

Expanded CV

Lawrence Christopher Menkin is my legal name. I started in the leasing business in September, 1971, following being West Coast News Producer for ABC-TV News, Managing Editor KGO-TV News, San Francisco, City Manager of San Bruno, California, Administrative Assistant to Assemblyman Leo J. Ryan of South San Francisco, and News Editor at KFRC radio, San Francisco. There has been other employment during this period including working for UPI-radio, UPI, and writing a weekly business column for twelve local and commercial newspapers for perhaps ten or more years, serving on several company boards such as Input-Optics, Metro Newspapers.

I have been involved in formation of seven leasing companies as broker, discounter, and lessor serving as president or managing partner, plus was a founding director for three years of a regional bank, serving on several committees, including the executive committee and loan review committee. During the 33 1/2 years in the equipment leasing business, I have been directly involved in considering, reviewing, signing over 30,000 equipment leases, many of them under \$25,000, although in later years in the \$100,000 to \$125,000 range with an estimated ten or more \$1 million or over, and two \$10 million leases, plus establishing both recourse and non-recourse lease lines of credit from \$500,000 to \$5 million with Bank of America, Bank of Oakland, Bank of Richmond, Bank of the West, Cupertino National Bank, Crocker National Bank, Imperial Bank, Meridian National Bank, Merrill-Lynch, Union Bank, Wells Fargo Bank as well as discounting leases to many leasing companies such as Avco, Advanta, Budget Financial, Centerpoint, Colonial Pacific Leasing, Diablo Capital, Denrich Leasing, Equilease, Financial Pacific, Foothill Thrift & Loan, Imperial Savings & Loan, Interlease, Key Lease, Manifest Leasing, Marlin Leasing, Nations Bank, Republic Leasing, Santa Barbara Bank & Trust, SHW Capital, Signature Leasing, Southern Pacific Bank & Trust, Tiger Leasing, TRE Financial, Triple C Leasing

I have served for five years as regional chairman of Western Association of Equipment Leasing, now United Association of Equipment Leasing, as well as membership chairman, as well as two times on the United Association of Equipment Leasing board of directors, including conducting several conference workshops, plus have served on the National Association of Equipment Leasing Brokers membership committee, in addition to conducting several conference workshops. Formerly president and one of the founders, of an 80 member broker association in the late 1970's. In other such business organizations I was president of the Associated Credit Grantors of Santa Clara County and the first male president of Credit Women International.

Since June, 2000, I have been the publisher/editor of Leasing News, Inc., an internet trade publication, basically Monday to Friday "daily," with an estimated 25,000 readers, second highest in our category, according to the Alexa report (the American Bankers Association has the most readers.) I have been writing the newsletter for ten years and in June incorporated, plus started a web site with other features. In addition we have an "alert" and "Bulletin Board Complaint" in which I act as an ombudsman, evaluating to date 700 complaints, maybe more, and at this point have returned "advance rentals," "attorney fees," "deposits" and "equipment costs" close to \$1 million dollars, perhaps more as recently resolved one for \$72,000 and one for \$150,000, and do

not keep an accounting of the dollar amounts settled. Leasing News is well respected, although considered "controversial", often called the "police" of the industry. I like this description best: the "conscience of the leasing industry." We most likely have over 50 brokers, two leasing associations, and perhaps several leasing companies who "hate" my involvement in their "business" as Leasing News has required they return money they should not have kept or reported inequities about their operation or persons on their board of directors.

My first job as a legal expert was in 1974, I believed, called to testify in a case brought by the late Attorney Jeffrey Wong of Dinkelspiel and Dinkelspiel, now Cooper-White-Cooper against a company involved in leasing wind machines to physicians as tax write-offs (many of the machines did not exist.) The case was against a company owned by the first president of the Western Association of Equipment Leasing.

I do not keep track of all the "legal expert" performances, including the many I do for "free" with attorneys across the United States, including consultation with state attorneys general offices, district attorneys offices, and others in the government, including the Federal Trade Commission, US Postal authorities, and county tax assessors, regarding various investigations and/or lawsuits. I can provide recent cases in which I have been retained as a paid legal expert.