

The Andela Consulting Group, Inc.

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The Andela Consulting Group, Inc. ("ACG"), managed by Thomas Tarter, primarily engages in Business and Financial Restructuring, Bank and Financial Institution Consultation and Expert Witness/Litigation Support. With more than forty-years of experience as a banker, business executive and consultant, Mr. Tarter has extensive knowledge on how businesses, banks and related financial institutions operate. ACG has been involved in many matters which include: financial institution reorganization, banking, cash controls and management; checking accounts; bank operations; loan servicing and securitization, corporate governance, regulatory compliance and credit.

Formed in 1993, ACG has worked with clients in a diverse but yet inter-related areas. These include: (i) Regulatory approved Operational Study of a troubled bank; (ii) Developed court approved business rehabilitation and marketing plans for a troubled bank; (iii) Appointed to the board of directors of First Alliance Mortgage Company, as an independent, outside director and Audit Committee Chair, after the company filed for bankruptcy protection (iv) Director, Sunshine Makers, Inc, *dba* Simple Green; (v) Overdraft Fee litigation pertaining to check and debit processing items from high to low; (vi) A large Nevada Real Estate Development Company to provide turnaround management and financial advice; (vii) FDIC as Receiver involving failed bank litigation; (viii) Consumer credit – loan origination, loan securitization, loan servicing, predatory lending, TILA, loan and lease transactions, ID theft, credit damages; (ix) A Viatical Service Company to provide expert testimony and litigation consultation regarding asset-based lending industry customs, standards and practices and lender liability issues; (x) A Financial Institution to provide expert testimony and litigation consultation regarding real estate loan restructuring, construction and permanent lending; (xi) Ford Motor Credit Corporation to provide expert testimony and litigation consultation regarding lender liability, collateral protection and creditor disclosure involving an energy production project; (xii) Developed a cash management and control system for multiple inter-related Chapter 11 debtors operating in several states including Hawaii; (xiii); Marin Outdoor, appointed as common stock trustee and later as a director in connection with its financial restructuring and Chapter 11 proceedings; (xiv) Self Storage facilities to provide turnaround management and advisory services to a Chapter 11 debtors; (xv) Chapter 11 interest rate and loan feasibility opinions including 1111(b) analyses.