



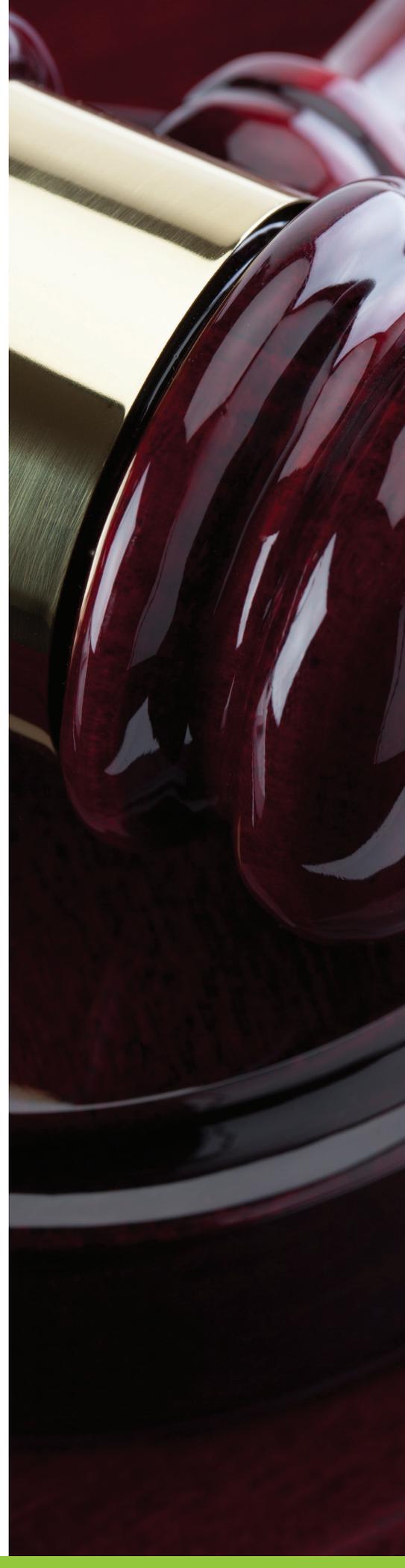
BANKING, INSURANCE, AND CAPITAL MARKETS

DISPUTES SERVICES

Navigant Consulting, Inc.'s banking, insurance, and capital markets practice has a deep history of supporting counsel in both an advisory consulting capacity and as an expert witness in some of the industry's most prominent cases over the past decade. The group has extremely deep domain knowledge and significant testifying experience. Besides expert subject matter witness work, the team also has significant experience evaluating and opining on claims and damages estimates.

Specifically, the group has worked on cases covering such topical areas as:

- Defending key members of management related to the largest-ever bank failure in the U.S. against claims by the Federal Deposit Insurance Corporation and class-action plaintiffs.
- Evaluating the adequacy of mortgage underwriting and risk management practices.
- Assessing the appropriateness of the allowance for loan losses and other credit reserves related to failed banks.
- Defending management in various commercial lending matters where problem loans led to the failure of the institution.
- Assisting management and counsel related to Securities and Exchange Commission (SEC) investigations and lawsuits surrounding financial instrument accounting.
- Evaluating the sufficiency of mortgage-servicing practices and whether those activities led to undue investor losses.
- Defending multiple institutions related to various Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) and false claims brought by the Consumer Financial Protection Bureau and other federal agencies.
- Serving as an expert witness related to sales practice suits.
- Assessing responsibility for large system implementation failures where delivery of the new application or platform was significantly extended and over budget.
- Evaluating the mark-to-market processes as well as the related prices and financial reporting disclosure for complex financial instruments in periods of market stress/ illiquidity.
- Opining on whether transactions were eligible for gain-on-sale accounting and whether the related gain was appropriate under U.S. generally accepted accounting principles.
- Assisting the Department of Justice in doing forensic accounting and bringing charges and a conviction around the mortgage fraud that led to the failure of a major regional bank.
- Analyzing litigation exposure and serving as an expert for origination and servicing compliance for Federal Housing Administration, Department of Veterans Affairs, and Fannie Mae defaulted and foreclosed loans



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About Navigant

Navigant Consulting, Inc. (NYSE: NCI) is a specialized, global professional services firm that helps clients take control of their future. Navigant's professionals apply deep industry knowledge, substantive technical expertise, and an enterprising approach to help clients build, manage, and/or protect their business interests. With a focus on markets and clients facing transformational change and significant regulatory or legal pressures, the firm primarily serves clients in the healthcare, energy, and financial services industries. Across a range of advisory, consulting, outsourcing, and technology/analytics services, Navigant's practitioners bring sharp insight that pinpoints opportunities and delivers powerful results. More information about Navigant can be found at navigant.com.

Currently, members of the team are actively engaged in some of the industry's most precedent-setting and closely watched cases.

The group has unparalleled functional experience related to:

- Financial risk management
- Operational risk management
- Regulatory compliance and conduct
- Financial, operational, and compliance due diligence
- Sales practices
- Consumer finance matters, including UDAAP and the Fair Credit Reporting Act
- Credit underwriting and ongoing administration
- Financial accounting, disclosure, and SEC reporting
- System implementations
- Pricing of financial instruments
- Mortgage finance
- Student lending
- Auto lending
- Commercial lending
- Capital markets
- Securitization
- Derivatives
- Insurance
- Asset management
- Forensic accounting

The group also has significant experience with International Accounting Standards and has worked on international disputes.

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