



LENDERS RISK

www.lendersrisk.net

Lenders Risk Services

Former Matterhorn Financial Services, Inc.® President Rick Kaser formed Lenders Risk Services, Inc. (LRS), based in Towson, MD, in September 2011.

Another former Matterhorn® President, Gary Lund, and Matterhorn® team member Ron Robinson joined Kaser in this new venture.

The senior LRS management team comprised of Rick, Gary, Ron and Jeanne Aldridge has over 125 combined years of lending and loan-related insurance products and services experience.

LRS specializes in insurance and non-insurance solutions which protect uninsured loan collateral (both chattels and improved real property) and reduce loan servicing burdens, for all types of Financial Institutions. LRS offers Financial Institution income-producing and overhead cost-reduction products, as well.

LRS will utilize only A (Excellent) category insurers in the domestic and London markets.

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Lenders Risk Services Key Staff Member Bios

Richard M. (Rick) Kaser – President (Towson, MD)

Rick began his financial institution insurance career in 1985 when he joined the staff of Stan Funderburg and Associates (SFA), an Oklahoma City, OK-located subsidiary of The Central National Insurance Group. While at SFA Rick served as Vice President of Sales, providing financial institutions with specialty risk management insurance products. In 1986 Rick formed Kaser-Funderburg Agency (KFA), which specialized in loan-related, fee-income based products for financial institutions. Matterhorn Bank Programs (MBP)® later acquired KFA, and Rick subsequently relocated from Oklahoma City to Baltimore, MD in 1996 to become President of Matterhorn®. In 1999, following his tenure at Matterhorn®, Rick moved on to form Lenders Risk Management, Inc., located in Towson, MD, where he continues his duties as President & CEO.

Gary D. Lund, CPCU – Executive Vice President (Omaha, NE)

Gary has over 40 years of experience in the loan-related and specialty insurance industry. He began his career in the Underwriting and Regulatory Compliance areas of The Central National Insurance Group in Omaha, NE. Gary has since held a number of management and executive positions in operations, administration and marketing with both insurance companies and managing general agencies across the United States which specialize in loan-related insurance products and services. He most recently served as President of Matterhorn Financial Services, Inc.® from February 2001 through August 2011.

**Jay Feeley – Regional Sales Director** (Towson, MD)

Jay has more than 6 years of professional sales, business development and account management experience. Jay attended the University of Maryland, where he was a member of the NCAA Division 1 Maryland Lacrosse team which won two Atlantic Coast Conference Championships. Following his graduation in 2008, he joined MRIGlobalSearch as an executive recruiter focused on the Medical Device, Scientific Instruments and Life Science Markets. Jay is experienced in developing and maintaining strong, long-lasting relationships, up to and including those with major global clients, and he values and practices a high level of customer service. Jay joined Lenders Risk in January 2014 and will utilize his skills and experience to build financial institution relationships and help them risk-manage their loan-related loss exposures with specialized insurance products and services. Jay and his family live north of the Baltimore area.

Nima Seirafipour, CPA, MBA (2014) – Controller (Towson, MD)

Nima has 7 years of experience in the accounting and finance industry. He began his career in public accounting in 2006 while interning for the large regional firm Clifton Gunderson, which later became Clifton Larson Allen. Following his 2007 graduation from Towson University with his BS in Accounting, Nima began working full time in Clifton's audit department. He left Clifton in June 2010 to work for Big 4 accounting firm PricewaterhouseCoopers (PWC) in Baltimore. During his career in public accounting, Nima worked on various audits, from banks and credit unions to large publicly traded companies, and concurrently obtained his currently-active CPA license. Nima left PWC in December of 2011 to join MedStar Health where he worked as a Senior Financial Analyst focused on budgeting and forecasting. Nima joined Lenders Risk in July 2013 as Controller, handling the day-to-day accounting activities and financial reporting and analysis while completing his MBA in Finance at the University of Baltimore.

Ronald J. (Ron) Robinson – Senior Vice President, Underwriting (Towson, MD)

Ron has over 35 years of experience in the consumer lending industry and has held officer positions with financial institutions including First National Bank of Maryland, Sovereign Bank of Richmond Virginia, Chase Bank of Maryland and Chevy Chase Bank. His understanding and appreciation of the needs of this industry has led to a natural transition from a successful banking career to a new career in 2001 managing loan-related insurance underwriting and sales, most recently as Vice President-Underwriting of Matterhorn Financial Services, Inc.®

Jeanne Aldridge – Vice President, Claims (Towson, MD)

Jeanne began her career in the financial institution insurance industry in 1985 as a Claims Adjuster and Underwriting Assistant for Lenders Single Interest and Dealer Floor Plan insurance products at National Installment Insurance Services (NIIS), and has over 20 years of Claims Management experience. After NIIS was sold in 2001, Jeanne joined Rick Kaser at Lenders Risk Management to manage their Claims Department.

David Franklin – Vice President, Information Technology (Guthrie, OK)

David has been in the computer industry for almost 30 years. His experience includes a variety of roles from systems analyst, to programmer, to technical support, to small business owner, to educational labs consultant, to dealer network manager, and much more. David has written mission-critical applications for a variety of both large and small businesses, managed a technical support call center and written dozens of software guides. He has trained hundreds of adults in products ranging from productivity applications such as Microsoft Office,



accounting software and vertical industry solutions. In addition to software application training, David has conducted training in technical support, problem solving skills and customer service. While at LRS, he has overseen the creation of the powerful, flexible, and easy to use proprietary LRS systems for Lenders Single Interest, Mortgage Property, Liability and Flood, Point-of-Sale CPI and Involuntary Unemployment products.

Agents, their new clients and their clients who are considering a change will benefit from the following:

- An experienced, knowledgeable MGA management team with over 125 combined years of lending and loan-related insurance products and services experience.
- A (Excellent) domestic insurers for your Lenders Single Interest (LSI) business.
- A (Excellent) domestic insurers and the Lloyds market for your Mortgage Protection and Master Property, Liability and Flood business.
- SSAE-16 Type II Certified.
- Robust LSI and Master Property, Liability and Flood platforms:
 - Intuitive and user-friendly.
 - 24/7/365 platform internet access.
 - Real-time processing. View information, notes, uploaded documents and pictures immediately, not the next day.
 - Information readily available. Platform-housed data, documents, notes and pictures are available indefinitely for on-line review, while the financial institution is participating in the LRS program.
 - Information export capability. Any of the information displayed in the standard platform screens can be exported in a variety of electronic formats, for analysis using Excel®, Access®, etc. All information captured by the platforms is available for export upon special request.
- Outstanding claims and customer service, and quick responses to all inquiries and questions.

Visit our website, www.lendersrisk.net, or call us for more information.