Financial Crime Forensics

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PROFILE

- Expert in financial forensics and fraud investigations, providing litigation support, expert testimony, and consulting in civil and criminal matters, including complex financial and white-collar cases
- Over 20 years of federal law enforcement experience investigating financial crimes, including bank and loan fraud, wire fraud, securities fraud, embezzlement, and elder financial exploitation, resulting in 100+ convictions and nearly $1 billion in court-ordered restitution
- Nearly three decades of experience working with and for major financial regulators, including the FDIC and U.S. Department of Labor; former holder of FINRA Series 3, 7, and 66 licenses, demonstrating deep regulatory expertise and comprehensive knowledge of financial operations
- MBA in Finance, Carnegie Mellon University; Certified Fraud Examiner; licensed private investigator in Texas
- Recognized authority and public speaker on fraud detection, prevention, and financial crime risk

EXPERIENCE

FINANCIAL CRIME FORENSICS LLC Frisco, TX

Managing Member | Founder 9/2021 – Present

- Provide financial forensics, litigation support, financial crime compliance consulting, and private investigation services in civil and criminal matters to law firms, government agencies, financial institutions, and victims of financial crime
- Analyze evidence and trace complex financial transactions; participate in defendant, plaintiff, and witness interviews; support trial preparation and litigation strategy; prepare expert opinion reports and demonstrative exhibits; and provide expert witness testimony in civil and criminal proceedings
- Facilitate referrals to law firms for civil litigation and government agencies for criminal investigation and prosecution
- Deliver public speaking engagements as an authority on fraud detection and prevention
- See additional information on company's website at www.fcforensics.com

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MORGAN STANLEY Dallas, TX

Financial Advisor 10/2018 – 12/2021

- Analyzed securities and constructed investment portfolios aligned with client risk profiles and regulatory suitability standards
- Evaluated market conditions, trading activity, and portfolio performance to identify risk exposure and investment concerns
- Prepared financial reports detailing risk analysis, performance metrics, and forward-looking projections
- Developed in-depth knowledge of broker-dealer operations, compliance requirements, and client account supervision
- Maintained top-tier performance ranking among peers for 25 consecutive months
- Delivered 75 public speaking engagements on fraud detection and prevention

FEDERAL DEPOSIT INSURANCE CORPORATION | Office of Inspector General | Office of Investigations Dallas, TX
Special Agent | Senior Criminal Investigator 8/2004 – 9/2018

- Investigated a wide range of financial crimes, including mail and wire fraud, mortgage and commercial loan fraud, securities and investment fraud, embezzlement from financial institutions, as well as identity theft and financial exploitation
- Applied advanced investigative and financial forensic techniques to develop innovative approaches for uncovering fraud and detecting complex fraudulent financial transactions
- Analyzed internal bank policies, operational controls, and compliance with FDIC regulatory standards to identify institutional weaknesses and management oversight deficiencies; applied specialized training from the FDIC Risk Management Training Program - Examination School for Non-Examiners to support risk assessments and policy evaluations
- Prepared accurate, logical, and concise written reports and presented findings to prosecutors, judges, and juries
- Keynote speaker on economic crime at banking and fraud prevention conferences with 100+ attendees
- Investigations led to the conviction of more than 70 individuals and resulted in several hundred million dollars in court-ordered restitution for victims of financial crime

High-Profile Investigations (Details at www.fcforensics.com)

- $137 million bank and wire fraud scheme that caused the collapse of a community bank
  - *U.S. v. John Arnold Shelley,* Western District of Oklahoma
- $116 million check kite scheme involving conspiracy between a bank president and his customer
  - *U.S. v. Charles Ray Smith and U.S. v. Christopher Brent Jerrolds,* Western District of Tennessee
- $50 million securities fraud scheme involving nearly 600 elderly investors
  - *U.S. v. Jeffrey Charles Bruteyn,* Northern District of Texas
- $50 million in fraudulent municipal bonds sold to nine banks that caused the collapse of a community bank
  - *U.S. v. Kevin Lewis*, Eastern District of Arkansas
- Uncovered organized crime involvement, systemic lending abuses, and regulatory failures through multiple mortgage fraud investigations conducted prior to and leading up to the 2008 Financial Crisis; contributed to several high-profile mortgage fraud arrest roundups between 2009 and 2011

Awards:

- FDIC Mission Achievement Award: 2005, 2006, and 2011
- FDIC Star Award: 2007
- Inspector General Commendation Award: 2008
- Award for Excellence from the Council of the Inspectors General for Integrity and Efficiency: 2011
- Law Enforcement Commendation Award from the U.S. Attorney's Office, Northern District of Texas: 2012
- Instructor Recognition Certificate Award from the Federal Financial Institutions Examination Council: 2014

UNITED STATES DEPARTMENT OF LABOR Dallas, TX
Office of Inspector General | Office of Labor Racketeering and Fraud Investigations 9/1998 – 8/2004
Special Agent | Criminal Investigator

- Led complex multi-agency investigations involving program fraud, employee integrity, embezzlement from employee benefit plans, union corruption, medical provider fraud, and organized crime
- Routinely employed various investigative techniques during the course of duties, including interviews, interrogations, and sworn statements; mail covers; technical, foot, and vehicle surveillance; computerized database searches; photograph lineups, document comparisons, and relationship link analysis; Miranda, Garrity, and Kalkines warnings; arrest and search warrants; confidential informants and undercover operations; and grand jury and trial subpoenas
- Testified at federal, state, and local legal proceedings, including grand juries, immigration courts, U.S. magistrate courts, U.S. district courts, and administrative hearings
- Investigations led to the conviction of more than 30 individuals

UNITED STATES DEPARTMENT OF LABOR | Employee Benefits Security Administration Dallas, TX
Investigator, Pension 4/1996 – 9/1998

- Planned, organized, and conducted complex civil and criminal investigations involving violations of the Employee Retirement Income Security Act of 1974 (ERISA) and Title 18 of the United States Code
- Investigated private employers, financial institutions, and service providers for fiduciary misconduct in their handling of ERISA-covered employee benefit plans
- Negotiated and obtained voluntary compliance for ERISA violations, recommended civil litigation and criminal prosecution, and coordinated enforcement actions with the Office of the Solicitor, the U.S. Department of Justice, and other federal and state regulatory agencies

UNITED STATES DEPARTMENT OF LABOR | Bureau of Labor Statistics Dallas, TX
Economist 3/1991 – 4/1996

- Collected and analyzed statistical data related to private industry compensation and employee benefits
- Conducted over 1,000 corporate interviews with a 98% participation rate

EDUCATION

CARNEGIE MELLON UNIVERSITY | Tepper School of Business Pittsburgh, PA
Master of Business Administration | Finance: Asset and Wealth Management | 3.95 GPA 5/2013

- Global dual MBA program in partnership with the University of Lausanne and the Swiss Finance Institute

UNIVERSITY OF LAUSANNE | HEC Lausanne-Faculty of Business and Economics Lausanne, Switzerland
Master of Business Administration | Finance: Asset and Wealth Management 5/2013

- Studied abroad in Luxembourg and Switzerland

SOUTHERN METHODIST UNIVERSITY Dallas, TX
Graduate Finance Certificate | Cox School of Business 1/2008
Master of Liberal Arts 8/1993

UNIVERSITY OF TEXAS AT DALLAS Richardson, TX
Bachelor of Arts | Economics and Finance 12/1988

DESIGNATIONS, LICENSES, AND SPECIALIZED TRAINING

ASSOCIATION OF CERTIFIED FRAUD EXAMINERS

- Certified Fraud Examiner 3/2006 – Present

TEXAS DEPARTMENT OF PUBLIC SAFETY | PRIVATE SECURITY

- Private Investigator, Owner/Company Representative, License No. 114923401 11/2021 – Present
- Private Investigations Company, License No. A19954001 11/2021 – Present

FINANCIAL INDUSTRY REGULATORY AUTHORITY

- Securities Industry Essentials 10/2018 – 5/2025
- Series 3, National Commodity Futures 7/2017 – 5/2025
- Series 7, General Securities Representative 10/2018 – 5/2025
- Series 66, NASAA Uniform Combined State Law 3/2017 – 5/2025

TEXAS DEPARTMENT OF INSURANCE

- Life, Accident, and Health Insurance 2/2018 – 2/2024

FEDERAL DEPOSIT INSURANCE CORPORATION

- Risk Management Training Program – Examination School for Non-Examiners 5/2006

FEDERAL LAW ENFORCEMENT TRAINING CENTER

- Inspector General Criminal Investigator Academy 4/1999
- Criminal Investigator Training Program 12/1998

PROFESSIONAL DEVELOPMENT

- Cybercrime 4/2026
- Crypto and Other Alternative Currencies 5/2025
- Financial Investigations 5/2025
- Conducting Internal Investigations 5/2024
- The CFE as an Expert Witness 2/2024
- Private Investigations and Ethics 5/2023
- Anti-Money Laundering 5/2022
- Consumer Fraud 5/2022

TESTIMONY HISTORY

***U.S. v. Brooks*, Case No. 4:23-CR-270, U.S. District Court, Eastern District of Texas** S herman, TX
- Expert witness testimony at the criminal trial 9/2026

***U.S. v. Judge*, Case No. 4:25-CR-226-V, U.S. District Court, Northern District of Texas** Fort Worth, TX
- Expert witness testimony at the criminal sentencing hearing 9/2026

***Evans v. Alliance Bank*, Cause No. CV45777, Franklin County** Mount Vernon, TX
- Expert witness testimony at a civil deposition 1/2026

***The Simmons Charitable Foundation v. Healey*, Case No. CJ-2021-3981, Oklahoma County** Oklahoma City, Ok
- Expert witness testimony at a civil deposition 5/2024

***U.S. v. Kirchner*, Case No. 4:23-CR-127-P, U.S. District Court, Northern District of Texas** Fort Worth, TX
- Expert witness testimony at the criminal trial 1/2024

United States District Courts Multiple States/Districts
- Testified more than 50 times in federal court 1998 – 2019

PUBLIC SPEAKING ENGAGEMENTS AND COMMUNITY OUTREACH

NARFE-Chapter 1273 Richardson, TX
- Speech: "Federal Tax Changes for 2025-2028" 2/2026

Heartis-Mid Cities Bedford, TX
- Speech: "Elder Fraud" 6/2025

NARFE-Chapter 1273 Richardson, TX
- Speech: "Top 10 Financial Scams Targeting Seniors" 6/2024

The Tradition-Prestonwood Dallas, TX
- Speech: "Top 10 Financial Scams Targeting Seniors" 9/2022

Presidium Edgestone Frisco, TX
- Speech: "Top 10 Financial Scams Targeting Seniors" 8/2022

Conservatory at Plano Plano, TX
- Speech: "Top 10 Financial Scams Targeting Seniors" 8/2022

Overture Frisco Frisco, TX
- Speech: "Avoiding Fraud and Protecting Your Legacy" 8/2022

Fannin Bank Bonham, TX
- Speech: "Common Bank Fraud Schemes: Case Studies" 2/2022