

Vaughn Pearson
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Vaughn Pearson has 40+ years of senior- and executive-level financial institutions and consulting experience, providing knowledge in Corporate Governance, Regulatory Preparation and Response, Lending and Credit Administration, Problem Asset Remediation, Small Business and Consumer Lending, and Commercial Lending. He has served in supervisory oversight roles of troubled banks for regulatory agencies, and has been vetted by the FDIC for leading asset liquidation teams. He leads seminars and provides lending- and credit-related services that contribute to improving the business performance of banks and thrifts, and is available to both plaintiff and defense attorneys for consulting expert and testifying expert services in banking and other financially related cases.

EDUCATION

Tulane University, New Orleans, Louisiana – MBA, Marketing/Finance
Duke University, Durham, North Carolina – BA, Economics
SMU Southwestern Graduate School of Banking (With Distinction honors)

EXPERIENCE

PEARSON & ASSOCIATES, Dallas, TX 2007-present

Principal

Provide consulting services, seminars, and expert testimony for financial services organizations.

- Act as subject matter expert in multi-million-dollar litigation involving commercial banks and other types of financial organizations.
- Lead nationwide seminars on behalf of the Risk Management Association. Topics include Structuring Commercial Loans; Detecting Problem Loans; Problem Loan Workouts; Financial Statement Analysis; Management Analysis; Credit Department Management; Analyzing Borrower's Industry, Market, and Competitive Risks; Relationship Management; and Negotiating Skills.
- Offer consulting services to community and mid-size banks in governance, strategic planning, commercial lending, and credit analysis.
- Serve in oversight and guidance roles for troubled banks, including those under formal consent orders, typically as special agent for the Texas Department of Banking.

WASHINGTON FEDERAL SAVINGS (Assets: \$8 billion), Dallas, TX 2003-2007

Senior Vice President and Division Manager

Responsible for all functions within the emerging Texas division of Seattle-based traditional thrift. Activities focused on residential real estate-related lending (site acquisition, lot development, interim construction, mortgages and multifamily), associated credit activities, and retail deposit generation. Personal loan authority: \$2 million

BVS PERFORMANCE/RISK MANAGEMENT ASSOCIATION, Dallas, TX 2001-2003

Consulting Principal

Provided consulting services and seminars to the financial industry. Services included risk assessment, problem asset remediation, portfolio management, strategic and business planning, and board oversight of credit-related functions. Seminars involved 11 topical areas related to lending and credit functions.

COMPUTER SCIENCES CORPORATION, Dallas, TX & Falls Church, VA 1998-2001

Director of Marketing, Global Knowledge Management Service (2000-2001)

Responsible for leading the knowledge management marketing function and front-end opportunity shaping with major IT outsourcing and long-term enterprise-level private and public sector clients. Introduce knowledge solutions that improve business performance through active creation, sharing and leveraging of intellectual capital to integrate global efficiencies and fact-based decision-making.

Consulting Principal, Financial Services Division (1998-2000)

Provide lending and credit consulting services to existing and prospective clients, including multiple government agencies.

DELOITTE & TOUCHE LLP, Dallas, TX 1996-1998

Senior Manager, Control Self-Assessment Services

Responsible for marketing services and leading engagements for Fortune 500 companies (insurance, auto manufacturing, accounting services, and steel manufacturing and trading) using an array of facilitated self-assessment methodologies that measure and enhance achievement of corporate objectives.

UNIMARK FINANCIAL, Dallas, TX 1995-1996

Contract Consultant to investors, financial institutions and small businesses on topics of credit controls, financial processes and reporting, lending, business planning, market assessment, and business dispute resolution. Engagements included strategic planning, market development, and equity offering for finance company involved in origination, servicing, and securitization of consumer auto loans.

HEWLETT PACKARD (formerly ELECTRONIC DATA SYSTEMS), Plano, TX 1993-1995

Managing Consultant, Management Consulting Services – Banking Group

Responsible for leading financial institution consulting engagements in lending and credit areas including loan policy formulation and review, lending officer development and training, problem asset resolution, expert witness litigation support, organizational planning, business strategy development, merger integration, and cost reduction.

AMERICAN FEDERAL BANK (Assets: \$2.2 billion), Dallas, TX 1989-1993

Executive Vice President and Chief Lending Officer (1991-1993)

Developed and implemented, as Lending Group Executive and Senior Loan Committee Chairman, the bank's strategic asset generation plan. Managed multiple lending and related functions: commercial real estate and residential construction, middle market, small business, mortgage, consumer, loan operations, and community reinvestment. Personal loan authority: \$2.5 million.

Senior Vice President and Chief Credit Officer (1989-1991)

Responsible for development of loan policies and approval processes, credit administration, loan operations, problem asset management and resolution, and real estate appraisal activities as successor to 12 failed thrifts. Formed and advised Directors' Credit Committee to assure adherence to quality and regulatory standards.

NORTHPARK NATIONAL BANK (Assets: \$800 million), Dallas, TX 1985-1989

Executive Vice President and Chief Credit Officer

Provided lending support services to aid in the underwriting, evaluation, approval, funding, and collection of credit facilities. Subordinates oversaw areas of credit analysis/review, credit supervision (problem asset management and foreclosed real estate disposition), loan operations, credit collections and real estate appraisals. Personal loan authority: \$5 million.

INTERFIRST BANK DALLAS (Assets: \$10 billion), Dallas, TX 1970-1985

Credit Analyst to Senior Vice President

UNITED STATES NAVY, Long Beach, CA 1967-1970

Served as an independent duty Supply Officer on destroyer with two Vietnam deployments. Received several service decorations, including Navy Commendation Medal.

PROFESSIONAL ACTIVITIES

- National/international speaker for banks, corporations, colleges, professional and trade groups. Faculty member for Risk Management Association (RMA), Dallas Chapter of the American Institute of Banking (AIB), Southwestern Graduate School of Banking (SWGSB) at SMU, Comptroller of the Currency, Federal Reserve Bank, FDIC, American Bankers Association, and other trade groups.
- Author of articles for The RMA Journal: credit litigation, community banking in crisis, director selection, corporate governance, and developing small business relationships.
- Adjunct faculty of Corporate Finance and Marketing, LeTourneau University.
- Past board memberships: RMA (Texas Chapter, Lending/Finance Division Council), Dallas AIB (Chairman), DAC Country Club, Evantell (Chairman), and Tulane Business Council.
- Professional member of the Forensic Expert Witness Association (FEWA).