

CURRICULUM VITAE

John B. Schnure

President, Cambria Associates
520 Eton Drive
North Barrington, Illinois 60010-2017
CELL 847-372-3009 (preferred)
Office 847-387-3531
Email jschnure12@gmail.com
Web Site www.cambriaassociates.com

Education:

University of Cincinnati, BBA, 1972, Major in Finance. Dean's List. Student Body President, Member of Board of Trustees. 35,000 students. Numerous awards and honors.

Columbia University, New York City, MBA, 1975. Majors in Real Estate, International Business. Some courses taken in Law School. International Fellows Award.

Dartmouth College, Amos Tuck School of Business, 1979 – 1981, Graduate School of Credit and Financial Management, 2 weeks on-site for 3 summers plus case studies off-site and final thesis. Executive Award.

Business Experience:

Harrison and Company, Cincinnati, Ohio – 1972 – 1974

Regional securities, brokerage, investment banking firm. Securities Analyst, Series 7 Registered Representative. Reports published in Wall Street publications.

The Northern Trust Company, Chicago, Illinois – 1975 – 1984

Vice President – commercial and real estate lending, credit analysis, portfolio administration, correspondent banking, loan review/workout, bank acquisitions, loan portfolio/risk management, business development. Commercial loans up to \$100,000,000. Clients included correspondent banks, and over 300 commercial borrowers. Assisted in acquisition by Northern Trust of many suburban Chicago banks and managed multiple acquired Bank loan portfolios. Assisted in writing the first comprehensive commercial loan policy in 1983, now a \$100 Billion+ bank.

Home Federal Savings Bank, Waukegan, Illinois – 1984 – 1985

President, CEO, Director - \$130,000,000 bank with 6 branches in northern Chicago suburbs. Responsible for C & I, construction, SBA, and real estate lending, loan administration, all phases of bank management, chaired Board meetings.

Peoples Bank, Chicago, Illinois, 1986 – 1988

President, CEO, Director - \$40,000,000 bank. Responsible for bank management, commercial and real estate lending and development. Acquired and managed stock brokerage company in Palm Beach Gardens, Florida. Managed service corp. which acquired and developed residential real estate.

Cambria Associates, North Barrington, Illinois, 1985 to present

Banking expert witness, loan review, credit administration, workouts, due diligence, commercial underwriting, commercial real estate, SBA underwriting, loan administration, bank management, asset/liability management. Client Bank asset sizes have ranged from \$100 Million to \$15 Billion. The number of financial institution clients served over the past 40 years is in excess of 120. The total expert witness cases in the last 8 years is over 15. My first expert witness case was in 1986. Cases have had debtor or creditor as a client. Many have centered on financing, bank fraud, side deals, lender liability, negligence, due diligence, loan policies, violation of banking and regulatory practices, underwriting, closing, servicing, loan administration, fraudulent conveyance, insider transactions, workouts, bankruptcy, fiduciary duties, landlord/tenant disputes, risk assessment, asset-based lending, loan document compliance, other areas of prudent lending.

Other Experience:

Illinois Real Estate Managing Broker License – 1988 to present. Notary Public.

Co-Founder, National Housing Foundation, 1988, not-for-profit, affordable housing.

Civic, Other:

Trustee, twice elected, Village of North Barrington, Chairman of Commissions: Planning, Finance, Zoning. Village Treasurer, 2016 – 2019,

Trustee, University of Chicago Cancer Research Foundation, 1984 – 1988.

Expert Witness – Banking, commercial and real estate lending, debtor or creditor, lending, policy & regulatory compliance, fiduciary cases, bankruptcy cases, 1986 to present.

Sample of Recent Banking Expert Testimony Cases:

FDIC v. Chicago Title Insurance Co. Double escrow closings, fraudulent flips of 4 properties in Chicago, all closed by CTI in 2006. I represented the FDIC, which closed Founders Bank, Chicago in 2009. They originated the loans and after default filed the suit against CTI. FDIC continued the suit. I was deposed in January 2016. Richard J. Landau, RJ Landau Partners PLLC, Ann Arbor, Michigan. Number 12-cv-05198. Case went to trial August 2017. Jury found in favor of FDIC on all 5 counts September 2017. I was FDIC's banking expert.

Beebe Law Firm v. Bank of America. Hartford, Connecticut, 2017. Negligence and fraud in freezing firm's Line of Credit, changing terms with no notice, refusing to discuss with Beebe. Beebe sued. After my report and discussions, B of A forgave the loan and fees due.

Villegas v. Byline Bank, Chicago, 2018 – 2020. Villegas claims negligence and improper foreclosure on 2 commercial properties; Bank's Forbearance agreements in violation of

Policy and Regulations. I am the banking expert for Villegas. Case pending, settlement discussions 2/20.

Carlos Silva v. Morrison, Brown, Argatz, & Farra, PC, accounting firm for U.S. Century Bank. Insider transactions by Chairman, Directors and officers and almost caused the bank to fail during the Dade County Florida real estate market crash. Bank was recapitalized which diluted the other shareholders. The accounting firm did not review or report the insider transactions in the audit, which is required by FASB and regulations. My clients were the original shareholders who were damaged and the action was against the accounting firm which delivered unqualified opinions in their audits. Gonzalo R. Dorta, attorney, Coral Gables, FL. Case was settled in my client's favor.

First Midwest Bank v. Honkamp Krueger & Co. P. C. – Number LACE127041. Kane, Norby & Reddick, P. C., Dubuque, Iowa. Borrower of Bank provided audited statements purportedly attesting to an inventory value which was later found to be overstated. Bank is suing accounting firm for fraud and negligence. I represented the accounting firm. Case was settled very successfully for my client, February 2017.

Holco Capital Group, Inc., Debtor, v. Libertyville (Illinois) Bank & Trust, Case # 10-300006. J. Richard Ransel, Bankruptcy Trustee, Fort Wayne, Indiana. Attorney Mr. James R. Byron, Thorne Grodnik, LLP, Elkhart, Indiana. Fraudulent conveyance by Bank to repay another borrower's loan from a non-borrower deposit account. Mortgagee had a \$125,000,000 HUD-guaranteed loan, subsidized rental housing in Honolulu, Hawaii. I represented the trustee. Case settled in my client's favor.

Regions Bank v. Prime Enterprises et al. 7/14. Forced taking of commercial/residential development by Bank from Prime in Ft. Myers Florida. Violations by Bank of its loan policies and approval/disclosure requirements, loan agreements, trust agreements, escrow agent violations, appraisal fraud, bank negligence/breach of good faith, violation of federal regulations by Bank. I represented Prime Enterprises. The case was settled in January 2016 very much in my client Prime's favor.

Anchor Bank v. Fred & Michael Kleinheinz, Weston FL and Green Cove Springs, FL. Real estate development in Wisconsin which Anchor Bank loaned to and later claimed a default. Anchor Bank foreclosed and sued under the guarantee. I represent the Kleinheinz brothers in a countersuit against Anchor Bank, claiming faulty underwriting, violations of lending policy, loan agreements, and weak administration. Deposition 7/14. Case was settled.

Jeffrey Widdup v. American Bank & Trust, Bettendorf, Iowa. Violation of employment contract regarding severance in Bank's firing of Widdup. Bank refused to pay severance due to claim of violation of bank and lending policies, poor underwriting. I represented Widdup in the suit against American Bank. Settled successfully 3/15.

Crawford Supply Group, Inc. et al v. BMO Harris Bank, Chicago. 2/13. Over 15 Trusts. Fraud against the Trusts by the Trustee. The complaint against Harris Bank was for approximately \$15,000,000. Harris Bank was represented by Chapman & Cutler, David

Barritt, Esq. I represented Harris Bank via Chapman & Cutler. This represented fraud against the trusts, misuse of funds, improper endorsement of checks, fraudulent accounting for various Trusts, and loans against certain properties without authority, misapplication and diversion of funds. The case was settled in Harris Bank's favor.

Community Bank, Muscatine, Iowa v. Roger Schroeder et al, February 2013. Attempted enforcement of collection of personal guarantee by Bank against foreclosed real estate. 33 separate notes totaling over \$1,000,000, some of which were altered by the Bank. Successfully settled before trial. Iowa District Court, Cedar Cty., Case EQV034736. I represented Roger Schroeder via Lane & Waterman, Davenport, Iowa, and was deposed.

College Corner LLC, Columbia, Missouri, 2012. Case 11-43879 Western District Bankruptcy Court of Missouri. 2012. Attorney Bryan Bacon, Van Matre, Harrison, Hollis, Taylor & Bacon, P. C. I represented College Corner and was deposed. Attempted forced foreclosure of mortgage on a financially strong 110-unit multi-family apartment complex by vulture lender. \$13,000,000 case. Case was decided in College Corner's favor.

Jenne Hill Townhomes LLC. Western District Bankruptcy Court. Missouri, Case 11-22129, July 2012. Foreclosure, bankruptcy, organization plan, suit against guarantors in 86-unit apartment complex. \$11,000,000 case. I was deposed. The case was decided in Jenne Hill's favor after appearance in Kansas City Court. I represented Jenne Hill.

Quad City Bank & Trust v. O'Connor & Brooks, Davenport, Iowa. Ralph W. Heninger, Heninger & Heninger, attorneys, Davenport, Iowa, 2007 – 2010, Iowa District Court, Dubuque County, Case 054500. Bank sued O'Connor, the borrower's accounting firm, claiming incomplete or misleading financial statements which adversely affected the bank's lending, underwriting, approvals, and collateral position. \$5,000,000 case. There was fraud and misrepresentation by the owner of the company to the Bank and accounting firm. I represented O'Connor and was deposed 2010. The case was settled in my client's favor.

Clark & Neland Condominium LLC v. North Shore Community Bank, Chicago, July 2011. Northern District of Illinois. Case IL 55-0173A. Attorneys Kalcheim Haber & Kuzniar, Chicago. I represented North Shore Community Bank in federal court and was deposed. \$4,000,000 case. Foreclosure, bankruptcy petition, and reorganization plan of a failed condo project was submitted by plaintiff. Deposition 6/11. The case was dismissed by the Judge in the Bank's favor.

National Bank of Waupon and TSB Bank, Wisconsin v. Bankers Bank Syndication Services, Inc. ("BBSSI"), Madison, Wisconsin, 2010 – 2012. Case 10 CV 1837. I represented BBSSI in Madison, Wisconsin. Sale of loan participations in a \$25,459,800 syndication, some to 2 plaintiffs for a \$40,000,000 commercial/residential real estate development in Dallas, Texas, which later failed. The plaintiffs sued claiming imprudent lending, violation of loan and regulatory policies, misrepresentation and fraud. Deposition June, 2012. Case settled in my client, BBSSI's favor.

REFERENCES AND FURTHER INFORMATION AVAILABLE UPON REQUEST. CV EW.011520