**ADDENDUM TO C.V.**

1. 45 years in all phases of the mortgage industry—President of 2 mortgage companies; began expert witness work 2010;
2. Engaged on over 30 expert witness cases- deposed about 12 times- 7 cases pending trial;
3. Experienced in all phases of residential lending: origination, underwriting, closing, servicing, secondary marketing;
4. Current and former cases have involved: compliance, Respa, TIL, Fraud, loan modifications, improper foreclosure, servicing, underwriting, appraisals, insurance escrows, flood, predatory lending, reverse mortgages, ARM’s, credit damage, disclosures, identity theft;
5. Experienced in all phases of home lending—single family, second homes, investment, construction lending;
6. Never been disqualified, no felonies, Daubert challenges, or disqualifications;
7. Licensed with State & Federal (NMLS)—nominated to Advisory Board of CFPB, licensed realtor;
8. References available;
9. [www.phillipgcantrell.com](http://www.phillipgcantrell.com)