



CEIS Review, Inc.

Consulting Services to the Financial Community



Loan Review Programs

General & Specialized

Acquisition Due Diligence

Loan Loss Reserve

ALLL Methodology Validation

ALLL Methodology Refinement

Portfolio Stress Testing & Concentration Analysis

CRE & C&I

Impairment Analysis

Credit Process & Procedures Reviews

Adherence to Regulatory &

Industry Best Practices



Management & Administration

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CEIS Business

CEIS Review, Inc. was formed in 1989 for the specific purpose of providing professional services to banks and other financial institutions. CEIS focuses its activities entirely on the loan portfolio and its risk profile. The company is not affiliated with any accounting firm or bank holding company.

The CEIS business is primarily focused in three areas, i.e., Loan Review, LLR Adequacy and ALLL Validation, and Portfolio Level Stress Testing. There are other services on which we are retained such as Process Review, Loan Policy Adequacy Review, Due Diligence Review, and other specific research projects.

The cornerstone of the business is the independent **Loan Review** service provided to the broadly defined community banking sector of the industry as well as to larger banks for targeted reviews, and to other portfolio companies such as specialty finance. In addition to portfolio reviews, CEIS is retained to validate the effectiveness of an organization's internal loan review function.

CEIS loan review programs are implemented by experienced senior lenders who often have senior or executive level management experience. The professionals who deliver the CEIS product were associated with money market, regional banks, community banks, and commercial finance companies. The portfolios reviewed include general commercial lending, leveraged lending, structured finance loans, other specialized domestic portfolios, and portfolios in Mexico and Central America.

Loan review programs are customized to the client's needs and are software assisted. Depending on the size of the portfolio as well as its considered quality, the programs for community banks typically review over a twelve month period between 60% and 75% of the client's average outstanding loans and letters of credit. For larger organizations or portfolios, targeted reviews of divisions or portfolio segments are naturally customized to the case presented and the targeted review can range between 30% and 100%.

CEIS Review provides "Bottom Up" loan level Portfolio **Stress Analysis** engagements to serve as an additional tool for an institutions management team to utilize in anticipating possible risk exposures under several varying scenarios.

Through reviewing institutions regulatory examinations, discussions and feedback with clients, and by staying in sync with our industries best practices, CEIS understands that the regulatory expectations regarding CRE-related portfolio stress testing is focused on a granular loan level stress-testing process and framework to better manage our client's respective loan portfolios.

Within the analysis, CEIS' process considers several "what if" scenarios for notable portfolio segments that might cause certain portfolio segments to react in an adverse manner to the client's intended risk standards. The analysis aims to obtain an anchor point for determining the severity of a downside scenario which could potentially affecting criticized loan levels, loan loss reserves, as well as capital requirements.

The stress analysis programs can be structured as a "stand-alone" engagement or coupled with a loan review engagement.

- Stand-Alone "Bottom Up" loan level Portfolio Stress Testing – CEIS either receives an accurate and



complete set of information from the institution, or assigns CEIS staff to collect the information on the Institutions behalf, and then performs the Portfolio Stress Testing analysis with agreed upon scenarios and parameters resulting in a “Draft” and subsequent “Final report for the client while presenting the findings to Management and/or the Board.

- Loan Review (LR) & Stress Testing Engagement – CEIS performs the Loan Review for the institution, and throughout the LR program CEIS’ team captures the loan level financial data as well as other Bank reporting needed for the stress testing analysis. In leveraging on the loan review process, notable efficiency and economic savings are provided to the client most specifically relating to the data collection process.

CEIS Review has its Stress Testing Programs periodically validated by an outside independent third party. Stress Testing clients occasionally express their intention of bringing the ST analysis in-house at some point in the future, and in those cases, CEIS will coordinate the transfer of the ST database to the client. CEIS can then “switch hats” from being the Stress Test provider to periodically Validating the Bank’s internal stress test program.

Stress Test Validation (STV) - With Banks actively engaged in Stress Testing Programs (STP) that are internally conducted or are completed by third parties, regulators advise institutions to have those programs validated by an objective party to ensure the program’s methodology is appropriate and sufficient for the subject portfolio. Whether institutions have internal STP’s or they are being performed by an outside vendor, regulators are looking for a validation of the programs.

The advantages of validating a stress testing program are: (1) To provide Bank management and the regulators an objective assessment of whether the program is structured to capture the true risk in the portfolio, (2) To ensure that the program is utilizing accurate and reliable data to confirm whether the program is encompassing appropriate and relevant scenario’s, (3) That those scenarios are well documented and that they include industry best practices and that they meet all current regulatory guidelines.

CEIS conducts an analysis of **Concentrations** within the Bank’s commercial loan portfolio and proposes enhancements to the Bank’s current concentration management policy, procedures and reporting. The analysis is consistent with relevant regulatory guidance.

Naturally, each analysis is customized to the client’s portfolio. Nevertheless, most often the analysis includes the following elements: establishment of limits to manage concentration levels; on-going reporting to monitor concentration levels and the risks of individual areas of concentration; remediation requirements when limits are approached or exceeded; governance requirements for the approval, review and monitoring of concentrations, including outlining roles and responsibilities of the Board and senior management; policy which documents the above requirements; and analysis supporting the above elements.

Concentration Analysis is performed on a standalone basis or combined with CEIS’ Loan Review and/or Stress Testing activities.



CEIS tests the adequacy of loan loss reserves and separately **Validates ALLL Methodology** for conformance to regulatory guidelines, reasonableness in basis of the reserve allocations, adequate documentation of ALLL methodology, and appropriate statement in the bank's loan policy.

The validation addresses the framework and process for the establishment of the ALLL to incorporate relevant regulatory requirements, including ASC 310-10 (f/k/a FAS 114) and ASC 450-10 (f/k/a FAS 5). And considers the bank's documentation of portfolio characteristics, existing and prior performance of the portfolio, portfolio concentrations, migration and historical losses.

CEIS analyzes and tests the methodology underlying the allocations that are applied in the client's periodic assessment of loan loss reserves. CEIS analyzes the portfolio experience of the last three to ten years including the migration of loan grades, loss experience, reliability of loan grading system, changes in portfolio mix, trends in portfolio risk in view of concentrations such as large loan exposures, loan types, collateral types, industry and loan grades; delinquency and nonaccrual trends, off balance sheet commitments, the loss experience of its "peers", and other factors relevant to the client portfolio profile.

The **Acquisition Due Diligence Review** request is given a high priority in the CEIS schedule and a team is assembled for a quick turnaround time in the due diligence assignment. The scope of the review is established with CEIS' client and the review is structured so that at the end of the on-site review, a preliminary oral report is made and a written report is delivered to CEIS' client within days of completing the on-site review. The review will assess the sufficiency and reliability of the credit risk rating system, loan approval and monitoring, effectiveness of credit and loan administration, and adequacy of the loan loss reserve. The report will detail the findings of the review including a summary of observations and conclusions supported by a written report on each loan reviewed.

CEIS is retained for **Process Reviews**. CEIS evaluates processes within the Bank's credit risk management framework, and provides an overall assessment of those credit-related processes. Clients have sought this assistance when preparing for a regulatory examination or in response to an examination to ensure that internal processes meet regulatory requirements and incorporate industry "best practices".

Examples of process reviews include: (a) forensic reviews to identify underlying causes associated with specific loan losses; (b) assessment of an internal loan review function, including evaluations of the function's independence, coverage, effectiveness, and staffing (quality and quantity); (c) validation of the risk rating system; (d) review of policies / processes associated with specific types of lending (asset based, construction, etc.); (e) review progress in addressing regulatory Matters Requiring Attention; (f) review policies and processes associated with identification of Troubled Debt Restructures (TDRs); (g) review overall credit / credit administration process.





CEIS REVIEW INC.
Florida

CEIS Management



Mr. Joseph J. Hill is founder, Chairman, **President and Chief Executive Officer** of CEIS Review Inc. The firm was formed for the purpose of providing professional consulting services to bankers by bankers.

Mr. Hill has over 35 years of commercial banking and financial management experience resulting from his prior association with money market and regional banks as well as his business investment and consulting activities. Management positions were held by Mr. Hill at the Bank of Virginia, Bankers Trust Company, Barnett Banks of Florida, Inc., Barnett Bank of Jacksonville, Barnett Bank of Broward County, Franklin National Bank, and Irving Trust Company.

He has reorganized and managed commercial and real estate lending divisions as well as loan and credit administration functions. Mr. Hill has written and administered commercial and real estate policies, chaired loan committees, and redefined and managed commercial lending training programs. His direct lending activities as a banker included all types of unsecured/secured and short/long term accommodations. The purposes involved leveraged buy-outs, trade financing, debt restructuring, working capital, project financing, plant expansion, real estate development and other similar needs.

In the business community, Mr. Hill previously served as Director of Solitron Devices, Inc. (ASE, High Technology Company); Advisory Director of National Energy Capital Corporation (OTC, Energy Project Finance); interim President of Domestic Oil Corporation (Oil Production); interim Vice President-Finance of Sussex Valley Development Corporation (Real Estate Development); interim President of AMCAL Chemical Company, Inc. (Chemical Manufacturer); director of Octagon, Inc. (NASDAQ, High Technology Company); and Member of American Arbitration Association's Panel of Arbitrators.



Ms. Elaine M. Cottrell is **Managing Principal and Chief Operating Officer** of CEIS Review Inc. and President of CEIS Review Fla LLC. She has over 30 years' experience in the banking community from her associations with community and regional banks as well as her consulting activities. At CEIS, she shares executive responsibility in the areas of administration, quality control, engagement scheduling and preparation, client relationships, and business development.

Previously, she served as Senior Vice President of Executive National Bank in Miami where she was Senior Loan Officer. Additional positions in South Florida were previously held with Flagship Bank, Jefferson National Bank, Metro Bank, and Enterprise Bank.

Ms. Cottrell has established credit departments for newly formed banks and reorganized credit functions at established organizations. She has successfully trained both lenders and staff in credit and lending functions. She has written and administered loan portfolios and managed credit, commercial loan and real estate loan activities as well as loan operations departments. Ms. Cottrell's executive responsibilities included serving as a voting member of loan committees.

She has had involvement with or served as a director of such community groups as the South Miami Hospital Associates, Girls' Club of Miami, Greater South Dade Miami Chamber of Commerce, Kendall Business and Professional Association, University of Miami Association, and the Coral Gables Women's Club. Her language capabilities include French and Spanish.



CEIS REVIEW INC.
Florida



Ms. Elizabeth “Liz” Williams is **Managing Director of Special Projects**. She has over 25 years’ experience from her prior positions with commercial banks as well as her consulting activities. At CEIS, Elizabeth’s primary responsibilities include various projects involving loan loss reserve methodology review, and separately ALLL validation, stress testing at segment and/or portfolio level; risk identification process, procedure, and best practices; and other specific client requests. Ms. Williams also is responsible for tracking announcements from Bank Regulators that might impact CEIS’ consulting and review activities.

Ms. Williams was previously employed by Bank of America, FleetBoston, BankBoston, Bay-Bank, and Chase Manhattan Bank. At Bank of America, she held positions of Policy Executive, Risk Policy Group – New Jersey; Senior Vice President, Credit Review – New Jersey; Senior Credit Officer – Boston; and Senior Director, Risk Review Examination Team – Boston. At Chase Manhattan, Ms. Williams started her banking career in corporate banking and global cash management. She obtained her MBA from Northeastern University and undergraduate degree from the College of William and Mary.



Mr. Justin J. Hill is **Managing Director of Marketing and Operations** at CEIS Review. He enjoyed 10 years banking experience prior to joining CEIS in 1998. His responsibilities involve the development, implementation, and tracking of CEIS’ marketing and sales efforts as well as being the lead project manager on CEIS’ internal software development initiatives. Specific activities include the management of CEIS’ online presence, coordinating involvement in industry events, product presentations to clients and prospects, handling contracts with new and existing clients, maintaining client relationships and evaluating IT solutions then overseeing those projects from inception to completion.

Justin also manages the staff that prepares the advance material for the on-site reviews and provides support to the segment review managers, editors and field reviewers. Previously, he was associated with Washington Mutual Bank, Independence Community Bank, and Sovereign Bank.

Mr. Hill obtained a Bachelor of Arts Degree from Florida State University as well as completed a credit analyst training from New York University. Justin has volunteered for Food for the Poor, Habitat for Humanity, and the Red Cross (during Hurricane Sandy Relief).



Mr. Matthew S. R. Tuck is **Managing Director and Senior Editor** with CEIS and is responsible for editing and analyzing the findings of the field reviewer teams. This includes the reaffirmation of the findings in the transactional reviews as well as the generation of CEIS’ overall portfolio quality conclusions and observations that are documented and reported to the clients. Matt has approximately 25 years’ experience from his prior associations in the banking community as well as with CEIS. His responsibilities prior to CEIS included those associated with both credit and line functions with extensive experience in the areas typically called financial institutions, enterprise risk management, corporate banking, and structured finance. Previously, he was associated with Agricultural Bank of China (NYC), HSBC Securities (NYC), CIT Group (NYC), Lloyds Banking Group (NYC) and Barclays Bank (NYC & London).



Gary Dycus

Mr. Gary Dycus is an **Executive Consultant and Senior Response Editor** and is responsible for editing, analyzing and reporting the findings from the field reviews on bank portfolios in the USA and CEIS' own analysis of the client's loan quality trends. Mr. Dycus is a credit risk professional with over 35 years domestic and international experience at leading banking and insurance organizations. Particular experience is in commercial and real estate finance, mortgage banking, financial institutions, asset-backed securities, real estate workout, credit audit, credit review, credit approvals, asset-backed security workout. He was formerly associated with Development Alternatives, Inc., Enterplan Limited (U.K.), Coffey International Development, Price Waterhouse Coopers (Laos) Ltd., Madison Consulting Group, MBIA Insurance Corporation, Capital Markets Assurance Corporation (CapMAC), and Chase Manhattan Bank.

Segment Review Managers

John P. Macukas

Mr. Macukas is **Managing Director – Structured Finance Review** with CEIS and has over 30 years banking experience from his association with commercial banks and his consulting activities. John is responsible for managing all specialty reviews of a structured finance (leveraged lending), corporate finance, and asset based nature. Mr. Macukas also is responsible for tracking announcements from Bank Regulators that might impact CEIS' Structured Finance (leveraged lending) review engagements.

He was associated with banks in New York and Connecticut and served in the capacity of Chief Credit Officer and manager of various credit and audit responsibilities. The banks included Bank Austria Creditanstalt, The Bank of Tokyo Trust Co., and The Bank of New York. His responsibilities included portfolios consisting of loans and equity investments to large and mid-sized corporations across a diversified range of industries. He established credit risk functions, corporate finance underwriting due diligence function, credit policy compliance function.

Santiago Morera

Mr. Morera is **Managing Director - International Review** with CEIS and has more than 30 years of experience from his association with domestic banks and international banks, as well as from his consulting activities. Mr. Morera's responsibilities at CEIS include assessing portfolio credit quality. Previously his responsibilities included client acquisition and relationship management, corporate finance and syndications, trade finance, credit administration, loan review, and credit analysis. He has been member of ALCO, credit and risk management committees. Most recently Mr. Morera was SVP and General Manager of BICSA's Miami Agency. Previously he held various functions at Bank of America and Union Bank of California, where he advanced to senior level positions. Santiago graduated from Utah State University with a BS in finance that was followed with an MBA from Golden Gate University.

Caridad Errazquin

Ms. Errazquin is a Managing Director and Editor with CEIS with over 25 years' experience in commercial banking, fulfilling Credit, Treasury Management, and Investment needs. Her expertise is in structuring and underwriting high end commercial credits (capital lines of credit, borrowing based facilities, equipment loans, owner occupied real estate, income producing real estate).

Prior to joining CEIS, Ms. Errazquin was affiliated with Colonial Bank, InterCredit Bank N.A., The International Bank of Miami N.A., Bank Leumi Le Israel – Miami Agency, Barnett Bank of South Florida, and National Bank (formerly Royal Trust Bank).

Ms. Errazquin holds a Bachelor of Science as well as an MBA, both from Florida International University. Her community involvement includes holding positions on the Board of Directors at the YMCA of South Florida, the Greater



Miami Chamber of Commerce, Doral Business Council, and Coral Gables Chamber of Commerce. She is also fluent in English and Spanish.

Dean Giglio

Mr. Dean Giglio is a **Managing Director** with CEIS Review who is responsible for Loan Portfolio Stress Testing and related engagements for CEIS' client base.

Mr. Giglio is a Senior Level Credit Risk professional with over 25 years of credit risk management experience ranging with involvement in areas such as middle market portfolio management, senior level credit decisioning, structuring and managing portfolio data reporting, credit risk management – namely, risk rating determination, regulatory classifications, ALLL Management, and special assets credit structuring, and developing credit decision modeling solutions. He has held titles such as Special Assets Team Leader, Senior Credit Risk Leader, Senior Portfolio Officer of Consumer and Diversified Industries, and Risk Data Leader. Prior associations have been with National Westminster Bank USA, ABN Amro Bank NV – NY, and GE Capital, CT.

Mr. Giglio obtained his Bachelor of Science in Accounting from St. John's University. In addition, Dean has completed a formal credit training program, Advanced Risk Analysis certification, Advanced Project Management training, and is a certified Six Sigma Green Belt with a focus on Basel, KYC/AML Management.

David A. Vest

Mr. Vest is **Managing Director – Stress Testing**. He manages and supervises the on-going data assembly requirements, analysis, and report generation that provides the clients' stress analysis.

He has over 30 years' credit risk management experience ranging from credit portfolio modeling to corporate finance lending, loan review, credit policy/administration, loan workout, and bank regulation. He is a versatile subject matter credit expert blending technical proficiency and business savvy in creating objective and timely outputs. Experienced in evaluating credit risk at both granular and portfolio levels and evaluating integrity of credit risk processes. He was formerly associated with Mizuho Bank, Ltd, Bank of New York, Federal Reserve Bank of New York, Unibank a/s (n/k/a Nordea Bank Denmark A/S), and Manufacturers Hanover trust Company. Most recently he was Senior Vice President at Mizuho in the Risk Management Division engaged as senior risk manager in credit risk modeling activities in the Americas and US credit risk reporting.

Field Review Consultants

Richard J. Beard

Mr. Richard Beard is a Senior Consultant with CEIS and has over 35 years' experience in banking. He has held titles in the commercial banking industry as Senior Commercial Lending Officer, Senior Credit Officer, Commercial Loan Officer, and Credit Department Manager. Mr. Beard was formerly associated with Security Trust Company, Chemical Bank, and Rabobank International (Utrecht, The Netherlands). His lending and management experience includes international as well as domestic portfolios. Mr. Beard earned his Bachelor of Science degree from SUNY Genesco, then went on to take graduate courses at the University of London.

Harold F. Birk

Mr. Birk brings over 25 years of credit risk management experience. Mr. Birk's prior associations were with Bank of New England, CIBC (New York), and Natixis. His diverse experience includes developing and managing structured credit portfolios, building multi-billion dollar loan books, origination, negotiating and managing down workout portfolios, determining loan-loss provisions, and implementing and leading growth plans. Mr. Birk holds a Bachelor's degree from Boston College and an MBA from Northeastern University.



Robert J. Brandow

Mr. Brandow is a Senior Consultant and Field Reviewer with CEIS assessing the quality of loan portfolios. He has over 30 years' experience as a banker, and consultant. His experience included managing asset based lending relationships, mortgage financings and derivatives, structured finance, retail portfolios, criticized portfolios, and general commercial & industrial accommodation. He was formerly associated with Sun National (NJ), Sovereign Bank (NJ), GMAC Commercial Finance (NYC) Wells Fargo Retail Finance (Boston), Fleet Bank (Boston) and Sumitomo Bank (NYC).

Erin Byers

Ms. Erin Byers is an Executive Consultant with CEIS Review who has over 30 years' experience in banking with an emphasis in Credit and Risk Management. During her career, Ms. Byers' experiences include being a Loan Review Examiner in Risk Asset Review, Loan Team Manager, Loan Workout Adjuster and Loan Support Team Officer, as well as establishing Professional Credit Management Training programs for Commercial Bankers. Prior to joining CEIS, Ms. Byers was affiliated with Bexar Savings Association, Commerce Savings Association, Bank One Texas N.A., Norwest Bank Texas N.A., and Wells Fargo. Ms. Byers received her Bachelor of Business Administration degree from Incarnate Word College in San Antonio, TX, as well as attending numerous credit training programs and seminars.

Edward F. Denneen

Mr. Denneen is a Senior Reviewer with CEIS with assignments on Consumer and Residential segments as well as on general commercial portfolios. He has over 30 years banking experience from his prior association with money market and regional banks as well as from his business and consulting activities. He has held positions at Chemical Bank and at Republic National Bank of New York. At Chemical he managed credit risk review departments and teams concentrating on commercial and consumer portfolios. While at Republic, he was team leader for on-site reviews including: middle market, private banking, corporate banking, commercial real estate, capital markets, consumer credit, and residential mortgage. Mr. Denneen received his BS from Hofstra University, and completed the Chemical Bank credit and other related training programs. Training included the Fair Isaac's Systematic Approval (FICO-Scorecard) and the ABA – BankCard Management School program.

Fabian Fuente

Mr. Fuente is an Executive Consultant with CEIS who has over 27 years' experience in the commercial banking and asset based finance industry in North and South America. He is a banking professional with knowledge in all aspects of Structured Trade Finance, KYCs, and Workouts. Prior to joining CEIS, Mr. Fuente was affiliated with Banco Rio de la Plata, Smith Barney Asset Management, HypoVereinsbank AG, Dresdner Bank Latin America AG, Man Financial Inc., HSH Nordbank AG, and IDB Bank.

Mr. Fuente obtained his Bachelor of Arts in Economics from Queens College, then went on to receive his MBA in Finance from Pace University. He is fluent in Spanish and Portuguese.

Paul Gottwald

Mr. Gottwald is Director – Real Estate Review with CEIS and has over 30 years' experience in the commercial and mortgage banking industries as well as from his consulting activities. He has extensive experience in underwriting real estate transactions as well as in administering / managing significant loan portfolios. He has held positions in the commercial banking industry as Senior Vice President and in real estate industry as Executive Vice President – Chief Financial Officer, and Investment Manager. He was associated with Deutsche Bank as consultant / CMBS underwriter and franchise loan underwriter. Previously, he was with Paine Webber, Skopbank Asset Management and separately with Skopbank New York Branch, Rossman-Danner Company in Florida, The Balcors Company in Illinois, and Chemical Bank in New York.



Timothy Hancock

Mr. Hancock is a Senior Reviewer with over 35 years' experience in banking. Tim is a banking professional with knowledge in all aspects of credit quality, credit approval and loan risk rating assessment. He has extensive experience in managing aspects of Credit Quality, Loan Restructuring, Special Asset Procedures, Underwriting guidelines, and SBA Lending.

Mr. Hancock has held positions in the commercial banking industry as SVP – Chief Risk Officer, Senior Credit Officer, Senior Lending Officer, Contractor/Consultant to the FDIC, and Member of the Special Assets Loan Committee. He was previously associated with Florida Bank, Progress Bank of Florida, Superior Bank, SunTrust Bank, Southern Commerce Bank, SouthTrust Bank, AmSouth Bank, Southeast Bank, and Sun Bank.

Mr. Hancock obtained his Bachelor of Science degree in Business Administration from the University of Florida. He has experience in developing Management Credit Training Programs, and is Board Member and Treasurer of Alpha Epsilon Chapter of Pi Kappa Phi, Inc., Board Member at the Florida International Museum, and Committee Member of the Advisory Board at Palladium Theatre.

Alan Harper

Mr. Harper is a Senior Field Reviewer with CEIS having 30 years' experience in the commercial banking industry. Mr. Harper's background includes Citicorp as International Economist, New York Mercantile Exchange as Editor and Marketing Specialist, and Mizuho Corporate Bank, Ltd as Senior Vice President supervising and controlling credit exposures to customers based in the Americas.

Mr. Harper experience includes assessing and maintaining portfolio quality, process and procedure as well as strategies for lending to specialized industries. Mr. Harper graduated with honors in economics and mathematics from McGill University, Montreal; obtained his MA in Economics from Columbia University, and received an Advanced Certificate in Finance from New York University. He is fluent in French.

Sally C. Harwood

Ms. Sally Harwood is a Senior Review Consultant providing loan review services primarily on the Consumer and Residential Mortgage segments of clients' portfolios. Ms. Harwood has over 30 years of experience from her prior associations with money market and investment banks.

She has developed analytical tools for and conducted due diligence review of consumer and corporate assets, including automobiles, credit cards, business loans in the US, Mexico and Canada. Her responsibilities included: risk management reviews addressing default and operational reviews to better assess a client's true underwriting and collection abilities; credit score creation to standardize risk analysis across automobile clients; "soup to nuts" credit reviews for the FDIC, RTC, and private investors, including bidding, staffing, and project management; and structured client mortgage reviews.

Prior associations include Financial Security Assurance, Hanover Capital Partners, Inc., Citicorp Investment Bank, The Boston Company, and Chemical Bank. Ms. Harwood has held positions such as Director and Vice President at such institutions.

Ms. Harwood holds a Bachelor degree in Business Administration from The College of William and Mary and further went on to obtain a Master of Business Administration from The Colgate Darden Graduate School.

Daniel J. Horan

Mr. Horan is an Executive Consultant and Field Reviewer and has over 35 years' experience in the commercial bank-



ing industry. His experience and responsibilities included those of Chief and/or Senior Credit Officer as well as department and/or division head at several banks. He was formerly associated with BPD Bank, NYC; Citibank, N.A., NYC; European American Bank, NYC; and NatWest Bank, USA, NYC. The portfolios he oversaw included commercial real estate, commercial & industrial, middle market and large corporate, project finance, lease finance, and asset recovery.

Claudia J. Machaver

Ms. Machaver has over 25 years' experience as a banker and consultant. She is an Executive Consultant and Reviewer at CEIS having been formerly associated with JPMorgan Chase since 1984. Her portfolio responsibilities included general and specialized portfolio segments including C&I, CRE, ABL, leasing, leveraged finance, and others. Her positions at JPMorgan included Managing Director (MD), Mezzanine Capital; MD and Group Head, Commercial Bank Asset Securitization; MD and Group Head Financial Sponsor Group; Chief Operating Officer, Commercial Banking; and Team Leader in middle market lending. She is currently also a Senior Instructor, C6Financial Services; and Instructor at Baruch College. She has Masters in International Affairs from Columbia University and a BA Political Science from University of California, Berkeley.

Anton G. Mallner

Mr. Mallner is a Senior Consultant with CEIS and has over 30 years' experience as a commercial banker and consultant in the domestic and international arena. At CEIS, he provides a broad range of services including loan review, writing loan policies, and credit analyses. His experience includes those as Latin American Regional Liaison Manager; Region Manager, Saudi America; Senior Credit Officer in Miami; Portfolio Review Manager in New York; and Chief Credit Officer for a regional bank. His prior associations include Chase Manhattan (JP Morgan Chase), and Amalgamated Bank.

Robert W. Mathews

Mr. Mathews is an Executive Consultant and Field Reviewer with CEIS and has over 30 years' experience in the banking industry. Expertise is in commercial credit risk management, commercial lending, commercial real estate, construction and asset based lending, borrower-specific underwriting approvals, financial statement analysis, managing work out, criticized and classified special assets, credit process and risk ratings, and risk management practices. His prior associations included: (a) Loan Portfolio Manager and Special Asset Manager, for Commercial Industrial Finance Corporation (CIFC), an asset manager of middle market and large broadly syndicated private equity sponsored leveraged loans. (b) Managing Director, Financial Advisor with LTC Consulting P.C. Stamford, CT advisory services in Chapter 11 cases requiring combination of expertise in Forensic Accounting, Corporate Finance, Restructuring and Recovery. (c) Global Syndicated Finance, Credit and Lending, Investment Banking Group, Chase Manhattan Bank, NYC, (d) Director, Real Estate, Healthcare and Project Finance Loan Syndications Barclays De Zoete Wedd, NYC; (e) Vice President, Chase Manhattan Bank, New York, London and Tokyo.

Andy Mazzaro

Mr. Mazzaro is an Executive Consultant with CEIS with ~20 years' experience in commercial banking, the financial services sector, as well as fulfilling accounting functions in the United States as well as Latin America. Prior to joining CEIS, Mr. Mazzaro was affiliated with PNC Financial Services, The CIT Group, IIG Group, AIG, Sumitomo Corporation of America, and Weichert Financial.

Mr. Mazzaro obtained his Bachelor of Science in Finance from Rutgers University, then went on to earn an MBA from NYU Stern School of Business. He is also fluent in Italian and Spanish.



John J. McKenna

Mr. McKenna is an Executive Consultant and Field Reviewer with CEIS and has over 30 years' experience in the banking industry. Mr. McKenna is a credit oriented professional with successful track record in the credit-intense asset based marketplace. His experience as senior level executive managing cash flow secured transactions, asset based structures, project finance initiatives, factoring, and general middle market lending make him a valuable member of the CEIS team. His prior associations included Citigroup, Citicorp, Citibank, and CIT Group.

Dean T. Morgan

Mr. Morgan is a Regional Executive with CEIS who has over 25 years of senior and executive level commercial banking experience who resides in Nashville, TN.

Dean's career has included responsibilities as "Head" of a corporate banking department for a nationally recognized regional bank, establishing a comprehensive risk management framework and then managing the implementation of the program for a growth oriented community bank, advising management and directors on recapitalization or wind-down options for an institution, identifying and evaluating acquisition targets for an international finance company, and presiding over two community banks where he was involved in most facets of every day operations.

Some of the title designations which Dean has held have been SLO, Director of Credit, SVP - Corporate Banking, VP - Underwriting and Risk Management, and President & CEO.

Mr. Morgan received his B.S. in Petroleum Engineering from Marietta College - OH, and has an MBA in Finance from University of New Haven, CT.

Mary Ellen Nixon-Moore

Ms. Nixon-Moore is a Senior Reviewer with CEIS providing loan review and senior editing services for domestic portfolios. She has over 32 years of experience in the commercial banking industry. During her banking career she has held the titles of Vice President of Underwriting, Vice President Senior New Business Development, and Vice President of the Factoring Division. She was formerly associated with Barclays American Commercial NC, Commercial Credit Financial Services, Marine Midland Bank, LaSalle Business Credit, Banco Popular, and Platinum Funding Group.

Ms. Nixon-Moore obtained a Bachelor's degree from North Carolina State University.

Anthony T. O'Reilly

Mr. O'Reilly is an Executive Consultant with CEIS Review who has over 25 years of senior and executive level commercial banking experience.

Anthony's career has revolved around structuring and then managing complex loan portfolios that contained; corporate finance, leveraged lending, asset based lending, and various other forms of collateralized debt structures. Additionally, Anthony has established foreign Bank offices with a loan finance platform involved in leveraged and middle market lending.

Some of the title designations which Anthony has held have been SVP – Business Development Credit Officer, SVP-Head of Corporate and Leverage Finance, Canada, and SVP – Capital Markets North American Division.

Mr. O'Reilly received his Bachelor degree in business from Villanova University, and then his MBA from Dowling College. Anthony has received Credit training of various levels from Citibank, Moody's, FitchTraining, and S&P Center for Financial Education (fka SNL).



Steven D. Quinn

Mr. Quinn is an Executive Consultant with CEIS and had over 28 years' experience as a commercial banker and consultant. His areas of expertise include Credit Management, Investment Banking and Treasury solutions, Middle Market Leveraged Finance, as well as Onshore and Offshore Workouts and Restructuring. Mr. Quinn was formerly associated with Fleet, Deutsche Bank, CIT, Merrill Lynch Capital, Cyrus Capital Partners, JP Morgan Chase, and the FDIC.

Mr. Quinn graduated from Dartmouth College with a Bachelor of Arts degree, then went on to obtain an MBA at the UCLA Anderson School of Management. He has obtained FINRA Series 79, 63, and 24 securities licenses. He also serves on several boards and regularly volunteers in local community organizations.

Javier M. Rocio

Mr. Javier "Jay" Rocio is a Senior Reviewer with CEIS and has over 25 years' experience in banking. He has held titles in the commercial banking industry as VP – International Finance, Head of Structured Finance/Global Debt Products, Head of Telecom & Media Structured Finance, Telecom and Media Project and Sector Finance, SVP & Director – Project Finance, and VP – Corporate Finance Americas.

Mr. Rocio was formerly associated with Standard Bank, Citigroup/Salomon Smith Barney, Société Générale, ABN Amro, ING Bank Nederland, and Manufacturers Hanover Trust Company (JP Morgan Chase). His lending and management experience includes international as well as domestic portfolios.

Mr. Rocio acquired his Bachelor of Arts degree in Economics and International Relations from Long Island University, graduating Summa Cum Laude. He then went on to receive a Master of Science degree in International Economic and International Business from Georgetown University. Mr. Rocio also attended Duke University's Executive Management Leadership Conference in Johannesburg, South Africa. He is licensed in FINRA 24, 7, 63, and 66 series. Mr. Rocio is fluent in English and Spanish.

William T. Rooney

Mr. Rooney is an Executive Consultant and Field Reviewer with CEIS. He has over 30 years' experience as a consultant as well as from prior association with financial and banking concerns. He provides loan review services for specialized and general commercial loan portfolios. His prior associations included Nomura Securities as Chief Credit Officer and Managing Director regarding primarily fixed income and equity products, and customized structured finance transactions. Prior associations included Lehman Brothers as Corporate Credit Manager for global sales and trading operations, and KPMG as Senior Audit Manager – financial institutions.

Gerald Rosa

Mr. Rosa is a Senior Consultant with CEIS who has over 40 years' experience in the commercial banking and asset based finance industry. During his banking career, he has held titles of Senior Vice President, Senior Credit Officer, Corporate Manager of Asset Based Lending and Deputy Credit Manager.

Prior to joining CEIS, Mr. Rosa was affiliated with Sovereign/Santander Bank as a Senior Credit Officer, and was formerly associated with CIT Group Business Finance, Barclays American Business Credit and Manufacturers Hanover Trust Company.

Mr. Rosa obtained his Bachelor of Science degree from Thomas Edison State University.



Jerome Rosen

Mr. Jerome Rosen is a Senior Reviewer with CEIS and has over 35 years' experience in banking. His expertise includes accounting, finance, and credit. He has held titles in the commercial banking industry as VP – Credit, VP – Capital Markets, Market Manager of Commercial Equipment Finance Group, Leasing Consultant, and EVP – Accounting & Finance. Mr. Rosen also has experience as an Accountant as well as being a Comptroller. Mr. Rosen was formerly associated with Wells Fargo Equipment Finance, Charter Financial, Inc., Sovereign Bank, and Somerset Capital Group.

Mr. Rosen acquired his Bachelor of Science degree in Accounting from Fairleigh Dickinson University, then went on to earn an MBA at Seton Hall University. He also holds a Master of Science degree in Taxation from Pace University.

Douglas N. Ruby

Mr. Ruby has over 30 years' experience in commercial lending. He has extensive experience in portfolio management, due diligence, monitoring of large loan portfolios, loss mitigation and best practice underwriting standards including real estate and construction lending.

During his career Mr. Ruby has held positions of Senior Vice President and Team Leader, Head of Real Estate Capital Markets, Director of Special Accounts, Vice President, and Senior Branch Manager. Prior to joining CEIS, Mr. Ruby was affiliated with Bank of Nova Scotia where he spent most of his career in positions of increasing responsibility and most recently with Sumitomo Mitsui.

Mr. Ruby obtained his Bachelor of Commerce degree from Queen's University in Ontario, Canada and his MBA from University of Western Ontario. He is also a Fellow of the Institute of Canadian Bankers (FICB).

Andrew Shuster

Mr. Shuster is a Senior Consultant with CEIS with almost 35 years' experience in banking, with expertise in Capital Markets (Foreign Real Estate, Bio-fuels), and Leveraged Investments. During his career, he has held positions such as Director – Asset Securitization Group, Director – Head of EMEA Securitized Financing and Auto ABS Origination, and Managing Director – Head of Capital Markets. Prior to joining CEIS, Mr. Shuster was affiliated with Bear Stearns, Drexel Burnham and Lambert, Inc., Citicorp Venture Capital, Barclays Capital, Barclays Bank PLC, and Global Access Capital.

Mr. Shuster obtained his Bachelor of Science degree at Cornell University, then went on to earn an MBA from NYU Stern School of Business where he was a member of the Beta Gamma Sigma Honor Society. He has completed a FIN-RA Series 7 examination and is registered with the FCA.

Frank J. Sisinni

Mr. Sisinni is an Executive Consultant and Field Reviewer with CEIS having over 30 years' experience as a consultant and banker. He delivers loan review services to domestic firms regarding specialized and general commercial loan portfolios. His prior responsibilities included evaluation, monitoring and exposure management of investment grade and non-investment grade portfolio clients as well as export and leveraged finance portfolio segments. His prior association was primarily with Barclays Capital (NY), Barclays Bank PLC (San Francisco and Chicago), and Barclays Bank International Ltd (NY). Other prior associations included the Foreign Credit Insurance Association, and Manufacturers Hanover Trust Company. Graduated from Georgetown University (School of Foreign Service), and NYU Graduate School of Business.

Christopher G. Webbe

Mr. Webbe is an Executive Consultant and Field Reviewer with CEIS and had over 30 years' experience as a commercial banker and consultant. He provides loan review services for domestic and international portfolio segments. Mr. Webbe was formerly associated with Banco Rio de la Plata, New York Agency; Daiwa Bank Limited, New York; and Lloyds Bank Limited, New York Office and London Office. His career included responsibilities as Senior Credit Officer; manager and agent for Agency; Chief Inspector, and manager of lending functions. Mr. Webbe's lending and management experience includes international as well as domestic portfolios. He graduated from The Leys School, Cambridge, and Cambridge University (MA Honors). He is fluent in Spanish.

Cynthia Werneth, CFA

Ms. Werneth is a Senior Reviewed and has over 25 years' experience from her association with CEIS and her time with prior organizations. She has extensive rating agency and international corporate lending experience across economic and industry cycles. Prior associations included Standard & Poor's (NYC), Bank Austria (Unicredit) (NYC and Vienna, Austria), Commerzbank (NYC and Paris, France), and Hessische Landesbank (Helaba) (NYC and Frankfurt, Germany). Ms. Werneth is fluent in German and proficient in French.





Active Clients

California	Bank of China, Los Angeles Office, California Bank of Communications, Los Angeles Office, California CTBC Bank (USA), Los Angeles, California FBR Capital Markets, Irvine, California Nanyang Commercial Bank, San Francisco Branch, California State Bank of India, Los Angeles, California State Bank of India, Los Angeles Agency, California
Connecticut	Bankwell Bank, New Canaan, Connecticut Brunswick Bank & Trust, Stamford, CT First Bank of Greenwich (The), Cos Cob, Connecticut Patriot National Bank, Stamford, Connecticut Quinnipiac Bank & Trust Company, Hamden, Connecticut
Delaware	WSFS Bank, Wilmington, Delaware
Florida	Banco de Bogota, Miami Branch, Miami, Florida Banco do Brasil Americas, Miami, Florida Banco Internacional de Costa Rica, S.A, Miami Agency, Florida Banesco USA, Miami, Florida BankUnited, Miami Lakes, Florida Banco Davivienda, S.A. Miami Branch City National Bank, Miami, Florida Continental National Bank, Miami, Florida Fairwinds Credit Union, Orlando, Florida First National Bank of So. Miami, Florida Helm Bank, Miami, Florida Intercredit Bank, Miami, Florida International Finance Bank, Miami, Florida Pacific National Bank, Miami, Florida Sabadell United, Miami, Florida Sabadell Americas, Miami, Florida Terrabank, Miami, Florida
Georgia	SunTrust Robinson Humphrey, Atlanta, Georgia
Idaho	Home Federal Bank, Nampa, Idaho
Illinois	State Bank of India, Chicago Branch, Illinois Marine Bank, Springfield, Illinois
Indiana	Evansville Teachers FCU, Evansville, Indiana
Kansas	Golden Plains Credit Union, Garden City, Kansas
Kentucky	L & N Federal Credit Union, Louisville, Kentucky
Louisiana	ASI Federal Credit Union, Harahan, Louisiana
Maine	First National Bank, Damariscotta, Maine



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Maryland	State Employees Credit Union of Maryland, Linthicum, Maryland
Massachusetts	Enterprise Bank, Lowell, Massachusetts Massachusetts Housing Partnership, Massachusetts NewStar Financial Inc., Boston, Massachusetts Northern Bank & Trust, Woburn, Massachusetts Radius Bank, Boston, Massachusetts
Michigan	First National Bank of America, E. Lansing, Michigan
New Hampshire	Granite State Development Corporation, Portsmouth, New Hampshire
New Jersey	Affinity Federal Credit Union, Basking Ridge, New Jersey Atlantic Stewardship Bank, Wayne, New Jersey Bank of New Jersey, Fort Lee, New Jersey BCB Bank, Bayonne, New Jersey Boiling Springs Savings Bank, Rutherford, New Jersey Cape Bank, Cape May Courthouse, New Jersey City National Bank of New Jersey, Newark, New Jersey Clifton Savings Bank, Clifton, New Jersey Colonial Bank FSB, Vineland, New Jersey Columbia Bank, Fairlawn, New Jersey ConnectOne, Englewood, New Jersey Cross River Bank, Teaneck, New Jersey Crown Bank, Elizabeth, New Jersey Enterprise National Bank NJ, Kenilworth, New Jersey Financial Resources Federal Credit Union, New Jersey First Commerce Bank, Lakewood, New Jersey First Hope Bank, Sparta, New Jersey First National Bank of Elmer, Elmer, New Jersey Freedom Bank, Oradell, New Jersey Highland State Bank, Vernon, New Jersey Investors Bank, Short Hills, New Jersey Lakeland Bank, Oak Ridge, New Jersey Llewellyn-Edison Savings Bank, FSB, West Orange, New Jersey Millington Bank, Bernardsville, New Jersey New Jersey Community Bank, Freehold, New Jersey Northfield Bank, Woodbridge, New Jersey RSI Bank, Rahway, New Jersey Symbionce Financial Solutions, LLC, East Hanover, New Jersey Two River Community Bank, Middletown, New Jersey United Roosevelt Savings Bank, Carteret, New Jersey Valley National Bank, Wayne, New Jersey
New York	Abacus Federal Savings Bank, New York, New York Agricultural Bank of China, New York Branch, New York Amalgamated Bank, New York, New York Astoria Bank, Jericho, New York Banco de Bogota, New York Agency, New York Banco Estado Chile, New York Branch, New York Bank of Castile, Batavia, New York Bank of China, New York Branch, New York



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Bank of Communications, New York Branch, New York
Bayridge FCU, Brooklyn, New York
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Caixa Geral de Depositos, New York Branch, New York
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CapitalSpring, New York, New York
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China Construction Bank, New York, New York
China Merchants Bank, New York Branch. New York
Chinatown FSB, New York, New York
Citigroup Global Markets Inc., New York, New York
Community Mutual Savings Bank, White Plains, New York
Country Bank, New York, New York
Credit Agricole Corporate & Investment Bank, New York
Cross County Federal Savings Bank, Middle Village, New York
CTBC Bank Corp. (USA), New York Branch, New York
Deutsche Bank, New York, New York
Dexia Credit Local, New York Branch, New York
Dime Community Bank of Williamsburg, Brooklyn, New York
DNB Bank ASA, New York Branch, New York
East Bank, New York, New York
Empire National Bank, Islandia, New York
Empire State Bank, Newburgh, New York
Evans Bank, Hamburg, New York
First American International Bank, Brooklyn, New York
First Central Savings Bank, Glen Cove, New York
Global Bank, New York, New York
Gold Coast Bank, Islandia, New York
HSH Nord Bank, New York Branch
Industrial & Commercial Bank of China, New York
Industrial Bank of Korea, New York, New York
Interaudi Bank, New York, New York
JP Morgan Chase, New York, New York
KEB Hanna Bank USA, New York, New York
Korea Development Bank, New York
Lake Shore Savings Bank, Dunkirk, New York
Lyons National Bank, Lyons, New York
M.Y. Safra Bank, FSB, New York, New York
Mahopac National Bank, Brewster, New York
Maspeth Federal Savings & Loan, Maspeth, New York
Metropolitan Commercial Bank, New York, New York
Modern Bank, New York, New York
Nassau Educators Federal Credit Union, Westbury, New York
National Bank of Egypt, New York, New York
NongHyup (NH) Bank, New York Branch
Nordea Bank Finland Plc, New York Branch
Orange County Trust Co., Middletown, New York
Pioneer Savings Bank, Troy, New York
Preferred Bank, Flushing, New York
Putnam County Savings Bank, Brewster, New York
Quontic Bank, Great Neck, New York



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Quorum Federal Credit Union, Purchase, New York
Safra Bank, New York, New York
Savoy Bank, New York, New York
Sawyer Savings Bank, Saugerties, New York
Shinhan Bank, New York Branch
State Bank of India, New York Branch, New York
Sterling National Bank, New York, New York
Sunnyside FSL, Irvington, New York
Tompkins Trust Company, Ithaca, New York
Ulster Savings Bank, Kingston, New York
United Orient Bank, New York City, New York
Victory State Bank, Staten Island, New York
Walden Savings Bank, Montgomery, New York
Westchester Bank (The), Yonkers, New York
Woori America Bank, New York, New York

North Carolina

First Bank, Wilmington, North Carolina

Ohio

Monroe Federal Savings Bank, Tipp City, Ohio

Oregon

Pacific Savings Bancorp, Lake Oswego, Oregon

Pennsylvania

Customers Bank, Wyomissing, Pennsylvania
Noah Bank, Elkins Park, Pennsylvania
VIST Bank, Wyomissing, Pennsylvania
Washington Savings Bank, Philadelphia, Pennsylvania

Puerto Rico

FirstBank Puerto Rico, San Juan, Puerto Rico
Oriental Bank, San Juan, Puerto Rico

Texas

Inter National Bank, McAllen, Texas
Lone Star National Bank, McAllen, Texas
Texas Exchange Bank, Crowley, Texas

Virginia

National Cooperative Bank, Arlington, Virginia
Virginia Credit Union, Richmond, Virginia

International

Banco Centroamericano, Tegucigalpa, Honduras
Banco Popular, Santo Domingo, Dominican Republic
Banco Mercantil del Norte, S.A., Monterrey, México
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