

## KEVIN GRAFF, PRESIDENT

Kevin Graff founded Integrity Loan Review with a focus and commitment to community-based financial institutions. With over 30 years of banking experience, Kevin saw an opportunity to serve as a trusted advisor to those financial institutions that may be overlooked or underserved.

Since 2009, Kevin has been providing loan reviews, loan due diligence, credit administration, and other related services. Kevin, along with Integrity Loan Review's team, has over 125 years of experience in banking with a focus on commercial lending.

As an avid outdoor adventure seeker, Kevin brings the same tenacity, determination, and vigor to each of his engagements. Kevin's goal-oriented attitude and his 30 plus years of banking experience, serve as the basis for his wealth of knowledge within the banking and accounting industries. Kevin's strong analytical background and his ability to lead without a need for recognition, allowed him to serve in many leadership positions within these industries. He spent nearly 18 combined years working for M&I, now BMO Harris, and Chase, as a commercial lender and division manager.

Additionally, Kevin led the loan review team for a top 25 accounting and consulting firm. During that time, he developed specialized knowledge and procedures regarding loan review, loan portfolio due diligence, regulatory orders, loan policies, credit administration and field examinations.



### EDUCATION

- *BBA, Finance and MBA, Accounting, University of Wisconsin at Whitewater*

### CERTIFICATIONS

- *Certified Public Accountant*
- *RMA Credit Risk Certification*

### PROFESSIONAL ASSOCIATIONS

- *Past President, Board Member, Risk Management Association of Wisconsin*
- *Member, American Institute of Certified Public Accountants*
- *Member, Wisconsin Institute of Certified Public Accountants*
- *Member, Wisconsin Bankers Association*