

Joseph Mevorah

Managing Director

T: +1(646) 475 7339 E: jmevorah@delta-cgi.com

Joseph Mevorah is a Managing Director in Delta's Forensic, Investigation and Dispute Services group with more than 30 years of experience advising global financial institutions, regulators and investors on complex asset valuation, capital markets, portfolio value management, and both regulatory and operations matters. His background spans loan portfolio and whole-business valuation, complex securities analysis, loan portfolio analysis, asset liquidation and both pre and post-M&A advisory. He has applied these capabilities across banks, credit unions, mortgage companies, asset managers and government entities. Joe has led large advisory teams, developed industry-standard valuation models and provided expert testimony on capital markets and structured products issues. His work includes reviewing multibillion-dollar loan portfolios and guiding clients through credit migration, risk management and process-reengineering initiatives.

Throughout his career, Joe has been a trusted advisor on major transactions including asset dispositions and regulatory engagements representing billions in value. He has supported both global financial institutions, regional and community banks, and credit unions as well as federal agencies such as the Federal Deposit Insurance Corporation (FDIC), the Federal National Mortgage Association (FNMA), and the Federal Home Loan Mortgage Corporation (FHLMC). He has led financial institutions advisory practices and held senior roles in investment banking, where he guided strategic growth, capital markets execution and client engagement. Joseph's technical depth, regulatory insight and leadership experience make him a valuable resource for clients facing complex disputes, investigations and financial challenges.

Selected Project Experience

- ▶ Assisted global financial institutions, U.S. banks, and credit unions in developing and implementing strategy, process re-engineering, M&A, whole-business valuation, portfolio acquisitions and divestitures, and portfolio realignment/disposition.
- ▶ Developed and implemented industry-standard criteria and assisted clients in credit review, risk rating, and credit-migration mapping of loan portfolios across commercial real estate, residential mortgages, consumer loans, and other receivables.
- ▶ Built and led best-in-class global portfolio-valuation models covering all asset classes.
- ▶ Assisted bank clients in the development, implementation and validation of Current Expected Credit Loss ("CECL") including Probability of Default ("PD") and Loss Given Default ("LGD") before calculating Expected Credit Loss.
- ▶ Assisted the Federal Deposit Insurance Corporation in reviewing and valuing the Silicon Valley Bank and Signature Bank loan portfolios pre- and post-resolution.
- ▶ Led Financial Institutions advisory practices at Kroll and Ankura, driving strategic direction, resource allocation, client management, and oversight of large advisory and valuation teams.
- ▶ Assisted clients in the origination and disposition of residential and commercial mortgage loans, HELOCs, auto loans, solar loans, taxi-medallion loans, and other receivables.
- ▶ Assisted clients in developing policies and procedures for originating commercial mortgage loans exceeding \$100 million.
- ▶ Provided valuation of complex securities including residential and commercial mortgage-backed securities, esoteric whole-loan portfolios, swap agreements, and other structured products.



EDUCATION

- **George Washington University School of Business**
MBA, Finance
- **University of Maryland**
Bachelor's degree in Economics