

Dr. Gary E. Lacefield

Curriculum Vitae



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EDUCATION:

Texas A&M University-Commerce, Commerce, Texas
DOCTOR of EDUCATION 1997
Concentration in Supervision, Administration, and Conflict Resolution.

Dallas Baptist University, Dallas, Texas
MASTERS of BUSINESS ADMINISTRATION 1992, GPA 3.92
Concentration in Management (Graduated #1 in University Graduate Program)

Dallas Baptist University, Dallas, Texas
BACHELOR of APPLIED BUSINESS ADMINISTRATION 1991; GPA 3.73
Concentration in Business Administration and Human Resources Management

EXPERIENCE:

The Risk Mitigation Group, Arlington, Texas

President and Senior Consultant

June 2002 to Present

- National expert concerning fair lending, fair housing, predatory lending, insurance redlining, testing and diversity marketing related issues;
- Provides forensic mortgage file audits and analysis to identify issues related to mortgage fraud, federal and state violations and misrepresentation;
- Conducts fair housing/fair lending training to the industry as well as HUD Investigators and other federal and state regulators;
- Industry consultation regarding federal and state compliance programs including self-testing and monitoring, quality assurance, loss mitigation, and fraud related issues;
- Law Enforcement and Prosecution expert and consultant regarding mortgage fraud and financial crimes related to real estate;
- Developed and presented mortgage fraud training program for law enforcement;
- Interviewed by the Bush administration as a candidate for Assistant Secretary for Fair Housing and Equal Opportunity enforcement;
- Developed content for www.RespaNewsUpdate.com site to provide weekly information and updates regarding real estate settlement and consumer finance related issues;
- Directed all state and federal compliance related initiatives for industry clients;
- Managed Quality Control for loan files and mortgage products for industry clients;

- Conducted Forensic mortgage loan file audits, analysis and reports;
- Developed and provided content for www.ForensicMortgageAudit.com site to help consumers and industry identify issues involved in predatory lending;
- Ensured all client branches maintained compliance with fair lending laws;
- Developed and conducted Fair Lending Training programs;
- Created Corporate Sexual Harassment and Diversity Training programs;
- SHRM accreditation earned for both Sexual Harassment and Diversity programs;
- Designed Compliance Manuals and Quality Control programs for industry clients;
- Developed and provided content for www.MortgageFraudUpdate.com site to help industry and consumers identify issues involved in mortgage fraud related issues;
- Responded to all state and federal audits and inquiries for industry clients;
- Maintained and applied for all state mortgage lending licenses for clients;
- Monitored and Trained staff for appraisal review & audit to USPAP standards;
- Evaluated and audited over 450 appraisals to USPAP, FNMA, FHLMC, & HUD standards;
- Investigated and responded to all investor related issues including repurchase requests; early payoff and early payment default related issues;
- Developed and conducted RESPA training program for industry clients;
- Responded to and resolved consumer related issues;
- Mediated resolutions among vendors and corporate partner relationships;
- Reviewed and edited all investor agreements and partner relationship contracts;
- Authored corporate privacy act related policies and procedures;
- Developed Predatory Lending training program for consumer and industry use.

University of Texas at Arlington, Arlington, Texas

Senior Lecturer, Marketing Department

May 2002 to Present

- Business Communication Lecturer for upper division and graduate level courses;
- University of Texas at Arlington (UTA) Distinguished Faculty Lecture Series Member;
- Chair of UTA Student's Publications Committee for past six years; member since 2003;
- Faculty Advisor for Delta Sigma Pi coed business fraternity for past seven years;
- Academic Advisor for Sigma Phi Epsilon social fraternity for past five years;
- Moot Court National Competition Judge for two years;
- Mentor to incoming freshman for the College of Business for past six years;
- 2004 Delta Sigma Pi Business Fraternity established the *Dr. Gary Lacefield Academic Scholarship* and began awarding it semi-annually to its membership based upon a written essay competition;
- 2005 Inducted into the Order of Omega by the UTA Student Congress;
- 2006 College of Business Outstanding Lecturer of the Year;
- UTA Provost's Award for Excellence in Teaching Nominee – 2006, 2008, 2009 and 2010.
- 2009 named as a "Recognized Professor" by the Honor Society of Phi Kappa Phi

Lacefield and Associates, Arlington, Texas

Master Mediator and Arbitrator

May 1994 to Present

- Mediated over 1100 cases involving issues related to employment including wrongful

- termination and sexual harassment; labor/management disputes; family and divorce cases; contract disputes; court ordered and other civil and private disputes;
- Developed and facilitated the State of Texas Basic 40-Hour Course and Advanced Family Mediation Courses which are both accredited by the State Bar of Texas and the Texas Bar College;
 - Courses also approved by the Florida State Bar; Minnesota State Bar for MCLE credits of 40-hours and 26-hours through the Minnesota Judicial Branch; New Mexico State Bar through the New Mexico Supreme Court MCLE; Tennessee Supreme Court Commission, Alternative Dispute Resolution; Virginia State Bar; Wyoming State Bar; Missouri Bar; and Idaho State Bar;
 - Both mediation courses are accredited for 40-hours and 26-hours respectively by the Society of Human Resource Managers (SHRM) and Professionals in Human Resources (PHR);
 - Developed and facilitated the state 40-hour Arbitration course which is accredited by the State Bar of Texas and Texas Bar College for 40-MCLE credits;
 - Own operate websites www.FindaMediator.com and www.FindaChristianMediator.com.

Dallas Baptist University, Dallas, Texas

Adjunct Professor, Graduate School of Business

January 1991 to Present

- Developed the curriculum for alternative dispute resolution including Basic Mediation which provides forty classroom hours of training in dispute resolution techniques as required by Texas Law to be certified to conduct court appointed mediations;
- Created the curriculum for Advanced Mediation, which includes family dynamics training as well as child development and family law alternative dispute methods;
- Developed the curriculum for Internship in Mediation, which provides students with hands on experience in observing and participating in ten live mediations as a co-mediator;
- Facilitated 53-semester of the Basic 40-hour Mediation course; 12-semester of the Advanced Family Mediation course; and 8-semester of the Internship in Mediation course.

WR Starkey Mortgage LLP, Plano Texas

Executive Vice-President, Director of Compliance

October 2003 to August 2009

- Managed Compliance and Quality Control Departments;
- Supervised fair lending, fair housing, and predatory lending related issues regarding products and marketing;
- Reviewed and managed federal and state compliance programs including self-testing and monitoring, quality assurance, loss mitigation, and fraud related issues;
- Directed all state and federal compliance related initiatives for WRSM;
- Managed Quality Control Department for loan files and mortgage products for WRSM;
- Conducted Forensic mortgage loan file audits, analysis and reports;
- Ensured all WRSM branches maintained compliance with fair lending laws;
- Developed and conducted Fair Lending Training programs;
- Created Corporate Sexual Harassment and Diversity Training programs;
- Designed Compliance Manual and Quality Control programs for WRSM;
- Responded to all state and federal audits and inquiries for WRSM;

- Maintained and applied for all state mortgage lending licenses for WRSM;
- Investigated and responded to all investor related issues including repurchase requests, early payoff and early payment default related issues;
- Trained and monitored QC staff for appraisal review & audited to USPAP standards;
- Evaluated and audited over 450 appraisals to USPAP, FNMA, FHLMC, & HUD standards;
- Developed and facilitated RESPA training program for WRSM employees and real estate industry partners;
- Responded to and resolved all consumer related issues;
- Mediated resolutions among vendors and corporate partner relationships;
- Reviewed and edited all investor agreements and partner relationship contracts;
- Authored corporate privacy act related policies and procedures;
- Developed Predatory Lending and Fraud training programs for WRSM.

City of Fort Worth Human Relations Commission, Texas

Contract Manager, Housing Discrimination Division

Special Projects

November 2002 to July 2006

- Trained the Human Relations staff regarding fair housing/fair lending, testing, ADA investigations, predatory lending and other enforcement related issues;
- Supervised over 225 housing discrimination investigations resulting in the issuance of eight charges of discrimination;
- Participated in 41 successful negotiated settlements, and seven Type 1-Enforcement agreements;
- Conducted fair lending and fair housing training seminars for community-based groups including Community Development Corporations (CDCs), Community Housing Development Organizations (CHDOs), and Habitat for Humanity staff and families;
- Provided fair housing, fair lending, and predatory lending continuing education training for regional HUD Fair Housing and Equal Opportunity enforcement staff;
- Prepared and edited fair housing and fair lending educational outreach literature and materials for community education and training;
- Participated as the expert in four local cable television fair housing and fair lending community education outreach video series;
- Trained City of Fort Worth Housing Department employees regarding fair lending and predatory housing related issues resulting in the referral of 52 dual-filed complaints to HUD and the Human Relations Commission for investigation.

CTX Mortgage/Centex Corporation, Dallas, Texas

Senior Vice-President, Fair Lending & Business Development

April 1999 to May 2002

Reports to the Chairman and President

- Responsible for all national Fair Lending and Fair Housing corporate marketing efforts for the 256 retail branch offices in 42 states;
- Analyzed and initiated programs to address issues regarding corporate policies, practices and procedures related to compliance and quality control issues;
- Provided fair lending training to over 600 retail staff;

- Primarily responsible for supporting the various legal departments within Centex Corporation by providing written responses to federal, state, and local government's requests regarding allegations of violations of the Fair Housing Act, as amended, RESPA, and the Americans with Disabilities Act;
- Provided responses to inquiries and allegations by Fair Housing Initiative Program and Fair Housing Assistance Program participants;
- Analyzed Home Mortgage Disclosure Act (HMDA) data to effectively direct fair lending business development through strategic marketing initiatives;
- Developed strategies to increase representative diverse market share through quality loan production by effectively utilizing media, direct mail, national telemarketing, and on-line campaigns;
- Investigated allegations of discrimination and developed responses to non-complaint based opportunities presented by advocacy groups such as the National Fair Housing Alliance (NFHA) and the Association of Community Organizations for Reform Now (ACORN);
- Monitored appraisal reviews by staff to ensure compliance with investor & USPAP standards;
- Direct supervision of the CTX Home Owners Club (HOC), a division that helped credit challenged borrowers become bankable for prime mortgage products through homeowner education, budgeting and homeowner counseling;
- Over the preceding three years reduced the HOC operating expenses by 29 percent while increasing the number of families graduating from the program and qualifying for a prime loan by 270 percent;
- Increased HOC production volume from just under \$30 million in the first year to over \$81 million in the subsequent year;
- Monitored and evaluated local government bond and national down payment assistance programs.

U.S. Department of Housing and Urban Development, (HUD)

Southwest Regional Office (Texas, Oklahoma, New Mexico, Arkansas, & Louisiana)

HUD Headquarters, Washington D.C.

Senior Civil Rights Analyst and Supervisor of Investigations

Fair Housing & Equal Opportunity

August 1991 to March 1999

- Supervised national lending cases including investigations, negotiations and conciliations.
- Trained investigators representing the Office of Thrift Supervision (OTS), Office of Comptroller of Currency (OCC), and the department of Housing and Urban Affairs (HUD) for fair lending, insurance redlining and predatory lending related issues;
- Reviewed and analyzed over 600 matched pair lending and rental tests, which directly resulted in 136 lending settlements;
- Personally negotiated and drafted the six largest lending settlement agreements in HUD Civil Rights history, representing over 10 billion dollars;
- Negotiated an additional 24 settlements that totaled over 8 million dollars in relief for complainants (plaintiffs);
- Supervised and reviewed the casework of all fair housing investigators for the Southwest Area and lending investigators nationally;
- Directed and monitored investigators to analyze facts and evidence regarding allegations of

- discrimination and civil rights violations in national “HOT CASES” initiative;
- Investigated and settled over 600 cases including one of the largest multifamily design and construction cases, at that time, in HUD history;
- Monitored and Trained staff for appraisal review & audit to USPAP & HUD standards;
- Evaluated and audited over 300 appraisals to USPAP standards;
- Reviewed, analyzed, and monitored Fair Housing Initiative Program (FHIP) and Fair Housing Assistance Program (FHAP) grants related to fair housing and fair lending testing, education, investigation, and outreach;
- Developed fair lending training materials and conducting training sessions for HUD investigators involved with investigating insurance redlining and predatory lending issues;
- Used as an on-camera expert for conciliations in the National HUD Fair Housing/Fair Lending Conciliation Training videos;
- Awarded HUD’s highest achievement award the “HUD Secretary’s Certificate of Merit” by Secretary Andrew Cuomo in September 1998 for the investigation, negotiation, and settlement of the six largest civil rights settlements in HUD history totaling over \$10 billion dollars.

PUBLICATIONS AUTHORED

Within the preceding eight years, these are the publications I have authored.

- **Scotsman Guide**, Residential Edition: The Leading Resource for Mortgage Originators; Tip of the Month: *Speak Plainly*; Authored the article March 2009, page 14.
- **Scotsman Guide**, Residential Edition: The Leading Resource for Mortgage Originators; *Getting Personal: First-person accounts from mortgage professionals*; Authored the article which includes photograph; February 2009, page 26.
- **Scotsman Guide**, Residential Edition: The Leading Resource for Mortgage Originators, *The Case for Lifestyle Factors in a DTI (Debt-to-Income)*; Authored the article which includes photograph; January 2009, page 30.
- **Flipping Frenzy: Real Estate & Mortgage Fraud News & Information**, *Wall Street’s Mortgage Product Design and the Design of the Titanic-Similar*; Authored the article, April 13th, 2008.
- **Flipping Frenzy: Real Estate & Mortgage Fraud News & Information**, *Lender Greed Eventually Goes Unrewarded*, Authored the article, April 5th, 2008.
- **Aspatore Books, West First Focus™**, *Subprime’s Impact on the 2008 Presidential Race—The Presidential Candidate’s Proposed Solutions to the Subprime Debacle: A Critical Review*, Co-Authored book with John T. Palter, Esquire, September 2008.
- ***Conflict Resolution Revolution***, a Mediation Textbook, Thomson Publishing, 2004.
- **Metropolitan Dallas Builder/Architect Magazine**, *Americans with Disabilities Act: Questions and Answers*. January 2002, p.3.
- **Eclipse Magazine**, *Making the Dream of Home Ownership a Reality, CTX Mortgage Company*, Feb/Mar Issue 2001, p.17.
- **Mortgage Originator Magazine**, *Prepare Yourself for Fair Lending*, September 2000, p.116-118.

FEATURED, CONTRIBUTED, OR QUOTED IN LOCAL, REGIONAL, OR NATIONAL PUBLICATIONS AND MEDIA AS AN EXPERT IN THE FIELD OF REAL ESTATE RELATED ISSUES

- **American Banker Magazine;** Interviewed by investigative reporter Kate Berry and comments included in the article “Good-Faith Rule Has a Hidden Side”, Thursday, December 31, 2009.
- **CBS Evening News, New York;** Taped interview discussing Mortgage Fraud and FHA insuring issues; aired November 29th, 2009.
- **Fox 4 News, Dallas, Texas;** On camera interview by Investigative Reporter Shawn Rabb regarding the impact of mortgage fraud and my recent jury trial testimony and subsequent testimony in the punishment phase regarding the six-25 year felony terms the defendant received; aired September 2nd, 2009.
- **Central Florida Law Journal;** Interviewed by Journalist Donna Dalancia for a story covering the high rates of foreclosure, bankruptcies, and how counsel would best be an advocate for the consumer; July 17th, 2009.
- **Huffington Press, Washington, D.C.;** Interviewed by Investigative Reporter and columnist Dave Jameson for information regarding FHA insured programs, sub-prime related issues, and defaulted FHA insured loans. May 8th, 2009.
- **Fort Worth Star-Telegram, Fort Worth, Texas;** Daily Newspaper, Interviewed by Finance Reporter Jim Fuqua for background information regarding defaulted FHA insured loans and the impact the defaulted loans have on neighborhoods, April 17th, 2009.
- **New York Times, New York;** Interviewed by Investigative Reporter M. Powell regarding the impact of Subprime and Predatory lending on Minority Families; April 15th, 2009.
- **Charlotte Observer, Charlotte, North Carolina;** Daily Newspaper, Interviewed by Business Reporter Stella Hopkins and quoted in an article regarding regulatory banking requirements, April 12th, 2009.
- **CBS-60 Minutes, New York;** Interviewed by Program Producer Michael Karzis in New York for the purpose of providing expert background information and technical advice regarding an upcoming series regarding predatory lending issues, April 3rd, 2009.
- **National Public Radio (NPR);** Interviewed by Investigative Reporter and Program Host Steve Henn regarding the explosion of subprime lenders receiving their FHA approvals to originate FHA insured loans, March 13th, 2009.
- **Articlestreet.com;** *Quit Pointing the Finger at Subprime Loans* by Benjamin Dover, Quoted in the article as an industry expert regarding mortgage compliance, February 10th, 2009.
- **WFAA 8 News, Dallas, Texas;** On camera Interview regarding the Housing Crisis, Foreclosures, and Inflated Values; February 5th, 2009.
- **Fox 4 News, Dallas, Texas;** On camera interview by Investigative Reporter Shawn Rabb regarding the impact of unemployment, the jobless rate on the availability of affordable housing, January 28th, 2009.

- **Houston Chronicle, Houston, Texas;** *Shady Mortgage Operators Are Back At The Same Game* by Froma Harrop, Quoted in the article as an industry expert regarding mortgage fraud; January 25th, 2009.
- **Mortgage Origination News;** For Mortgage Brokers, Correspondents, Lenders and Wholesalers, *Loan Fraud Is Hot Hot Hot*, by Mark Fogerty and Brad Finkelstein; Cover page – interview & photograph, January 2009, Volume 18, No.4.
- **Broker Magazine;** The Sales and Management Resource for Mortgage Originators; *Trends in Fraud-Zero Tolerance on Mortgage Fraud*, interview by Brad Finkelstein, December 2008, Volume 10, No. 12, page 13.
- **Baton Rouge Business Reporter, Louisiana;** Timothy Boone, Business Reporter Staff Writer, *New look, same lenders*, Interview, December 29th, 2008.
- **CBS Evening News with Katie Couric;** Two and a half hour videotaped interview by Program Producer Phil Hirschhorn as an expert in the field of mortgage fraud, predatory lending, and regulatory compliance related issues in residential mortgages, December 11th, 2008.
- **The CPA Letter Daily;** *Another version of subprime loan emerges*, Quoted as an industry expert, December 10th, 2008.
- **Daily Real Estate News;** *Subprime Culprits Resurface as FHA Lenders*, Quoted in the article as an industry expert regarding mortgages, December 4th, 2008.
- **The Fox Forum** by James P. Pinkerton, *Throw a Tarp on Hank Paulson-Treasury Secretary Should Go, Now*; Quoted as an industry expert, December 3rd, 2008.
- **News 12 New Jersey** (Non-affiliated 24-hour regional news channel reaching more than 1.8 million television homes within the New York City metropolitan area. The channel operates as an independent unit of News 12 Networks, referred to as the “first, largest and most watched regional news network” in the United States); Interviewed by Walt Kane, Capital Bureau Chief-regarding subprime and predatory lenders, December 2nd, 2008.
- **National Mortgage News:** The Newsweekly for America’s Mortgage Industry, *Muds Could Pose High Fraud Risk*, by Brad Finkelstein; Quoted, Monday December 1st, 2008, Volume 33, Number 10, Cover story and page 6.
- **Business Week Magazine;** *The Subprime Wolves Are Back-Cover Story*, by Staff Writers Chad Terhune and Robert Berner; December 1st, 2008; Interviewed, quoted, provided technical data and illustrations published, and photographed.
- **Collin County District Attorney webpage, Collin County, Texas;** Featured in a story discussing District Attorney Judge John Roach increasing the Special Crimes Division by teaming up with industry expert Dr. Lacefield to train local law enforcement how to investigate mortgage fraud cases, November 16th, 2008.
- **Dow Jones Newswire, New York;** Interview by Investigative Reporter Dawn Wotapka regarding FHA Insured loans and the impact of subprime lending on the home building industry, May 16th, 2008.
- **Fort Worth Star-Telegram, Fort Worth, Texas;** Daily Newspaper, Interviewed by Investigative Reporter Melissa Vargas for the purposes of providing background information on property flipping and FBI’s reaction to these cases, April 2nd, 2008.
- **ABC News: Night Line, New York;** Interviewed by news research staff for background information regarding industry’s loss mitigation programs and how to uncover fraudulent lending schemes, February 6, 2008.

- **Charlotte Observer, Charlotte, North Carolina;** Daily Newspaper, Interviewed by Business Reporter Stella Hopkins and quoted in an article regarding FHA Investigation of Beazer Homes and countrywide. regulatory banking requirements, February 1st, 2008.
- **Dallas Morning News, Dallas, Texas;** article by Bill Lodge, *3 Family Members Plead Guilty to Fraud Charges*, Quoted in the article as an industry expert regarding mortgage fraud, July 27th, 2006.

MORTGAGE FRAUD RELATED WEB-CASTS & WEBSITE

Weekly web-casts broadcast through www.MortgageFraudUpdate.com from July 2007 to the present. The website includes Red Flags to identify mortgage fraud in the origination process including tax returns, verification of assets, escrow, settlement statement, property flipping and churning, straw-buyer, builder bailout, identity theft, the appraisal, and title work. We have produced over 25 Mortgage Fraud related web-casts including the following sampling:

- ***MORTGAGE FRAUD IOI FOR LAW ENFORCEMENT***; This is a mortgage tutorial basic for Law Enforcement which provides the basis for mortgage fraud detection and prosecution including the following segments:
- ***INVESTIGATION IS EASIER THAN YOU THINK***; The basics of conducting a mortgage fraud investigation.
- ***WHAT MORTGAGE FRAUD REALLY IS***; How to identify mortgage fraud and its implication.
- ***WHY MORTGAGE FRAUD IS SO WIDESPREAD***; “Real” criminals are participating now because it is easier, safer, and more lucrative than robbery, drug dealing and prostitution.
- ***WHAT YOU CAN DO AT THE LOCAL LEVEL THAT THE FEDS CAN’T***; At the local level-you have the ability to address the fraud quicker, cleaner, and more effectively.
- ***MORTGAGE FRAUD’S MOST COMMON LIES***; The common “lies” about mortgage fraud.
- ***BUILDING A MORTGAGE FRAUD CASE***; Step by step guidelines to build your case for “slam dunk” prosecutions.
- ***WINNING A MORTGAGE FRAUD CASE***; The follow-up to building a mortgage fraud case.

- **MORTGAGE FRAUD FOR HOUSING;** Defines mortgage fraud for the purpose of obtaining owner-occupied housing.
- **MORTGAGE FRAUD FOR PROFIT;** Defines mortgage fraud for the purpose of illegal gain and profit.

RESPA RELATED WEB-CASTS & WEBSITE

Weekly web-casts broadcast through www.RespaNewsUpdate.com from May 2005 to the present. Produced over 95 Real Estate Settlement Procedures Act (RESPA) web casts including the following sampling:

- **REALTOR RELATIONSHIPS WITH HOME WARRANTY COMPANIES:** Receiving compensation from Home Warranties Companies based upon either marketing or administration agreement where little or no work was provided by the realtor violates RESPA.
- **BROKERS ACROSS THE BORDERS:** Paying brokers in other states? Is it legal? From LoanOfficer.com, comes the question and Dr. Lacefield has the answer on this report which begins a new season of RESPA News Update.
- **MAKING DONATIONS:** From our audience comes the question about making donations to non-profit associations as an incentive for your clients. Dr. Lacefield explains that while legal, it's a question of perceptions.
- **BUILDERS WITH CONDITIONS:** From our audience comes the question, "A home builder says they will only pay closing costs if we use their lender and lawyer. What does RESPA have to say about *that*?"
- **ADVERTISING:** More about advertising - This time it's a question we get a lot - buying advertising on a site or a flyer or book has some rules and you want this information before you buy into an advertising program.
- **EXCEPTIONS TO THE RULES? PART 2:** An answer to a viewer's question "Are there any exceptions to RESPA guidelines?" In this episode, Dr. Lacefield continues a multi-part discussion on referral restrictions and how not all arrangements violate regulations.
- **EXCEPTIONS TO THE RULES?** An answer to a viewer's question "Are there any exceptions to RESPA guidelines?" In this episode, Dr. Lacefield begins a multi-part discussion on referral restrictions and how not all arrangements violate regulations.
- **CO-OP ADVERTISING:** While we all know it pays to advertise, it's important to know WHO pays for the advertising. This week, Dr. Lacefield discusses the true sharing of advertising costs among settlement providers.

- **REWARDS FOR FRIENDS AND FAMILY:** Compensating friends and family for bringing you business has its "do's and don'ts" and this week Dr. Lacefield covers the finer points of "showing your appreciation."
- **REALTOR OR MORTGAGE BROKER?** Yes, you can be both but be careful as Dr. Lacefield explains; playing both roles can create problems.
- **THE RESPA POLICE:** Hear how a successful professional got into hot water by doing what "has always been done." Learn what you can and CAN'T do in the area of incentives to clients.
- **RESPA RULES & PROCEDURES:** Explanation of what it is and why we need to be aware of rules and procedures relating to settlement service providers.
- **RESPA AND TITLE COMPANIES:** We have seen from issues related to RESPA and Title companies from the state perspectives in Texas, Ohio, Colorado and California just to mention a few, Title Companies continue to be a stationary target for regulators.
- **NEW ENGLAND RESPA CASE:** 1-800-East-West Mortgage Company, one of New England's largest mortgage lenders, pays \$150K and becomes part of ongoing probe.
- **RESPA VIOLATION:** A trip to a casino, free ride, free food and free casino chips can result in charges from HUD.
- **RESPA & ADVERTISING:** It pays to advertise but when you're advertising lender interest rates, you need to know the guidelines.
- **RESPA QUESTIONS FROM REAL ESTATE BROKER ANSWERED:** Questions received from a Real Estate Broker wanting to know about a specific issue regarding dual-licensed relationships.
- **RESPA QUESTIONS ANSWERED FROM REALTOR/AGENT:** Realtor questions received from a web viewer about advertising and production guidelines.
- **RESPA VIOLATION IN SPORTS PICK PROGRAM:** Why would a sports pick-up program conducted by a lender be a RESPA violation? Dr. Lacefield explains who's in hot water and how you can avoid problems with "the RESPA police".
- **RESPA IMPLICATIONS REGARDING OFFER AND TITLE COMPANY:** If a Seller counters a Buyers offer with a different title company and the Buyer signs the counter offer, would that be considered a RESPA violation?
- **EMPIRE FINES IN NEW YORK RESPA CASE:** Big fines for mail fraud, sham operations and collecting fees for no services in New York.

- **RESPA OVERCHARGE VS MARK-UPS:** Overcharge and Mark-Up crackdowns create confusion with different court decisions.
- **FEDERAL DISTRICT COURTS DISAGREE REGARDING MARK-UPS vs OVERCHARGES:** Different court decisions make compliance difficult according to Dr. Gary Lacefield. The answer: Be ready to explain yourself.
- **RESPA VIOLATIONS BY WELLS FARGO PROGRAM:** RESPA News update, find out how a trip to paradise for some Wells Fargo "friends" caught the attention of the RESPA Police.
- **RESPA VIOLATIONS OCCUR REGARDING CONDITIONS ON COMMISSIONS:** When a mortgage company begins making requirements before paying commissions, it causes some questions to be asked.
- **TENNESSEE RESPA CASE:** Builders in Tennessee Settle with HUD for Sham Operations.
- **CAN'T COLLECT FOR SERVICES NOT RENDERED:** Collecting fees for services never delivered gets builders group a major fine.
- **RESPA VIOLATIONS IN NEW ENGLAND-AGAIN:** New England Crackdown: HUD & FDIC work together. Buying sports tickets and dinners part of "Give-to-Get" program to build business = RESPA Violation.
- **DETROIT MICHIGAN RESPA VIOLATIONS:** Detroit Area Investigation: Conference Room Rentals = Kickback Charges When another free conference room is only three blocks away, it's no wonder HUD began asking questions. The result = \$80k in settlements.
- **NASD ENFORCING RESPA:** NASD investigation brings HUD in for closer look Company had to hire consultant to insure compliance with fed agreement.
- **RESPA- 30 MONTH PROBE:** Probe into Stewart Title Yields \$750K Fine.
- **RESPA- STEWART TITLE PAYS \$750K:** Fine for 'rebate' program.
- **RESPA INVESTIGATION COULD HELP 10K HOMEOWNERS:** Numbers of claims could be 10,000 homebuyers overcharged by title companies. Attorney claims crackdown is not about money but to 'right a wrong.'
- **RESPA TARGETS RE-MAX:** The plaintiffs in the lawsuit consisted of all those persons who sold or purchased a home in California, using RE/MAX as their real estate agent and/or broker, and who were induced by RE/MAX to use the title insurance/escrow services of United Title.

- **RESPA AND THE NEW “GFE & MPO”:** New Good Faith Estimate and Mortgage Package Offer forms explained in this week's program.
- **RESPA TARGETS ATLANTA BASED COLDWELL BANKER:** Atlanta based Coldwell Banker Branch pays \$250K An Atlanta branch of Coldwell Banker settles with HUD with \$250K payment for RESPA Violations
- **GFE AND MPO FORMS EXPLAINED:** New Good Faith Estimate and Mortgage Package Offer forms explained in this week's program.
- **RESPA 10-POINT TEST:** Developed by HUD, this 10 point test is a good starting point to see if your operation is legal. You'll want to share this information with your company
- **RESPA & SHAM COMPANIES:** How "The RESPA Police" deal with operators of "Sham Companies"
- **RESPA & SHAM EMPLOYEES:** How "The RESPA Police" deal with "Sham Employees"

INDUSTRY AND PROFESSIONAL PRESENTATIONS

Conducted over 415 hours of mortgage finance and real estate related fraud, RESPA, and fair lending MCLE and CLE approved and sanctioned presentations over the past eight years including the following:

- National Association of Professional Mortgage Women (NAPMW) national Education & Business Meeting Conference, May 14, 2010, Austin, Texas. Presentation: *How to Increase Your Sales Through Diversity Marketing.*
- Tulsa Oklahoma Builders Association Meeting, in Tulsa Oklahoma, Key Note Dinner Speaker November 4th, 2009 discussing the new Oklahoma SAFE Act.
- Speaker at the DFW Realtors FORECAST 2010 discussing the Impact of Mortgage Fraud, Omni Hotel November 4th, 2009
- Speaker at the combined FIAT and IAFCI 2009 Fraud Conference October 8-9th 2009 in Fort Worth Texas
- Featured speaker and moderator at the 3rd Annual Source Media Mortgage Fraud Conference, Rio Hotel, Las Vegas, Nevada, November 13 & 14th, 2008.
- *Mortgage Fraud 101 for Mortgage Originators*, June 17, 2008, TECLOSE sanctioned (6 hour) CE training, Dallas, Texas.
- *Mortgage Resolution Specialist Training for Predatory Loans*; (6 hours); May 31, 2008, Dallas Texas.
- *Mortgage Fraud and RESPA Training*, May 7-8, 2008; North Carolina Real Estate Commission sanctioned training (12 hours), Charlotte, North Carolina

- *Mortgage Fraud 101 for Law Enforcement*, May 2, 2008; TECLOSE sanctioned (6 hour) CE training; Fort Worth, Texas
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training March 18, 2008; Keller Williams Realty Flower Mound, Texas.
- *Mortgage Fraud 101 for Law Enforcement*, March 20, 2008, TECLOSE sanctioned (6 hour) CE training; Temple, Texas.
- *Mortgage Fraud for CPAs*, February 29, 2008, Flower Mound, Texas.
- *Predatory Lending-Fair Housing*, December 20, 2007, Arkansas.
- *Mortgage Fraud Conference Speaker*, December 10-11, 2007; Las Vegas, Nevada.
- *Mortgage Fraud 101 for Law Enforcement*, November 9, 2007; Plano, Texas.
- RESPA Presentation as key note speaker at the quarterly meeting of the Texas Association of Home Warranty Companies; July 12, 2007; Austin, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training June 18, 2007; Keller Williams Realty Fort Worth, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training June 14, 2007; Keller Williams Realty Houston, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training May 15, 2007; Keller Williams Realty Flower Mound, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training May 14, 2007; Keller Williams Realty Dallas, Texas.
- RESPA for Realtors training, Colorado Real Estate Commission approved CE, May 8, 2007; Metro Brokers Denver; SMDRA, Colorado.
- RESPA for Realtors training, Colorado Real Estate Commission approved CE, May 7, 2007; Empire Title, Denver, Colorado.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training March 7, 2007; Keller Williams Realty Plano, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training March 13, 2007; Keller Williams Realty Austin, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training March 5, 2007; Keller Williams Realty Fort Worth, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training March 2, 2007; Keller Williams Realty Flower Mound, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training February 20, 2007; Greater Huntsville Association of Realtors, Huntsville, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training January 8, 2007; Keller Williams Realty Dallas, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training December 14, 2006; Mike Bowman Century 21 Realty, Colleyville, Texas.
- Hispanic Association of Realtor's Annual Conference key note speaker with primary topic RESPA, December 13, 2006, Houston, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training November 10, 2006; Mike Bowman Century 21 Realty, Colleyville, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training October 25, 2006; Keller Williams Realty Plano, Texas.
- RESPA for Realtors training, Colorado Real Estate Commission approved CE, October 3, 2006; Metro Brokers Denver; SMDRA, Colorado.

- RESPA for Realtors training, Colorado Real Estate Commission approved CE, October 2, 2006; Empire Title, Denver, Colorado.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training July 17, 2006; Keller Williams Realty Houston, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training June 1, 2006; Lewisville Association of Realtors, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training May 10, 2006; Keller Williams Realty Houston, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training May 9, 2006; Keller Williams Realty San Antonio, Texas.
- *RESPA for REALTORS*; an Arkansas Real Estate Commission sanctioned (4 hour) CE training February 13, 2006; Russellville, Arkansas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training January 10, 2006; Keller Williams Realty Houston, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training October 20, 2005; Realty World, Austin, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training September 20, 2005; Keller Williams Realty Flower Mound, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training August 30, 2005; Century 21 Lewisville Realtors, Lewisville, Texas.
- RESPA for Realtors training, Colorado Real Estate Commission approved CE, August 25, 2005; Pikes Peak Association of Realtors, Colorado.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training August 16, 2005; Granbury Association of Realtors, Granbury, Texas.
- HUD RESPA Roundtable, Fort Worth, Texas August 11th.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training July 20, 2005; Keller Williams Realty, Southlake, Texas
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training July 14, 2005; American Legend Homes Sales Team, Plano, Texas
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training June 9, 2005, City of Fort Worth Housing Summit, Fort Worth, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training May 18, 2005; ReMax Realty of Arlington, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training May 16, 2005; Keller Williams Realty, Plano, Texas
- RESPA for Lenders, Texas Community Bank, April 19, 2005, Harlingen, Texas.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training March 10, 2005; Keller Williams Realty, Flower Mound, Texas.
- RESPA for Realtors training, Colorado Real Estate Commission approved CE, November 17-18, 2004 Denver, Colorado.
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned (4 hour) CE training November 16, 2004; Keller Williams Realty, Flower Mound, Texas.
- RESPA, Fair Lending training for Lenders October 12-13, 2004 in Nashville, Tennessee (6 hours each).
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned CE training, Greater Lewisville Association of Realtors, September 24, 2004, Lewisville, Texas.

- RESPA, Fair Lending training for Lenders August 17-18, 2004 in Denver and Colorado Springs Colorado (6 hours each).
- RESPA, Fair Lending training for Lenders July 12-16, 2004 in Plano, Arlington, Austin, Fort Worth and Houston Texas (6 hours each—30 hours total).
- *RESPA for REALTORS*; a Texas Real Estate Commission sanctioned CE training, Greater Lewisville Association of Realtors, June 22, 2004, Lewisville, Texas.
- Fair Housing - Fair Lending presentation to the National Conference for Habitat for Humanities, Fort Worth, Texas, April 16, 2004.
- *The Convergence of Fair Lending and Predatory Lending Issues in Litigation and Compliance*, the Conference on Consumer Finance Law, Consumer Credit 2001, November 1, Adams Mark Hotel, Dallas, Texas.
- *Techniques for Conflict Resolution*. Professional Education Program 2001, Apartment Association of Tarrant County, September 11, 2001, Fort Worth, Texas.
- *Dispute Resolution: Annual Conflict Resolution Symposium*. City of Dallas, Center for Community Cooperation, September 7, 2001. Dallas, Texas.
- *Increase Sales with Conflict Resolution*. “Surfing for Success in the New Economy,” National Association of Mortgage Brokers (NAMB) 2001 Annual Convention and Exposition. June 16-20, 2001, Honolulu, Hawaii.
- *Conflict Resolution and Customer Relations*. Fort Worth/Dallas Postal Customer Councils Mailers Conference 2000. February 8, 2000, Arlington Convention Center, Arlington, Texas.
- *Overcoming Barriers to Fair Housing through Community Partnerships*. The Coastal Bend 2001 Fair Housing Symposium; April 27, 2001. Bayfront Convention Center, Corpus Christi, Texas.
- *Cross-Cultural Communications*. “Professional Education Program 2001,” Apartment Association of Tarrant County. February 20, 2001, Fort Worth, Texas.
- *Fair Lending and Predatory Lending Issues: Compliance and Litigation Conference on Consumer Finance Law/Consumer Credit 2000 Program*; November 10, 2000. Adam’s Mark Hotel, Dallas, Texas.
- *Controlling Predatory Lending*. Conference on Consumer Finance Law. November 9, 2000, Dallas, Texas.
- *Controlling Predatory Lending*. Western Regional Mortgage Brokers Conference, September 11, 2000. Las Vegas, Nevada.
- *Fair Housing Implications for Increasing Minimum Lot Size; Liabilities and Federal Funding Issues*. Texas Manufactured Housing Association (TMHA). June 29, 2000, Austin, Texas.
- *Fair Housing Initiative: You are Being Tested*. “Mortgage Brokers: The Choice for Excellence,” NAMB 2000 Annual Convention and Exposition. June 24-27, 2000, New Orleans, Louisiana.
- *In All Fairness: Equal Access to Credit, Equal Level of Assistance*, Association of American Professional Mortgage Women, June 13, 2000, San Antonio, Texas.
- *Fair Housing 2000: “Beyond The Bottom Line”*. TAA 2000 Education Conference & Lone Star Expo, May 18-20 2000. San Antonio, Texas.
- *What Are The Fair Lending Issues Now And In The Future?* May 9, 2000. Star Brand Ranch. Kaufman, Texas.
- *Investing in a Community Strategy for Fair & Affordable Housing*. The Coastal Bend

- Fair Housing 2000 Symposium. April 28, 2000, Bayfront Convention Center. Corpus Christi, Texas.
- *Equal Opportunity Government Assisted Housing*. Apartment Association of Tarrant County. February 10, 2000.

EXPERT TESTIMONY, REPORTS, AND DEPOSITIONS

During the preceding eight years I have provided expert witness testimony, prepared reports, and/or was deposed for the following cases:

- May 2010: Cause No. CV07-2416; **Shona D. Anthony vs. Amstar Mortgage Corp, Greenpoint Mortgage-Funding, Inc.,** Robert H. Malzahn, dba Norcal Express Appraisals, GMAC Mortgage in the Superior Court of The State of California, for the County of Yolo. I was engaged as an Expert by the Plaintiff's counsel Mr. Michael W. Jansen located in Woodland, California. I conducted a Forensic Audit of the subject mortgage file and was scheduled to testify at trial. I was deposed by defendant's counsel. The parties negotiated a settlement prior to the start of the trial.
- July 2009: Cause No. 366-81045-08; **The State of Texas vs. John E. Barry** in the 366th Judicial District Court, Collin County, Texas. I was engaged by the District Attorney as an Expert for the State. I conducted a Forensic Audit of the subject mortgage files for the District Attorney and testified at the jury trial. The Defendant was found guilty on all six-first degree felony charges. In addition, I testified in the punishment phase for the District Attorney in the Bench penalty decision. The Defendant was sentenced to six twenty-five year terms (to be served concurrently) in addition to restitution and civil penalties¹.
- June 2009: Cause No. 219-80653-08; **The State of Texas vs. Durwan Green** in the 219th Judicial District Court, Collin County, Texas. I was engaged by the District Attorney as an Expert for the State. I conducted a Forensic Audit of the subject mortgage files for the District Attorney and testified at the jury trial. The Defendant was found guilty on all counts and was sentenced to three years prison without the possibility of parole in addition to restitution and civil penalties.
- June 2009: Cause No. 219-80652-08; **The State of Texas vs. Jasmine Aponte** in the 219th Judicial District Court, Collin County, Texas. I was engaged by the District Attorney as an Expert for the State. I conducted a Forensic Audit of the subject mortgage files for the District Attorney and testified at the jury trial. The Defendant was found guilty on all counts and received probation to multiple First Degree Felony Counts.

¹ Link to Fox News report: http://www.myfoxdfw.com/dpp/money/Collin_Co._Cracks_Down_on_Mor

- April 2009: Cause No. 04-42624; **Robert F. Peacock vs. CIT Group/Consumer Finance, Inc.** In the United States Bankruptcy Court, Eastern District of Texas, Sherman Division. I was engaged by the Plaintiff's counsel Ms. Leticia Evans, a sole practitioner located in Arlington Texas. I conducted a Forensic Audit of the subject mortgage file and prepared an expert report and was scheduled to testify at trial. The parties negotiated a settlement prior to the start of the trial.
- November 2008: Cause No. DC-08-02697; **Steven G. Vincent & Melinda Vincent vs. HOMEQ Servicing Corporation and Mother's Friend Child Care, Inc;** In the District Court, 101st Judicial District, Dallas County, Texas. I was engaged by the Plaintiff's counsel Mr. Jack Peacock a partner in the firm Gagnon, Peacock & Shanklin, P.C. located in Dallas, Texas. I prepared an Expert Report and was scheduled to testify at trial. The parties negotiated a settlement prior to the start of the trial.
- September 2008: Cause No. 2007-CV-141907; **Daniel Richard Smith vs. Lenox Financial Mortgage LLC, and Mr. Jon M.H. Shibley;** In the Superior Court of Fulton County, State of Georgia. I was engaged by the Defendant's counsel Mr. William T. Mitchell a partner in the firm Cruser & Mitchell, LLP located in Norcross, Georgia. I prepared an Expert Report and was scheduled to testify at trial. The parties negotiated a settlement prior to the start of the trial.
- August 2008: Cause No. 07-720402 NZ 7/31/2007; **Zouhour A. Anouti vs. Farm Bureau Life Insurance, et al.;** In the Circuit Court for the County of Wayne, State of Michigan. I was engaged by the Defendant's counsel Mr. Peter Camps, a partner in the firm: Nemeth Burwell, P.C., located in Detroit, Michigan. I was Defendant's designated expert and was deposed.
- July 2008: Civil Action No. 06-CV-2860; **United States of America ex rel. Anti-Discrimination Center of Metro New York, Inc., vs. Westchester County, New York;** In the United States District Court, Southern District of New York. I was engaged by the Defendant's counsel Mr. Matthew T. Miklave, a member of the firm: Epstein Becker & Green, P.C., located in Stamford, Connecticut. I prepared an Expert Report and was deposed.
- May 2008: Civil Action No. 2005-2174; **Mary & Larry Patterson, et al., vs. Dean Morris, L.L.P., et al.;** In the United States District Court for the Eastern District of Louisiana. I was engaged by the Defendant's (U.S. Bank as Trustee) counsel Mr. David B. Potter, Managing Director of Oppenheimer Wolff & Donnelly, LLP, located in Minneapolis, Minnesota. I prepared an Expert Report and was deposed.
- April 2008: Cause Nos. 366-81192-07 & 366-82503-07; **The State of Texas vs. David Muzeni** in the 366th Judicial District Court, Collin County, Texas. I was engaged by the District Attorney as an Expert for the State. I conducted a Forensic Audit of the subject mortgage files for the District Attorney and was prepared to testify at trial. The Defendant pled guilty to multiple First Degree Felony Counts.

- March 2008: Cause Nos. 366-81191-07 & 366-82639-07; **The State of Texas vs. Francis Kearney** in the 366th Judicial District Court, Collin County, Texas. I was engaged by the District Attorney as an Expert for the State. I conducted a Forensic Audit of the subject mortgage files for the District Attorney and was prepared to testify at trial. The Defendant pled guilty to multiple First Degree Felony Counts.
- February 2008: Cause Nos. 366-81193-07 & 366-82505-07; **The State of Texas vs. Robert Summers** in the 366th Judicial District Court, Collin County, Texas. I was engaged by the District Attorney as an Expert for the State. I conducted a Forensic Audit of the subject mortgage files for the District Attorney and testified at trial. The Defendant pled guilty to multiple First Degree Felony Counts.
- February 2008: U.S. Department of Housing and Urban Development's General Counsel's affirmative response to an opinion letter/white paper I prepared and submitted to HUD in August 2007 regarding RESPA issues and Home Warranty Company's practice of compensation to Realtors.
- February 2008: Civil Action No. 4:07cv167; **WR Starkey Mortgage, LLP, vs. DB (Deutsch Bank) Structured Products, Inc.**; In the United States District Court for the Eastern District of Texas, Sherman Division. I was engaged by the Plaintiff's counsel Mr. John T. Palter, Esq., Riney Palter, PLLC, located in Dallas, Texas. I prepared an Expert Report.
- January 2008: Cause No. 06-02298-I; **Countrywide Home Loans, Inc. vs. Nations Equity Capital, L.L.C.**, et al; In the 162nd Judicial District Court, Dallas County, Texas. I was engaged by the Defendant's (Gideon Insurance) counsel Mr. Michael C. Smith and David R. Woodward with Cowles & Thompson, located in Dallas, Texas. I prepared an Expert Report.
- October 2007: Cause No. 3:07CV0320-D; **Kirkland Waters vs. Countrywide Home Loans, Inc., et al**. In the United States District Court for the Northern District of Texas, Dallas Division. I was engaged by the Plaintiff's counsel Mr. J. Neal Prevost with Prevost & Shaff, located in Addison, Texas. I prepared an Expert Report and was prepared to testify at trial.
- July 2007: Cause No. DC-05-12440; **Donna Lindsay vs. HSBC Bank USA, N.A. HSBC Mortgage Corporation as Mortgage Servicer for HSBC Bank USA, N.A. and Codilis & Stawiariski, P.C.** In the District Court, 116th Judicial District, Dallas County, Texas. I was engaged by the Plaintiff's counsel Mr. J. Neal Prevost with Prevost & Shaff, located in Addison, Texas. I prepared an Expert Report and was prepared to testify at trial.
- February 2007: Cause No. H-06-98-SS; **United States of America vs. Michael D. Goodson; Nancy Booth (aka Nancy Campbell); and Leslie R. Tarrance, Sr. (aka Les Tarrance)**; In the United States District Court for the Southern District of Texas,

Houston Division. I was engaged by the Defendant's (Tarrance) counsel Mr. Michael J. Hinton with Hinton Sussman Bailey & Davidson, LLP, located in Houston, Texas. I prepared an Expert Report.

- January 2007: Case No. 05-80286-bjh Chapter 13; **Ricky Kleibrink, Debtor vs. Wilmington Trust Company**; In the United States Bankruptcy Court for the Northern District of Texas, Dallas Division. I was engaged as an expert by Ms. Kimberly M. Sims with Riney Palter, PLLC, the attorneys for Wilmington Trust. I testified at the hearing regarding their brief in support of its objection to the confirmation of Debtor's Final Plan and Motion for Valuation.
- September 2006: Civil Action No. 3:06-CV-1035-D; **American Housing Foundation Community Development, L.L.C. vs. City of Dallas**, et al; In the United States District Court for the Northern District of Texas, Dallas Division. I was engaged by the Plaintiff's counsel Mr. John Ben Blanchard with Sprouse Shrader Smith P.C. located in Amarillo, Texas. I prepared an Expert Report and was deposed.
- September 2006: **United States Department of Housing and Urban Development (HUD), Federal Fair Housing and Equal Opportunity (FHEO) Discrimination Complaint No. 06-06-0665-8; American Housing Foundation Inc. vs. City of Dallas**, Texas, et al. I was engaged by the Plaintiff's counsel Mr. John Ben Blanchard with Sprouse Shrader Smith P.C. located in Amarillo, Texas. I prepared an Expert Report and was deposed.
- February 2006: Cause No. 3:04-CR-318-H (02); **United States of America vs. Gerald Stone**; In the United States District Court for the Northern District of Texas, Dallas Division. I was engaged by the Defendant's counsel, Mr. John D. Nation and Mr. James Rolfe, both located in Dallas Texas. I prepared and Expert Report.
- October 2005: Civil Action No. H 04-1787; **ABN-AMRO Mortgage Group, Inc. vs. Emerson Manufactured Homes, Ltd., et al.**; In the United States District Court for the Southern District of Texas, Houston Division. I was engaged by the Defendant's counsel, Mr. Daniel W. Burrows with Burck, Lapidus, & Lanza, P.C. and Mr. Richard E. Griffin with Jackson Walker LLP, both firms located in Houston, Texas. I prepared and Expert Report.
- October 2004: Civil Action No. H 03-01-00267; **Emerson Home Buyers et al vs. The Lipar Group Defendants**; In the 410th Judicial District Court of Montgomery County, Texas. I was engaged by the Defendant's counsel located in Houston, Texas. I prepared and Expert Report.
- January 2004: Civil Action No. 1:01CV02199; **National Fair Housing Alliance, Inc., et al., Plaintiffs, vs. The Prudential Insurance Company of America, et al.** Defendants, filed in the United States District Court for the District of Columbia. I was engaged by the Defendant's counsel Mr. Andrew Sandler with Skadden, Arps, Slate, Meagher & Flom LLP located in Washington, D.C. I prepared an Expert Report.

- July 2003: Civil Action No. 4:03CV624-Y; **God's Chariot, LP vs. The City of Euless, Texas**. Plaintiffs, filed in the United States District Court for the Northern District of Texas, Fort Worth Division. I was engaged by the Plaintiff's counsel Mr. William C. Meier located in Bedford, Texas. I prepared an Expert Report.
- April 2003: Civil Action No. (was not filed); **Crux Financial Services Inc., et al vs. The City of College Station, Texas**. Plaintiffs were prepared to file in the United States District Court. I was engaged by the Plaintiff, Mr. Switzer Deason. I prepared an Expert Report.
- October 2002: Civil Action No. 1:01 CV 868; **Dinah Williams, Plaintiffs, vs. David J. Moore, Defendants**, filed in the U.S. District Court for the Northern District of Ohio, Eastern Division. I was engaged by the Defendant's counsel Mr. Charles J. Pawlukiewicz with Wickens, Herzer, Panza, Cook & Batista located in Lorrain, Ohio and Mr. Gary Weiss with Roetzel & Andress and Ms. Amy Ross with Mazanec, Raskin and Rider both located in Cleveland, Ohio. I prepared an Expert Report and was deposed.
- June 2002: Civil Action No. 352-196371-02; **Debra J. Busby, et al. Plaintiffs vs. KB Home Mortgage Company, Defendants**, filed in the District Court, 352nd Judicial District, Tarrant County, Texas.. I was engaged by the Plaintiff's counsel Mr. Larry Fowler with Shannon Gracey LLP located in Arlington, Texas.
- November 2001: Civil Action No. 141-190143-01; **Jonathon and Kristi Williamson, et al. Plaintiffs vs. KB Homes, et al. Defendants**, filed in the District Court for the 141st Judicial District, Tarrant County, Texas. I was engaged by the Plaintiff's counsel Mr. Larry Fowler with Shannon Gracey LLP located in Arlington, Texas.
- June 2001: Civil Action No. 3:00-CV-2246-R; **K.D. Pool and Ven-Ken, Inc., Plaintiffs, vs. Johnson County, Texas, Defendants**, filed in the U.S. District Court for the Northern District of Texas, Dallas Division. I was engaged by the Plaintiff's counsel Mr. Larry Fowler with Shannon Gracey LLP located in Arlington, Texas.

FEDERAL FAIR HOUSING CASES FILED WITH HUD

During the preceding four years I have provided expert witness testimony, prepared reports, and/or represented Defendants as an expert in fair housing allegations for the following cases:

- May 2010: Fair Housing Complaint filed with HUD and the City of Dallas; Case No. 06-10-0547-8; **Marvin Hodge vs. North Creek Condominiums & Sunridge Management Group**; Complaint of discrimination based upon his race, Black. I represented the Defendants and prepared a report. HUD and the City of Dallas dismissed the case with no findings of discrimination.

- March 2010: Fair Housing Complaint filed with HUD; Case No. 06-10-0041-4; **Terrell Rucker vs. Fountain Crest Apartments & AHF Tulsa LLC-Owner**; Complaint of discrimination based upon his disability and violations of Section 504. I represented the Defendants and prepared a report. HUD dismissed the case with no findings of discrimination.
- March 2010: Fair Housing Complaint filed with HUD and the City of Dallas; Case No. 06-10-0314-8; **Ronnie Cole vs. North Creek Condominiums & Sunridge Management Group**; Complaint of discrimination based upon his race, Black. I represented the Defendants and prepared a report. HUD and the City of Dallas dismissed the case with no findings of discrimination.
- February 2010: Fair Housing Complaint filed with HUD; Case Nos. 06-10-0040-8 & 06-10-0041-8 **Terrell Rucker vs. Fountain Crest Apartments & AHF Tulsa LLC-Owner**; Complaint of discrimination based upon his disability. I represented the Defendants and prepared a report. HUD dismissed the case with no findings of discrimination.
- December 2009: Fair Housing Complaint filed with HUD and the City of Austin; Case No. 06-10-0243-8; **Joe Angel Ruiz vs. Austin Village Fairway Apartments**; Complaint of discrimination based upon his national origin, Hispanic. I represented the Defendants and prepared a report. HUD and the City of Austin dismissed the case with no findings of discrimination.
- July 2009: Fair Housing Complaint filed with HUD and the City of Austin Texas; Case No. 06-09-0983-8; **Floyd Grant vs. Ashbury Park Apartments & Asset Plus Companies**; Complaint of discrimination based upon his race, Black & his sex. I represented the Defendants and prepared a report. HUD and the City of Austin dismissed the case with no findings of discrimination.
- March 2008: Fair Housing Complaint filed with HUD and the Corpus Christi Human Relations Commission; Case No. 06-08-0518-8; **Julie Chavez-Galvan vs. Buccaneer Apartments & Berda May, Manager**; Complaint of discrimination based upon her disability. I represented the Defendants and prepared a report. HUD and the City of Corpus Christi Human Relations Commission dismissed the case with no findings of discrimination.
- July 2007: Fair Housing Complaint filed with HUD; Case No. 06-07-0914-8; **Rosemary Upshaw vs. Susan Doggett, WHEOP LLC, and Polo Club Apartments**; Complaint of discrimination based upon her disability. I represented the Defendants and prepared a report. HUD dismissed the case with no findings of discrimination.
- June 2007: Fair Housing Complaint filed with HUD and the City of Dallas; Case No. 06-07-0805-8; **Rashad Makin vs. Brittany Park Apartments, et al.**; Complaint of discrimination based upon his religion, Muslim. I represented the Defendants and prepared a report. HUD and the City of Dallas dismissed the case with no findings of discrimination.

- April 2007: Fair Housing Complaint filed with HUD and the City of Dallas; Case No. 06-07-0335-8; **Valietta D. Rogers vs. Jan Parker; American Housing Foundation; Creekwood Village Apartments**; Complaint of discrimination based upon her race, African-American and her disability. I represented the Defendants and prepared a report. HUD and the City of Dallas dismissed the case with no findings of discrimination.

EXPERT FEES

Consultation, Depositions, and Expert Reports are billed at the rate of two-hundred and sixty-five dollars (\$265.00) per hour. Payment is not contingent upon the results of litigation, settlements, or judgments. Staff time is billed at the rate of forty dollars (\$45.00) per hour.

CERTIFICATIONS AND ACCREDITATIONS

- **National Panel of Consumer Arbitration**, member since 1989.
- **Mediation Certification: Basic** 40-Hour 1992.
- **Mediation Certification: Advanced** 28-Hour 1993.
- **Society for Human Resources Management (SHRM)** Certified and Approved Provider (HRCI) through December 2017.
- **Alabama Real Estate Commission**: Approved instructor.
- **Arkansas Securities Department**: Approved Provider; *Fair Lending/Fair Housing for the Millennium*, seven (7) hours of continuing education for loan officers registered with the state of Arkansas.
- **Colorado Real Estate Commission** approval to teach *RESPA for Realtors* four (4) hour continuing education course.
- **Oklahoma Real Estate Commission** Certification to teach Oklahoma *RESPA for Realtors* required continuing education four (4) hour Course No. HOT 176, approved through August 2010.
- **North Carolina Real Estate Commission** Certification to teach North Carolina *RESPA for Realtors* continuing education four (4) hour Course No. 2865 and Sponsor Code 1389, approved through June 2010.
- **South Carolina Real Estate Commission and Appraisers Board** approval through South Carolina Department of Labor, Licensing, and Regulation to teach South Carolina *RESPA for Realtors* Continuing Education four (4) hour Course No. CEE313001, Dr. Lacefield's Instructor No. 818 and Provider No. 313; approved through August 2010.
- **Tennessee Department of Commerce and Insurance, Tennessee Real Estate Commission** Certification to teach Tennessee *RESPA for Real-Estate Professionals* continuing education four (4) hour Course No. 5605 and Sponsor Code 1452, approved through December 2010.
- **Texas Real Estate Commission** Certification to teach Texas *RESPA for Realtors* continuing education four (4) hour Course No. 04-00-079-6287, MCE Provider I.D.

- No. 0529, approved through July 2010.
- **Texas Real Estate Commission MCE Instructor** Approval for Dr. Lacefield Instructor I.D. No. 881264806 to teach TREC courses approved through May 2010.
 - **Texas Department of Savings & Mortgage Lending** Certification to teach a seven (7) hour *Fair Lending/Fair Housing for the Millennium* continuing education for loan officers Course No. 195-2006-01CR, approved through November 2010.
 - **Texas Commission on Law Enforcement Standards (TCLEOSE)** approved training for *Mortgage Fraud 101 for Law Enforcement Officers*. Approved November 2007 and again in April 2008 with no expiration date.