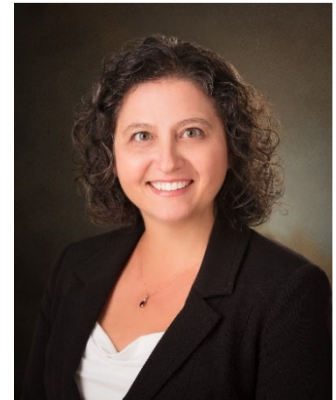


Jennifer D. Yakumo, CPA

Ms. Yakumo is a Senior Associate with Rocky Mountain Advisory. She has over 25 years of experience in performing work involving litigation support, investigative accounting, bankruptcy, financial statement audits, evaluations of internal controls, and in preparing financial statements and other related financial reporting items. She previously worked as an Experienced Assurance Senior with WSRP, where she was the in-charge auditor for financial statement audits and reviews across various industries. Prior to that, she was employed with various law firms where she performed work concerning nearly every aspect of bankruptcy. She has also served as a certified VITA volunteer and volunteer educator for the AAA Fair Credit Foundation. Ms. Yakumo holds a master's in accountancy and is a member of the AICPA, UACPA, and ACFE. She holds an active license as a Certified Public Accountant in the State of Utah.



Employment History

August 2022 to Present	Rocky Mountain Advisory, LLC Salt Lake City, Utah Senior Associate
May 2020 to July 2022	WSRP, LLC Salt Lake City, Utah Experienced Assurance Senior
April 2013 to April 2019	Cohne Kinghorn, PC Salt Lake City, Utah Legal Assistant
April 2001 to April 2013	Berry & Tripp, PC Murray, Utah Lead Case Manager
October 1997 to April 2001	Andres Diaz, Chapter 13 Standing Trustee Salt Lake City, Utah Case Manager and Internal Auditor

Education

University of Utah, Salt Lake City, Utah
Master's Degree, Accounting, 2020

University of Utah, Salt Lake City, Utah
Bachelor of Science, Finance, 2005

Professional Credentials

Certified Public Accountant (Utah), 2001

Professional Memberships

American Institute of Certified Public Accountants

Utah Association of Certified Public Accountants

Association of Certified Fraud Examiners

Professional Experience

**Forensic Accounting /
Investigations**

Utilized financial and analytical software, together with interviews and internal client records to assess allegations of asset misappropriation or fraud. Accounting records were gathered and analyzed to understand the transactions among various entities. Cash receipts and distributions were traced, then analyzed to identify patterns, items of interest, or red flags. Identified and investigated discrepancies. Recreated financial statements based upon supporting documents, including bank statements, receipts, invoices, payroll records, and similar items. Evaluated the effectiveness of the client's internal control processes. Determined the specifics of the fraudulent activity and summarized the findings in a report to management and legal counsel, which included commentary on particular areas of concern.

**Bankruptcy /
Restructuring**

Conducted client interviews and performed research to assess the debtor's financial health, identify problem areas, and make recommendations for improvement.

Reconciled the debtor's accounting records, financial reports, and tax returns. Suggested revisions to ensure accuracy and conformance with reporting and procedural standards. Also prepared monthly operating reports, cash flow budgets, and other necessary financial schedules for filing with the bankruptcy court or submission to the U.S. Trustee.

Work with the debtor to construct financial forecasts and plans of reorganization that meet the debtor's goals and comply with the bankruptcy code, including evaluation of the debtor's historical financial records, negotiations with creditors, calculation of debt repayment schedules, assessment of liquidation values, and other similar analysis.

**Other Litigation
Support**

Aided counsel in identifying additional claims for damages by sifting through and examining thousands of records obtained through discovery. Pinpointed numerous additional items that were not originally known to the plaintiffs or their counsel, resulting in a much larger recovery for the plaintiffs.

Analyzed several bankrupt debtors' tax attributes and prepared projections of their future tax obligations for use in budgets and tests of disposable income for the purposes of proposing feasible and compliant Chapter 13 plans of reorganization. Also provided expert testimony as to the reasonability of projected tax refunds when objections were raised by the Chapter 13 Standing Trustee. The disputes were resolved by stipulation of the parties and the agreed-upon treatment became and

remains the standard of how tax refunds are handled under Chapter 13 plans in many federal districts across the U.S. to this day.

Utilized account statements to trace cash that had been inappropriately withdrawn then transferred to a myriad of related parties. Worked with counsel to ensure all appropriate banking, investment, and credit records were identified and obtained. Assisted counsel in developing interrogatories, requests for production, and requests for admission, as well as queries for use in depositions. Classified uses of cash and identified potential sources of recovery. Prepared a report of findings, including various schedules, exhibits, and graphs to support and illustrate the report.

References

Available upon request.

Contact Jennifer Yakumo at:

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