

BIOGRAPHICAL DATA

Curtis R. Kimball, CFA, ASA - Mr. Kimball is a senior managing director of Willamette Management Associates, a nationally prominent valuation and financial analysis firm that recently celebrated its 50th anniversary. Willamette is a subsidiary of Citizens Financial Group, Inc. (NYSE: CFG), a banking and financial services company.

He works with the firm's regional, national, and international clients out of WMA's Atlanta regional office, which he opened in 1995. He has been valuing private company interests and restricted interests in public companies, intellectual properties, and other intangible assets, rights, claims, and investments for a variety of purposes for over 40 years.

He holds the Chartered Financial Analyst (CFA) designation from the CFA Institute and the Accredited Senior Appraiser (ASA) designations in business valuation and in appraisal review and management from the American Society of Appraisers. He graduated with a B.A. in Economics from Duke University and an M.B.A. from Emory University.

He was formerly with Wachovia Bank (acquired by Wells Fargo) and, later, the Citizens & Southern Trust Company (acquired by Bank of America) prior to joining WMA's Portland, Oregon, office in 1988. He is a noted speaker on valuation issues and a contributing author to several standard reference works on private business valuation including: *Valuing a Business, Fifth Edition* (McGraw-Hill), *Valuing Small Businesses and Professional Practices, Third Edition* (McGraw-Hill), and *Business Valuation Discounts and Premiums, Second Edition* (Wiley).

He is the national director for WMA's wealth management valuation practice which includes estate and gift tax, analysis of investments, asset protection, buy-sell agreement, trust, fiduciary liability, family dispute, pre-nuptial/marital, expatriation, equity and reasonable compensation, shareholder oppression, sales of family-owned businesses and charitable valuation issues. He also supervises other types of valuation cases for the Atlanta office.

Mr. Kimball has appeared over seventy times as an expert witness on valuation issues. He has testified in U.S. District Court, U.S. Tax Court, U.S. Court of Federal Claims, U.S. Bankruptcy Court, various state courts, and in other alternative dispute resolution venues.

His most recent appearances include the U.S. Tax Court cases: *Estate of Anna Mirowski* (Mirowski Family Ventures, LLC) and *Estate of Georgina T. Gimbel* (Reliance Steel and Aluminum Company), and in the U. S. Court of Federal Claims: *Washington Mutual, Inc. et al v. United States* (valuation of branching rights and other intangible assets).

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