

Dean Binder Bio and CV

Dean Binder, of CreditExpertWitness.com, is a long time credit industry insider. In addition to his expertise in credit reporting and credit scoring, Dean also recently began serving as an expert witness and legal consultant for clients involved in credit related litigation.

Dean has 14+ years of experience in the consumer credit industry including positions with Equifax Credit Information Services, one of the three recognized national credit reporting agencies, and the Fair Isaac Corporation (inventors of the FICO credit scoring system). In addition, Dean has also served as Finance and Insurance Manager at Morgan Building Pools, Spas and RV's and worked with lending sources to secure financing.

Dean has a significant amount of relevant experience in the credit industry including time spent performing the following tasks at Fair Isaac, Equifax and Morgan:

- **Fair Isaac Mid Markets Account Management and Sales** - New customer and renewal sales for entire suite of Fair Isaac's loan origination products. Included were web based credit decisioning, and application processing software, and custom scorecards including those specific to home equity, revolving, indirect and direct lending.
- **Fair Isaac Credit Score Expertise** – Participated in a collection of credit bureau score trainings both internal and external to Fair Isaac. Topics included credit bureau score design and development, implementation, calibration and validation.
- **Equifax Team Lead**- Managed the Fraud Investigation Team functions including the reinvestigation process and adherence to productivity and quality expectations. Worked closely with fraud victims and law enforcement to determine the accuracy and validity of consumer claims.
- **Equifax Quality Assurance for Specialty Teams**- Responsible for checking the accuracy and integrity of smaller specialty teams such as Consumer Fraud Victims, Mixed Credit Files, and Credit Repair Clinics. Again, this included listening in on consumer calls, sampling the dispute input of service agents and grading the adherence to company policy with respect to the accuracy of each of the dispute events, including call scripting as needed. Followed up with team members and delivered feedback for training purposes.
- **Equifax Quality Assurance**- Responsible for checking the accuracy and integrity of all consumer dispute departments. This included listening in on consumer calls (also known as a "service observation"), sampling the dispute input of service agents and grading the adherence to company policy with

respect to the accuracy of each of the dispute events. Followed up with team members and delivered feedback for training purposes.

- **Equifax Maintenance Processor-** Pursuant to any investigation logged any changes at the data furnisher's direction. At this point a new credit report was sent to the consumer and any lender, at the consumer's request, who may have processed the application using incorrect credit data.
- **Equifax Verification Processor-** Contacted data furnishers directly to notify them of the consumer dispute, validate authenticity of the dispute, verify the accuracy of the credit information, and log a modification if needed on the credit reporting database.
- **Equifax Information Consultant-** Received consumer credit disputes via mail and telephone at Equifax's consumer call center. Duties included logging consumer disputes, creating unique dispute case numbers, and generating requisite data verification forms, which were then sent to the data furnisher.
- **Morgan Finance and Insurance Manager -** Responsible for working directly with lenders to secure financing for consumers purchasing large ticket recreational vehicles. Duties include pulling and analyzing credit reports and FICO scores, matching applicant credit risk with the most appropriate loan product given the consumer's credit history and score. Executed final sales and finance contracts between the consumer and lender.
- **FiLife.com -** Served as a credit expert for a personal finance website called Filife.com. FiLife is an IAC/Dow Jones joint venture.
- **Certifications-** FCRA and FACTA Certified.

Recent cases include:

- Jensen v JP Morgan Chase & Co. U.S.D.C., S.D. Cal., Case No. 08 CV 0334JLS W MC CH00001-CH00193. Expert for defense. Settled.