

Doug Minor Short Biography and CV

Credit Damages Expert

As Author of Anatomy of Credit Scores and Founder / President of Easy Credit Relief, Inc., Doug focuses on helping and teaching people how to understand the credit system. Showing them the best ways to use credit and maximize their score.

Doug has spent the last 25 years reviewing personal credit reports and financial profiles of individuals. He has happily been quoted and interviewed for articles appearing in FoxBusiness.com, Yahoo! Finance, and Entrepreneur Magazine. During this time he has enjoyed answering thousands of questions regarding credit scores and the information contained in credit reports.

Having a pragmatic disposition as well a broad base of experience in business he has the unique knowledge and academics to assess damages. He has performed training classes to audiences of all levels of sophistication including Professional Groups, Lenders, CEO's, and Consumers. As a respected expert in credit related damages, credit reporting, and scoring he serves as a litigation consultant/expert witness for those involved in credit damages litigation.

Credit Damage Consultant and Expert Witness Capabilities:

Credit Report Evaluation, Preparing Credit Damages Report including Quantitative Assessment, types of Credit Damages, reviews Federal Truth-in-Lending Disclosures, Financial Calculations, Fair Credit Reporting Act, 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:

- Developed Credit Scoring Mortgage Analysis Model
- Developed Credit Repair Mortgage Impact Report
- Guiding client's 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 in weekly educational programs keeping current on FICO scoring model changes, credit laws and credit damages affecting consumers.
- Working with a National Real Estate Training Company with Credit Education Videos and the Development of FDCPA Curriculum.

Relevant Experience in the Mortgage Industry:

- Originated and Processed Residential Mortgages; preparing them for Underwriting by reviewing and analyzing credit reports and credit worthiness for each applicant.
- 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.)
- Negotiated and Priced Interest Rates in Prime, Sub Prime and Private Money Markets.
- Participated as a Consultant in developing Company Procedures and Compliance Guidelines.

Relevant Experience:

As a Residential Real Estate Appraiser 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.

As a Business Professional organized and facilitates 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 3 day course where he answered some of the most difficult questions 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 in simple terms anyone could understand.

Educational Certifications and Licensing Exams:

Consumer Data Industry Association of Washington D.C. has recognized Doug for successfully meeting the conditions of eligibility and passing the required examination to receive a Fair Credit Reporting Act Certification.

(November 3rd 2009)

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)

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

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 since 1985.

Publications

Anatomy of Credit Scores: An Insider's Knowledge and Success Strategies to Overcoming the Complicated Credit Scoring System. (Released 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 PartnerFirst

Posted October 2009

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.

Unravel the Mystery of FICO and Learn How to Save Money, Westlake Village, California.

FICO Score Improvement and How to Handle Credit Going In and Out of a Relationship, Westlake Village, California.

Personal experiences; Doug has been involved in two depositions one a Divorce case and the other a civil case. Additionally, he has been questioned in an arbitration hearing where the arbitrator granted all that was asked for and more in money damages. Appearing in small claims court he received a judgment in his favor for the maximum allowable damages.

Most Recent Case

- Ibarra vs. Aranda and Chicago Title Insurance Company, Expert for Plaintiff, Settled