

*Financial Advisor Bio – Justin Kuczmarski – CPA and Valuation Expert*

**Justin Kuczmarski, MBA, CPA, CVA, CIRA, ABV, CFF**

President, NAV Valuation & Advisory LLC

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## **I. PROFESSIONS**

<b><u>Profession</u></b>	<b><u>Accrediting Agency or Jurisdiction</u></b>	<b><u>Date of Admission</u></b>
<b><u>Real Estate Finance</u></b> Dual MBA in Finance and Accounting, Certificate in Real Estate Finance	Fordham University-Graduate School of Business <a href="http://www.fordham.edu">http://www.fordham.edu</a>	<b><u>May 2001</u></b>
<b><u>Bankruptcy &amp; Restructuring</u></b> CIRA-Certified Insolvency and Restructuring Advisor	Association of Insolvency and Restructuring Advisors (AIRA). <a href="http://www.aira.org">http://www.aira.org</a>	<b><u>September 2011</u></b>
<b><u>CPA (Public Accounting)</u></b> CPA-Certified Public Accountant	American Institute of Certified Public Accountants (AICPA) <a href="http://www.aicpa.org">http://www.aicpa.org</a> ; New York State; Virginia	<b><u>October 2006</u></b>
<b><u>Fraud &amp; Forensics Examiner</u></b> CFF-Certified in Financial Forensics	American Institute of Certified Public Accountants (AICPA) <a href="http://www.aicpa.org">http://www.aicpa.org</a> ;	<b><u>January 2008</u></b>
<b><u>Valuation Expert</u></b> CVA-Certified Valuation Analyst	National Association of Certified Valuation Analysts (NACVA) <a href="http://www.nacva.org">http://www.nacva.org</a>	<b><u>November 2006</u></b>
<b><u>Valuation Expert</u></b> ABV-Accredited in Business Valuation	American Institute of Certified Public Accountants (AICPA) <a href="http://www.aicpa.org">http://www.aicpa.org</a> ;	<b><u>January 2007</u></b>

## **II. PROFESSIONAL ORGANIZATIONS**

<b><u>Organization</u></b>	<b><u>Date of Admission</u></b>	<b><u>Active/Inactive</u></b>
<b><u>Bankruptcy &amp; Restructuring</u></b> Turnaround Management Association <a href="http://www.turnaround.org">http://www.turnaround.org</a>	<b><u>November 2011</u></b>	<b><u>Active</u></b>
<b><u>Bankruptcy &amp; Restructuring</u></b> Association of Insolvency and Restructuring Advisors (AIRA). <a href="http://www.air.org">http://www.air.org</a>	<b><u>September 2011</u></b>	<b><u>Active</u></b>
<b><u>Corporate Advisory / Investment Banking Services</u></b> Association for Corporate Growth-NY Chapter <a href="http://www.acg.org">http://www.acg.org</a>	<b><u>June 2007</u></b>	<b><u>Active</u></b>
<b><u>Corporate Advisory / Investment Banking Services</u></b> International Association of CPAs, Attorneys and Management (IACAM) <a href="http://www.iacam.org">http://www.iacam.org</a>	<b><u>January 2009</u></b>	<b><u>Active: Permanent Board of Directors</u></b>

<b><u>CPA (Public Accounting)</u></b> American Institute of Certified Public Accountants (AICPA) <a href="http://www.aicpa.org">http://www.aicpa.org</a>	<b><u>October 2006</u></b>	<b><u>Active</u></b>
<b><u>CPA (Public Accounting)</u></b> New York State Society of CPAs (NYSSCPA) Bankruptcy Committee Litigation Committee Employee Benefits Committee <a href="http://www.nysscpa.org">http://www.nysscpa.org</a>	<b><u>October 2006</u></b>	<b><u>Active</u></b>
<b><u>Fraud &amp; Forensics Examiner: Valuation Expert</u></b> American Institute of Certified Public Accountants (AICPA) – Forensic and Valuation Services Section  <a href="http://www.aicpa.org/fvs">http://www.aicpa.org/fvs</a>	<b><u>January 2007</u></b>	<b><u>Active</u></b>
<b><u>Valuation Expert</u></b> National Association of Certified Valuation Analysts (NACVA) <a href="http://www.nacva.org">http://www.nacva.org</a>	<b><u>November 2006</u></b>	<b><u>Active</u></b>

### III. GENERAL PROFESSIONAL EXPERIENCE

I am a dual financial advisory expert and M&A investment banker with an expertise in four separate disciplines:

- Bankruptcy and Restructuring Advisory
- Valuation (Business and Securities) and M&A Corporate Finance
- Forensic and Fraud Examination Accounting
- Real Estate Finance (Credit Analysis and Interest Rate Valuation)

My diversified professional background stems from senior experience in both mergers and acquisition (M&A) investment banking and financial advisory consulting. I am the sole author of the International Association of CPA, Attorneys and Management's 300-page executive textbook, *The Executive's Guide to Business Valuation*. Prior to my current role as a practice leader within national accounting and consulting firm Crowe Horwath LLP, I previously worked as a senior investment banker directing the valuation and fairness opinion practice of a leading middle-market M&A investment bank.

I am the President and founder of NAV Valuation & Advisory LLC. NAV is a multidisciplinary firm focused on valuation, forensic services, real estate advisory, and M&A advisory.

I focus my bankruptcy and restructuring practice on applying my valuation, real estate finance and forensic accounting expertise in multiple contexts and often within the same case. I lead engagements through representing both debtors and creditors in several aspects of either Chapter 7 or Chapter 11. Sample recent client assignments include forensic tracing and fraud tracing, investigation accounting, real estate and valuation negotiating for Chapter 11 reorganizations, deal structuring, projection/financial feasibility analysis, and damages claims.

over 15 formal interest rate valuation opinions for real estate private companies in pricing private loans totaling hundreds of millions of invested capital. I have also successfully also defended this valuation and credit analysis before the IRS in multiple tax compliance appraisals.

#### **IV. EXPERIENCE AND FAMILIARITY WITH BANKRUPTCY LAW**

I focus my bankruptcy and restructuring practice on applying my valuation, real estate and forensic accounting expertise in multiple contexts and often within the same case. I lead engagements through representing both debtors and creditors in several major aspects of either Chapter 7 or Chapter 11. Sample recent client assignments include forensic and fraud tracing, investigation accounting, real estate and valuation negotiating for Chapter 11 reorganizations, deal structuring, projection/financial feasibility analysis, and damages claims.

I also specialize in interest rate valuations, both within and outside of bankruptcy cases. I have delivered over 25 formal interest rate valuation opinions for real estate private companies in pricing private loans totaling hundreds of millions. I have also successfully also defended this valuation and credit analysis before the IRS in multiple tax compliance appraisals.

#### **V. MEDIATION TRAINING**

**I have participated in mediation training, both informally and formally.** My most recent formal mediation training was a 40-hour advanced mediation training course from the Center of Law in Mediation. This recent training was completed in December 2011. A course description can be found below.

Course	Provider	Date
<b>Mediation Intensive Training</b> 5-Day, 40-Hour Training	<b>Center for Mediation in Law</b> <a href="http://www.understandinginconflict.org/">http://www.understandinginconflict.org/</a>	5 days (11/30-12/4/2011)

#### **VI. MEDIATION EXPERIENCE**

I have been involved in forensic accounting mediation matters from a transactional and litigation consulting standpoint. I have applied mediation and negotiation skills in over 50 transactions during my career. I have also applied mediation and negotiating skills in helping Chapter 11 plan confirmations or assisting in legal strategy formation.

## **VII. AREAS OF EXPERTISE**

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## **VIII. GENERAL PERTINENT BUSINESS OR LEGAL EXPERIENCE**

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practice of a leading middle-market M&A investment bank.

## **IX. OTHER PERTINENT INFORMATION**

I am an active national instructor and speaker for various training organizations and certification preparatory programs. I frequently teach for all 4 parts of the CPA examination (Audit, Business, Financial and Regulation) across the country for DeVry University's Becker CPA Preparatory division. I have served as an adjunct university professor as well for DeVry University.

I am a permanent board of director of the International Association of CPAs, Attorneys, and Management (IACAM). IACAM is an advanced training and networking organization for professionals and senior management.

I have been selected by the American Institute of Certified Public Accountants (AICPA) to serve as a national instructor in business valuation for the National Judicial College (NJC), the official university for training federal and state judges. In the process, I have instructed hundreds of attorneys, judges, and mediators over the course of a year. I have also recently presented at multiple forums and conferences for organizations such as the Corporate Executive Board, Financial Leadership Exchange, Financial Research Associates, New York State Society of CPAs, and the Center for Professional Education.

I have served as both a testifying financial expert and expert consultant. I have also published articles in leading trade publications. Representative clients have spanned the range of privately held companies and public companies across nearly thirty industries. I have also completed hundreds of formal or summary engagements across the following types of valuations: transfer pricing, litigation support and economic advisory, M&A investment banking, estate and gift tax appraisals, ESOP transactions and annual ESOP update appraisals, forensic accounting investigations, intangible asset appraisals, buyer due-diligence, fairness opinions, solvency opinions, going-private transactions, post-acquisition purchase price appraisals, preferred stock studies, goodwill impairment testing, dissenting shareholder valuations, and buy-sell agreements.

## **X. FEE STRUCTURE (COMPENSATION AND EXPENSE REIMBURSEMENT)**

My hourly rate is \$300 for the Eastern District of New York. Expense reimbursement is determined with client in advance.

## **XI. PRO BONO PREFERENCE (BROOKLY AND/OR CENTRAL ISLIP)**

I am available for pro-bono service in both Brooklyn and Central Islip.