



## CAROL FLATON

### Managing Director

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Carol is a managing director at Zolfo Cooper and has 30 years of experience in restructuring, banking and finance across multiple industries. She is currently advising the official UCCs in the Title III filings related to the Commonwealth of Puerto Rico.

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### Professional Experience

Carol was recently the CRO of Doral Financial Corporation, the NYSE parent company of the FDIC-regulated Doral Bank. In 2017 Carol advised a privately-held aerospace parts manufacturer in its out-of-court negotiation with its creditor groups. In 2016 she was the CRO of Cetera Financial Group (NYSE:RCAP), the second largest independent financial advisor network in the U.S. In 2015 she advised the UCC in both the A&P and Haggen bankruptcy cases, and the creditors of an undisclosed privately-held infrastructure asset in an out-of-court negotiation.

Prior to joining Zolfo Cooper in 2014, Carol was a managing director in the restructuring practice at Lazard Freres. At Lazard she advised debtors, creditors and equity holders engaged in restructurings, debt exchanges, 363 sales, refinancings and capital raises. Some of her financial advisory assignments included Lightsquared, Lehman Brothers, Supervalu, Dynegy, CBay

Systems, Medquist Holdings, ResCap and Capmark Financial Group.

Prior to Lazard, Carol was a managing director at both CSFB and Citi (1995-2008), responsible for distressed positions in the mortgage finance, structured products, energy, retail and industrial food service industries. During her career, Carol spent six years in banking positions in Europe (Zurich and Vienna). She has held the NASD Series 7 (registered representative) and Series 24 (managing principal) licenses, and was a founding contributing member of the Wall Street Journal's bankruptcy blog panel: The Examiners.

### Education, Certification & Professional Affiliations

- B.S.B.A. at the University of Delaware
- M.B.A. at IMD (International Institute of Management Development, Lausanne, Switzerland)