

BIO OF BERNARD JAY PATTERSON, CFE



Jay Patterson is a nationally recognized forensic accountant and Certified Fraud Examiner. He is the owner of Full Disclosure LLC since 2007. His practice is limited to forensic and investigative accounting, auditing, and data analytics relating to various loan servicing functions, processes and document forensics. Jay has specialized knowledge in these areas and has testified as an expert witness in a variety of jurisdictions, including state courts, federal courts and legislative bodies. He has developed methodologies used in the investigation, examination and analyses of loan servicing transactions and processes. He has extensive knowledge of the data that is available from the major mortgage servicing systems including MSP, LSAMS, RealServicing, among others. He regularly teaches attorneys, attorneys general, county recorders, judges, and bankruptcy trustees and is viewed as one of the few people in the country, outside of the mortgage industry that is qualified to conduct these types of examinations and analyses. He is a past faculty instructor for Max Gardner's Bankruptcy Bootcamps as well as guest speaker at various trade organizations. He has also testified before the Arkansas Judiciary Committee regarding statutory foreclosure issues. His clients include some of the most well-known consumer attorneys in the nation. He has worked for banks, mortgage backed securities investors, attorney generals, bankruptcy trustee, county recording offices, hedge funds and other governmental entities. Jay has also testified in several high-profile cases and worked for the Ditech Holding Corporation Consumer Creditor Recovery Trust under the direction of former director of the U.S. Trustee Program, Tara Twomey.

He co-authored a previous published study commissioned by San Francisco Office of the Recorder for the City of San Francisco as well as written several papers related to mortgage loan servicing issues.

Jay holds a Bachelor of Science degree in Accounting from the University of Arkansas at Little Rock. He is a native of Texas and resides in Little Rock, Arkansas. He has been married for 39 years to retired attorney Annabelle Patterson and has 2 children and 2 grandsons.