

# Doug Minor Short Biography and CV

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## **Credit & Mortgage Damages Expert**

As the Co-Author of Anatomy of Credit Scores and Founder / President of Easy Credit Relief, Inc., Doug focuses on helping and teaching people how to understand the credit system. Showing them the best ways to use credit and maximize their score.

Doug has spent over 25 years reviewing personal credit reports and financial profiles of individuals. He has happily been interviewed by **CBS Channel 2 News** and quoted for articles appearing in FoxBusiness.com, Yahoo! Finance, and Entrepreneur Magazine. During this time he has answered thousands of questions regarding credit scores and the information contained in credit reports.

Having a pragmatic disposition as well a broad base of experience in business he has the unique knowledge and academics to assess credit damages. He has performed training classes to audiences of all levels of sophistication including Professional Groups, Lenders, CEO's, and Consumers. As a respected expert in credit related damages, credit reporting, and scoring he serves as a litigation consultant/expert witness for those involved in credit damages litigation.

## **Credit Damage Consultant and Expert Witness Capabilities:**

Credit Report Evaluation, Preparing Credit Damages Report including Quantitative Assessment, types of Credit Damages, reviews Federal Truth-in-Lending Disclosures, Financial Calculations, Fair Credit Reporting Act, Review of Residential Mortgage Loan Application forms 1003 & 1008, Modern Credit Scoring, Unfair Debt Collections, Evaluate Testimony, and Developing Questions for Depositions and Trial.

### **Relevant Experience at Easy Credit Relief, Inc:**

- Created Credit Scoring Mortgage Analysis Model
- Guiding client's through the complete process of reviewing and analyzing their credit reports and needs to achieve their desired outcome.
- Performs Educational Presentations to Consumer Groups, Realtors, Mortgage Professionals, CFP's, CPA's and Attorneys on a continuing basis.
- Participates regularly in educational programs keeping current on scoring models and changes, credit laws and credit damage that can affect consumers and other relevant courses.
- Has worked with a National Real Estate Training Company with a Credit Education Video and the Development of Credit related Curriculum.

### **Relevant Experience in the Mortgage Industry:**

- Originated and Processed Residential Mortgages; preparing them for Underwriting by reviewing and analyzing the credit reports. Checking the credit worthiness for each applicant along with their financial ability to repay.
- Managed the processing of financial and credit documentation for commercial and construction loans.
- Consulted in the planning and transitioning of a Mortgage Brokerage Firm to a Mortgage Banking Operation.
- Prepared and funded private second trust deed Notes personally and for investors; Underwriting and Analyzing the credit worthiness of each application. (In some cases, using self directed IRA funds.)
- Negotiated and Priced Interest Rates in Prime, Sub Prime and Private Money Markets.

## **Relevant Experience:**

**As a Residential Real Estate Appraiser** was responsible for measuring properties, assisting in the evaluation of comparable sales and preparation of the appraisal report.

**As a Notary Public** performed Loan Document Signings for Escrow Transactions, Name Affidavits, Quit Claim Deeds, Satisfaction of Judgment, Power of Attorneys, etc.

**As a Real Estate Investor** invested in Residential Real Property and LLP's buying Commercial Office Buildings and Private Money Mortgage Financing which was secured by a Promissory Note and Deed of Trust on Real Property.

**As a Business Professional** organized and facilitated a Professional Entrepreneur Group filled with CEO's, Attorneys and Professional Athletes with the objective of freely sharing business operations and ideas amongst each other.

**Expert Witness Training** Doug participated in a 3 day course where he answered some of the most difficult questions during a mock deposition admirably and was commended by James Little, Esq. for his relaxed appearance along with his ability to take the complicated subject matter and translate it in simple terms anyone could understand.

As of January 26-27, 2013 Doug completed a 2 day "How to Excel at Your Expert Witness Deposition" through SEAK Inc. – The Expert Witness Training Company, conducted by Steven Babitsky, Esq., President.

## **Educational Certifications and Licensing Exams:**

Consumer Data Industry Association of Washington D.C. has recognized Doug for successfully meeting the conditions of eligibility and passing the required examination to receive a Fair Credit Reporting Act Certification. (November 3<sup>rd</sup> 2009)

At ALLREGS Academy Doug completed the Certified FICO® Professional program, a National Certification program endorsed by FICO® and earned the designation Certified FICO® Professional. (FICO Pro)



Edward Jamison, Esq. of CreditCRM in Los Angeles, California presented Doug with a Certification of Expert status in the fields of Credit Scoring and Credit Restoration. (March 28<sup>th</sup> 2008)

At the CMPS Institute Doug met the required standards and successfully completed the training and examination process and is acknowledged as an expert in the area of Mortgage Planning, Cash Flow Management and Real Estate Equity Management. (October 2006)

In 2008 Doug completed and passed the requirements earning the Certified Divorce Planning Professional designation which focuses on creating equitable solutions for divorcing individuals and focusing on protecting their C.R.A.D.L.E. (Credit, Resolve, Assets, Dependants, Life and Estate).

In 2005, Doug attended HTSA, High Trust Sales Academy, in Chicago, IL and was awarded title of Mortgage Planner with the emphasis on Customer Focused Planning (April 2005).

Doug has held a Real Estate Salesperson License from the Department of Real Estate in California from October 1985 to November 2011.

Doug also earned a Certificate of Achievement and Training Certification: FACTA – Identity Theft Prevention Program.

## **Publications**

*Anatomy of Credit Scores: An Insider's Knowledge and Success Strategies to Overcoming the Complicated Credit Scoring System.* (August, 2010)

9 Credit Score Myths Do More Harm Than Good. By Teresa Bitler  
Published September 15, 2010|CreditCards.com|FoxBusiness.com|Yahoo!  
Finance

WorkWise: Niches Open To Job Seekers. By Mildred Culp  
Posted May 16, 2010 |modbee.com

Credit Repair- Life After a Short Sale/Foreclosure.  
With Jacob Swodeck, Director of Education at Partner First  
Posted October 2009

Valley Lawyer, Quantifying Damages from Credit Harm June 2013

## **Presentation/Lectures**

Short Sale Symposium, Ontario, California Presentation on Credit Reporting and Scoring-Life after a Short Sale, February 25<sup>th</sup> 2010.

Homeowner Outreach Assistance Program, (HOAP), Glendora, California at the Citrus Valley Association of Realtors, Presentation on Loan Modifications, Short Sales, Deeds in Lieu and How Foreclosures differently affect Consumer Credit August 21<sup>st</sup> 2010, November 20<sup>th</sup> 2010.

First Time Home Buyer's Class, Simi Valley Library, Presentation on How Important Credit is When Purchasing a Home.

CAMP- California Association of Mortgage Professionals, Los Angeles Chapter, Current state of credit and new credit scoring models, Understanding what you should know as a Mortgage Professional and how to best help your clients. April 12<sup>th</sup> 2012

Homebuyers BOOT CAMP: Sponsored by Security Pacific Home Loans, preparing your credit to purchase a home August 3<sup>rd</sup> 2013

Family Law Live Lecture Series: Quantifying Credit Damage in Divorce, September 26, 2013

### **Cases Where Testimony Occurred via Deposition and/or Trial**

Henrietta J. Monday v. Saxon Mortgage Services Inc. a Texas Corporation; Ocwen Loan Servicing, LLC, United States District Court Eastern District California Sacramento Division, Civil Action: 2:10-CV-00989-WBS-KJM deposition, expert for the Defendant

Wells Fargo Bank v. Deborah I. White – deposition with trial appearance in Los Angeles Superior Court, Case No. BC455356 expert for the Plaintiff

Robert J Fernandez v. Nancy Valerie Nester – Trial appearance at Superior Court of the State of California in and for the County of Ventura Case No. 56-2011-00393715-CU-BC-SIM

Gregory Kijong Hong v. Nancy Youg Hong - Trial appearance at Superior Court of the State of California for the County of Los Angeles Case No. BD 471118

Michael & Maria Taheny v. Wells Fargo, N.A., - Trial appearance at United States District Court Eastern District of California Sacramento Division Case No. 2:10-cv-02123-LKK-EFB, El Dorado County Superior Court

Abe Poduska v. Valleywide Construction, Inc., a California corporation; Porter's Plumbing, Inc., a California corporation doing business as Quality Plumbing; Case No. 11 CE CG 02699 in the Superior Court Of California County Of Fresno – Unlimited Civil – deposition and trial appearance

Deutsche Bank National Trust Company, as Trustee for the registered holders of Morgan Stanley ABS Capital 1 Inc., Trust 2007-NC3 Mortgage

Pass-Through Certificates, v. Richard P. Garcia and Gloria Ann Garcia –  
New Mexico District Court Case No. D-202-CV-201005921 - deposition

Juliana Jett Plaintiff v. Experian Information Solutions, Inc., Trans Union,  
LLC, and American Home Mortgage Service, Inc., In the United States  
District Court for the Northern District of Texas Dallas Division, Civil Action  
No. 3:12-cv-02136-D, deposition

Kamelbir Pooni v. Wells Fargo Home Mortgage, Superior Court for the  
State of California in and for the County of Sacramento Unlimited Civil  
Division, Case No. 34-2010-00087434, deposition and trial appearance.

Jianjun Fu, et al., vs. Wells Fargo Bank, N.A., United States District Court  
For The northern District Of Alabama Southern Division Civil Action No.: 2-  
13-cv-1271-AKK, deposition November 13<sup>th</sup> 2013

### **List of Recent Cases**

1. Ibarra v. Aranda and Chicago Title Insurance Company, Expert for Plaintiff, Settled
2. Monday v. Saxon Mortgage Services, Inc., Expert for the Defendant,
3. Glenn v. Glenn, Expert for the Plaintiff,
4. Jordan v. Jordan; Victory Toyota Wholesale Inc.
5. Allen v. Walters Acceptance Corporation,
6. Melton v. Aurora Loan Services
7. Sellner v. Chase Home Finance, Inc.
8. White v. Wells Fargo National Bank
9. Trang Truong v. Wells Fargo Bank
10. Taheny v. Wells Fargo Bank, N.A.
11. Burwell v. Bank of America - Bayview Loan Servicing
12. Henry v. Ocwen Mortgage Co., Expert for the Defendants
13. Debra Pickens v. Suntrust Mortgage
14. Fernandez v. Nester – Superior Court of the State of California in and for the County of Venture November 4, 2011 Case No.: 56-2011-00393715-CU-BC-SIM

15. Debra Kaye v. Bank of the West
16. Bank of America NA vs. Paul Bates, expert for the Defendant
17. Hong v. Hong - Los Angeles Superior Court Filed May 19, 2008 Case No.: BD 471118
18. Wallace v. J.P. Morgan Chase Bank
19. Skagerberg vs. Wells Fargo Bank, N.A, American Home Mortgage Servicing, Inc. and Lori Long, Jeremy Cobb, Jeff Leva, Audrey Lewis and Sandy Dasigenis Substitute Trustees
20. Lypps v. Litton Loan Servicing LP, Western Progressive, LLC and Ocwen Loan Servicing, LLC., Expert for the Defendants
21. Coleman v. Cooper, Sramek and Stirling Properties, San Mateo Superior Court Case No. CIV 514401
22. Juliana Jett Plaintiff vs. Experian Information Solutions, Inc., Trans Union, LLC, and American Home Mortgage Servicing, Inc., Defendants In The United States District Court For The Northern District of Texas Dallas Division
23. Corsaut v. Corsaut
24. Irina V. Verdiyana, Plaintiff, v. Capital One, N.A.; Trans Union LLC; Equifax Information Services LLC; AND Experian Information Solutions, Inc. Defendants. United States District Court Northern District Of California Case No. CV 121841 Expert for the Defendants, settled
25. Abe Poduska and Leanne Poduska, Plaintiffs, v. Valleywide Construction, Inc., a California corporation; Porter's Plumbing, Inc., a California corporation doing business as Quality Plumbing; Defendants. Superior Court Of California County Of Fresno – Unlimited Civil Case No. 11 CE CG 02699, settled
26. Deutsche Bank National Trust Company, as Trustee for the registered holders of Morgan Stanley ABS Capital 1 Inc., Trust 2007-NC3 Mortgage Pass-Through Certificates, v. Richard P. Garcia and Gloria Ann Garcia, settled
27. Michele Tantillo vs. CitiFinancial Retail Services. Inc and Equifax Information Services, L.L.C., a Georgia limited liability company, United States District Court of New Jersey
28. Musco v. Musco, completed

29. Bryan Vess, on behalf of himself and all others similarly situated, Plaintiff, vs. Bank of America, N.A., Defendants.
30. Kamelbir Pooni v. Wells Fargo Home Mortgage, a business entity, Fannie Mae, a governmental agency. Superior Court of the State of California Sacramento County
31. Asset Acceptance, LLC v. Luis S. Roman Superior Court of the State of California for the County of Orange/Harbor Justice

**CONTACT INFORMATION:**

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