

**Don Coker C.V. Banking Expert**

**Banking Expert Witness and Consultant Nationwide =  
Bankexpert@cs.com**

**Banking Consultant and Expert Witness, Atlanta, Georgia**

**Harvard Business School**

**Atlanta, Georgia**

Defending Checking Account and Debit Card Overdraft Fees Lawsuits

<http://www.hg.org/article.asp?id=18605>

Attorney Check Scam Issues

<http://www.hgexperts.com/article.asp?id=6673>

Real Estate Closing Fraud, Closing Protection Letters & Title Insurance Industry Standard Practices

<http://www.hgexperts.com/article.asp?id=6632>

Resurrecting Fannie Mae & Freddie Mac

<http://www.hgexperts.com/article.asp?id=7595>

Toxic Bank Asset Valuation

<http://www.hgexperts.com/article.asp?id=7168>

Mortgage Loan Servicing Industry Standard Practices in Defending Wrongful Foreclosures

<http://www.hgexperts.com/article.asp?id=7148>

Intellectual Property Royalty Rates

<http://www.hgexperts.com/article.asp?id=7145>

Mortgage Banking Industry Standard Practices for Force Placed Insurance

<http://www.hgexperts.com/article.asp?id=6939>

Analysis of an FDIC Cease and Desist Order

<http://www.hgexperts.com/article.asp?id=6819>

How Private Equity Firms Can Profitably Invest in Troubled Banks

<http://www.hgexperts.com/article.asp?id=6787>

Marketing Bank Owned Foreclosed Real Estate Properties

<http://www.hgexperts.com/article.asp?id=6668>

Interim Management

<http://www.hgexperts.com/article.asp?id=6667>

Subprime Lending Fundamentals

<http://www.hgexperts.com/article.asp?id=6666>

Business Valuation

<http://www.hgexperts.com/article.asp?id=6656>

Managing Troubled & Failed Banks

<http://www.hgexperts.com/article.asp?id=6655>

Intellectual Property Valuation

<http://www.hgexperts.com/article.asp?id=6603>

Mortgage Banking & Mortgage Loan Servicing Industry Standard Practices & Procedures

<http://www.hgexperts.com/article.asp?id=7232>

Considerations in Defending Banking & Financial Class Action Lawsuits

<http://www.hgexperts.com/article.asp?id=7242>

Defending FDCPA & FCRA Litigation on Purchased Delinquent Debt

<http://www.hgexperts.com/article.asp?id=7438>

Specialties: Offshore Finance

<http://www.hgexperts.com/article.asp?id=18,819>

Construction Lending Industry Standard Practices Litigation

<http://www.hgexperts.com/article.asp?id=18115>

Broker Price Opinion Industry Standard Practices

<http://www.hgexperts.com/article.asp?id=18102>

Bank Trust Department, Wealth & Investment Management Industry Standards

<http://www.hgexperts.com/article.asp?id=7647>

Bank Security Principles

<http://www.hgexperts.com/article.asp?id=7655>

## **Experience**

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## **Banking Expert Witness and Consultant**

**Company Name Banking Consultant and Expert Witness, Atlanta, Georgia**

**Dates Employed Apr 1986 – Present**

**Employment Duration 31 yrs 7 mos**

**Location Located in Atlanta Metropolitan Area. Service Nationwide and Worldwide.**

Self-employed Banking Consultant and Expert Witness working nationwide. Over 635 cases, 154 testimonies (120 deposition testimonies and 34 courtroom or arbitration testimonies). Offer other consulting services such as Business Valuations, Business Plans, Feasibility Studies, Marketing Studies, Corporate and Competitive Intelligence, Policy and Procedure Manuals., etc. Also offer Interim Management services for banks and other corporate clients. Specialized areas such as bank taxation, core deposit appraisals, economic damages calculations, intangible asset valuation, ethics consulting for financial matters, anti-money laundering manuals and advice, and related services.

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## **Regulatory Supervisory Agent**

**Company Name Texas Savings & Loan Department**

**Dates Employed 1986 – 1988**

**Employment Duration 2 yrs**

First consulting job was a two-year+ engagement for the governmental banking regulators managing two insolvent financial institutions and two captive mortgage banking companies. Managed over 300 employees at 22 locations in 10 states coast to coast. Approx. \$2.1 Billion in 2015 USD. Over 1/3 of the assets were either foreclosed or seriously delinquent and included over 100 commercial properties and numerous single-family houses. Improved operations at one bank to the point that it was acquired by Norwest, now Wells Fargo. Improved operations at the other institution to the point that part was profitably sold off on Wall Street and the rest favorably liquidated. Later on, hired by various banking regulators for regulatory oversight work and as the banking regulators' expert witness consultant for D&O cases.

**Media (1)**

**This position has 1 media**

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Texas State Capitol Building

**Texas State Capitol Building**

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**Executive VP, Manager of Lending & Mortgage Banking, Board of Directors member**

**Company Name Home Savings, now Citigroup**

**Dates Employed 1985 – 1986**

**Employment Duration 1 yr**

Houston, TX. Number Two Executive. Heavily involved in investments, deposit activities, and credit cards. Officer of several subsidiary companies. Member of Loan Committee, Executive Committee, Audit Committee, et al. Restructured the management responsibilities of several departments, increasing production, efficiency, and staff utilization. Completed a \$118.1 Million (2015 USD) Collateralized Mortgage Obligation loan securitization transaction through Salomon Bros. Increased loan production and profits, and reduced delinquencies.

**Media (1)**

**This position has 1 media**

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Home Savings Association, Houston, Texas

**Home Savings Association, Houston, Texas**

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**Senior VP, Manager of Lending & Mortgage Banking**

**Company Name First Federal Savings of San Antonio, later Guaranty Bank, now BBVA Compass Bank**

**Dates Employed 1984 – 1985**

**Employment Duration 1 yr**

Number Two Executive. Heavily involved in investments, deposit activities, collections, and credit cards. Added lending offices in other metro areas. Increased lending activities 40% in one year while reducing delinquencies and without adding to headcount.

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**Southwest Regional Manager, Houston, Texas**

**Company Name Ford Motor Credit Company**

**Dates Employed 1983 – 1984**

**Employment Duration 1 yr**

Manager of commercial real estate finance, some equipment financing, and some dealer financing.

**Media (1)**

**This position has 1 media**

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Ford Motor Credit office in Houston. Coincidentally, located in a building I financed while at Commercial Credit.

Ford Motor Credit office in Houston. Coincidentally, located in a building I financed while at Commercial Credit.

This media is an image

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**Regional Manager for the Southwest, Houston, Texas**

**Company Name Commercial Credit Company, now Citigroup**

**Dates Employed 1977 – 1983**

**Employment Duration 6 yrs**

Manager of commercial and residential real estate financing for the southwest, and formally trained & involved in all financial products offered by the \$16.8 Billion (2015 USD) company. Chosen to open the company's first commercial real estate lending field office. Trained other regional managers. Top business producer every year. Received the company's largest bonus ever awarded - twice.

**Media (1)**

**This position has 1 media**

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Comercial Credit Development Company office in Houston, Texas.

**Comercial Credit Development Company office in Houston, Texas.**

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**Manager of Commercial Real Estate Lending and Mortgage Banking**

**Company Name Southwest Bancshares and Bank of the Southwest, later BankOne, now JPMorgan Chase Bank**

**Dates Employed 1974 – 1977**

**Employment Duration 3 yrs**

Commercial real estate lending and mortgage banking. Investor relations. Involved in the origination and administration of construction loans, deposit & investment activities for lending clients including wealthy foreign nationals, wealth management, corporate & personal lending, and credit card operations. Successfully created and managed a commercial mortgage banking entity for Texas's first multi-bank holding company (14 banks statewide).

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## **Assistant Regional Manager, Mortgage Officer, Assistant Treasurer**

**Company Name Citicorp Real Estate, Houston, Texas and New York City, Citibank, now Citigroup**

**Dates Employed 1973 – 1974**

**Employment Duration 1 yr**

Mortgage banking and construction lending for Citibank, N.A. (NY), and deposit & investment activities for wealthy foreign clients. Helped establish a new office in Houston, including staffing and the formulation of operating policies & procedures. Primary territory covered seven states, and operated nationwide & internationally. Pioneered intermediate-term lending. One of Citicorp's youngest corporate officers ever. Top business producer.

### **Media (2)**

**This position has 2 media**

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**Citibank Headquarters at 399 Park Avenue in New York City - Worked there every two to three weeks in real estate finance and mortgage banking, wealth management, credit card operations, and many other areas.**

**Citibank Headquarters at 399 Park Avenue in New York City - Worked there every two to three weeks in real estate finance and mortgage banking, wealth management, credit card operations, and many other areas.**

This media is an image

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**Citicorp Real Estate Office in Houston, Texas.**

**Citicorp Real Estate Office in Houston, Texas.**

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## **Manager of the Lending Department and Senior Loan Officer**

**Company Name Gibraltar Savings Association, Houston, Texas, now Bank of America**

**Dates Employed 1972 – 1973**

**Employment Duration 1 yr**

At age 26, managed the day-to-day lending operations of Texas' largest S&L (55th largest in the U.S.). Handled construction & subdivision development loans, joint-ventures, commercial property lending, REO management, mortgage banking, collections, and high-volume builder accounts. Completed & implemented several bonus-winning workflow efficiency improvement projects for various departments.

### **Media (1)**

**This position has 1 media**

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**Gibraltar Savings Association headquarters in Houston, Texas. Largest S&L in Texas.**

**Gibraltar Savings Association headquarters in Houston, Texas. Largest S&L in Texas.**

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## **Mortgage and Real Estate Specialist in the Wealth Management Department**

**Company Name First National Bank of Mobile, Alabama, later AmSouth, now Regions Financial.**

**Dates Employed 1968 – 1972**

**Employment Duration 4 yrs**

Trained and worked in all areas of the bank including checking & savings, credit, corporate lending, mortgage lending, mortgage servicing, personal lending, operations, check processing, audit, international, investments, trusts & estates, corporate pension plan management, portfolio management, stock transfer, corporate bond trustee, bank security, credit card operations, ACH, and funds transfers.

### **Media (1)**

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First National Bank Building in Mobile, Alabama.

**First National Bank Building in Mobile, Alabama.**

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## Education

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**Harvard Business School**

Degree Name Executive Education Work

Field Of Study Business Valuation

Dates attended or expected graduation 2005 – 2005

Received a Certificate in Business Valuation.

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**Spring Hill College**

Degree Name Graduate Work

Field Of Study Liberal Arts and Ethics

Dates attended or expected graduation 1995 – 1996



**Southern Methodist University - Cox School of Business**

Degree Name Executive Education Work

Field Of Study Commercial Real Estate Finance, Construction Finance, Securities Syndication

Dates attended or expected graduation 1983 – 1984



**University of Houston**

Degree Name Post-graduate Work

Field Of Study Real Estate Law and Appraisal

Dates attended or expected graduation 1972 – 1973



**The University of Alabama**

Degree Name Post-graduate Work

Field Of Study Finance, Real Estate, Accounting

Dates attended or expected graduation 1968 – 1968

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**The University of Alabama**

Degree Name B.A.

Field Of Study Political Science, Economics, Finance

Dates attended or expected graduation 1963 – 1968

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**University Military School**

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**University Military School**