

John Ulzheimer Bio and CV

John Ulzheimer, President of Consumer Education for Credit.com, President of The Ulzheimer Group, LLC and Founder of www.creditexpertwitness.com, is a nationally recognized expert on credit reporting and credit scoring. An expert in personal finance, consumer credit, and credit law, John serves as an expert witness/legal consultant for those involved in credit litigation and has been qualified and admitted as an expert in both Federal and State court.

John is FCRA certified and has 18+ years of experience in the consumer credit industry including positions with Equifax Credit Information Services (6 years) and The Fair Isaac Corporation, inventors of the FICO® credit scoring system (7 years). He has authored or created numerous educational materials on the subject including:

- The book, *You're Nothing but a Number, Why achieving great credit scores should be on your list of wealth building strategies.*
- The Credit Report Card, an educational credit report and score designed to teach you where your credit really stands - Winner "Best in Show" Finovate 2009
- The consumer handbook, *Surviving Identity Theft.*
- The white paper, *Common Mistakes Made by Ineffective Credit Expert Witnesses.*
- The article, *Top 10 Ways to Survive a Deposition*

Relevant Experience at Equifax – Managed consumer dispute process including consumer interview, logging consumer dispute onto credit report, communicating with data furnisher to validate credit file accuracy, modified consumer credit report according to results of investigation, and communicate dispute resolution results to consumer.

Managed relationship between Equifax and thousands of small customers, such as credit unions, car dealerships, banks, and collection agencies. Role included pricing negotiations, cross selling credit products including Credit Marketing Services, credit scores, fraud detection services and data access software.

Managed relationship between Equifax and large strategic clients based in Jacksonville, Florida including large regional bank and national credit card issuer. Role included pricing negotiations, cross selling credit products including Credit Marketing Services, and credit scores.

Relevant Experience at Fair Isaac – Supported all of Fair Isaac's credit bureau based scores sold by North American credit reporting agencies; Equifax, Equifax Canada, TransUnion, TransUnion Canada, and Experian. Managed credit score pricing for several years. Well versed in credit score validations, impact analyses, score migration studies, credit scorecard development and what influences credit

scores. Performed hundreds of credit score trainings to audiences of all levels of sophistication including lenders, credit bureaus, members of Congress, consumer groups and consumers.

John frequently appears on CNBC, FOX News, CNN and Oprah's "Oprah and Friends" XM Satellite Radio. He has contributed content for CNBC's "On The Money", Freddie Mac's "Know Your Score" campaign, Oprah's "Debt Diet" series and The Suze Orman Show. He is also a frequent commentator on credit-related issues in various outlets including USA TODAY, Associated Press, CNBC, NPR, Los Angeles Times, CNN.com, Washington Post, Money Magazine, American Banker, Wall Street Journal, SmartMoney, MarketWatch, MSNBC.com, The Motley Fool, Chicago Tribune, Bankrate.com, and other regional business and consumer media.

In his hometown of Atlanta, John teaches a course, when offered, on credit reporting and scoring at The Emory University Center for Lifelong Learning and was named by the students the Top Personal Finance and Investments Instructor for the 2005/2006 term. He is also a regular guest lecturer at The Westminster Schools, The Walker School (both in Atlanta) and The University of Georgia.

Recent cases include: Bold = Testimony Occurred

- ▶ **Miley v Credit Bureau of Baton Rouge** – Expert for defense, settled
- ▶ **Celestial v GreenPoint Mortgage** – Expert for defense, settled
- ▶ **White v Experian**, et al – Expert for plaintiff, settled
- ▶ Webb v Headland Mortgage – Expert for defense, in progress
- ▶ **Equifax/Fair Isaac** – Arbitration, Fact Witness
- ▶ **Chi/Bickerstaff v Chase Mortgage Corp** – Expert for plaintiffs, dismissed
- ▶ **Harris v TransUnion**, et al – Expert for plaintiffs, dismissed
- ▶ Fair Isaac v TransUnion, Experian, Equifax – Former expert for plaintiff, dismissed
- ▶ Patel & Matei v Mercury Insurance – Expert for plaintiffs, settled
- ▶ Alwardt v AIG Preferred – Expert for plaintiffs, settled
- ▶ Gros v Midland Credit Management and Ford Motor Credit – Expert for defense, **summary judgment granted for defense**
- ▶ Kaiser Foundation Health Plan v Prime Healthcare Services – Expert for plaintiffs, in progress
- ▶ **Ellis v Pennsylvania Higher Education Assistance Agency** – Expert for defense, settled
- ▶ Richard Selah v TXU Energy Retail Company – Expert for defense, settled

- ▶ 1st Advantage Mortgage v AAA Worldwide Financial Co – Expert for defense, settled
- ▶ Lossley v Experian and CBC Innovis – Expert for defense, settled
- ▶ **Unifund v Emmett Salers** – Expert for plaintiff in countersuit, settled
- ▶ Robert Half International v Media Rights Technologies – Expert for plaintiff, settled
- ▶ Witt v Experian and Real Time Resolutions – Expert for defense, settled
- ▶ Roth v Zurich American Insurance – Expert for defense, settled
- ▶ **Gamby v First National Bank of Omaha** – Expert for defense, **jury verdict for defense on all counts.**
- ▶ Valentine v Wells Fargo – Expert for plaintiff, settled
- ▶ Emmanuele v Lawford Howell and ATS – Expert for plaintiff, in progress
- ▶ Miller v Kenny and Safeco Insurance – Expert for plaintiff, in progress
- ▶ Kelly v Pennsylvania Higher Education Assistance Agency – Expert for defense, settled
- ▶ Porch v Case Credit Corp – Expert for defense, case in progress
- ▶ Massey v Ly, Vu, Johnson and Benchmark Mortgage – Expert for plaintiff, **bench verdict for plaintiff, judgment entered for plaintiff.**
- ▶ **Cooper v Wells Fargo** – Expert for defense, case in progress
- ▶ **Cartwright v Experian & Credit Management Inc** – Expert for defense, case in progress
- ▶ Combs v Robert Long and Associates – Expert for defense, case settled
- ▶ Campbell v Midland Credit Management – Expert for defense, case settled
- ▶ USA v Heather Marvin – Consultant for defense, in progress
- ▶ Rodriguez v Harold Zeigler Chrysler – Expert for defense, case settled
- ▶ Severino v Chase – Expert for plaintiff, in progress
- ▶ RBS Citizens v Foistner – Expert for plaintiff, in progress
- ▶ Jackson v Wells Fargo – Expert for defense, in progress
- ▶ Reed v American Standard Insurance et al – Expert for defense, in progress
- ▶ Avis Doctor v North American Title Co et al – Expert for defense, in progress
- ▶ **First Union National Bank v Indian River Enterprises** – Expert for plaintiff, in progress
- ▶ **Pennington v AFNI, Inc** – Expert for plaintiff, in progress
- ▶ Johnson v Saxon Mortgage Services – Expert for defense, case settled
- ▶ Evon v Mickell – Expert for defense, case in progress
- ▶ **Nash v Sadek, Inc** – Expert for defense, case in progress

- ▶ Soley v American Express – Expert for plaintiff, case in progress
- ▶ Johnson v Allstate Insurance – Expert for plaintiff, case in progress
- ▶ **Peck v Dua** – Expert for defense, case in progress
- ▶ Villaflor v Equifax – Expert for plaintiff, case in progress
- ▶ Weakley v Redine Recovery – Expert for defense, case in progress
- ▶ **DeWitt v Monterey Insurance Co** – Expert for defense, **jury verdict for defense on all counts**
- ▶ Murry v Countrywide – Expert for plaintiff, case in progress
- ▶ Zey v Dyck-O’Neal – Expert for defense, case settled
- ▶ Anderson v The Report Card Group – Expert for plaintiff, case in progress
- ▶ Reisinger v A&H Trucking – Expert for plaintiff, case in progress
- ▶ Ferrito v Saxon Mortgage Services – Expert for plaintiff, case settled
- ▶ Ortiliza v Mathey – Expert for plaintiff, case in progress
- ▶ Hearst v Capital One and HSBC Card Svcs – Expert for defense, case settled
- ▶ Kates v American Suzuki Motors Corp – Expert for defense, case settled
- ▶ Swaggard v Chase – Expert for defense, case settled
- ▶ Baker v Professional Finance Company – Expert for defense, case in progress
- ▶ Henderson v Chase Home Finance – Expert for plaintiff, case in progress