

ProCouncil Advisory

Joint Client Group

Confidential Strategy Solutions™

www.jointclientgroup.com

Nationwide Associations | Washington, DC | New York | Los Angeles | Orange County CA

Richard Ivar Rydstrom, Attorney At Law,

J.D. Law, Bachelor of Science in Professional Accounting, LL.M. Taxation

Richard is the Chair of ProCouncil Advisory (www.procouncil.com) and its specialized confidential strategy division, the national Joint Client Group (www.jointclientgroup.com).

Richard is also the Chairman of the Coalition for Mortgage Industry Solutions out of Washington DC. The Coalition for Mortgage Industry Solutions (or CMIS) seeks to supply a neutral forum and framework to foster dialogue necessary to convert diverse self-interests into comprehensive solutions or priorities for all industry participants, as well as borrowers and consumers. Over 27 years ago Richard began his career working for banks in New York City as an accountant and auditor with respect to mortgage originations, loan pools, fraud detection and as an FBI interface. Richard was published by the 110th Congress, House Ways & Means Committee in hearings held by Chairman Charles Rangel on the State of the Economy and Challenges Facing the Middle Class, Homeownership & Retirement (republished in Pepperdine's Journal of Business Entrepreneurship and the Law). Richard is a member of the Association of American Trial Lawyers (ATLA) and is a California attorney at law. His practice includes litigation and transactional matters concerning consumers and business, banking, mortgages, finance, servicers, lenders, real estate, foreclosures, loan buy backs, trusts, contracts, legal risks and asset protection planning, and select special engagements regarding settlement, banking matters, international business, SOX, bankruptcy, taxation and insurance matters.

Richard is a creator of industry solutions. Richard is the creator of HotNeutral™ products including DefaultReferral™, OptInSettlement™, BKMods™, Shared Built In Equity Mortgages™, Quarantined Built In Equity Shared Appreciation Mods™, LitigationFreeZone™, and OptInSafeHarbors™. Richard and his solutions are active in the default servicing space with HotNeutralWingSpan™ as led by Steve Horne, with experience in resolving more than 14 million loans totaling well over \$50 billion in balance.

Richard has been recognized one of the leading industry voices for Best Practices and revised standards that avoid risk and exposure, enhance efficiency and create limitations in legal and lawsuit damages liability going forward. Richard was the Spotlight personality in Brokers News (October Research Company), and the Person of the Week twice in MortgageOrb. Richard has authored numerous industry articles including the Public Educational Outreach Booklet Entitled: 13 Homeowner Solutions to Default & Foreclosure, “Zone of Insolvency” Meets the “Zone of Coverage” in the Mortgage Meltdown” – Liability Lessons from the Official Take-Under of Bear Stearns, The National Mortgage Meltdown and the Collapse of the ShadowBanking System, Helping Homeowners Keep Their Homes, and Lenders Keep Their Loans, TheNew Liability Circle, From Enron to Martha! and 12 New Rules to Keep You & Your Client Out of Corporate Jail! [2003 Update re SOX – Sarbanes-Oxley; FASB, GAAP].

For More Information Contact:

Richard Ivar Rydstrom, J.D.

Chair, ProCouncil Advisory, Joint Client Group

4695 MacArthur Court, 11th Floor, Newport Beach, Ca 92660

(949) 678-2218 (Direct) | rrydstrom@gmail.com

www.jointclientgroup.com