



IRA H. HOLT, JR.

KEY QUALIFICATIONS

Mr. Ira H. Holt Jr. is the Vice President of Financial Services for Analytic Focus, LLC, a national statistics, finance, and economics consulting organization. Mr. Holt is a finance executive with more than twenty-five of experience in the banking industry.

Mr. Holt has extensive experience in financial analysis, operational streamlining, critical thinking, capital project analysis, interdepartmental development, forecasting, keynote presentations, project management, financial resource management, monitoring, contract negotiation, strategic planning, new business development, information, and operational systems, loan re-underwriting and valuation, risk management, and organizational development.

While at Analytic Focus, Mr. Holt created a forensic underwriting division for Residential Mortgage-Backed Securities' litigation and developed a Commercial Loan underwriting company to assist financial institutions with loan overflows. He has concentrated on analyzing data, writing expert reports, and providing expert testimony in both RMBS and commercial real estate litigation. He built a team of 30 professionals with decades of experience in the financial/mortgage industry who had worked for both national and local banks and thrifts. Mr. Holt designed a proprietary underwriting system that emulated quality control services for residential mortgage loans. Mr. Holt can extrapolate information from statistical data for use in financial analysis.

Mr. Holt has managed the process for Analytic Focus's inclusion to S&P Global Ratings' List of Reviewed Third-Party Due Diligence Firms. Obtained acceptance by Kroll Bond Rating Agency, Inc. as a third-party review (TPR) firm.

Mr. Holt is responsible for ensuring projects adhere to schedule and within budget. Mr. Holt communicates any project changes and scope issues with clients and devises a change management plan for client approval.

Mr. Holt has managed over \$750 million in loan portfolios and has been involved directly with two de novo banking operations in executive leadership roles.

Before his work at Analytic Focus, Mr. Holt managed the commercial loan and lending activities for the Southeast Region of a banker's bank. He led a multi-site \$652 million loan portfolio that encompassed all facets of commercial real estate loans, Bank Holding Company loans, warehouse

lines, and stock purchase loans. He managed a seven-person, high-performance team of regional lenders, commercial loan underwriters, and loan documentation specialists.

Mr. Holt has cultivated relationships with key clients, key prospects, and Centers of Influence in multi-site markets while acting as the lead development contact. He provided formal underwriting and approvals for consumer, business banking, commercial, real estate, and merchant processing lending. Mr. Holt currently performs credit and financial analysis for loans within Analytic Focus' Commercial Loan Division.

EDUCATION

B.S, Corporate Finance, University of Alabama, 1985

PAST LICENSES AND CERTIFICATIONS

Series 7 General Securities Registered Representative
Series 63 Uniform Securities Agent, State of Alabama
Alabama Life Insurance Licensure

PROFESSIONAL EXPERIENCE

Vice President of Financial Services, ANALYTIC FOCUS, LLC, 2009 – Present
Senior Vice President/Regional Lending Executive, Silverton Bank, NA. 2009
President – Trussville, RBC Bank (f/k/a First American Bank), 2006 – 2009
President – Etowah and Marshall Counties, Superior Bank (f/k/a The Bank), 2002 – 2006
Executive Vice President – Senior Lender, Superior Bank (f/k/a The Bank), 2001 - 2002
Senior Vice President – Marketing and Sales, National Auction Group, Inc., 2000 – 2001
County President – Etowah County, Colonial Bank, 1997 – 2000
Group Vice President – Medical Banking, SouthTrust Bank, 1995 – 1997
Vice President – Private Banking, SouthTrust Bank, 1992 – 1995
Assistant Vice President – Retail Division, SouthTrust Bank, 1985 - 1992

PAST PROFESSIONAL SOCIETIES - POSITIONS

Magic City Actors Theatre – Member of the Board of Directors
St. Vincent's East Foundation – Member of the Board of Directors
United Way of Etowah County – Member of the Board of Directors
United Way of Central Alabama – Loaned Executive
Etowah County Human Society – Board Member