



## MARK C. HIGGINS, ASA, PRESIDENT

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Mr. Higgins graduated cum laude with a B.S. in Finance and Business Economics from the University of Southern California, where he later received his M.B.A. with honors. He is an Accredited Senior Appraiser of the American Society of Appraisers (the "ASA") in the discipline of Business Valuation. He is a past chairman of the business valuation committee of the ASA's Los Angeles chapter. Mr. Higgins has been qualified in various superior courts in California and in U.S. Tax Court as an expert witness in valuation matters and has provided testimony in numerous civil cases and in settlement hearings with the Internal Revenue Service.

Prior to joining Higgins, Marcus & Lovett, Inc., Mr. Higgins, held a variety of management positions with Security Pacific Bank and Wells Fargo Bank. He has worked extensively with business owners and financial, legal, and accounting professionals, advising them on matters related to business valuation and treasury management. He has advised a wide range of businesses - from the Fortune 500 to the middle market - that represent a broad array of business sectors throughout the U.S. He has been a speaker at numerous regional and national conferences on subjects related to appraisal, financial management and banking.



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