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George J. Watts

Curriculum Vitae

George J. Watts Associates

1987-present

Litigation support for attorneys in matters involving financial institutions since 1987. Over thirty-two years of experience in commercial banking involving extensive work in overall Bank Management, Regional Credit Administration, Commercial Real Estate Loan Administration, Commercial Lending, Consumer Credit Administration and Problem Credit workouts. Experts in banking laws and regulations, Uniform Commercial Code, Consumer Compliance and Bankruptcy. Accepted as Testifying Expert in Federal and State Courts. Clients nationwide.

Holder of the professional distinctions of CCL (Certified Commercial Lender) of the American Banker's Association and CFE (Certified Fraud Examiner) awarded by the National Association of Fraud Examiners. Mr. Watts is a skilled public speaker who had conducted seminars covering a wide range of banking related topics.

First RepublicBank Corporation

1975-1987

Senior Vice-President/CEO, Universal City, Texas (1987)

Charged with CEO responsibilities in January 1987.
Served in that capacity through merger and conversion of this full service bank into a branch operation in Fall of 1987.

Senior Vice-President, Universal City, Texas (1986)

- Joined this bank tasked with responsibility for evaluating bank's lending practices, supervising cleanup of serious problem credits in its loan portfolio and supervision of its future adherence to holding company lending and credit

- policies, practices and procedures.
- Worked out many troubled real estate credits composed of single family residences, commercial buildings and land.
- Projects involved extensive litigation which required working effectively with attorneys.
- Completion of construction on certain projects required extensive negotiating skills with architects, contractors and realtors.

Vice-President Regional Credit Administration, San Antonio, Texas

(1975-1985)

- Provided consultation to CEO's of RepublicBank offices in the Central Texas Region (San Antonio-Austin market) specifically on commercial and real estate related credits.
- Set up and supervised a credit training program for bank officers from CEO level down to junior grades on all aspects of bank credit.

Vice-President General Banking Group, San Antonio, Texas

(1975-1984)

- Provided consultation to lenders in the General Banking Group related to real estate construction loans and other types of commercial loans.
- Served as a highly successful Chief Workout Officer with over 90% recovery rate.
- Reorganized Consumer Loan Department. Identified, designed and implemented changes in operating procedures, job descriptions and credit standards. Supervised production of a written lending policy.

Greenville Avenue Bank, Dallas Texas 1971-1975

Vice-President Senior Commercial Lender

- Managed commercial loan portfolio including counseling and review of lending staff's work.
- Voting member of the bank's loan committee.

Lakewood Bank & Trust Company, Dallas, Texas 1957-1971

Vice-President

- Member of the bank's Management Committee. Identified market and set up loan department to finance general aviation (private) aircraft for individuals and businesses on

- a nationwide basis. Additionally set up a floor plan financing program for aircraft dealers.
- Set up and supervised student loan program.

Federal Reserve Bank of Dallas, Dallas, Texas 1955-1957

Assistant Examiner

- Examined state member banks of the Eleventh Federal Reserve District.
- Internal Auditor for Federal Reserve Bank and Branches – Eleventh Federal Reserve District.
- Management trainee worked in check processing operations – Headquarters Office, Dallas, Texas

Professional Affiliations and Certifications

- American Bankers Association- Certified Commercial Lender (CCL)
- American Institute of Banking- Certified Instructor
- Association of Certified Fraud Examiners- Certified Fraud Examiners (CFE)
- Association of Certified Fraud Examiners- Director, Past President San Antonio Chapter
- Certified Commercial Mediator
- National Forensic Center
- Dallas District Advisory Council – U.S. Small Business Administration (SBA)
- Robert Morris Associates

Training Seminar Presentations

1984-1987

- Officer Staff Training for Central Texas Region of Republic Bank Corporation

1991

- Independent Association of Questioned Examiners at National Conference, Troy, Michigan, Check Fraud Case Study

1992

- Independent Association of Questioned Document Examiners at National Conference, Portland, Oregon-

Check Fraud Case Study

1993

- San Antonio Chapter Certified Fraud Examiners
- Regional Conference- Fraud Investigation- Case Study

1994

- San Antonio Chapter Certified Fraud Examiners Bank-
Fraud Investigation Case Study
- Institute of Internal Auditors- Fraud Investigation Case
Study

1995

- San Antonio Chapter Certified Fraud Examiners Bank-
Fraud Investigation Case Study