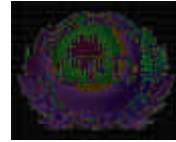




GAIL A. KASMIR, CPA, CFE, CFFA, CVA, CFD, FLMI
1824 Kalurna Court
Orlando, Florida 32806
(407) 835-1798



Curriculum Vitae

**PROFESSION Certified Public Accountant, Certified Fraud Examiner, Certified Valuation Analyst,
Certified Forensic Financial Analyst, Certified Fraud Deterrence Analyst**

**CURRENT POSITION President and Managing Member
Forensic, Litigation and Accounting Consultants, PLLC**

Services Provided:

- Fraud Deterrence and Prevention
- Fraud Examination and Detection
- Operating Efficiencies and Controls
- Corporate Valuations
- Accounting Consulting Services
- Internal Audit Outsourcing
- Compliance Plans
- Expert Witness, Litigation Support, Trial Support
- Sarbanes Oxley Compliance

**POSITION Accounting and Finance Director, including
Litigation Support and Financial Accounting**

**EMPLOYER NATIONAL HERITAGE LIFE INSURANCE COMPANY in Liquidation
(1995 to 2006)**

Responsibilities:

- Litigation support and forensic accounting
- Assisting attorneys in preparation for trial regarding accounting and fraud matters
- Investigation of complex corporate fraud schemes
- Testimony in trials and depositions on behalf of company in both civil and criminal lawsuits
- Provided forensic accounting and litigation support to FBI and IRS, which resulted in numerous criminal convictions of former officers and third parties responsible for financial misstatement and asset misappropriation
- Corporate Financial Reporting, including monthly financial statement preparation and analysis
- Supervision and management of all daily accounting activities and staff, including accounts payable, cash receipts, mortgage and real estate accounting, payroll, and human resources
- Corporate treasury oversight and cash management
- Preparation of tax returns; and tax planning
- Investment planning, reporting, and analysis; liaison with corporate investment advisors
- Development, implementation, and maintenance of computerized accounting systems
- Audit support; liaison with external auditors

CERTIFICATIONS Certified Public Accountant, State of Florida (1980)
Certified Fraud Examiner (2005)
Certified Fraud Deterrence Analyst (2005)
Certified Valuation Analyst (2005)
Certified Forensic Financial Analyst (2006)
Fellow, Life Member Institute (Insurance Industry) (1983)

**PROFESSIONAL
EXPERIENCE**

Lifeco Investment Group, Inc. Orlando, FL and subsidiary companies,
including National Heritage Life Insurance Company
POSITION: Treasurer, Secretary, and Chief Financial Officer
(1985 to 1995)

Harvest Life Insurance Company, Orlando, FL
Subsidiary of Harcourt Brace Jovanovich, Inc.
POSITION: Financial Manager
(1983 to 1985)

Ernst and Young (Formerly Ernst and Whinney), Orlando, FL
POSITION: Audit Senior
(1979 to 1983)

**TESTIMONY
EXPERIENCE**

Experience includes extensive consulting and testimony experience
in both civil and federal court in the accounting, financial, and
business issues of litigation, with an emphasis regarding corporate
fraud activities.

EDUCATION

University of Central Florida, Orlando, FL (1977-1979)
Degree - BSBA Accounting GPA: 3.89
Graduated Summa Cum Laude on accelerated time-
shortened program
National Dean's List, President's List

LICENSES

Department of Business and Professional Regulation
Board of Accountancy
Certified Public Accountant

Life Office Management Association
Fellow, Life Member Institute

**PROFESSIONAL
AFFILIATIONS**

American Institute of Certified Public Accountants
Florida Institute of Certified Public Accountants
Florida Institute of Certified Public Accountants, Valuation,
Forensic Accounting, and Litigation Services Section
Member
National Association of Certified Valuation Analysts
Association of Certified Fraud Examiners
Life Office Management Association
Insurance Accounting and Systems Association
Beta Alpha Psi National Accounting Fraternity
Beta Gamma Sigma National Business Honor Society
University of Central Florida Alumni Association

HONORS

Who's Who in Finance and Industry
Who's Who of Women Executives
Who's Who in Accounting
Who's Who of Emerging Leaders of America