

Jason D. Koontz, CRC

2467 Enchanto Road
York, South Carolina 29745
Telephone (646) 397-3835 Cell 304-541-5394
JD@jasondkoontz.com
Jasondkoontz.com

SUMMARY

Senior Vice President with over 20 years of experience in lending, credit risk assessment, loan workouts, debt collection practices, and bank operations. Extensive hands-on expertise in commercial and consumer lending practices, deposit accounts, loan servicing, and residential real estate valuation. Certified Residential Appraiser and Certified in Credit Risk

Nationally recognized expert witness and state-licensed Mortgage Loan Originator in multiple states, retained in cases across the United States, providing testimony in both state and federal courts, including class actions. Expert engagements have involved commercial loans, residential mortgages, consumer loans, predatory lending, debt collection, underwriting, consumer protection, fraud, lender liability, Truth in Lending Act (TILA) compliance, loan servicing, deposit account disputes, and lending policies. Specialized expertise includes financial risk evaluation, residential property valuation, and USPAP compliance. Clients range from individual borrowers and small business owners to mortgage servicers and some of the largest financial institutions in the country. Extensive deposition and trial experience, with a proven ability to present complex financial concepts in a clear and persuasive manner.

PROFESSIONAL EXPERIENCE

Jason D. Koontz

Consultant

Lake Wylie, SC

September 2013 to present

- Providing expert and litigation support to attorneys representing financial institutions, mortgage loan servicers, businesses, and individuals. Services include loan review, analysis, loan modifications & servicing, deposit accounts, residential appraisals, USPAP appraisal reviews, deposition, and trial testimony.
- Individual training for Bank Directors to be more informed and engaged.
- Assistance to banking clients who are evaluating loan proposals or preparing a loan package for consideration.
- Residential appraisal services for financial institutions and individuals. Appraisal services include but are not limited to residential property appraisals involved in litigation.
- Retained in over 270 litigation matters in 30 states.

The RPC Group, LLC

Consultant

Scott Depot, WV

July 2012 to September 2013

- Provided consulting and litigation support to attorneys representing financial institutions, businesses, and individuals. Services included loan review, analysis, and expert witness services.
- Real estate appraisals and consulting.

Summit Community Bank

Senior Vice President

Charleston, WV

August 1998 to July 2012

- Generated and managed customer relationships for commercial loans up to \$15,000,000, including commercial real estate, construction financing, multi-unit housing, mobile home parks, equipment loans, lines

of credit, letters of credit, parking garages, and airport financing. Led borrowers through the loan process, ensuring proper structuring, underwriting, and closing.

- Oversaw the full lifecycle of commercial lending, including underwriting, loan structuring, risk assessment, documentation, loan servicing, and, when necessary, debt collection.
- Analyzed and structured complex commercial loan requests, assessing borrower financials, tax returns, global cash flow, industry risks, and collateral adequacy to determine loan viability and mitigate risk for the bank.
- Managed problem loans and developed workout strategies, including restructuring debt, negotiating repayment plans, dispute investigation, overseeing foreclosure proceedings, and managing repossessions to minimize losses.
- Prepared the Loan Loss Reserve report for the Board of Directors on a quarterly basis, following formal training in risk assessment methodologies. Analyzed portfolio risk, identified potential losses, and ensured compliance with regulatory reserve requirements to maintain the bank's financial stability.
- Generated and underwrote consumer loans, including residential mortgages, automobile loans, credit cards, construction loans, home equity lines of credit, and unsecured loans, ensuring proper risk evaluation and regulatory compliance.
- Provided a full range of deposit services for personal and business banking clients, including escrow accounts, certificates of deposit, and cash management solutions.
- Led cash management product sales, including overnight investment accounts, zero-balance arrangements, internet banking, remote deposit banking, and internet bill pay services, helping commercial clients optimize liquidity management.

Banc One Leasing Corporation

Account Executive

Charleston, WV, and Dayton, OH

August 1997 to August 1998

- Provided leasing solutions to middle-market customers (those with annual sales over \$5,000,000) in the State of West Virginia and the greater Dayton, Ohio, markets.

United Bank (Formerly United National Bank)

Vice President

Charleston, WV

November 1991 to August 1997

- Cultivated and managed commercial relationships for commercial loans, working closely with business clients to structure loan proposals that aligned with their financial needs while maintaining sound risk management for the bank. Assisted in structuring loan requests to ensure they met underwriting standards, balancing borrower needs with the bank's risk tolerance.
- Analyzed commercial loan requests and provided recommendations as a Credit Analyst. Received formal training in commercial credit analysis, developing expertise in evaluating loan proposals to determine whether they presented an acceptable risk to the bank. Responsibilities included:
 - Spreading financial statements to assess borrower liquidity, leverage, and overall financial strength.
 - Determining borrower cash flow and conducting global cash flow analysis for borrowers with multiple entities to evaluate repayment ability.
 - Reviewing tax returns to validate income stability and debt service capacity.
 - Assessing collateral adequacy, including reviewing commercial real estate appraisals to determine loan-to-value sufficiency and overall collateral risk.
 - Analyzing problem loans to assist in workout decisions, including determining restructuring options, collateral liquidation strategies, and overall risk mitigation.
 - Interpreting credit risk and preparing recommendations for loan approval, structuring, or decline based on financial metrics, industry conditions, and borrower creditworthiness.

- Served as a Cash Management Specialist (commercial deposit services) and established a formal cash management program. Provided sales support to employees throughout the company.
- Managed past-due accounts in the consumer and commercial loan collections department. Assisted in working with borrowers to determine whether it was possible to bring the account current through repayment strategies or loan modifications. If necessary, took steps to move the credit out of the bank through foreclosure or repossession, ensuring compliance with bank policies and regulatory requirements.

EDUCATION

- Bachelor of Business Administration in Marketing, Marshall University, August 1991.
- Completed the Risk Management Association's Commercial Lending School in May 1993.
- Numerous seminars and training programs regarding the banking industry and residential real estate.

CERTIFICATIONS / LICENSES

- Risk Management Association – Credit Risk Certification (CRC), April 2012
- Nationwide Mortgage Licensing System and Registry. NMLS ID #745068
- Texas Mortgage Loan Originator License, Approved – Inactive
- Florida Mortgage Loan Originator License – License: L0133748.
- Colorado Mortgage Loan Originator License – License: 100545337
- WV Real Estate Appraiser Licensing & Certification Board–Certified Residential Appraiser License number: WV CR1162
- State of South Carolina Real Estate Appraisers Board–Certified Residential Appraiser License number: 8618

PRESENTATIONS

- U.S. Small Business Administration, titled "Am I Making Money? Understanding the Numbers Behind Your Business," November 2017.
- U.S. Small Business Administration, titled "Am I Making Money? Understanding the Numbers Behind Your Business," June 2017.
- U.S. Small Business Administration, titled "Am I Making Money? Understanding the Numbers Behind Your Business," December 2016.
- U.S. Small Business Administration, titled "Navigating the Loan Application Process," August 2014.
- SCORE – Charleston, titled "Navigating the Loan Application Process and Options When the Bank Says No," July 2014.
- U.S. Small Business Administration, titled "Bankers and Balance Sheets," June 2014.

PUBLICATIONS

- SEAK Expert Witness Directory, an article titled, "Improper Activity by the Lender – Examples, Targets, and Signs" April 2020

- SEAK Expert Witness Directory, an article titled, “Unfair and Abusive Loan Terms – Examples, Targets, and Signs,” March 2020
- Kanawha Valley Home & Living, an article titled “Ten Tips to Secure a Mortgage,” June 2014.

OTHER

- Currently serve on the expert panel for Money.com. Money is a personal finance brand and website. It was formerly also a monthly magazine first published by Time Inc.
- Served as a consultant for a video produced by Motion Masters, Inc., and distributed by Meridian Education Corporation, titled “Personal Finance Essentials: Financial Literacy for Young Earners—Credit Borrowing, and Debt,” June 2011.
- WV Chapter of Service Corps of Retired Executives (SCORE). Served as a volunteer and was Chairperson of the Charleston Chapter.
- Professional Member – Risk Management Association
- Mentor and Supervising Appraiser for an apprentice in the Diverse Appraiser Initiative, a program led by the National Urban League of the Carolinas to increase diversity in the residential appraisal profession.