

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 banking vice president with over 20 years of lending, cash management, and bank operations experience. Vast hands-on experience in bank lending practices, deposit accounts, and matters involving residential real estate. Certified Residential Appraiser. Certified in credit risk.

Coast-to-coast experience as an expert witness. Expert witness engagements have involved commercial loans, residential mortgages, predatory lending, debt collection, underwriting, consumer protection, fraud, truth in lending, lender liability, loan servicing, deposit accounts, residential property valuation, bank policies, and USPAP compliance. Clients include individuals, small business owners, mortgage loan servicers, and some of the largest lenders in the US. Experienced in both state and federal cases (including class actions). Extensive testifying experience at deposition and trial.

PROFESSIONAL EXPERIENCE

Jason D. Koontz
Consultant

Charleston, WV
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 so that they may 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 230 matters.

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. Loan types included: commercial real estate, commercial construction, multi-unit housing, equipment, lines of credit, letters of credit, parking garages, and airport financing. Involved in underwriting, loan closing process, loan servicing, and, if necessary, debt collection.
- Managed problem loans, including foreclosures and repossessions.
- Generated consumer loans, which includes residential mortgages, automobile loans, credit cards, construction loans, home equity lines of credit, and unsecured loans. Personally, analyzed each request.
- Provided deposit services, including personal and commercial deposit accounts, escrow accounts, and trust accounts.

- Cash management product sales, including overnight investment, zero-balance arrangements, internet banking, remote deposit banking, and internet bill pay.

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 National Bank
Vice President

Charleston, WV
November 1991 to August 1997

- Cultivated and managed commercial relationships for commercial loans.
- Served as a Cash Management Specialist (deposit services) and established a formal cash management program. Provided sales support to employees throughout the company.
- Analyzed commercial loan requests and provided recommendations as a Credit Analyst.
- Managed past-due accounts in the consumer and commercial loan collections department. Assisted in foreclosures and repossessions.

EDUCATION

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

CERTIFICATIONS

- Risk Management Association – Credit Risk Certification, April 2012
- 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.
- Kanawha Valley Board of Realtors, titled "Navigating the Loan Application Process," August 2012.

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 Score. Served as a volunteer and was Chairperson of the Charleston Chapter.
- Professional Member – Risk Management Association