



**MICHAEL TORRES, CPA\***  
**PEREZ-ABREU, AGUERREBERE, SUEIRO, & TORRES P.L.**  
**Certified Public Accountants & Consultants**

**POSITION:** Member

**SUMMARY OF EXPERIENCE**

Michael is a member in the public accounting firm of Perez-Abreu, Aguerrebere, Sueiro, & Torres P.L., and is also a shareholder in Genesis Systems Consulting, Inc.

Michael has experience in providing services to several S.E.C. engagements, pharmaceutical companies, manufacturing companies, wholesale distributors, not-for-profit organizations, financial institutions, finance companies, telecommunication companies, employee benefit plans and technology companies. Michael also has experience in preparing business plans for mergers and acquisitions, performing internal audit and operational reviews, as well as, financial consulting and forensic accounting services.

Prior to starting his own public accounting firm, Michael was the Vice President of Finance for Marex, Inc., a NASDAQ listed company. Prior to Marex, Michael was an audit senior at Arthur Andersen.

**EDUCATION**

Florida International University, Miami, Florida  
-Masters of Business Administration, 1998  
-Bachelor of Accounting, 1996

**PROFESSIONAL AND COMMUNITY MEMBERSHIPS**

Certified Public Accountant - State of Florida, 1997

American Institute of Certified Public Accountants

Florida Institute of Certified Public Accountants  
-President – 2008  
-Treasurer – 2007

Cuban-American CPA's Association, Inc.  
-President – 2005  
-Secretary – 2003

Florida International University, School of Accounting Advisory Board, Director

Florida Institute of Certified Public Accountants Technical Section  
-(Accounting & Auditing)

Polaris International – North American Board of Directors

Institute of Internal Auditors - Member

**LECTURES**

Florida International University  
-Prospective Financial Statements: Projections and Forecasts

Polaris International  
-Paperless Office

Bank United  
-Bad Loans: Real Life Examples

\*Regulated by the State of Florida

**FINANCIAL  
INSTITUTION  
EXPERIENCE**

Michael has been involved in the performance of audits and agreed-upon procedures for financial institutions since 1997. He has worked in the Caribbean auditing international banks with various financial derivatives such as foreign currency forward exchange contracts, interest rate swaps, and equity swaps. Michael has also worked on international bank projects related to the Anti-Money Laundering Act, Bank Secrecy Act and the Patriot Act. Michael has also worked with various domestic bank in performing external audits, internal audits, BSA/AML consulting, loan reviews, and compliance audits of certain regulations.

Michael is also involved in working with small business clients in various industries by compiling their accounting records, preparing their tax returns and providing consulting services related to them.

**PROFESSIONAL  
AWARDS**

Certified Public Accountant Examination, Spring 2007 - Placed Number Seven in the State of Georgia and Top 100 in the United States

Becker National High Score Award Recipient – Spring 2007 CPA Examination

Top CPAs in Litigation Support as awarded by “South Florida Legal Guide” – 2008 and 2007

Florida International University Accounting Association – Most Supportive Professional – Spring 2009

**FORENSIC  
ACCOUNTING AND  
FRAUD AUDITING  
SERVICES**

Marex, Inc. vs. DMR Consulting

Palson Holdings, Inc. vs. Locatel, LLC

Pan American Hospital

Enrique Bernal vs. The Property Collection, Inc.

Health Systems America, Inc.; Sunrise Regional Medical Center LTD;  
Private Funding Group Inc.; Michael C. Piercey M.D.; and Manuel R. Llano vs. Cowcat Enterprises, Inc.  
and Continuum Care Services, Inc.

Beaches, Inc. v. Miami Dade County (Expert Witness)

Bank of Anguilla v. John Doe

**MEDIA INTERVIEWS**

Univision Television Network- “Despierta America”

Caracol USA Radio - 1260 AM

Bloomberg en Español Radio

CNN en Español Radio

-New Study Shows Many Americans Planning to Delay Retirement up to Five Years Amid  
Economic Downturn