



**PAT MCELROY, JR.**  
**PRESIDENT**  
**MCELROY CONSULTING AND LITIGATION SERVICES**

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- Areas of Expertise:** Banking, Financial Institutions:
- |                         |   |
|-------------------------|---|
| Lending related matters | Director and officers liability             |
| Industry standards      | Document Examination                        |
| Ordinary Care           | Fraud                                       |
| Mortgage Fraud          | Fidelity bond claims                        |
| Regulatory Compliance   | Lending/operational policies and procedures |
- Firm/Expert Profile:** Pat McElroy, Jr. has more than 40 years' experience in the banking industry and has provided expert witness testimony in various civil, criminal and bankruptcy proceedings throughout the country. McElroy provides various management, lending, operational and regulatory services to financial institutions throughout the United States.
- Services:** Mr. McElroy has provided the following services to his financial institution clients: Independent Loan Review, Regulatory Compliance Audits, Training, Regulatory Liaison Services, Management and Operational Studies, Policy and Procedure Development. He has also provided consulting services to the Office of the Comptroller of the Currency pursuant to a contract with that agency.
- Education/ Training:** Texas Christian University - BBA  
Federal Reserve Board, Washington, D.C. - School for Bank Examiners  
Numerous banking courses and seminars
- Publications/ Presentations:** Representative Sample of Published Articles:  
"Prevalent Examination Issues"  
"Issues That Cause Problems for Bankers"  
"Regulations - New Safety and Soundness Guidelines"  
"Compliance Changes Easy To Let Slip Through The Cracks"
- Teaching:** Mr. McElroy has made numerous training presentations to various clients throughout the United States. Examples:  
Instructor and course developer, Bank Administration Institute, Chicago, Illinois  
Instructor, American Institute of Banking  
Speaker, Independent Bankers Association of Texas  
Speaker, Texas Bankers Association  
Speaker, Bank Operations Institute, Independent Bankers Assoc. of Texas  
Speaker, Executive Banking Institute  
Speaker, Texas Department of Banking, Annual Examiner Training Conference
- Cases/Clients:** Successful testimony in both civil and criminal cases  
Qualified in State, Federal and Bankruptcy courts  
Courtroom seasoned, High Profile Case Experience  
Previous clients include, financial institutions, FDIC, U.S. Trustee, Texas Atty. General, Florida State Attorney