

Georg Finder, Independent Credit Evaluator

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2005 - Current	Jury Selection & Credit Damage: In California (Author / Co-Presenter) 3 hr MCLE (.5 Ethics)
2003 - Current	Credit Reports: Compliance & Opportunity In California (Author / Co-Presenter) 6.5 hr Continuing Legal Education / 8 hrs CPE (LORMAN EDUCATION)
2002 - Current	MCLE California State Bar Assoc Credit Damage: Evaluation & Compensation (co author/presenter) Credit Reports: Misconceptions & Realities (renewal) 3-hr CLE Seminar Author / Presenter
1989 -Current	CM Financial Services - Senior Credit Protection Consultant
1998 -2000	Consumer Credit Corps - Senior Technical Consultant/Debt Counselor
1998 -1999	Preferred Consumer Network - Membership Benefit Provider/Credit Skills
1997 -1998	Cerritos College - Instructor / DRE Credit Reports
1997 -1998	Consumer Hotline Radio show - co-host on Credit Questions
1995 Ongoing	Credit Damage Measurement - Expert Witness/Consultant
1995-1997	OC (CA) Register Newspaper RE Resource Section - Author " Credit Pulse " Column
1992 - Current	MCLE California State Bar Assoc " Credit Reports: Misconceptions & Realities " 3-hr Continuing Legal Education Seminar Author / Presenter
1991 -1997	California Dept of Real Estate " Credit Reports: Misconceptions & Realities " 4-hr Continuing Education Seminar Author / Presenter
Author	Partial listing of <i>Books, Seminars, Related Media Materials</i>
2002	Credit Damages: Evaluation & Compensation - Seminar & Book CA State Bar Assn Approved for MCLE Credit Reports: Misconceptions & Realities - Seminar & Book CA State Bar Assn Approved for MCLE
1996-1997	Money Matters - Syndicated Newspaper Column
1994	The Minus Touch - Debt Management Book Money Smart - Money Management Manual Working Money- Investment Manual
1993	Get Even With Bill Collectors - Book
1991	Credit Reports Misconceptions & Realities - Seminar & Manual CA Dept of Real Estate Approved for CE CA State Bar Assn approved for MCLE
1989	Do-It-Yourself Credit Report Improvement - Manual

Loss of Credit Reputation Recoverable as Special Damages

Article reprint from:

ORANGE COUNTY LAWYER MAGAZINE

Fullerton, CA - July 26, 2002.

Damages to credit-worthiness due to a third party are now a measurable and compensable form of "special" injury. This financial damage can be quantified with the Credit Damage Measurement (CDM) Report developed by Georg Finder, an expert witness on credit damage and Certified Credit Evaluator. "All of us have had clients who said their credit is ruined," says attorney Thomas George Key who has used this service, "With an expert who has a method of liquidating the damages, it is no longer speculative."

Damages to credit-worthiness alone can often reach six figures on what may otherwise be a small claim. Credit damage has proven collectable in several cases even where credit was the only damage. One client received a \$30,000.00 award due to real estate fraud. A real estate investor received \$113,000.00 due to mortgage company errors.

Overlooking credit damage can be serious negligence and missed opportunity for lawyers, who in a few minutes can understand the theory and its' practical application.

According to attorney Key, "Credit damages have been mentioned in appellate cases and awards given over speculative objections. Loss of credit-worthiness can be quantified to a number. As attorneys, we have an obligation to present these damages."

Victims of credit damage include divorcing couples, borrowers with creditor payment processing errors, breach of contract - especially with construction defects or bad faith situations, wrongful dismissal, personal injury/medical malpractice, and other causes of civil action.

"All staff involved in litigation or case management should be able to recognize signs of credit damage," says Finder, author of CLE seminars on credit damage.

VERDICTS & SETTLEMENTS,

LA/SF Daily Journal (7/26/02)

Fraud case. \$40,000 settlement increased to \$170,000 using Georg Finder as technical expert for credit damage.

(Case #ECO31647, LA Superior Court, Burbank. Date: 6/19/02)



About the Author:

Georg Finder, of Fullerton, California, wrote and co-presents the first State Bar accepted MCLE seminars on credit reports and credit damage. He can be reached at (714) 441-0900 or at Web site: www.creditdamage.com where a case qualifying checklist may be obtained.