

**THE ANDELA CONSULTING GROUP, INC.  
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**THOMAS A. TARTER**

Mr. Tarter is the Managing Director of The Andela Consulting Group, Inc. responsible for both its: (i) Business Reorganization Consulting and Financial Restructuring Group, and (ii) Expert Witness and Litigation Support Group. He has more than twenty-five years experience as a banker and extensive knowledge of how banks and related financial institutions operate. These matters include: checking accounts, credit cards, forgeries and embezzlements; real estate lending including residential land acquisition, development and construction loans; commercial lending; consumer lending; subprime and predatory lending; credit damages; lending liability issues; letters of credit; loan commitments; guarantees; and shareholder - insider transactions. Mr. Tarter was involved in the approval of over \$1.0 Billion in loans.

Mr. Tarter is able to materially contribute to resolving litigation issues because of his extensive banking experience and his comprehensive understanding of their practices, standards and procedures. He was: (i) President and Chief Executive Officer of Bank of Los Angeles and Center National Bank, (ii) Executive Vice President and a member of the Officers' Loan Committee of First Los Angeles Bank, (iii) Senior Credit Officer of Sanwa Bank of California, and (iv) Vice President - Corporate Finance Division of Lloyds Bank, California.

Since 1993, Mr. Tarter has provided business management and financial consulting services involving: (i) banking, (ii) corporate boards, (iii) real estate and corporate finance, (iv) business reorganization, and (v) turnaround management services. He has served as an expert witness and consulted in over 900 state, federal and bankruptcy court cases.

Mr. Tarter was a founder of The Bank of Los Angeles and Hancock Savings and Loan Association. He has also served as a director of corporations and non-profit organizations including: (i) Western States Bankcard Association, (ii) Sunshine Makers, Inc. d/b/a Simple Green, (iii) American Standard Development Company, (iv) The Los Angeles Bankruptcy Forum, (v) Los Angeles Business Council, (vi) LA Free Net, Inc. (internet), (vii) Marin Outdoors (bankruptcy related directorship), (viii) Loyola Marymount University's Fine Arts and Film School Council, (ix) Marin Outdoor and First Alliance Mortgage Company (bankruptcy related directorships). Mr. Tarter has also been appointed to the United States Bankruptcy Court - Central District of California panel of mediators. Mr. Tarter received a Bachelors of Science degree from the University of California at Los Angeles and a Masters in Business Administration degree from Santa Clara University.