



B & F EXPERTS

Financial Institutions, Mortgage, Finance, Business & Real Estate

J F. "CHIP" MORROW
Principal

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EXPERTISE - Financial Institution, Business & Real Estate

- Financial Institutions
- Mortgage Companies
- Mortgage Lending
- Mortgage Warehouse
- Lenders Liability
- Construction Lending
- Business Lending
- Commercial Lending
- RESPA, FCRA, FDCA
- Business Litigation
- Asset-based Lending
- Equipment Lending
- Consumer Lending
- Secondary Market
- Loan participations
- Policies & procedures
- Letters of credit
- Factoring
- Damages
- Operations
- Checks Processing
- Fraud
- Fiduciary duties
- Deposit Accounts
- D/O conduct & duties
- Acct. Rec. Lending
- Others

QUALIFICATIONS

- 41+ years management experience in all areas of financial institutions & finance.
- 37+ years loan experience in all types of lending including bank and mortgage.
- 24+ years President, C.E.O. and/or Director.
- 7+ years as a mortgage company director & 26+ years mortgage lending.
- 15+ years of leadership in state and national financial trade associations.
- 14+ years of expert witness experience/court qualified in 47 states
- Full resume plus details of expert experience at website: www.jfmorrow.com.

EXPERT WITNESS INFORMATION

- 300+ nationwide cases (40 states) working ~50% defendants and ~50% plaintiffs.
- ~40% of my cases for financial institutions, ~40% against a financial institution and ~20% not involving a financial institution.
- Court qualified expert witness in 8 states involving financial institutions, business, mortgage lending, corporate governance, operations, damages as well as others.
- Prepared court presentations, court testimonies, depositions, reports, findings, declarations and affidavits for Federal, bankruptcy and state courts.
- 60+ depositions taken and 30+ Federal, bankruptcy and state court appearances.
- Clients have included FDIC, FannieMae, HSBC, Washington Mutual, Avnet, Bank of America, Long Beach Mortgage, Viacom, Bank One, AMEX, PacificCare, Foothill Capital, Wells Fargo, Chicago Title, corporations, individuals, among others.