



PAT MCELROY, JR.
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Areas of Expertise:	<u>Banking, Financial Institutions:</u> Lending related matters Industry standards Ordinary Care Mortgage Fraud Regulatory Compliance	Director and officers liability Document Examination Fraud Fidelity bond claims Lending/operational policies and procedures
Firm/Expert Profile:	Pat McElroy, Jr. has more than 35 years experience in the banking industry and has provided expert witness testimony in various civil, criminal and bankruptcy proceedings throughout the country. McElroy has provides various management, lending, operational and regulatory services to financial institutions throughout the United States.	
Services:	Mr. McElroy has provided the following services to his financial institution clients: Independent Loan Review, Regulatory Compliance Audits, Training, Regulatory Liaison Services, Management and Operational Studies, Policy and Procedure Development. He has also provided consulting services to the Office of the Comptroller of the Currency pursuant to a contract with that agency.	
Education/ Training:	Texas Christian University - BBA Federal Reserve Board, Washington, D.C. - School for Bank Examiners Numerous banking courses and seminars	
Publications/ Presentations:	Representative Sample of Published Articles: "Prevalent Examination Issues" "Issues That Cause Problems for Bankers" "Regulations - New Safety and Soundness Guidelines" "Compliance Changes Easy To Let Slip Through The Cracks"	
Teaching:	Mr. McElroy makes numerous training presentations each year to various clients throughout the United States. Examples: Instructor and course developer, Bank Administration Institute, Chicago, Illinois Instructor, American Institute of Banking Speaker, Independent Bankers Association of Texas Speaker, Texas Bankers Association Speaker, Texas A&M University, Bank Operations Institute Speaker, Executive Banking Institute Speaker, Texas Department of Banking, Annual Examiner Training Conference	
Cases/Clients:	Successful testimony in both civil and criminal cases Qualified in State, Federal and Bankruptcy courts Courtroom seasoned, High Profile Case Experience Previous clients include, financial institutions, FDIC, U.S. Trustee, Texas Atty. General, Florida State Attorney	