



Gary Lewis Evans Principal
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Founded 1996

Who is Gary Lewis Evans?

Skilled Executive, Proven Change Agent, Seeking Challenge to Fix, Rebuild or Improve
 Remuneration = 1st Challenge + 2nd Remote or on Site + 3rd Salary

Pioneer Internet Banker 1994, Web 3 banking development paused for recession opportunity, seeking a position as 1) Fractional Executive CEO, CFO, COO or 2) Consultant 3) Receiver / BK Trustee or 3) whole bank Due Diligence for purchase or 4) complex real estate loan due diligence for pool purchase.

Banker Since 1971 - Raised Working Class – Education: Industrial Arts Major, Reseda High School, AA Pierce JC, BS CSUN Business Finance, MS CSUN Finance, Fellow Financial Analyst Federation

Proven & Experienced: Innovator, financial expert, low-cost operator, risk manager, Fintech developer.

Pioneered Internet banking and community bank nationwide lending as President of La Jolla Bank in 1994 then founder and CEO of BofI in 2000 (Name changed to AXOS in 2018).

How BofI Holding, Inc. Revolutionized the Banking Industry Almost 20 Years Ago -- The Motley Fool <https://www.fool.com/investing/general/2014/07/22/how-bofi-holding-revolutionized-the-banking-indust.aspx> By S Naak

San Diego Finalist, Ernst & Young Entrepreneur of the Year Award for successfully growing and innovating at Bank of Internet – BofI has always been a profitable and the fastest-growing bank.

DFIN has served as my R&D and consulting business since 1996 when I am not working at a business. BofI and DigitU were spun out of DFIN. Currently in process, R&D for Web 3 banking and payments.

MBS Investment Strategy and Tactics, Published by Sheshunoff Information Services 1989

Fellow in Financial Analyst Federation 1979 – Charlottesville Virginia

1997, the prestigious publisher, McGraw Hill, published **The Financial Institutions Internet Sourcebook**, co-authored by Gary Lewis Evans - McGraw Hill's first Financial Internet book.

2004, presented “**Old-fashioned banking in a high tech medium: internet-only banks**” Annual Bank Structure Conference, FRB Chicago

Active in multiple startup Banks, a Manufactured housing business, a home builder S&L service corp. and two successful IPOs, including a unique auction IPO in 2005 at BofI

Failed or Failing Banks: Managed four, rescued one, performed due diligence on two banks for purchase – gaining control of problems is almost as much fun as innovating new products.

Due diligence: Two operating banks, deposits, branches, and > 1 billion in real estate loans purchased

Service on San Diego non-profit boards, including Chairman, American Red Cross, Treasurer San Diego Mid-Cities Development Corporation, San Diego Hospice, Salvation Army, and Treasurer, San Diego NHS