

## John Ulzheimer Bio and CV

John Ulzheimer, President of The Ulzheimer Group, LLC and Founder of [www.creditexpertwitness.com](http://www.creditexpertwitness.com), is a nationally recognized expert on credit reporting and credit scoring. In addition, his expertise includes FDCPA, FCRA, reasonable procedures, and credit damages. 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 19+ years of experience in the consumer credit industry including positions with Equifax Credit Information Services (6 years) and Fair Isaac, inventors of the FICO® credit scoring system (7 years) and Credit.com (6 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 consumer handbook, *Surviving Identity Theft.*
- The white paper, *Common Mistakes Made by Ineffective Credit Expert Witnesses.*
- The article, *Top 12 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 consumers.

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.

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Previous casework and references available upon request.