

**Jerry P. DeNigris**  
(908) 272-5558  
jdenigris@riversidefinancial.com  
[www.riversidefinancial.com](http://www.riversidefinancial.com)

Experienced securities industry professional with over 30 years of expertise in the securities industry providing analysis, expert testimony, exhibits and consulting advice for securities-related disputes.

**BUSINESS  
EXPERIENCE:**

**RIVERSIDE FINANCIAL GROUP, LLC 1995 - Present**

President - Provide securities/trading analysis, suitability, consulting services and expert testimony for securities disputes and early dispute resolution; Compliance style active account and broker reviews; Preparation of exhibits used during dispute hearings in various forums; Consultant to attorneys engaged in securities related matters; Trade order execution and reporting audits; Provide expert testimony on damages, suitability, churning, trading analysis, Broker Dealer regulations and practices, mark-ups, market adjusted damages, hypothetical scenarios, and other related areas. Active NASD arbitrator, serving as an arbitrator and chairperson.

**UBS / PAINEWEBBER, INC. 1990 - 1995**

Supervisor - Capital Markets Compliance – Managed a team that created and implemented surveillance and suitability review procedures for institutional accounts and large retail accounts with an emphasis on fixed income products; Active account review supervisor for institutional, large retail accounts (e.g. pension plans), conducted independent account reviews and reviews from system generated exception reports for investment suitability, documentation, turnover and product mix; Overall branch and broker reviews; Implemented a surveillance procedure to ensure that sales and supervisory personnel adhere to SRO and firm regulations and guidance; Researched regulatory inquiries and draft responses; Draft policies and procedures for institutional trading areas in response to new SRO requirements and to reduce the firm's compliance exposure in new product areas; Follow-up contact with branch and regional supervisory personnel to discuss review findings and corrective action required.

Trading Analyst - Analysis of trading activity in customer accounts to determine the P&L, suitability, turnover and investment mix; Consult with staff attorneys on current securities litigation cases regarding analytical findings and potential litigation exposure from securities transactions in customer accounts; Computation of damages, mark-ups and turnover, comparison analyses and hypothetical analyses; Testifying as an expert witness before NASD, NYSE, and AAA arbitration panels regarding the analysis prepared; Preparation of exhibits used at arbitration, mediation and settlement proceedings; Create exhibits as required to rebut claimants exhibits, damage calculations, graphs and any special analysis prepared.

**SECURITY PACIFIC MERCHANT BANK / EF HUTTON & CO. / MERRILL LYNCH CAPITAL MARKETS GROUP / A.G. BECKER - BECKER PARIBAS, INC. 1981-1988**

MBS Trader - Mortgage-Backed Securities - Make markets and take arbitrage positions in various sectors of the mortgage-backed securities market, including 15-Year, Current and Premium coupon issues, and seasoned pool products for GNMA, FNMA, and FHLMC issues along with portfolio hedging using various US Treasury issues.

MBS Trading Desk Support - Analysis of seasoned mortgage pools for prepayment characteristics; Analyzing spreads between MBS securities and Treasuries; Maintained a bond equivalent weighted position for each trader; Compiled a daily yield table for Current coupon MBS securities based on price and CPR.

MBS Trading Desk - Verified positions for MBS traders; Resolved discrepancies between the operations generated positions & P&L report and the trading desk; Operational liaison between traders and back-office operations.

Fixed Income Trading / Margin Department – Trader's assistant on MBS trading desk (writing trading tickets and maintaining trading positions); produced daily P&L & position report for traders; developed and implemented automated P&L / position reporting system. (A.G. Becker mortgage-backed securities desk acquired by Merrill Lynch Capital Markets – see MBS Trading Desk above). 1981 - A.G. Becker - Margin and option clerk for retail accounts.

**EDUCATION:**

**RUTGERS UNIVERSITY**  
BA Economics, May 1981

**NEW YORK INSTITUTE OF FINANCE**

Seminar courses in: Mortgage-Backed Securities / Options / Margin / Technical Analysis

**REGISTRATIONS:**

Series 7, 63, 4, 15 Expired; NASD Arbitrator/Chairman.

**AFFILIATIONS:**

SIFMA/CL, Securities Experts Roundtable