, and litigation support of remediation activities.

Fraud Investigation: Worked with state Attorney General's office and court appointed conservator to investigate and document flow of funds in conversion of approximately \$80 million of cemetery trust assets.

Abuse of Trust Investigation: Reviewed financial records of irrevocable trust to determine if funds inappropriately used or diverted by custodian.

Advisor to Court: Appointed by the Court in several cases to provide forensic accounting services, forensic analysis, or expert opinion for the benefit of the Court.

Court Appointed Receiver: Appointed by the Court in longstanding partnership dispute to identify, safeguard, and liquidate available assets. Total partnership assets involved over \$30 million.

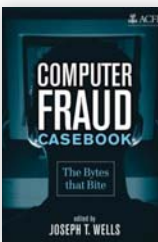
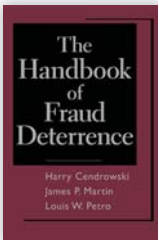
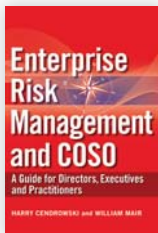


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AREAS OF DISTINCTION

FRAUD DETERRENCE METHODOLOGY

Cendrowski Corporate Advisors is the only firm in the country whose fraud deterrence methodology is licensed to professional organizations. We wrote the training program used to certify every Certified Fraud Deterrence Analyst (CFD), a designation accredited by the International Association of Consultants, Valuators and Analysts (IACVA). The National Association of Certified Valuation Analysts (NACVA) also uses our methodology to train Certified Forensic Financial Analysts (CFFA).



SELECTED PUBLICATIONS

Enterprise Risk Management and COSO: A Guide for Directors, Executives, and Practitioners. Harry Cendrowski & William Mair, 304 pages, John Wiley and Sons, 2009

“One of the best ways to gain an understanding of enterprise risk management issues...”
—*Institute of Internal Auditors*

Also recommended by the Casualty Actuarial Society.

Private Equity: History, Governance, and Operations. Harry Cendrowski, James Martin, Louis Petro, Adam Wadecki, 432 pages, John Wiley and Sons, 2008

Selected for classroom use by the University of Michigan.

The Handbook of Fraud Deterrence. Harry Cendrowski, James Martin, Louis Petro, 456 pages, John Wiley and Sons, 2006

Selected in December 2007 as a recommended read for members
by the National Association of Control Directors.

Computer Fraud Casebook: The Bytes that Bite—author of chapter on fraud examination. “Never Pass Your Password”. James Martin and Harry Cendrowski, p. 125-134, John Wiley and Sons, 2009

RELATIONSHIP WITH INVESTIGATIVE FIRMS

We have a longstanding yet independent relationship with several international investigative and risk management firms. This allows us to coordinate our actions to achieve engagement efficiencies, while also allowing clients options to manage the aspects of privilege.

WORLDWIDE INVESTIGATIVE NETWORK

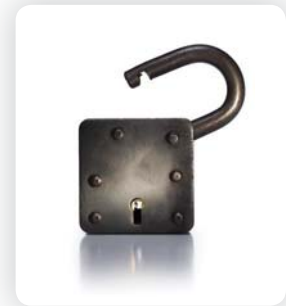
We are a member of the Trapline, a network of former FBI agents who work together to provide services anywhere in the United States or overseas. Through this network, we can provide clients with investigative assistance wherever it is needed on a timely basis.

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CERTIFICATIONS OF SENIOR MANAGEMENT

- Certified Public Accountant (CPA)
- CPA Accredited in Business Valuation (CPA / ABV)
- CPA Certified in Financial Forensics (CPA / CFF)
- Certified Valuation Analyst (CVA)
- Certified Fraud Examiner (CFE)
- Certified Fraud Deterrence Analyst (CFD)
- Certified Forensic Financial Analyst (CFFA)
- Certified Management Accountant (CMA)
- Certified Internal Auditor (CIA)
- Certified Information Systems Auditor (CISA)
- Certified Anti-money Laundering Specialist (CAMS)
- Certified Financial Manager (CFM)
- Private Investigator (PI)
- Registered Professional Engineer (PE)



FOCUS ON CONFIDENTIALITY

In the entire history of the firm, we have never published a client list.

The confidential nature of personal and business affairs is critical, especially in a litigation setting. The firm's professionals exercise the utmost discretion in maintaining the confidentiality of proprietary client information.

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HARRY CENDROWSKI, CPA ABV CFF CFE CVA CFD CFFA

Managing Director

Harry Cendrowski is a founding member and Managing Director of Cendrowski Corporate Advisors (CCA). He is also a founding member of Cendrowski Selecky PC and The Prosperitas Group. A seasoned risk professional with over three decades of experience, Harry has helped for-profit and nonprofit organizations assess and implement enterprise risk management (ERM) processes, cultivate risk-centric environments, mitigate risk exposure, streamline operations, and deter fraud. He is also a veteran of the private equity and venture capital industries, where he has implemented back and middle office operations and performed due diligence assessments of potential portfolio companies. The latter services focused on identifying potential areas of risk exposure as well as developing plans for risk mitigation. Harry's operational and financial expertise has allowed him to serve as an expert witness in numerous economic damages analyses, contract disputes, lost profit analyses, business valuations, and partnership disputes. He has served as court appointed receiver for several multi-million dollar estates, and as the accountant to the trustee in high-profile bankruptcy cases. Together with other CCA team members, Harry helped developed the UPREIT organizational structure that is now common in the real estate industry.



Harry is a Certified Public Accountant (CPA) in Illinois, Michigan, and Florida with Accredited in Business Valuation (ABV) and Certified in Financial Forensics (CFF) credentials, as well as a Certified Fraud Examiner (CFE), Certified Valuation Analyst (CVA), Certified Fraud Deterrence Analyst (CFD), and Certified Forensic Financial Analyst (CFFA). He is a member in numerous professional organizations including the National Association of Corporate Directors (NACD), Association for Corporate Growth (ACG), Illinois Venture Capital Association (IVCA), Michigan Venture Capital Association (MVCA), International Association of Consultants, Valuators & Analysts (IACVA), National Association of Certified Valuation Analysts (CVA), Association of Certified Fraud Examiners (ACFE), American Institute of Certified Public Accountants (AICPA), and the Michigan Association of Certified Public Accountants (MACPA), where he has served in various leadership roles. He is also a public-company Audit Committee Financial Expert and serves on the board of Birmingham Bloomfield Bancshares as Chairman of their Audit Committee, and is on the Michigan Advisory Board of The Private Bank.

Harry is co-author of *Enterprise Risk Management and COSO: A Guide for Directors, Executives, and Practitioners; Private Equity: History, Governance, and Operations*; and, *The Handbook of Fraud Deterrence*, all published by John Wiley & Sons. He has also authored articles in several professional publications, including a chapter in *Computer Fraud Casebook: The Bytes that Bite*, a textbook centered on fraud examination.

Along with Jim Martin of CCA, Harry is a co-author of the Certified Fraud Deterrence Analyst training materials for IACVA. He serves as IACVA's Director of Fraud and Forensic Services. He is also a co-author of the training materials used by the National Association of Certified Valuation Analysts (NACVA) in certifying Certified Forensic Financial Analysts (CFFA).

Harry sits on boards of numerous nonprofit and charitable organizations. A passionate advocate for assisting children in need, Harry is an Active Trustee for LaRabida Children's Hospital, an organization dedicated to assisting children battling chronic illnesses and diseases. He is also a supporter of higher-level education and serves as the Chairman of the Madonna University Foundation, Vice Chairman of the Madonna University Board of Trustees, and as the Chairman of their Finance Committee and Investment Committees. Harry received a "Committed" award from the Association of Fundraising Professionals for his volunteer efforts with the university.

Harry received his Bachelor's degree in accounting from the University of Detroit (now University of Detroit-Mercy), and is an adjunct professor in their Business Turnaround Management program.

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JOHN ALFONSI, CPA ABV CFF CFE CVA

Managing Director

John Alfonsi is Managing Director of Cendrowski Corporate Advisors (CCA). He has provided business valuation, litigation support, forensic accounting, and tax consulting services to clients for more than 25 years.

John has implemented and administered third-party back office and tax operations for a variety of clients. In performing these services, he has developed and overseen processes designed to mitigate operational, process, and compliance risks while maximizing clients' after tax-earnings. John has also helped clients mitigate tax-related risks by developing innovative tax structures to minimize federal, state, and local tax burdens. Together with other CCA team members, he has established an excellent reputation with the IRS and has served as an advocate for clients in the event of tax controversy.

With respect to litigation support activities, John is a recognized business valuation and economic damages expert, and has presented expert witness testimony in these areas on numerous occasions. Among other engagements, he has provided business valuation services for M&A transactions, corporate divestitures, marital dissolutions, joint ventures, estate and gift tax matters, and has analyzed economic damages for both plaintiffs and defendants.

John is also a seasoned forensic accountant and has assisted attorneys throughout all phases of investigations from pre-case assessment through expert witness testimony. Among other engagements, he has provided forensic accounting services related to procurement reviews, tenant/landlord lease verifications, and income/cash flow assessments.

John is a Certified Public Accountant (CPA) in Illinois and Michigan with Accredited in Business Valuation (ABV) and Certified in Financial Forensics (CFF) credentials, as well as a Certified Fraud Examiner (CFE) and Certified Valuation Analyst (CVA). He has authored articles appearing in *The Value Examiner* and *Michigan CPA*, and has presented at numerous business conferences. He is a member of the National Association of Corporate Directors (NACD), Association for Corporate Growth (ACG), Michigan Venture Capital Association (MVCA), Michigan Association of Certified Public Accountants (MACPA), American Institute of Certified Public Accountants (AICPA), Association of Certified Fraud Examiners (ACFE), and the National Association of Certified Valuation Analysts (NACVA).



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MAUREEN NULTY, CPA ABV

Managing Director

Maureen Nulty is a founding member and Managing Director of Cendrowski Corporate Advisors (CCA). Maureen's primary business experience is in the areas of corporate tax; strategic and financial risk management; transactions and structure planning; business valuations; and consultation in connection with closely-held corporations, S corporations, and individuals.

Maureen is an experienced financial, accounting, and tax professional. She has worked with businesses and organizations of all sizes to assist them in achieving their goals and mitigating risks, and has served clients in the telecommunications, manufacturing, transportation, construction, professional services, hospitality, and legal industries. Maureen has also helped entrepreneurs select their organizational form and understand the intricacies of the tax code through consulting engagements as well as her writing.

Most recently, Maureen has served as an interim CFO for clients in various industries. In this capacity, she has created, coordinated, and evaluated financial programs and internal support systems; implemented enterprise risk management (ERM) processes for financial reporting and compliance functions; ensured tax compliance at federal, state, and local levels; and managed day-to-day finances of numerous businesses. She has structured acquisitions of distressed real estate assets; identified new strategies to maximize the efficiency of these assets; and developed strategic, operational, and process risk mitigation processes to ensure successful turnarounds.

Maureen has also provided litigation support services in cases of marital dissolution. She has assisted attorneys and their clients by providing business valuations, tax consulting, and forensic accounting services. Because of her significant business experience, Maureen is able to quickly assess and evaluate relevant issues throughout such engagements.

Prior to joining CCA, Maureen was a Principal in the tax department at Ernst & Young (E&Y). During her 13 years with E&Y, she served as the National Office Tax Resident in their New York headquarters and instructed national educational programs and seminars. She additionally served as the Director of Tax Education for E&Y's Detroit Office.

Maureen is a Certified Public Accountant (CPA) in Michigan with Accredited in Business Valuation (ABV) credentials. She is a member of the Michigan Association of Certified Public Accountants (MACPA) and the American Institute of Certified Public Accountants (AICPA). She conducts educational seminars and authors articles for distribution in business publications, and authored *State Laws and Taxes, Starting & Operating a Business in Michigan*, published by Oasis Press.

Maureen graduated summa cum laude with a B.B.A. from the University of Michigan, Ann Arbor.



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JIM MARTIN, CMA CIA CFE

Managing Director

Jim Martin is Managing Director of Cendrowski Corporate Advisors (CCA). Jim specializes in providing comprehensive risk assessments, focusing on the evaluation of operating effectiveness of business processes, internal control structures, and the development of recommendations for improvement. In many cases, Jim has assisted clients in instances where internal control lapses led to financial reporting and operational issues. Additionally, Jim has performed forensic examinations of numerous business arrangements to determine the accuracy of recorded transactions and financial statement presentations in the healthcare, durable equipment, real estate, automotive, and construction industries. He has also provided these services to private equity funds for quality of earnings analyses. Jim frequently performs litigation support activities, focusing his efforts on fraud investigation and forensic accounting services. He is a detailed accounting technician, and has used his skills to uncover complex multi-million dollar frauds and quantify business losses.

Prior to joining CCA, Jim was a Senior Manager in the Enterprise Risk Services group at Deloitte. In this capacity, Jim led teams in the assessment of internal control procedures to support the audit function. Jim also held various management positions within Chrysler Financial, and the Corporate Treasury unit of Chrysler Corporation. In these management positions, Jim designed and implemented internal control systems covering the basic accounting transactions (Accounts Payable, Credit Analysis, Accounts Receivable, and General Ledger functions).

Jim is a Certified Management Accountant (CMA), a Certified Internal Auditor (CIA), and a Certified Fraud Examiner (CFE). He is a member of the Detroit Chapter of the Institute of Internal Auditors (IIA), where he served on the Board of Governors for 6 years, the Institute of Management Accountants (IMA), where he is a board member, and the Association of Certified Fraud Examiners (ACFE). In addition to numerous articles in trade publications, he is co-author of *The Handbook of Fraud Deterrence* and *Private Equity: History, Governance, and Operations*, both published by John Wiley & Sons. He regularly presents at national and regional conferences on various aspects of risk and control, forensic accounting, transforming the internal audit function, and process redesign.

Jim is also active in numerous civic organizations. He is Commissioner of the Great Midwest Hockey League, Secretary of the American Collegiate Hockey Association (ACHA), and coach of the Michigan State University Men's ACHA Hockey Team. He serves as a member of the Entertainment Committee for the American Cancer Society's Relay for Life-South Lyon, MI.

Jim holds a B.B.A in accounting and a M.S. in accounting information systems from Eastern Michigan University. Jim has served on the faculty of Davenport University, Walsh College, and the University of Detroit-Mercy, where he instructed courses in Fraud Examination, Managerial Accounting, Internal Auditing, and Information Technology.



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THERESA MACK, CPA CFF CAMS CFCI PI

Senior Manager

Theresa Mack is a Senior Manager with Cendrowski Corporate Advisors (CCA). Theresa has over 25 years of experience helping clients and the federal government uncover and investigate white collar crime. At CCA, Theresa manages all aspects of investigative services including fraud investigations, forensic accounting, and background investigations. She has helped Fortune 500 companies as well as closely-held firms contain and remediate fraud, and has testified in Federal and Local Courts as well as before Federal Grand Juries.

Prior to joining CCA, Theresa spent 22 years of her career as a Special Agent of the Federal Bureau of Investigation (FBI). During this time, she was instrumental in solving high impact and extensive white collar crime investigations on behalf of the FBI and the government. The majority of her career as a Special Agent was devoted to the investigation of bank fraud, corporate fraud, money laundering, wire and mail fraud, identity theft schemes, copyright infringement and bankruptcy fraud. She also developed and honed her interviewing techniques during her tenure at the FBI by conducting thousands of eye-witness and confidential informant interviews.

Theresa is a Certified Public Accountant (CPA) in Illinois and Michigan with Certified in Financial Forensics (CFF) credentials, a Certified Anti-Money Laundering Specialist (CAMS), a Certified Financial Crimes Investigator (CFCI), and a licensed Private Investigator (PI) in Illinois and Michigan. She is a member of the American Institute of Certified Public Accountants (AICPA), the FBI Agents Association (FBIAA), the Federal Law Enforcement Officers Association (FLEOA), the Association of Certified Anti-Money Laundering Specialists (ACAMS), and the International Association of Financial Crimes Investigators (IAFCI). Theresa is also a frequent speaker on fraud and various white collar crime topics.

Theresa graduated from Aquinas College with a Bachelor's degree in accounting and business administration.



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SCOTT MCCALLUM

Senior Manager

Scott McCallum is a Senior Manager with Cendrowski Corporate Advisors (CCA). Scott specializes in banking and private equity services, and has actively participated in both industries over the course of his nearly 30 year career. More specifically, Scott coordinates the delivery of loan due diligence, background investigative, field audit/asset verification and asset recovery services, as well as quality of earnings analyses and enterprise risk assessments. He is well versed in bank board governance, regulatory compliance and in distressed asset/workout best practices.

Prior to joining CCA, Scott worked for Resource Financial Institutions Group, Inc., which serves as a general partner of several private equity funds that invest in financial institutions. Scott currently serves as an advisor to Resource Financial. Prior to joining Resource Financial, Scott served as Senior Vice President, Chicagoland office of Austin Associates, LLC, a consulting and investment banking firm serving Midwest community banks. Scott also held various positions of increasing responsibility at Harris Trust and Savings Bank in Chicago, where he eventually served as Senior Vice President, Small Business Segment, and specialized in middle-market lending, CRA management, and community bank management.

Scott serves as Senior Advisor to Fortress Partners Capital Management, which provides strategy and capital advisory to and manages investments in community banks. Scott also serves on the boards of two bank holding companies (and their respective bank subsidiaries): Birmingham Bloomfield Bancshares, Inc. and TrustAtlantic Financial Corp. In 2009, Scott authored an article on bank stock valuations, which was published in The Value Examiner.

Scott previously served on the board of directors for the American Red Cross of Greater Chicago as well as on the Northfield, Illinois school board. Scott received his B.S. in business administration from Miami University in Ohio and his M.B.A. from the Kellogg Graduate School of Management at Northwestern University.



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WALTER MCGRAIL, JD CPA

Senior Manager

Walt McGrail is a Senior Manager with Cendrowski Corporate Advisors. Walt serves as one of the firm's senior tax and legal technicians, and has provided consulting services to a variety of partnerships, corporations, estates, and high net worth individuals over his 25 year career.

Walt has helped numerous publicly-traded companies, private firms, family-owned businesses, and nonprofits mitigate tax-related risks. Among other engagements, he has developed tax-efficient succession plans, ensured 409A compliance for deferred compensation plans, and helped organizations mitigate tax compliance issues and tax law changes. He has also assisted multi-billion dollar revenue nonprofits and charitable organizations in mitigating unrelated business income tax (UBIT) issues and provided tax consulting and due diligence services to both private equity and venture capital firms.

Walt has years of experience in the real estate industry and has a comprehensive understanding of the issues faced by today's real estate developers and managers. His engagements have included tax structuring for REITs, UPREITs, tax-exempt entities and other investors; net operating income (NOI) audits; and due diligence services. He has reviewed partnership and LLC operating agreements to assist counsel in making sure the agreements' language concurs with the economic expectations of the entities' members. Together with other members of the CCA team, Walt was instrumental in developing the UPREIT structure that is now common in the real estate industry. He also leverages his tax and real estate expertise to provide cost segregation studies for the nation's largest developers as well as numerous types of properties.

Walt is a Certified Public Accountant (CPA) in Michigan and is a member of the State Bar of Michigan and the Michigan Association of Certified Public Accountants (MACPA). He has authored articles appearing in The Value Examiner and other publications. Additionally, Walt has lectured on the intricacies of partnerships and partnership taxation.

Walt received his bachelor's degree from the University of Michigan, Dearborn and his law degree from the University of Detroit (now University of Detroit-Mercy).



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LOUIS PETRO, PHD CPA CFE CIA CCP CISA CMA CFM PE

Senior Manager

Lou Petro is a Senior Manager with Cendrowski Corporate Advisors (CCA). Lou is a consummate accounting and finance professional, and has nearly five decades of experience assisting Fortune 500 clients, closely-held firms, and attorneys through operational assessments, risk assessments, fraud investigations, and forensic accounting engagements. Lou's accounting skills have helped organizations uncover large-scale frauds as well as implement remediation methods designed to deter fraud.

In addition to his professional experience, Lou is active in academia. Since 1969, he has taught auditing, systems, accounting, and finance courses at 11 different colleges and universities across the Midwest and in Canada. He was Dean of the Lawrence Technological University (LTU) School of Management from 1979 through 1989. Lou has also held consulting and auditing positions at the CPA firms of Ernst & Young, Plante Moran, and Grant Thornton.

Lou is a Certified Public Accountant (CPA) in Michigan, Certified Fraud Examiner (CFE), Certified Internal Auditor (CIA), Certified Computing Professional (CCP), Certified Information Systems Auditor (CISA), Certified Management Accountant (CMA), Certified Financial Manager (CFM), as well as a Registered Professional Engineer (PE). He remains active in Continuing Professional Education (CPE) for CPAs, CIAs, and CMAs, and regularly conducts classes and seminars for the Michigan Association of Certified Public Accountants (MACPA), the Oakland University CPE Program for CPAs, the Institute of Internal Auditors (IIA), the Institute of Management Accountants (IMA), and Defense Finance and Accounting Services (DFAS). Lou is also a subject matter expert for the CMA program, and is co-author of *The Handbook of Fraud Deterrence* and *Private Equity: History, Governance, and Operations*, both published by John Wiley & Sons.

Lou received his Ph.D. in accounting information systems and M.B.A. in accounting from the University of Michigan. He has a B.M.E. in process engineering from General Motors Institute (now Kettering University).



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BILL THOMAS

Senior Manager

Bill Thomas is a Senior Manager with Cendrowski Corporate Advisors (CCA). Bill provides due diligence, corporate intelligence, securities analytics, anti-money laundering, and governance advisory services to clients in the securities and financial services industries. He has worked extensively with corporate management to develop governance and compliance programs, with a particular emphasis on information technology and program/system development and training, and has advised numerous clients on the initial public offering process and filing requirements. Bill also specializes in Foreign Corrupt Practices Act (FCPA) matters. He has testified as an expert for the government in securities cases involving insider trading and manipulation.

Prior to joining CCA, Bill spent more than 30 years of his career as a government investigator. He was the Enforcement Branch Chief for the Securities and Exchange Commission's (SEC) Northeast Regional Office, where he managed complex securities and anti-money laundering investigations. Prior to joining the SEC, Bill was the Assistant Regional Director for Operations of the Naval Investigative Service, supervising financial and counter-intelligence activities throughout the Northeastern United States.

Bill lectures for the Association of Certified Anti-Money Laundering Specialists (ACAMS) and the High Intensity Financial Crimes Area (HIFCA) task force in the New York metropolitan area. He has authored articles of interest for the securities industry, and chairs the Education and Training Task Force for the International Association for Asset Recovery.

Bill received his M.B.A. from the Crummer School of Business at Rollins College and completed his Bachelor's degree in Criminology and Sociology from Florida State University.



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R. AUSTIN MARKS, CPA CFF CFE CFD CFFA

Manager

Austin Marks is a Manager with Cendrowski Corporate Advisors (CCA). Austin specializes in litigation support, risk assessments, forensic examinations, and fraud investigations. With respect to his litigation support activities, Austin has provided economic damages calculations, valuation services, background investigations, lost profit analyses, discovery assistance, and financial analyses. Additionally, he has performed numerous comprehensive risk assessments emphasizing internal controls and business process evaluation, and has helped organizations successfully implement fraud deterrence procedures. Austin has managed forensic examinations and fraud investigations, including those with multi-million dollar misstatements, and has served as the lead examiner in many State of Michigan mortgage examinations. In conducting these examinations, Austin helped uncover several mortgage fraud schemes.

Austin is a Certified Public Accountant (CPA) in Illinois and Michigan with Certified in Financial Forensics (CFF) credentials, a Certified Fraud Examiner (CFE), a Certified Fraud Deterrence Analyst (CFD), and a Certified Forensic Financial Analyst (CFFA). He is a member of the American Institute of Certified Public Accountants (AICPA), Michigan Association of Certified Public Accountants (MACPA), Association of Certified Fraud Examiners (ACFE), International Association of Consultants, Valuators and Analysts (IACVA), and the National Association of Certified Valuation Analysts (NACVA). He is an editor for the "The Fraud Files", a bimonthly newsletter appearing in *The Value Examiner*. Additionally, Austin delivers continuing education seminars for various professional service organizations and served as a contributing author for *Private Equity: History, Governance, and Operations*, published by John Wiley & Sons.

Austin graduated with honors from the Eli Broad College of Business at Michigan State University with a B.A. in accounting.

