

Curriculum Vitae of: Terrence S. Knight, CPA, CFF

GENERAL BACKGROUND

Since 1991, Mr. Knight has focused his career entirely on investigative accounting and the measurement of damages. He has diversified experience in matters dealing with fidelity losses, third party liability, loss of income, loan losses, theft, fraud, arson, non-performance and gross negligence. Mr. Knight has extensive experience in the review of insurance claims for economic and physical damages in a variety of industries. He also participates in numerous industry-related functions and presents seminars on various topics to insurance companies and industry associations. Mr. Knight provides litigation support services and has testified as an expert witness in federal and state courts.

EDUCATION

Bachelor of Science, Accounting — 1983 MARQUETTE UNIVERSITY, Milwaukee, Wisconsin

PROFESSIONAL STATUS

Shareholder, Insight Forensic Accountants, S.C., formerly known as Peters & Associates, S.C.

Certified Public Accountant since 1984

Licensed as a Certified Public Accountant in the State of Illinois

Certified in Financial Forensics - American Institute of Certified Public Accountants

Member, American Institute of Certified Public Accountants

Member, Illinois CPA Society

Associate Member, American Bar Association

Member, National Society of Professional Insurance Investigators

Member, Western Loss Association, Chicago, IL

PROFESSIONAL HISTORY

Insight Forensic Accountants, S.C. — July 1997 to Present Moody's Accountants & Controllers, Inc. — June 1991 to June 1997 ACR Services, Inc. — January 1990 to June 1991 Horizon Federal Development Corp. — January 1988 to December 1989 Amli Realty Co. — November 1985 to January 1988 JMB Realty Corporation — January 1984 to November 1985

AREAS OF EXPERTISE

- · Breach of Fiduciary Duty
- Business Interruption
- Economic Loss Analysis
- Employee Dishonesty / Fidelity Bond
- Extra Expense
- · Financial Condition / Motive
- Fraud
- Inventory and Other Contents Loss
- · Liability Matters
- · Loss of Profits
- Personal Injury
- Subrogation
- Theft
- · Wrongful Dismissal

INDUSTRY EXPERIENCE

- Airlines
- Banking
- Chemical Processing
- Churches / Religious Institutions
- Construction
- Dentistry
- Distribution
- Egg / Food Production
- Electronics
- Hardware / Software
- Hospitality
- Manufacturing
- Meat Processing
- Mercantile / Retail Sales
- Not for Profit
- Paper, Plastics and Printing
- Pharmaceutical
 Professional Control
- Professional Service Firms
- Property Management
- Real Estate Development
- Restaurants
- Schools
- Service
- Steel / Heavy Manufacturing
- Textiles / Apparel
- Transportation
- Utilities
- Wholesale