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Banking, Finance, Insurance & Real Estate Consultants and Experts

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MCS Associates is a nationally recognized consulting group that has provided financial, operations and regulatory/compliance consulting services to financial institutions, insurance companies and regulatory agencies as well as real estate and financial services organizations nationwide for over 40 years.

Expert Witness and Litigation Consulting are a major focus of MCS Associates services. We undertake expert witness assignments throughout the United States and the firm's clients include several hundred leading law firms, working on behalf of both plaintiff and defendant financial institutions, borrowers, depositors, developers, insurance companies and their insured, securities / insurance / real estate brokers/agents, regulatory agencies, investors and individuals.

Together with MCS Associates' specialized resources in banking, financial services and real estate, the firm also draws on key strategic alliances in insurance, economics, academia and the securities industry to meet a wide range of expert witness needs. MCS Associates' litigation consultants/experts include carefully selected and experienced bankers, lenders, consultants, regulators, insurance / real estate / securities brokers & agents, claims / underwriting managers, economists, accountants, real estate analysts, appraisers and educators.

ECONOMICS & DAMAGES

Damages calculations
Economic / Statistical analysis
Lost profits analysis

ACCOUNTING

Accounting practice / standards
Business interruption / Lost profits
Fraud investigation
Forensic accounting

APPRAISAL & VALUATIONS

Business valuations
Intangibles & goodwill
Real estate appraisals
Contamination / stigma effects

INVESTMENTS & SECURITIES

Broker standards / practices
Broker dealer compliance
Brokerage Mgmt / Supervision
Commodities / Options / Futures
Investment advisor duties
Investment suitability / trading
NASD/NYSE arbitration
Operations & settlement
Securities regulation/compliance

FIDUCIARIES & TRUSTS

Fiduciary / Trust duties
Trust investments
Trust operations / fees

FINANCE

Bank financial analysis
Capital markets
Investment banking
Transaction debt / equity financing
Syndications / limited partnerships

BANKING OPERATIONS

Bank / S&L / Credit Union operations
Banking standards / practices
Check fraud / Check operations
Credit card operations
Deposit & ATM transactions
Director & officer liability
Fidelity / Bankers bonds
Foreign exchange
Funds transfers / Wire operations
International & Private banking

LENDING

• Real estate • Construction
• Sub-prime • Small Business
• Corporate • Letters of Credit
• Asset-based • Leasing
• Consumer • Credit cards
• Syndications
Origination/processing / closing
Compliance (TIL / RESPA)
Credit Administration
Foreclosures & defaults
Escrow & title
Funding / disbursements
Hard-money lending practices
Lease underwriting / administration
Lender liability
Lending custom & practice
Loan servicing & administration
Mortgage banking / securities
Underwriting/credit evaluation

BANKRUPTCY, FORECLOSURES & WORKOUTS

Foreclosure practices
Loan workouts
BK plan feasibility / interest rates

INSURANCE

• Life, Health & Disability • P&C
• Excess & Surplus • E&O/D&O
• Prof'l Liability • Reinsurance
• Title insurance • Fidelity Bonds
• Surety • Credit life / PMI
Agency management
Agent / Broker duties / practices
Bad faith
Claims practices / procedures
Coverage analysis / disputes
Insurance Co. finance/structure
Risk management
Third Party Administration
Underwriting

REAL ESTATE

• Commercial / Industrial • Retail
• Residential • Land
• Hospitality / Restaurants
Appraisal & valuations
Broker standards / practices
Brokerage & leasing
Construction defects
Development feasibility / financing
Escrow & Title
Homeowner associations
Property management
RESPA / TIL compliance
Syndications / investments
Tenant/landlord disputes

EMPLOYMENT & COMPENSATION

Benefits & retirement plans
Compensation disputes
Employability
Wages & overtime compliance
Wrongful termination