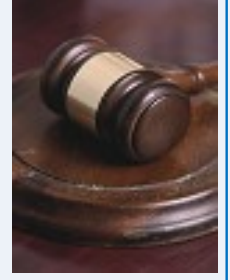




COWAN, GUNTESKI & Co., P.A.

Certified Public Accountants and Consultants



LITIGATION & VALUATION SERVICES GROUP

DIVORCE SERVICES

Your ability to obtain a fair and equitable settlement in a divorce is of key importance. Cowan, Guteski & Co. knows the value that you place on the professionals who assist you during these trying times. In addition to legal counsel, you need an accounting firm with the experience and integrity to help you take control of the process, gain insight into your current financial state, negotiate effectively, and understand your post-divorce financial situation. Our expertise includes:

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- Financial Planning in a Divorce
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- Forensic Investigations
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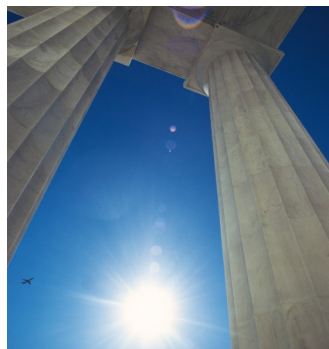
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DEDICATED & EXPERIENCED PROFESSIONALS

R. Joseph Guteski, CPA, CFF, Shareholder, heads the firm's litigation group. He specializes in forensic accounting services and is regularly appointed by judges or agreed upon by attorneys to act as the accounting expert in matrimonial matters. He prepares business valuations, cash flow analysis, and analysis of marital assets available for equitable distribution. Mr. Guteski frequently participates in settlement conferences and provides expert witness testimony. Additionally, he serves as a mediator or arbitrator of all the financial issues in litigation cases and is a frequent speaker and seminar presenter for the legal community. He has been approved by the Joint Credentials Committee of the Supreme Court Committee on Dispute Resolution and the Supreme Court Family Practice Committee for admission to the roster of mediators for Economic Aspects of Family Law Cases. He's a member of the American Institute of CPAs, the NJ Society of CPAs, and the NJSCPA Litigation Services Committee and its Monmouth/Ocean Counties Chapter.

Lynne Broza, CPA, ABV, CFF, Director, specializes in litigation support, business valuation and mediation. She is regularly appointed by family law judges as an expert in the financial aspects of matrimonial litigation, including the discovery of hidden assets, tax issues in divorce proceedings and alimony and support calculations; the valuation of closely-held businesses; and as a mediator. She has been retained as an expert for personal injury claims, shareholder disputes and estate valuations and has testified in cases in both New Jersey and New York. Ms. Broza was approved to the Roster of Mediators for Economic Aspects of Family and Civil Law Cases by the Administrative Office of Courts for the State of New Jersey. She is a member of the AICPA, the NJ Society of CPAs, its Matrimonial Accounting Interest Group and Litigation Services Committee and the latter's Monmouth/Ocean Chapter, as well as the NJ Association of Professional Mediators. She also lectures and serves as an officer for various legal and professional organizations.



PARTNERING WITH CLIENTS TO ACHIEVE THEIR GOALS AND A BETTER TOMORROW!