

# James L. Marchese MPA JD

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## Curriculum Vitae

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### Expertise:

**Interpretation of Real Estate Regulations and Legal Settlements**

**Real Estate Development**

**Business & Family Law**

**Expert in Credit Evaluation & Underwriting**

**Ultra Wealth Client Consulting for Real Estate Development**

**Acquisition, and assessment of New Business**

## LEGAL EXPERT MORTGAGE BACKED SECURITIES, FRAUD AND REAL ESTATE DEVELOPMENT

Extensive written and legal opinions presented on Fox Business, Wall Street Journal, Yahoo Finance as well as presentations on Money Beat.

Expert Witness and Opinion Expert on Asset allocation Family Law, Real Estate disputes and MBS litigation.

## WORK EXPERIENCE

Mortgage NOW, Inc. [MNI, INC.]  
Unsupervised Title II & Private Equity Group  
President & Chief Executive Officer

September 2007 to Present

- Identified projects for Investment and Development.
  - Real Estate Developer Asbury Park, Bradley Beach & Neptune NJ
  - Debt Settlement and Debt Negotiations
  - Box Jeannie Box “Customer & Driver App”
  - Producer: TV, Short Films & Movie
- Responsible for corporate office over \$7.5 billion in originations, processing, underwriting and insuring of Fannie Mae, Freddie Mac and FHA mortgages
- Inside Compliance Director and Director of Credit Committee
  - Established internal lending standards & products
  - Evaluated corporate compliance with state and federal lending law
  - Liaison with auditors form HUD and State Department of Banking and Insurance

- Negotiated loss mitigation and oversaw HUD audit successfully
- Standardized locking, underwriting, closings, post-closing in order to speed investor's funding and minimize post-closing stipulations.
- Created and approved over 5,000 HUD-1 ledgers
- Provided settlement and warehousing in over \$1 billion in real estate transactions
- Reviewed thousands of purchase contracts as well as title binders
- Oversaw Quality Control on closed Mortgage/deed recordings
- Identified key partners and created contractual relationships with Fidelity National Title Company, Chase Home Loans, PCS, Lincoln Financial Group
- Identified and hired members of senior management with secondary market experience and compliance
- Managed Compliance for Unsupervised Title II platform
- Designated Underwriter CHUM number XX86
- Maintains underwriting standards in accordance with HUD, Federal and State laws
- Manages equity accounts for Return on Investment

Veterans Relocation Project, LLC- [Division of MNI] August 2017 to Present

- Identified and acquired land and structures for development
- Oversaw financial evaluation of development
- Managed builders, trades, and inspectors
- Pursued variances and zoning applications
- Build and Rehabilitate residential loans
- Named Developers Asbury Park, NJ

ESQ Title Insurance Agency  
320 Springfield Ave  
Cranford NJ 07016

President

June 2001 Sold in 2007

- Established business plan, licensing and infrastructure for organization
- Contracted with the nation's largest banking entities as a preferred vendor
- Acted as Settlement Agent and Closer for \$1 billion in loans
- Prepared a compliance plan for which company was never found delinquent
- Created Business plan and staffed initial office personnel
- Coordinated with legal counsel closings, debt negotiations and assisted in legal matter such as equitable distribution of assets and estate planning.
- ESQ Title achieved nearly \$2.0 million in sales
- National Title Agency licensed or partnered in all 50 states

## **Educations:**

*Juris Doctoris* in Law 1997-2001  
Seton Hall Law School, Newark NJ

*Masters in Public Administration* 1992-1996  
Columbia University, NY, NY

*Bachelors of Arts* 1987-1991  
Seton Hall University, South Orange NJ

## **Licenses Held:**

New Jersey Title Producer license 1997 until 2008, Banker license from 2007 until present in New Jersey, Pennsylvania and Maryland, Nationally recognized Designated Underwriter, CHUM number XX86, Secure and Fair Enforcement for Mortgage Licensing Act (S.A.F.E. Act) Accredited as Controlling Officer Banking New Jersey, Pennsylvania, Maryland and California

Passed New Jersey Law Licensing Bar Exam 2013\*

*\*I am not a licensed practicing attorney in any state.*

## **NOTABLE ARTICLES AND PROJECTS:**

<https://muckrack.com/james-marchese>

<https://jamesmarchese.medium.com/>.

LinkedIn: [www.linkedin.com/in/james-marchese-6254661a](http://www.linkedin.com/in/james-marchese-6254661a)

IMDb: [www.imdb.com/name/nm5889830](http://www.imdb.com/name/nm5889830)

<https://www.thetop100magazine.com/james-l-marchese>.

<https://thesiliconreview.com/magazine/profile/premier-mortgage-now-inc-offers-top-notch-services/>

[https://www.einnews.com/pr\\_news/541686327/how-to-manage-your-money-in-turbulent-times](https://www.einnews.com/pr_news/541686327/how-to-manage-your-money-in-turbulent-times).

<https://www.accesswire.com/628613/Jim-Marchese-On-Financial-Strategies-for-2021>

<https://ipsnews.net/business/2020/05/15/james-marchese-scores-millions-in-second-whistleblower-payout/#:~:text=Mortgage%20firm%20President%20%26%20CEO%2C%20James,time%20outing%20Bank%20of%20America.&text=Collecting%20what's%20been%20called%20a,nature%20not%20to%20do%20so>

<https://finance.yahoo.com/news/jim-marchese-financial-strategies-2021-143500361.html>

<https://www.yahoo.com/now/mortgage-now-inc-ceo-jim-145500881.html>

NOTABLE CASES (Provided Guidance, Presentation, Expert Opinion and/or Report)

*United States of America US ex rel. Mortgage Now, Inc. v. Bank of America Corp. (WD NC 3:12cv360-MOC-DSC)*

*United States of America ex rel. James Marchese v Cell Therapeutics, INC, et al. 2007 State v Tarsia, et al. 10-CR-00510*

*State v Wolf-fels,. 10-CR-510-6 (JBS)*

**TESTIMONY/DEPOSITIONS:**

<b>Plaintiff:</b>	MORTGAGE NOW INC
<b>Defendants:</b>	BRYAN S STONE, PHILIP HEPPDING and GUARANTEED HOME MORTGAGE CORPORATION
<b>Case Number:</b>	3:2009cv00080
<b>Filed:</b>	March 2, 2009
<b>Court:</b>	Florida Northern District Court
<b>Presiding Judge:</b>	District Judge M CASEY RODGERS
<b>Referring Judge:</b>	MAGISTRATE JUDGE MILES DAVIS
<b>Nature of Suit:</b>	Torts - Injury - Other Personal Injury

<b>Plaintiff:</b>	MORTGAGE NOW INC
<b>Defendants:</b>	First American Title Insurance, et al
<b>Case Number:</b>	10EV011353E
<b>Filed:</b>	June 6, 2011
<b>Court:</b>	State of Georgia, Fulton County
<b>Nature of Suit:</b>	Mortgage Fraud - Insurance claim

<b>Plaintiff:</b>	MORTGAGE NOW INC
<b>Defendants:</b>	Lloyd's Certain Syndicates, et al
<b>Case Number:</b>	10-1-4192-99
<b>Filed:</b>	My 6, 2010
<b>Court:</b>	Superior Court COBB County
<b>Nature of Suit:</b>	Mortgage Fraud - Insurance claim