

## **Testimonials**

“Jay,

Thank you for your help, but mostly thanks for the comfort you gave us preparing, and your excellent testimony. It clearly was helpful.”

**David Freeman, Freeman Law**

“Jay,

you were a superb expert witness: knowledgeable, professional, diligent and prepared. You spoke with authority in deposition. We think that a large part of the reason the defendants agreed to settle was the caliber of experts such as yourself supporting our case.”

**William and Cynthia**

“Jay,

I just wanted to let you know that I thought you were terrific. Your demeanor, conviction, expertise and explanation of complex issues for the jury was perfect. As icing on the cake, you handled the opposing counsel's questions. He did not lay a glove on you. Good job!”

**Jerry D. Hemme, Managing Partner**

**▲ GOODE | HEMME | PETERSON**

“Jay

It was really nice to meet you. I was very impressed by your testimony and we all agree you did a fantastic job.”

**Colin H. Murray, Chief Executive Officer  
North America, Baker & McKenzie, LLP**

“Jay,

I want to express my gratitude for the thorough job you did in preparing for your recent deposition.

Your deposition testimony helped convince the defendant bank that I was prepared for trial.

I also appreciate your counsel in advance of the defendants' depositions I took in Minnesota. You asked for the servicing procedures manual, a document that I did not even know existed. It was produced in response to written discovery and allowed me to use them in the depositions. This allowed me to focus my examination on particular officers.

Finally, you identified a new though related theory of recovery in this action. I had considered predatory lending early in my case and dropped it because I thought my clients' were

sophisticated enough to not be trapped. However, you identified the elements that showed this as a classic case of predatory lending. Again, the suggestion of predatory lending helped convince the bank to settle.

Your style of testifying was clear and cogent. You spoke with confidence regarding complicated subjects, breaking them down to make them understandable for the average juror. This style of delivery shows that in a "battle-of-the-experts", we were ready to meet them every step of the way.

My clients and I appreciate your efforts on our behalf. I look forward to working with you again."

**Patrick E. Herman, Esq.**  
**Spring Valley, CA**

"I had the pleasure of using Jay Hibert as a banking expert in a very challenging and contentious case.

Jay did a remarkable job of presenting his opinions clearly and eloquently.

Jay not only came across as extremely knowledgeable and highly competent, which he most definitely is, but as very likeable and believable as well.

In my 35+ years of civil litigation, I have come to appreciate really good expert witnesses, and Jay is one of the best experts I have had the privilege of using.

In short, I give Jay Hibert my highest recommendation as a banking expert."

**Kenneth E. Chyten, Esq.**  
**Law Office of Kenneth E. Chyten**

"Your professional expertise made our case much stronger and eventually led us to a very successful settlement."

**Richard & Margaret Brodowski**