

Doug Minor, MBA Short Biography & CV

Credit Reporting, Scoring & Mortgage Damages Expert Witness

As the Founder / President of Easy Credit Relief, Inc., Doug focuses on helping and teaching people how to understand the credit reporting system and manage their personal finances. Showing them the best ways to use credit, maximize their score and save money.

Doug has spent over 30 years reviewing and analyzing personal credit reports and financial profiles of individuals. He has been interviewed and appeared on **CBS Channel 2 News**, The Real Estate Life News Talk 1590 KVTA & the David Cruz radio shows in Los Angeles and quoted articles appearing in FoxBusiness.com, CreditCardForum.com, Yahoo! Finance, Zillow.com, CardRatings.com, CreditCardGuide.com and Entrepreneur Magazine.

Having a pragmatic disposition as well as a broad base of experience in business, credit, mortgage and personal finance, he has the unique knowledge, academics and real-life experience to assess credit damages. He has been an expert in over 150 cases and performed training classes to audiences of all levels of sophistication including Professional Groups, Lenders, CEO's, and Consumers. As an expert in credit related damages, mortgage lending, credit reporting, and scoring, he serves as a litigation consultant/expert witness for those involved in credit reporting, credit scoring, credit damages as well as mortgage litigation and divorce matters.

Credit and Mortgage Damages Expert Witness Capabilities:

Credit Report Evaluation with impact analysis, Preparing Credit Damages Report including Quantifying damage and types of Credit Damages, reviews Federal Truth-in-Lending Disclosures, Fair Credit Reporting Act violations, Review of Residential Mortgage Loan Application forms 1003 & 1008, Modern Credit Scoring, Unfair Debt Collections, Evaluate Testimony, and Developing Questions for Depositions and Trial.

Relevant Experience at Easy Credit Relief, Inc.:

- Created Credit Scoring Mortgage Analysis Model
- Guiding clients through the complete process of reviewing and analyzing their credit reports and needs to achieve their desired outcome.
- Performs Educational Presentations to Consumer Groups, Realtors, Mortgage Professionals, CFP's, CPA's and Attorneys on a continuing basis.
- Participates regularly in educational programs keeping current on scoring models and changes, credit laws and credit damage that can affect consumers and other relevant courses.
- Has worked with a National Real Estate Training Company with a Credit Education Video and the Development of Credit related Curriculum.

Relevant Experience in the Mortgage Industry:

- Originated and Processed Residential Mortgages, preparing them for Underwriting by reviewing and analyzing the credit reports. Checking the credit worthiness for each applicant along with their financial ability to repay. Along with underwriting and evaluating the tax returns of the individuals.
- Managed the processing of financial and credit documentation for commercial and construction loans.
- Consulted in the planning and transitioning of a Mortgage Brokerage Firm to a Mortgage Banking Operation.
- Prepared and funded private second trust deed Notes personally and for investors; Underwriting and Analyzing the credit worthiness of each application. (In some cases, using self-directed IRA funds.) Additionally setting up the servicing account on private notes and in some cases working with an accommodator of a qualified plan.
- Negotiated and Priced Interest Rates in Prime, Sub Prime and Private Money Markets.

Membership / Association:

Member of Forensic Expert Witness Association

Relevant Experience:

As a Residential Real Estate Appraiser, he was responsible for measuring properties, assisting in the evaluation of comparable sales and preparation of the appraisal report.

As a Notary Public performed Loan Document Signings for Escrow Transactions, Name Affidavits, Quit Claim Deeds, Satisfaction of Judgment, Power of Attorneys, etc.

As a Real Estate Investor invested in Residential Real Property and LLP's buying Commercial Office Buildings and Private Money Mortgage Financing which was secured by a Promissory Note and Deed of Trust on Real Property. Set up the servicing account on private notes and in some cases working with an accommodator of a qualified plan.

As a Business Professional organized and facilitated a Professional Entrepreneur Group filled with CEO's, Attorneys and Professional Athletes with the objective of freely sharing business operations and ideas amongst each other.

Expert Witness Training Doug participated in a Credit Expert Witness 3-day course where he answered some of the most difficult questions during a mock deposition admirably and was commended by James Little, Esq. for his relaxed appearance along with his ability to take the complicated subject matter and translate it into simple terms anyone could understand.

As of January 26-27, 2013, Doug completed a 2 day "How to Excel at Your Expert Witness Deposition" through SEAK Inc. – The Expert Witness Training Company, conducted by Steven Babitsky, Esq., President.

Education, Certifications, and Licensing Exams:

MBA, Saint Mary's College of California, Moraga, GPA: 3.72


From November 3, 2009, to November 2, 2011, Doug held and was recognized by the Consumer Data Industry Association of Washington D.C. for successfully meeting the conditions of eligibility and passing the required examination to receive a Fair Credit Reporting Act Certification.

At ALLREGS Academy Doug completed *the* Certified FICO® Professional program, a National Certification program endorsed by FICO® and earned the designation Certified FICO® Professional, FICO Pro. (December 2013)



Edward Jamison, Esq. of CreditCRM in Los Angeles, California presented Doug with a Certification of Expert status in the fields of Credit Scoring and Credit Restoration. (March 28th, 2008)

From the Institute of Consumer Financial Education, Doug has earned and is recognized as an ICFE Certified Credit Report Reviewer (CCRR®).

(February 2014) 

At the CMPS Institute Doug met the required standards and successfully completed the training and examination process and is acknowledged as an expert in the area of Mortgage Planning, Cash Flow Management and Real Estate Equity Management. (October 2006)

In 2008 Doug completed and passed the requirements earning the Certified Divorce Planning Professional designation which focuses on creating

equitable solutions for divorcing individuals and focusing on protecting their C.R.A.D.L.E. (Credit, Resolve, Assets, Dependents, Life and Estate).

In 2005, Doug attended HTSA, High Trust Sales Academy, in Chicago, IL and was awarded title of Mortgage Planner with the emphasis on Customer Focused Planning (April 2005).

Doug has held a Real Estate Salesperson License from the Department of Real Estate in California from October 1985 to November 2011.

Doug also earned a Certificate of Achievement and Training Certification: FACTA – Identity Theft Prevention Program.

I received a Certificate of Completion for 14 hours of advanced credit education in September 2015 at the Credit Expert Summit, Cohort 2

Publications

Anatomy of Credit Scores: An Insider's Knowledge and Success Strategies to Overcoming the Complicated Credit Scoring System. Co-author (August 2010)

9 Credit Score Myths Do More Harm Than Good. By Teresa Bitler
Published September 15, 2010|CreditCards.com|FoxBusiness.com|Yahoo! Finance

WorkWise: Niches Open to Job Seekers. By Mildred Culp
Posted May 16, 2010, |modbee.com

Credit Repair- Life After a Short Sale/Foreclosure.
With Jacob Swodeck, Director of Education at Partner First
Posted October 2009

Quantifying Damages from Credit Harm: for Valley Lawyer Magazine June 2013 issue

Evaluating and Understanding Credit Damages: for Juris Pro / ExpertWitnessBlog.com in 2 parts June 2014

How to protect your credit from holiday shopping & how to help someone else rebuild credit: By Kristin McGrath for CreditCardForum.com/Blog October 2014 & February 2015

Presentation/Lectures

Short Sale Symposium, Ontario, California Presentation on Credit Reporting and Scoring-Life after a Short Sale, February 25th, 2010.

Homeowner Outreach Assistance Program, (HOAP), Glendora, California at the Citrus Valley Association of Realtors, Presentation on Loan Modifications, Short Sales, Deeds in Lieu and How Foreclosures differently affect Consumer Credit August 21st, 2010 & November 20th, 2010.

First Time Home Buyer's Class, Simi Valley Library, Presentation on How Important Credit is When Purchasing a Home.

CAMP- California Association of Mortgage Professionals, Los Angeles Chapter, Current state of credit and new credit scoring models, understanding what you should know as a Mortgage Professional and how to best help your clients. April 12th, 2012

Homebuyers BOOT CAMP: Sponsored by Security Pacific Home Loans, preparing your credit to purchase a home August 3rd, 2013

Family Law Live Lecture Series: Quantifying Credit Damage in Divorce, September 26, 2013

Dealing with Credit in the current Mortgage Market: How to effectively and safely help clients while growing your business with credit-related strategies. Performed for Kinecta Federal Credit Union, Newbury Park, CA January 31, 2014.

Understanding Credit in your Market Place: Learn how new credit scoring models work and how this can help you close more deals faster and safely. Conducted for Keller Williams, March 13, 2014.

SBREIA- Santa Barbara Real Estate Investors Association: Helped investors to understand how to best utilize credit, credit scores and their own credit profiles in maximizing profits for each investment. May 24, 2014

ADFP-Association of Divorce Financial Planners: The financial strategies and implications associated with how credit should be handled between divorcing couples. July 26, 2014

Credit Con 2017: How Attorney's and Credit Consultants can identify credit damages at the initial evaluation and what to do next. March 29th, 2017

Credit Summit 5.0 2018: Leveraging Your Credit Knowledge to do Expert Witness Work – Featured Speaker August 9th, 2018, Austin Texas

Credit Con 2019: Becoming a Credit Expert Witness. Featured Speaker Las Vegas April 16th, 2019

Consumer Credit Expert Witness Training and Certification Program: Featured Trainer May 16th – 18th 2019, Atlanta Georgia

Where Credit Is Due: How to Protect Your Clients from Credit Disaster: CLE Course Featured Presenter and Creator - February 24th, 2021

List of Cases Where Testimony Occurred via Deposition and/or Trial

Henrietta J. Monday v. Saxon Mortgage Services Inc., a Texas Corporation; Ocwen Loan Servicing, LLC, United States District Court Eastern District California Sacramento Division, Civil Action: 2:10-CV-00989-WBS-KJM—deposition, expert for the Defendant.

Wells Fargo Bank v. Deborah I. White, deposition with trial appearance in Los Angeles Superior Court, Case No. BC455356—expert for the Plaintiff.

Robert J Fernandez v. Nancy Valerie Nester—trial appearance at Superior Court of the State of California in and for the County of Ventura Case No. 56-2011-00393715-CU-BC-SIM.

Gregory Kijong Hong v. Nancy Youg Hong—trial appearance at Superior Court of the State of California for the County of Los Angeles Case No. BD 471118.

Michael & Maria Taheny v. Wells Fargo, N.A.—trial appearance at United States District Court Eastern District of California Sacramento Division Case No. 2:10-cv-02123-LKK-EFB, El Dorado County Superior Court.

Abe Poduska v. Valleywide Construction, Inc., a California corporation; Porter's Plumbing, Inc., a California corporation doing business as Quality Plumbing; Case No. 11 CE CG 02699 in the Superior Court of California County of Fresno—Unlimited Civil—deposition and trial appearance.

Deutsche Bank National Trust Company, as Trustee for the registered holders of Morgan Stanley ABS Capital 1 Inc., Trust 2007-NC3 Mortgage Pass-Through Certificates, v. Richard P. Garcia and Gloria Ann Garcia – New Mexico District Court Case No. D-202-CV-201005921—deposition.

Juliana Jett Plaintiff v. Experian Information Solutions, Inc., Trans Union, LLC, and American Home Mortgage Service, Inc., In the United States District Court for the Northern District of Texas Dallas Division, Civil Action No. 3:12-cv-02136-D—deposition.

Kamelbir Pooni v. Wells Fargo Home Mortgage, Superior Court for the State of California in and for the County of Sacramento Unlimited Civil Division, Case No. 34-2010-00087434—deposition.

Jianjun Fu, et al, v. Wells Fargo Bank, N.A., United States District Court for The northern District Of Alabama Southern Division Civil Action No.: 2-13-cv-1271-AKK—deposition.

Kenneth S. Dewar v. Erica Dewar, Trial appearance at Superior Court of California, County of San Diego Case No.: ED 83669 April 25, 2014, and July 8, 2014—deposition on April 21, 2014.

Rindfleisch v. California Coast Credit Union, United States District Court Southern District of California, Case No. 13CV1882 DMS NLS—deposition on October 2, 2014.

Ronald Kirsh v. Andrew Todd Kirsh Superior Court of California County of Los Angeles-Central District Case No. BC530501—deposition on January 27, 2015.

Wells Fargo v. Laura Filion, Case No. 56-2013-00434511-CU-CL-VTA—deposition on November 20, 2015.

Green Tree Servicing, LLC v. Karena Nichols Case No. CJ-10-4206; Kay County, State of Oklahoma—deposition on March 09, 2015, expert for the Defendant.

Megan E. Zavieh v. JP Morgan Chase Bank, N.A., California Reconveyance Company, RWW Properties, Case No. HG126155549—deposition on March 24, 2015.

Nahid Noori v. Bank of America, Case No. 2; 15-cv-01467 AB United States District Court Central District of California—Western Division, January 20, 2016.

Patrick Kealy v. Ford Motor Credit Company, LLC, Case No. BC497696—deposition on February 5, 2016; trial August 17, 2017.

Elizabeth Williams v. Wells Fargo Bank and Wells Fargo Home Mortgage, Case No.: C 13-03387 EDJ United States District Court Central District of California, March 29, 2016.

Shane R. Pierce v. Irma M. Rodriguez, No. 251,406 Division “C” 9th Judicial District Court Parish of Rapides State of Louisiana. In California, April 20, 2017.

Bonnie Miller and Brett Flaharty v. Ditech Financial LLC & Bank of America, N.A., et al, Case No. PC055489—deposition in Los Angeles on May 15, 2017.

Wells Fargo Bank, N.A. v. Laura Fillion, Case No. 56-2015-00476012-CU-BT-VTA—deposition on July 18, 2017; trial on August 3, 2017.

Julia Dee Overbeck v. U.S. Bank Trust N.A., et al. United States Bankruptcy Court Western District of Washington—deposition on February 9, 2018.

Phillippe R. Corjon and Joyce E. Corjon vs. Ocwen Loan Servicing, LLC Case No.: KC067647 Superior Court for the State of California for the County of Los Angeles – Pomona Courthouse South, deposition on May 10th, 2018

Robin L. Bailey and Marc H. Bailey – In the Superior Court of the State of Arizona in and for the County of Yavapai, Case No.: V1300DO201480200 Telephonic Appearance May 15th, 2018

Bradford L. Bentley v. Wells Fargo Bank, NA, In the Superior Court of the State of Washington in and for King County, NO. 16-2-23522-1SEA— deposition on May 14, 2019.

Natalie Hosom and Brittany Park, *et al.*, Plaintiffs v. Habitat for Humanity-Mid Ohio, *et al.*, Defendants. In the Court of Common Pleas Franklin County, Ohio. Case NO. 17 CV 009461 – Deposition/Video Trial Testimony on October 29th, 2019.

Lawrence Alan Layton, Petitioner and Lisa Ann Rossi, Respondent in the Superior Court of Washington County of Kitsap, NO. 17-3-00260-2 Trial Testimony on February 10th & 11th 2020.

Michelle Fuller, Plaintiff, vs. Specialized Loan Servicing, LLC, et al., Defendants. Superior Court of the State of California County of San Francisco Unlimited Jurisdiction, Case NO. CGC-19-576361. Deposition & Trial testimony November 13, 2020

Oghenetga Emuveyan vs. Geneva Rock Products Inc., In the Third District Court Salt Lake County, State of Utah Deposition May 14th, 2021

Claudia Cadena, Alleged Debtor vs. Luigi Interlandi in United States Bankruptcy Court Central District of California San Fernando Valley Division, Case No.: 1:21-bk-10082-MT, Trail testimony July 29th, 2021

David O. Kingston vs. Bank of America, N.A. in United States Bankruptcy Court District of Idaho, Case No. 11-40128-JMM, deposition testimony October 6th, 2021

Joshua Sitzer and Amy Winger, Scott and Rhonda Burnett, and Ryan Hendrickson, on behalf of themselves and all others similarly situated v. The National Association of Realtors, Realogy Holdings Corp., HomeServices of America, Inc., BHH Affiliates, LLC, HSF Affiliates, LLC, The Long & Foster Companies, Inc. RE/MAX LLC, and Keller Williams Realty, Inc., In the United States District Court for the Western District of Missouri Western Division, Case No: 4:19-cv-00332-SRB and deposition testimony June 15th, 2022.

Thomas Vaughns and Charlotte Vaughns v. Ocwen Loan Servicing; PHH Mortgage Corporation. Superior Court of the State of California County of Contra Costa. "Complaint for Damages and Equitable Relief, deposition testimony May 19th, 2023.

Vahe Tashjian v. Planet Home Lending, LLC. United States District Court Northern District of California, San Jose Division. Case No: 5:19-cv-01536-

EJD Consolidated with: 5:20-cv-08816-EJD. Deposition testimony May 30th, 2023.

Corinna Sullivan, Plaintiff vs. Equifax Information Services, LLC, Defendants. Case No. 4:22-cv-00061-JGZ-BGM. Deposition testimony November 3rd, 2024

Robert N. Daniels, an Individual, Plaintiff v. Specialized Loan Servicing, LLC, Defendants. Case No. 2:22-cv-06776. Deposition testimony November 19th, 2024

CONTACT INFORMATION:

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