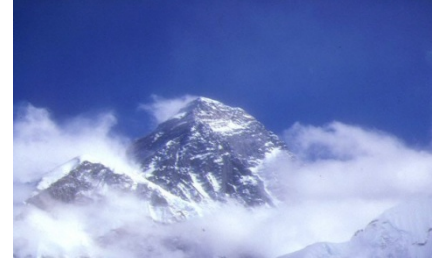


## PROFESSIONAL HIGHLIGHTS

- ◆ Current Position: President/Founder of Everest Management, Inc. and President/Founder, Heritage Management, Ltd.
- ◆ **11 Expert Witness and/or litigation support assignments. Ten cases involved structured finance (securitization, CDOs, CDS).** Experienced giving Court and arbitration testimony and depositions. Achieved major breakthroughs for two small law firms, winning major settlements for their clients from leading North American banks and investment banks defended by “top 100” U.S. law firms. Working in the arena of litigation support, leverage consulting experience gained over 25 years with McKinsey & Company, Strategic Planning Associates, and with my two closely-held firms.
- ◆ **Global Structured Finance Specialist.** From 1989 to 1997, working through Heritage Management, provided **securitization and structured finance advice** to largest banks in the U.S., Asia, France, the Netherlands, Argentina, Colombia, and the Dominican Republic. In addition, served as Securitization Counselor to the International Finance Corporation of the World Bank, to the Inter-American Investment Corporation affiliate of the Inter-American Development Bank, and to the U.S. Agency for International Development. Served as Securitization Counselor to the CEO of the leading bank in Colombia.
- ◆ Developed high-level consulting relationships and executed assignments successfully with over 50 clients in domestic and global, private and public sector/NGO markets while at **McKinsey & Company**, as co-head of the Finance Practice and founder of the Securitization Practice at **Strategic Planning Associates**, and as President/founder of two firms. For example, served for 18 months as strategic planner for **AMBAC CEO**, extensive work with The Equitable (now **AXA**) on CDOs, and advisor to the Anderson Consulting Group and their clients on a multi-bank sponsored Collateralized Loan Obligation.
- ◆ Headed Policy Development for **Fannie Mae**, 1981-87, when Fannie Mae decided to enter the MBS business; officer-in-charge of “National Mortgage Exchange,” to develop concepts and joint venture partnerships (NYSE, NASD, major investment banks) for creation of Exchange, clearing, and settlement system for \$1+ trillion/year trading in mortgage securities.
- ◆ Developed Netherlands Antilles vehicle and business relationship for recycling billions of petro-dollars for leading **Sovereign Wealth Fund**.
- ◆ Served as Special Assistant to two Cabinet officers at **HUD** (Romney and Lynn), including work with creation of the Ginnie Mae mortgage-backed security. Subsequently, consulted with Aetna when former HUD Secretary Lynn served as CEO of Aetna.



### Everest Management, Inc.

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### Gary J. Kopff, President

## ***TRIAL/DEPOSITION TESTIMONY AND LITIGATION SUPPORT***

1. (2008) Retained by ***MotleyRice***, LLC to serve as testifying Expert Witness for Plaintiffs in class action filed in U.S.D.C. against Bank of America. Subject to Confidentiality Stipulation and Protective Order. Case in advanced stage of settlement.
2. (2008) Retained by ***Schiffrin Barroway Topaz & Kessler***, LLP to provide litigation support to a senior partner for a class action (not yet filed) against Washington Mutual. Compiled a database of \$100+ billion residential mortgage-backed securities and structured arguments for actionable claims.
3. (2008) Retained by ***Schiffrin Barroway Topaz & Kessler***, LLP to assist in a subprime mortgage and securitization class action against UBS for actions in sponsoring CDOs, structuring synthetic CDOs with credit default swaps, and investing in Super Senior tranches of hybrid and synthetic CDOs.
4. (2008) Retained by ***Glancy Binkow & Goldberg*** on behalf of their firm in a class action against Indymac (seized by FDIC).
5. (2005) Plaintiffs' Expert retained by ***Keller Rohrback*** in a class action against two leading North American banks (BMO Financial and US Bancorp). Defendant's counsel: DLA Piper and Dorsey & Whitney.
6. (2005) Plaintiffs' Expert retained by ***Tighe Patton Armstrong Teasdale*** PLLC in multiple securities cases against Citigroup (Salomon Smith Barney) in NASD arbitration. Defendant's counsel: Kutak Rock.
7. (2002) Plaintiff's Expert retained by ***Ross, Dixon & Bell***, LLP in a case against Lehman Brothers. Defendant's counsel: Latham & Watkins.
8. (2000) Plaintiff's Expert retained by ***Richard E. Brodsky, P.C.***, serving shareholders of the second largest subprime mortgage originator (IMC Mortgage Company) in a lawsuit against Citigroup, the company that purchased IMC in a "sweetheart" deal with IMC management at the expense of IMC shareholders.
9. (1999) Plaintiff's Expert retained by ***Counsel's Office of the U.S. Federal Deposit Insurance Corporation***, No. 398-CV-1767-J, involving Great American First Savings Bank.
10. (1997-98) Defendant's Expert retained by ***Quinn Emanuel Urquhart Oliver & Hedges***. The case involved a lawsuit by Vining-Sparks (former partner of Brian Chisick) against Brian Chisick (CEO and Founder of subprime mortgage leader First Alliance Mortgage Company).
11. (1981-82) Plaintiff's Expert retained by ***Hannoch, Weisman, Stern & Besser*** in New Jersey Chancery Court, *Esmond B. Martin v. Bessemer Trust Company*.

## GLOBAL FINANCIAL STRATEGY CONSULTING

- As *President and Founder* of two successful corporations, created and executed consulting relationships with seven of the top ten financial institutions in the world on financial strategies.
- As *Partner at Strategic Planning Associates* and co-head of its Global Finance Practice, founded the firm's Securitization Practice, serving HSBC's U.S. bank (credit card and auto loan securitization) and IBM Credit (fixed-income arbitrage strategy).
- As Senior Engagement Manager at *McKinsey & Company*, successfully consulted for six years with top management of a diverse industry clientele.
- As Director – Real Estate Consulting at *Horwath Horwath International*, shared responsibilities for global real estate consulting practice for independent accounting firm.

Securitization clients served directly (*excluding* clients served through either McKinsey & Company or Strategic Planning Associates) include:

- CEOs of two leading U.S. insurance companies (USF&G and Aetna) on assignments involving securitization of commercial real estate;
- Anderson Consulting in connection with the creation of a multi-bank, multi-tranche securitization vehicle for commercial and industrial loans;
- One of the top 5 U.S. life insurance companies (The Equitable, now part of AXA) on assignments including the potential demutualization and design of single premium deferred annuities;
- CEO of one of the top 3 U.S. finance companies (owned by C. Itoh) on an assignment involving securitization of leases for medical and other equipment;
- One of the top 5 U.S. asset managers on an assignment involving Collateralized Debt Obligations;
- AMBAC as strategic advisor for 18 months on its transition from municipal bond insurer to guarantor of credit enhancement for securitization of various asset types and vehicles, including Asset-Backed Commercial Paper; and
- Lehman Brothers on an assignment involving securitization of commercial real estate.

## SPEECHES AND PUBLICATIONS

Frequent speaker at over 75 national and international securitization conferences. Shared expertise at securitization conferences in Buenos Aires, Bermuda, Cancun, Chicago, Coral Gables, Rio de Janeiro, La Paz, Las Vegas, Los Angeles, London, New York, Miami, Phoenix, and Washington. Wrote articles on securitization – e.g., the chapter on “Management Challenges in the Age of Securitization” in the Handbook of Asset-Backed Securities, the chapter on “Auto Loan Securitization: A Case Study of the U.S. Auto Loan Industry” in The Global Market for Asset-Backed Securities, and “Asset Securitization in Argentina and Colombia.”

An avid mountain climber for 15 years, reached the summits of the highest mountains in Africa, Europe, and the Antarctic, as well as other mountains in Patagonia, Colorado, Wyoming, Washington State, Bolivia, and Nepal. Climbed Mt. Everest as a member of the *International Everest Expedition of 1992* led by “Kiwis” who were the leading high altitude mountain guides in the world (the late Rob Hall and the late Gary Ball), dog-sledded in the Arctic Circle, and made three dives in a research submersible in the Mediterranean.



**NON-PROFIT AFFILIATIONS & COMMUNITY SERVICE**

- **Walter Reed Army Medical Center:** volunteer as a clown making balloon creations and doing magic for Wounded Warriors and their families.
- **Starlight Starbright Children’s Foundation** (whose motto is "*bringing joy to seriously ill children*"). Volunteer as a clown at various pediatric facilities and wards, including Children's Hospital, Georgetown Hospital's pediatric ward, INOVA Fairfax's pediatric ward, and HSC (Hospital for Sick Children) Pediatrics.
- **Outward Bound.** Served as a Trustee of the Colorado Outward Bound School and as a Member of the International Advisory Board of Outward Bound with HRH Prince Philip.
- **Explorers Club:** Served for many years on the Membership Committee and Washington Chapter Advisory Committee.
- **Cosmos Club:** Elected a member of The Cosmos Club (Washington, DC) on the basis of lifetime accomplishments in securitization and structured finance. Chair, Investment Luncheon Group; served on Membership Committee and Finance Committee.
- **COMPASS** (MBAs from Harvard, Stanford, Wharton, Chicago, and Dartmouth) serving non-profits on *pro bono* basis): Project leader for team of MBAs serving Ronald McDonald House Charities of Greater Washington, D.C.
- **Advisory Neighborhood Commissioner** in the Cleveland Park Historic District of Washington, DC: twice elected by constituents; also elected Chair by fellow commissioners.



**EDUCATION**

**Yale College**

Bachelor of Science, 1967  
Administrative Sciences

**Cornell University**

Masters Degree, 1971  
Johnson School of Management  
Graduated 1<sup>st</sup> in Class