

**ADVISORS/EXPERTS @ MCS ASSOCIATES**  
**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 45 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 hundreds of 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