

John D. Lopez

Financial Investigator

WORK EXPERIENCES:

JDL Services Inc. – Enrolled Agent

June 2013 - Present

- Conducted confidential investigations in conjunction with Kostelanetz & Fink LLP.
- Conducted confidential investigations in conjunction with Baker Tilly Virchow Krause, LLP.
- Conducted confidential investigations in conjunction with B2B Investigations Inc.
- Represented clients at IRS Audits with Revenue Agents involving complex income tax issues.
- Represented clients at IRS Collection meetings with Revenue Officers involving various complex collection issues.
- Represented clients at IRS Collection Due Process (CPD) Hearings and other proceedings in order to withdraw income tax liens wrongfully placed against individuals in addition to stopping asset seizures and other aggressive IRS Collection tactics.
- Represented clients with the IRS Whistleblower Program and Form 211, Claim for Reward matters.

Special Projects and Consulting Assignments

MSN Solutions Inc. – Enrolled Agent, Financial Investigator and Private Investigator

October 2014 – Present

- Conducted and assisted with investigations involving asset identification, employee theft, income tax, money laundering and asset forfeiture matters.
- As an independent consultant, conducted confidential investigations in conjunction with Thacher Associates for The Governor's Office of Storm Recovery (GOSR) program which included extensive background investigations, contractor screening, subject, witness and third party interviews in addition to threat & risk assessments, site surveys and surveillance at numerous GOSR Office locations.
- Anti-Money Laundering Compliance and Training.
- Consulted on numerous active criminal and civil investigations involving income tax, money laundering and other financial crimes.

EXHIBIT I

EFTA00072939

**Adams Consulting Group LLC – Alert Investigator and Case Investigator
Supplemental SAR Reviewer and QA
Mashreq Bank – NYC (Correspondent Banking)**

February 2019 – December 2019

- Examined uncharacteristic client wire transfers, international wires, transfers that lacked economic substance or involved high risk jurisdictions.
- Investigated various alerts on transactions based on parameters established by the bank.
- Performed enhanced due diligence by researching and utilizing public and third party data sources.
- Performed name and account based research on the existence of money laundering activities and utilized all functions of Sharepoint.
- Prepared RFI's with the appropriate questions, when needed to decision a case.
- Document all research and prepare reports to support my findings and conclusions.
- Utilized all functions of Actimize in the review of financial transactions.
- Conducted case investigations on escalated alert investigations.
- Reviewed expanded scope of activity on focal entities and counterparties to determine if activity warranted further review by AMLC Committee.
- Review cases and alerts to make certain of Quality Assurance.

Alix Partners

April 2018 – August 2018

- As an Independent consultant for Alix Partners, provided criminal tax investigative services and prepared reports to support my findings and conclusions to clients and their counsel.
- Research persons of interest, persons holding power of attorney and entities of interest.
- Research best current and specified time period addresses of persons of interest, persons holding power of attorney and entities of interest.
- Research citizenship status and financial broker status of persons of interest.
- Research entity of interest operations.

**GRC Risk Solutions Inc. – Money Laundering and Transaction Consultant – Apple
Bank for Savings, NYC (Retail Banking)**

October 2017 – February 2018

- Examined uncharacteristic client wire transfers, domestic and international wires, transfers that lacked economic substance or involved high risk jurisdictions.
- Investigated various alerts on transactions based on parameters established by the bank.
- Performed enhanced due diligence by researching and utilizing public and third party data sources.
- Performed name and account based research on the existence of money laundering activities utilized all functions of Sharepoint.
- Prepared RFI's with the appropriate questions, when needed to decision a case.

- Document all research and prepare reports to support my findings and conclusions.
- Performed research for 314 (a) law enforcement inquiries involving third parties.
- Reviewed Internal Referral Client Cases and performed enhanced due diligence to determine if the bank should exit their relationship with that client.
- Prepared Suspicious Activity Reports (SARs) for escalation in accordance to FINCEN Standards.

Navigant Consulting Inc.

May 2016 – December 2016

- As an Independent consultant for Navigant's Global Investigations & Compliance practice, provided investigative, forensic accounting, anti-money laundering, criminal tax investigative services, and prepared reports to support my findings and conclusions to clients and their counsel.
- Traveled abroad and conducted on-site file reviews of KYC files and transactional information to assess the money laundering and tax evasion risk of customers.
- Performed enhanced due diligence by researching and utilizing public and third party data sources.
- Performed name and account based research on the existence of money laundering activities.
- Reviewed wire transactions involving returned payments, transshipments in sanctioned countries, unusual spike in wire activity and nesting activities.

Guidepost Solutions LLC.

January 2016

- As an independent consultant, assisted in a forensic investigation involving the home office of a recently deceased retailer and entrepreneur in the fast food industry. Services included a forensic inventory and examination of corporate and personal books and records, bank records, emails, travel documents, credit card expenses, project development proposals, employment and other various records.

Executive Office of the President of the United States

New York/New Jersey High Intensity Drug Trafficking Area - Financial Investigator

June 2013 – December 2015

- Reviewed a variety of reports, raw data, documents, and records for useful information relating to suspicious financial activity and analyzed results for use in potential criminal investigations, prosecutions and civil seizures.
- Provided investigative support and asset identification on financial investigations for the DEA, FBI, ICE, USSS, U.S. Department of Labor, Office of Labor and Racketeering, the U.S. ATTORNEYS OFFICE, as well as state and local law enforcement agencies and prosecutors.
- Proficient in FinCEN, Accurint, E-Justice, Iso Claims and Microsoft Office and many other applications.
- Prepared lesson plans and provided classroom instruction to local, state and federal law enforcement investigators on money laundering and asset forfeiture investigative techniques.

Remma Investigations Inc. – Enrolled Agent, Financial and Private Investigator

June 2013 – October 2014

- As an independent consultant, performed Anti-Money Laundering Compliance for potential high level Government cooperators.
- Conducted confidential investigations including but is not limited to asset identification, extensive background investigations, pre-employment screening, marital legal issues (custody, alimony, and child support), cheating spouse, recovery of lost/stolen property, counterfeit trademark infringement and litigation support.
- Performed Protective and Corporate Security including but not limited to executive protection, threat & risk assessments, site surveys, technical surveillance counter measures.

United States Department of the Treasury, Internal Revenue Service:

Criminal Investigation Division, Criminal Investigator - Special Agent

New York Field Office – April 1988 – May 2013

- Initiated and was the Project Manager of the New York Asset Forfeiture Task Force (NYAFTF) in partnership with various law enforcement agencies in the New York area including the United States Attorney's Office, EDNY, Asset Forfeiture Money Laundering Division. This initiative generated high-level tax and money laundering investigations with asset forfeiture potential. The task force was responsible for the investigation, prosecution and conviction of more than 150 individuals and the seizure/forfeiture of assets that exceeded \$350 million. The task force was used as a national model for other IRS Criminal Investigation initiatives.
- Planned, conducted, supervised and assisted in all aspects of criminal investigations involving violations of federal statutes including money laundering, bank secrecy act and tax evasion in addition to analyzing documents and tracing financial transactions, exhibits, interviewing of witnesses and subjects of investigations, surveillances, undercover operations, execution of arrest and search warrants and coordinating multi-agency involvement and executing criminal and civil forfeitures.
- Assisted in the preparation of indictments and search warrant affidavits relating to complex money laundering and financial investigations which utilized convoluted and sophisticated financial transactions.
- Provided consulting and investigative assistance on money laundering investigations the U.S. Attorney's Office, Office of International Affairs, Foreign Governments, DEA, FBI, ICE, USPS, U.S. Department of Labor, Office of Labor and Racketeering and scores of state and local law enforcement agencies.
- Prepared comprehensive written reports documenting complex money laundering schemes and other financial crimes which recommended criminal prosecution on multiple targets and entities.
- Recognized for my investigative work by the United States Attorney's Office for the Eastern District of New York numerous times in addition to the Federal Bureau of Investigation, DEA, USPIS and other federal, state and local law enforcement agencies.

- Instructor at the Federal Law Enforcement Training Center (FLETC) and conducted seminars/presentations relating to search warrants, money laundering, Asset Forfeiture and the Bank Secrecy Act to various Federal, State and Local law enforcement officers.
- Trained, conducted, and participated in armed escorts and dignitary protection including U.S. Secret Service protection details for foreign dignitaries and other designated officials.

Revenue Agent Auditor – Brooklyn District
June 1987 – April 1988

- Performed and completed all requirements of the Revenue Agent Phase I, Phase II and Phase III programs.

EDUCATION:

PACE UNIVERSITY - New York City Campus
Bachelor of Business Administration (BBA) - Accounting and Finance - 1986

SPECIALIZED TRAINING & ASSIGNMENTS:

Federal Law Enforcement Training Center
U.S. Secret Service Dignitary Protection Training
Basic Instructor and Facilitation Training
Special Agent Basic Training Redesign Task Force
Emergency Vehicles Operations Course (EVOC) Training
Revenue Agent Phase I, Phase II and Phase III Training

PROFESSIONAL MEMBERSHIPS:

Federal Law Enforcement Officers Association