

**THOMAS A. TARTER**  
**CURRICULUM VITAE**  
**The Andela Consulting Group, Inc.**  
**15250 Ventura Blvd., Suite 610**  
**Sherman Oaks, CA 91403**

**Phone: (818) 380-3102 or (818) 368-1068**  
**E-Mail: [ttarter@earthlink.net](mailto:ttarter@earthlink.net)**

**EDUCATION:**

University of California at Los Angeles, Bachelor of Science degree in Business, 1965.

Santa Clara University, Master of Business Administration degree with a specialization in Finance, 1969

**LECTURER:**

Mr. Tarter has been an instructor, panelist and guest lecturer for several professional organizations and institutions of higher education, including the following:

American Institute of Banking  
American Management Association  
Los Angeles City College  
United States Small Business Administration  
Gonzaga University School of Law  
Practicing Law Institute  
National Association of Consumer  
Advocates  
Los Angeles Chapter of American Society of  
Appraisers  
Southern California Chapter of the Appraisal  
Institute  
University of Southern California  
International Council of Shopping Centers  
International Institute of Business and Banking  
Los Angeles and Orange County Bankruptcy  
Forums

**PROFESSIONAL EXPERIENCE:**

September 1993 – Present

**The Andela Consulting Group, Inc.**, Managing Director

Specializes in providing management, financial and advisory services involving deposit accounts, credit damages, lending, credit cards, corporate governance, risk management, compensation, financial and banking matters.

Mr. Tarter has served on boards, assisted in corporate restructures and has

provided advisory services to a diverse group of clients including corporations, law firms, banks, financial institutions and governmental agencies including the United States Small Business Administration and the FDIC

October 1985 – August 1993

**First Los Angeles Bank**, Executive Vice President, Member of Officers Loan Committee

During his association with First Los Angeles Bank, Mr. Tarter was responsible for supervising the bank's largest banking region and was involved in developing compensation and incentive programs, asset/liability management, development of policies and procedures and strategic planning. Additional responsibilities included marketing, public relations, mergers, acquisitions, the development of non-traditional banking businesses such as mortgage banking division and an SBA loan department.

November 1984 – September 1985

**Center National Bank**, Director, President and Chief Executive Officer

Recruited to administer a troubled financial institution. Developed programs to implement regulatory requirements and to constrict the bank's assets to adhere to capital constraints. Developed and implemented policies and procedures involving credit administration and personnel including compensation, termination, staff curtailment and recruitment.

January 1980 – October 1984

**Bank of Los Angeles**, Organizer, Founding Director, President and Chief Executive Officer

Responsible for organization and completion of two stock offerings, initial (1982) and secondary (1984), both of which were over subscribed. Responsible for the initial and ongoing organization of the bank as well as supervising its operations and growth. Negotiated the acquisition of the American City Bank - Beverly Hills from the Federal Deposit Insurance Corporation. Developed and implemented policies and procedures including compensation, personnel, credit and audit.

1977 – 1980

**First Los Angeles Bank**, Regional Vice President and member of the bank's Officers Loan Committee

1976 – 1977

**Sanwa Bank of California**, Vice President and Senior Credit Officer for Southern California and Member of Loan Committee

Responsible for administering the bank's loan portfolio in Southern California including the implementation of policies, procedures and controls to monitor the bank's corporate, real estate deposit transactions, consumer loan activities, and check and deposit transactions.

1969 – 1975

**Lloyds Bank California**, Vice President, Corporate and California Divisions  
Responsible for the administration and development of major corporate relationships. Developed new lending programs including acceptance and SBA financing.

Additionally, Mr. Tarter was a founding organizer of Hancock Savings Bank. He shared responsibility for its formation and organization. He also co-organized and coordinated its initial stock offering.

### **TESTIMONY:**

Mr. Tarter has provided expert testimony at deposition and trial in municipal, state and federal courts as well as at arbitration. Clients included: Mobil Oil Corporation, Ford Motor Credit Corporation, Advanced National Bank, Bank of the West, Credit First Bank, Deutsche Bank, JP Morgan Chase, Union Bank of California, Bank of Saipan, United Mortgage, Ganzaga University, Harvard University Law School, Republic Bank, Sanwa Bank, Citicorp, Wells Fargo Bank, City of Oxnard, United States Small Business Administration, as well as individuals, municipalities, partnerships and businesses.

### **BOARD MEMBERSHIPS AND BUSINESS AFFILIATIONS HAVE INCLUDED:**

Western States Bankcard Association  
Sunshine Makers, Inc. d/b/a Simple Green  
Fort Ord Credit Union  
Southern California Industrial Properties  
Marin Outdoor (Bankruptcy related  
directorship)  
First Alliance Mortgage Company (appointed  
during bankruptcy proceedings)  
Holiday World RV  
American Standard Development Company, Inc.  
BKLA Bancorp  
Los Angeles Bankruptcy Forum  
Los Angeles Business Council, member of Executive Committee  
Center Financial  
Loyola Marymount University Fine Arts/Film School Council  
Los Angeles Free Net, Inc. (Internet)

### **MEDIATOR:**

Mr. Tarter has also been appointed by the United States Bankruptcy Court – Central District of California to its panel of mediators.