

Pinnacle Peak Advisors, LLC

Consulting & Expert Witness Services

Thomas J. Inserra, MBA, MAI, SRA

Chairman & Chief Executive Officer

8912 E. Pinnacle Peak Rd, Suite F-9 #431

Scottsdale, AZ 85255

Phone: (480) 595-8081 * Email: tjiaz@msn.com



Education:

- M.B.A., University of Phoenix, 1991
- B.S., Purdue University, "Organizational Leadership & Supervision", 1985
- MAI & SRA Designations, Appraisal Institute (current)

Executive Summary:

Former FDIC, RTC and Citicorp executive with 25 years banking, credit and appraisal experience in CEO and other executive level roles available for nationwide consulting and expert witness services. Prior executive roles at Citicorp and as CEO of a publicly-traded international firm ranked as the #8 best financially performing of 2,200 corporations. Former executive consultant with Accenture advising international CEOs, Boards and Government Ministers on best practices in banking and financial services. Accountable for insuring \$1.05 trillion in mortgage assets leading a subsidiary of Zurich Financial Services. Advisory committee member, Executive Office of the President of the United States. Expert witness experience before U.S. Congress, county, state and federal courts on banking, mortgage and appraisal issues. Authored national appraisal policies and regulations. Former Trustee & Executive Committee member – The Appraisal Foundation, authorized by Congress to establish USPAP appraisal standards. Former executive officer – Appraisal Institute Phoenix Chapter. Executive Committee member of 11 banks with \$17 billion in assets managing the most complex distressed banks in the nation including Charlie Keating's Lincoln S&L. Principal of a national CPA firm currently engaged by U.S. Federal government to manage distressed banks.

Relevant Experience:

Pinnacle Peak Advisors, LLC (2002-Present) Chairman & CEO (Current)

- Founder, Chairman & CEO of 3 firms: Pinnacle Peak Advisors LLC, Pinnacle Peak Appraisal and The Pinnacle that provides consulting, expert witness and diversified advisory services in the banking, insurance, real estate, mortgage and appraisal industries.

Thompson, Cobb, Bazilio & Associates, PC, Principal/Financial Services (Current)

- Leader of a national Financial Services Practice at a Washington DC based CPA accounting firm. Provide executive bank management consulting services. Currently serve as Chief Executive at distressed financial institutions managing all operations. Considerable experience in bank operations, credit, asset management, distressed loan workout & restructurings, asset valuation & sale, business turnaround, investigations, expert witness and other services. TCBA manages 23 distressed banks with \$10 billion in assets.

Zaio Corporation (07/2006 – 09/2008) CEO, President, EVP and Board Member

- CEO of a publicly traded, international technology firm providing services to financial institutions. Led a business turnaround, completed 5 business acquisitions, achieved rapid growth and a successful ranking by the stock exchange among the top 50 best financially performing firms 2,200 corporations based on Return on Investment (ROI), revenue growth, and other key financial metrics for 2 consecutive years.

Accenture (2000 – 2002) Director, Financial Services - Singapore

- Executive consultant advising international Board Members, CEO's, government Ministers and other top executives at banking and financial service organizations throughout Asia.

Zurich Financial Services Insurance Affiliate (1999 – 2000) SVP & Business Head

- Full P&L accountability and global risk management reinsurance contracts for a \$1.05 trillion real estate secured mortgage portfolio as a result of insurance contracts with the 12 largest USA banks. Managed 700 employees in 5 USA office locations. Successfully delivered significantly improved financial results of \$165 million in revenues and \$22 million profit.

PRISM Network, Inc. (1999 – 1999) Chief Operating Officer (COO)

- Recruited by Private Equity Board for 6-month contract. Successfully executed a business turnaround, restructured the company and facilitated sale to an international corporation.

Old Republic International Insurance, (1996 – 1999) VP & GM, ORNET Division

- Founder and principle leader of a national insurance and real estate settlement services division of a Fortune-500 company that provided a full range of services including: appraisal, title insurance, escrow, flood, closing, mortgage loan document preparation, and other loan closing and settlement services to large banks, mortgage lenders & corporate clients. Full P&L accountability, achieved 400% annual revenue growth for 3 consecutive years, and won contracts with 200 of the nation's largest lenders.

Household Finance Corp (1995 – 1996) VP/National Chief Appraiser

- Highest ranking corporate collateral risk expert tasked with establishing policy, leading nationwide appraisal, review appraisal, and credit review risk management programs for large lender with more than 800 retail and wholesale offices in 42 states providing 1st mortgage, 2nd mortgage and home equity loans. Principle real estate advisor to credit committee and top executives.

FDIC and RTC (1990 – 1995) National Chief Appraiser

- Hired by the federal government as highest ranking asset valuation expert to help address a major real estate crisis in the USA that involved 747 distressed financial institutions with \$402 billion in assets. Extensive experience in asset management, credit and collateral policies, loan restructuring and workouts, REO, asset sale, and distressed asset valuation. Principle real estate Advisor to Credit Committees and Asset Management Division.
- Advisory Committee Member, Executive office of the President of the United States.
- Directed a national credit review internal review program overseeing asset management activities at field offices and 747 banks, reporting results to the Chairman and US Congress.
- Executive Committee Board member Phoenix RTC office at multi-bank Arizona holding company with \$19 billion in loan assets accountable for all credit, underwriting & loan decisions. Helped manage the most complex of banking turnaround issues, such as Charlie Keating's Lincoln S&L, and other high profile financial institution failures.
- Testified before the U.S. Congress on proposed bank lending, credit, appraisal regulations.
- Later published an article included in a book on applying lessons learned from this real estate and banking crisis, to successfully resolve today's banking & real estate crisis

Citicorp (Arizona), (1987 – 1990) Chief Appraiser

- Recruited after national search to help with a distressed real estate portfolio and to improve credit policies and risk management practices. Directed several bank-wide programs as principle real estate advisor to Credit Committee and top executives.

Sell & Associates, Consultant (1984-1987) Division Manager

- Led a consulting Division that provided real estate advisory, consulting and appraisal services to large banks, government agencies and insurance corporations.

RE Research Associates, Consultant & Appraiser (1983-1984)

- Reported to President of regional bank consulting and appraisal firm serving a wide range of banking and government agency clients in the Midwestern USA. Worked full-time while attending Purdue University.