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JAY D. CROM, CPA, ABV, CIRA, CFE

Summary of certification, education and experience:

- *Received Certified Public Accountant (CPA) certificate from the California State Board on January 29, 1982.
- *Obtained designation of Certified Insolvency and Restructuring Advisor (CIRA) from the Association of Insolvency and Restructuring Advisors on October 18, 1995.
- *Obtained designation of Certified Fraud Examiner (CFE) from the Association of Certified Fraud Examiners on April 4, 1997.
- *Obtained designation of Accredited in Business Valuation (ABV) from the American Institute of Certified Public Accountants on April 28, 2005.
- *Employed by Bachecki, Crom & Co., CPA's (formerly Gerald W. Bachecki & Co.) in September, 1980, admitted as a partner in January, 1986, appointed managing partner in 1998.
- *Member of the American Institute of Certified Public Accountants, California Society of Certified Public Accountants, Association of Insolvency and Restructuring Advisors, California Receiver's Forum, National Association of Bankruptcy Trustees and the Bay Area Bankruptcy Forum.
- *Obtained Bachelor of Science in Business Administration with an emphasis in accounting from California State University at Sacramento in January, 1980.
- *Attended Post Graduate taxation courses at Golden Gate University from 1981 through 1983.
- *Extensive practice in closely held sole-proprietorship, partnership and corporate valuations, consulting and financial statement accounting.
- *Extensive practice in the areas of bankruptcy taxation, transfers & insolvency analysis and bankruptcy & receivership accounting since 1983.
- *Served as Examiner in Chapter 11 Cases.
- *Admitted as an expert in San Francisco, Oakland, San Jose and Santa Rosa Bankruptcy Courts in the areas of taxation, insolvency, valuation and transfers accounting.



JAY D. CROM, CPA, ABV, CIRA, CFE
Court Appointments and Expert Appearances

Appointed as Examiner by the U.S. Trustee's office in the following Chapter 11 matters;

Ming Ze, Inc., 2005, Judge Carlson (San Francisco)
Douglas Jonathan, 1997, James Lass, 2004, Judge Grube (San Jose)
NeoPhotonics Inc., 2004, Judge Morgan (San Jose)
Cheli & Young Construction, 1999, Judge Jaroslovsky (Santa Rosa)
Credit Service Inc., 1998, Judge Newsome (Oakland)
Samos Greek Restaurant, 1998, Judge Carlson (San Francisco)
Straightline Investments, 1998 Judge Jaroslovsky (Eureka)
Atrium Publishing, Inc., 1997, Dry Creek Inn, Limited Partnership, 1997, Judge Jaroslovsky (Santa Rosa)

Listing of All Testimony as Expert Witness since 2007:

Client: First Hand Technology Value Fund, Secured Creditor v Silicon Genesis, Deposition & Trial Testimony re: valuation of royalty license agreements, April 2015
Client: E. Lynn Schoenmann, Trustee of Bankruptcy Estate of Synergy, Inc. v. James Torchia et al, United States District Court, No. District, San Francisco Div. 3:14-CV-04891-MMC, Attend mediation with Judge Spero, US District Court, regarding fraudulent transfers, April 2015
Client: Timothy Hoffman, Chapter 7 Trustee of Bankruptcy Estate of Ron Goldin, Debtor, Deposition re: Insolvency, January 2015
Client: E. Lynn Schoenmann, Trustee of Bankruptcy Estate of UCBH Holdings, Inc. v. FDIC, Corporate and FDIC, Receiver, United States District Court, No. District, San Francisco Div. 3:10-CV-03989-CRB, Attend mediation with Judge Spero, US District Court, regarding fraudulent transfers and income tax refund assets, September 2014
Client: E. Lynn Schoenmann, Trustee, Matter: Frank Lembi, Debtor v. CCSF, Attend mediation with George Kalikman regarding post-petition transfers, August, 2014
Client: Linda Green, Trustee of Homer Ventures, LLC v True Traditions, LC, Trial Testimony re: insolvency and funds tracing, fraudulent conveyance, June 2014
Client: E. Lynn Schoenmann, Trustee of Bankruptcy Estate of UCBH Holdings, Inc. v. FDIC, Corporate and FDIC, Receiver, United States District Court, No. District, San Francisco Div. 3:10-CV-03989-CRB, Deposition regarding fraudulent transfers and income tax refund assets, April 2014
Client: Charles T. Madden et al. v. Cowen & Company, Superior Court California, CGC-06-453608, Deposition re Damages Computations, November 2013
Client: Janina Elder Hoskins, Chapter 7 Trustee, Matter: Monette R. Stephens/ Carl Wescott, Debtor, Trial Testimony re: Insolvency, failure to account for and transfer of assets, San Francisco Bankruptcy Court, October 2013
Client: Lois Brady, Trustee, Matter: Tranax, Inc., Debtor v. Hanmega and Hantle Systems: Attend mediation with Judge Dennis Montali as Trustee's accountant regarding insolvency, preferences and fraudulent conveyance issues, April 2013
Client: John Richardson, Trustee, Matter: Christina Pham et al. v. ComUnity Lending, Inc., Debtor, U.S. District Court Trial Testimony, San Francisco re: Insolvency, June 2011
Client: Hank Spacone, Chapter 11 Liquidating Agent, Matter: Reynen & Bardis, Inc., Debtor, Deposition re: Adequacy of Capitalization, Separateness of Special Purpose Entities, May 2011
Client: E. Lynn Schoenmann, Trustee, Matter: LoriMac, Inc., Debtor, Trial Testimony re: Insolvency and insider transactions, San Francisco Bankruptcy Court, December 2010



Client: Janina Elder Hoskins, Trustee, Matter: Lee-Quon, Debtor, Trial Testimony re: Insolvency, valuation and transfer of life insurance interests, San Francisco Bankruptcy Court, September 2010

Client: Lynn Schoenmann, Chapter 7 Trustee, Matter: Bryco, Debtor, Trial Testimony re: Insolvency and capital distributions, San Francisco Bankruptcy Court, May 2010

Client: Lynn Schoenmann, Trustee, Matter: George Q. Chinn, Debtor, Trial Testimony re: Reconstruction and documentation of business loan transactions, Estate's Interest in loan repayments and capital distributions, San Francisco Bankruptcy Court, June 2009

Client: Andrea Wirum, Trustee, Robert & Cathy Mack, Deposition re: CPA standard of care-tax services, March 2009

Client: David Kinney, Estate Administrator, Mattei v Kinney, Alameda County Superior Court-Probate Trial: Testimony and Report re Bank and security accounts tracing and identification of funds under control of Kinney, November 2008

Client: Tevis T. Thompson, Jr., Trustee- Rachel Thein, Debtor Discharge Trial Testimony and Report re: Asset tracing and Debtor's sources and uses of funds and asset disposition investigation, October 2008

Client: E. Lynn Schoenmann, Trustee- LoriMac, Inc., Deposition re: Related entity transfers and debtor financial analysis, October 2008

Client: Herbert von Rusten, Arbitration: von Rusten v. Bobby Mason, Arbitration Testimony re:partnership accounting, San Francisco, Hon. Raymond Williamson, Jr, AAA, March, 2008

Client: Andrea Wirum, Trustee - Matter: SDR Capital Management Inc. vs. Wilson Trial & Deposition re: Insolvency and Recovery under California Corporate Distribution limitations, San Francisco Bankruptcy Court, October, 2007

Client: Phillips, Spallas & Angstadt, Plaintiff- Matter: Phillips etal vs. Shahab Fotouhi, Trial & Deposition re: Law Firm Valuation, Oakland Bankruptcy Court, October, 2007

Client: Donald Beck, Plaintiff- Matter: Beck vs. Hoge, Fenton Trial & Deposition re: Damages, JAMS, San Francisco, CA June, 2007

Publications:

California CPA, June 2005: What You Need to Know About the Bankruptcy Act of 2005

NABTalk tax articles, 2007 through 2013

Presentations:

Bay Area Bankruptcy Forum (BABF) Tax Program April 30, 1996 with Judge Carlson

AIRA Annual Conference- Bankruptcy Basics 1998, 1999

BABF Program Committee, 1995-2003 with Judge Arthur Weissbrodt, Chairman.

BABF Tax Program January 22, 2004 with Judge Thomas Carlson, San Francisco, CA

OUST Trustee Income Tax Program, March 4, 2005, Oakland, Ca

AIRA Annual Conference- Annual Tax Programs- 1996 & 2000-2015

National Association of Bankruptcy Trustees Annual Conference (NABT)- Tax Program August, 2006, Seattle, WA, September, 2014, Salt Lake City , Utha

NABT Conference- Tax Program April, 2008, Santa Fe, NM, Sept. 2010, S.F., 2014 Utah

CSCPA East Bay Chapter Divorce Mini Conference- Bankruptcy issues, Jan., 2010

San Francisco Barrister's Program- Bankruptcy Tax, February 2010

Inns of the Court- Tax Program, May 2010, San Jose, CA

Produced and contributed to various handout materials for the above programs in conjunction with other panel members' contributions.