

BERTRAND FALLS

Expert Witness & Professional Services Provider
2090 Lawrenceville Suwanee Road No. 239
Suwanee GA 30024

CURRICULUM VITAE

SUMMARY OF QUALIFICATIONS

- Acts as expert witness pertaining to foreclosure defense and loan litigation.
- Signature Analysis Analyst
- Computer imaging algorithms analysis of images

- Processes loan origination within various federal and state qualifying standards including appraisals, insurance and post-closing requirements.

- Determines and arranges insurance coverage for life, health, property and casualty insurance.

- Facilitates meetings across multiple time zones, can travel on assignments and holds a valid Driver's License and a US Passport without travel restrictions.

- Builds business models for start-ups and small-scale business enterprises, provide detailed financial planning and reporting, cost estimates and valuations and support customized legal briefings and step-by-step business presentations.

- Leads and supports corporate business process management and produce manuals, tutorials and technical and performance reports.
- Possesses strong analytical, inter-personal and presentation, negotiating and communications skills.
- Coordinates in on-site and off-shore business processing operations.
- Signature Acquisition is used for handwritten signature authentication.
- Signature Analysis of single signature complexity to determine probability of forged signatures.
- Signature Analysis helps determine the probability of handwritten signature pattern coherence.
- Signature Acquisition of multiple handwritten signature comparison from one or more signatures.
- Biometric matching, allowing for verification and identification of handwritten signature.

PROFESSIONAL PRACTICE

- Worked in the fields of real estate and loan brokering and origination, rate quotes and disclosures, title insurance, property description and property ownership details with North American Mortgage and Washington Mutual Bank (1993 to 2004), conducted seminars on various mortgage products and services, worked with compliance teams in identifying risks associated with loan exposures and in handling methods of identifying and placing property insurance coverage or complying with insurance requirements.

- Has experience in the field of information technology, more particularly on projects requirements and tools lists associated with AppExchange from Salesforce, Sandbox testing environments, SugarCRM and Salesforce CRM customer relationship management softwares, API testing tools, automation and integration with Microsoft SharePoint, Adobe FrameMaker and Microsoft R server, LexusNexis legal and business research and risk management applications, Microsoft Office 365 software for developer team collaborations and visual studio applications.
- Has experience as Community Loan Officer specializing in FHA- and VA-qualifying loans, RESPA and ALT-A requirements, conforming and non-conforming and prime and sub-prime loans, as Financial Portfolio Auditor conducting reviews of secondary market loans, as Loss Mitigation Supervisor in pre-foreclosure cases and as Post-Closing Auditor for processed loans which included electronic storage.
- Worked in the field of insurance as a licensed agent for life, health, property and casualty insurance with Equitable Life of Iowa, New York Life and MetLife (1985-2001).

EDUCATION & PROFESSIONAL TRAINING

- Since 2016 undergoing continuing education in Cisco Network, Windows Servers, HTML, XML, PHP and SQL Database Management, Microsoft Office 365, Azure, SharePoint, Adobe Suite, Salesforce, QuickBooks, LexisNexus and WordPress, operations compliance in OSHA Workplace, 6 Sigma, ISO 9000 and American Society for Quality, Data Mapping for Technical and Accounting, registrations for LLCs, corporations, trusts and UCC, D and B and EDGAR reporting.
- From 2004 to 2016 underwent seminars in Business, Estate and Litigation Valuation, Capital Markets and Financial Models, Payment

Processing, Merchant Accounts, EDI, ACH and Check 2 and Swift Protocols and Procedures.

- As a Liberal Arts Major (1980 to 1984), attended Oakwood University, Huntsville, Alabama and University of Houston and North Harris College, Houston, Texas.
- Completed 444 hours of certified insurance education.

MILITARY SERVICE

- Served in the United States Navy (1984-1987) and was honorably discharged.

OTHER INTERESTS

- Urban Ministries (1979 to the present)
- Photography