



Curriculum Vitae and Expert Witness Qualifications

Jay Hibert

Business Address: 2600 La Costa, Ave., Carlsbad, CA 92009

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Educational Background:

High School: Point Loma High School, San Diego, CA, 1981

College: Pomona College, Claremont, CA, B.A. Areas of concentration; Philosophy, Economics and Accounting

Licenses: Licensed California Real Estate Broker (DRE#01523075)

Relevant Courses: Realtor Code of Ethics, 2018
Elder Financial Abuse ABA course, 2018
Continuing Education to maintain licenses above, 2019
Allied Real Estate School, 2010-2011
Annual Banker Compliance Courses from 1985 through 2009
UCLA School of Business Courses 1986-1987

**Trade Associations
Past and/or Present:** RMA
Biocom
USD Family Business Forum
American Electronics Association
Chairman's Roundtable
UCSD Economics Roundtable
Association for Corporate Growth
San Diego Downtown Partnership
Carlsbad Chamber of Commerce
North County Association of Realtors
California Association of Realtors
National Association of Realtors

Background Summary

Mr. Hibert has been in the banking, finance, investment and brokerage business for 39 years. His background includes corporate officer roles at large financial institutions such as Bank of America, Union Bank of California and Mellon Bank, as well as Correspondent bank positions. He has extensive experience in commercial loans, hard money loans, bank operations, and consulting positions in the finance, lending and brokerage industries. In

addition, he has served as a Chief Financial Officer during his career. Prior to forming Market Street Consulting Group, Inc., and JBH Real Estate Experts, he was part of the founding team of a San Diego Business Bank. He was responsible for branch operations, credit underwriting, training and administration of real estate and commercial loans. Mr. Hibert's responsibilities included the formation of the bank's real estate department, credit underwriting, recruiting and training operations officers, loan officers and related staff. He now operates his own lending and brokerage company that specializes in providing loans in the bank, hard money, private money and institutional areas. He is licensed with the California Department of Real Estate.

Relevant Experience: **Bank of America Corporate Banking - Los Angeles, CA 3 years.**

Responsibilities included managing a portfolio of business clients with annual revenues that exceeded \$50,000,000.

Union Bank of California Corporate Banking - San Diego and Los Angeles, CA, 5 years. Responsibilities included portfolio management of clients with annual revenues from \$20,000,000 to \$750,000,000. Additional responsibilities included the opening of a new branch location in San Diego, CA.

Bank of the West - San Diego, CA, 3 years. Responsibilities included branch office management, business development and portfolio management of clients with annual revenues from \$10,000,000 to \$250,000,000. Additional responsibilities included real estate development loans.

Engineered Equipment Company - Corona, CA, 3 years. Served as the Chief Financial Officer. Responsible for all decisions related to the company's finance and administration. Negotiated contracts related to disputes including those where litigation was necessary.

Mellon First Business Bank - San Diego, CA, 3 years. Responsible for managing a client portfolio of private companies. Duties included real estate loan underwriting and administration. Was responsible for establishing the new San Diego branch location.

Regents Bank - San Diego, CA, 8 years. Member of the Founding Team and Shareholder. Opened a new branch location in Carlsbad, CA. as well as the Manager of the Bank's Real Estate Department including Construction lending, SBA 504 and 7a loans, participation loans and loan brokering.

Market Street Consulting Group, Inc. - May, 2009 to December, 2019. Founding partner of a licensed and bonded direct lender with the California Department of Business

Oversight. Provided corporate and bank consulting services. Additionally, we provided Commercial real estate consulting, brokerage, and loans for all asset classes.

Market Street Homes - February 2015 to 2020. Primary focus was residential redevelopment in San Diego, CA and Portland, OR.

Market Street Realty Group - February 2015 to 2019. A full service brokerage representing buyers, sellers and real estate investors.

Endeavor Bank Real Estate Solutions - October 2019 to March 2021. Assist Endeavor Bank customers in obtaining real estate financing.

JBH Real Estate Experts - February 2020 to present. Provide expert witness and consulting services in bank operations, commercial and real estate lending, institutional finance, hard money loans, SBA lending, real estate valuation, brokerage and other related cases.

Testimony/Designations

Mr. Hibert has been providing expert witness and consulting services since 2010. He has been designated over 290 times as an expert in 25 different states concerning matters relating to commercial and real estate loans, real estate, house flipping, construction finance, SBA loans, mortgage lending, general banking and operations, brokerage, valuation, hard money loans and investment issues. His experience includes both Federal and State court cases where he has provided deposition testimony, trial testimony and arbitration testimony well over 135 times.

Other Experience: Treasurer - Pacific Southwest Conference of the Evangelical Covenant Church, Walnut Creek, CA 2001-2003
Chairman of the Board - Pacific Southwest Conference of the Evangelical Covenant Church, Walnut Creek, CA 2004-2006

**Seminar presentations
And Courses taught:** Financial Management for Treasurers of non-profit organizations
Expert panel member for CPA continuing education courses
Fundamentals of financial accounting
Expert panel member consulting business owners regarding banking relationships
Guest presenter multiple times for commercial brokerage companies in the area of finance and investment opportunities

Relevant Expert Designations: Case list available upon request

Representative Client List:

- **Fatima Satya**, Law office of Y. Jessie Shaw, Pasadena, CA
- **Alpert Family Trust**, Kirby Noonan Lance & Hoge, LLP., San Diego, CA
- **Won Ki Kim**, Law Office of Charles C. Song, Los Angeles, CA
- **Tomato Bank**, Neufeld Marks, Los Angeles, CA
- **Farmer Boys Produce Market, Inc.**, Law office, John Thomas Dzialo, Orange, CA
- **Eric and Craig Sterling**, Dan Johnson Law Group, San Francisco, CA
- **Old Republic Title Co.**, Early Sullivan Wright Gizer & McRae LLP, Los Angeles, CA
- **Southeast Properties, LLC.**, Early Sullivan Wright Gizer & McRae, LLP, Los Angeles, CA
- **Fred Sacher.**, Bohm Wildish, LLP, Costa Mesa, CA
- **All California Mortgage**, Kaufman Dolowich Voluck & Gonzo, LLP., San Francisco, CA
- **George Fiegl**, Goode Hemme Peterson, San Diego, Baker & McKenzie, San Francisco, CA
- **David Stebbins**, Simone & Associates, San Diego, CA
- **Selby Corporation**, Law Office of Kenneth E. Chyten, Oxnard, CA
- **Stewart Title Company**, Early Sullivan Wright Gizer & McRae, LLP, Los Angeles, CA
- **Ticor Title Company**, Early Sullivan Wright Gizer & McRae, LLP, Los Angeles, CA
- **Victor and Sandra Solano**, Patrick E. Herman, Esq. San Diego, CA
- **Kenmore Villas, LLC.** Western Law Connection, Los Angeles, CA
- **Danny Ho**, Law Offices of Edward C. Tu, Pasadena, CA
- **United Central Bank**, Chuhak & Tecson, Chicago, IL
- **Kamran Banayan**, Scott Kennedy, Attorney at Law, San Diego, CA
- **Fort McDowell Yavapai Nation**, Poindexter & Doutre, Inc., Los Angeles, CA
- **Farmers and Merchants Bank**, Law Offices of Michael Leight, Long Beach, CA
- **William J. Smith, Jr.**, Law Office of Thomas K. Eckhardt, Indio, CA
- **CIT Small Business Lending Corporation**, Troy Gould Attorneys, Los Angeles, CA
- **Sheryl Briggs and Atomic Design, LLC.** Coronado Katz, LLC Kansas City, MO
- **Real Estate Acquisition Leaders, Inc.** Vakili & Leus, LLP, Los Angeles. CA
- **Cynthia Espino**, Law Office of Kenneth E. Chyten, Oxnard, CA
- **Barry McCown, Chula Vista Physicians** Mazzarella & Mazzarella, Esq., San Diego, CA
- **Community Valley Bank**, Lewis Brisbois, Palm Desert, CA
- **Richard Meruelo**, Neufeld Marks, Los Angeles, CA
- **Purefitness**, Bradley L. Jacobs Attorney at Law APC, San Diego, CA
- **Deanna Boll**, Denbeaux & Denbeaux, Westwood, NJ
- **Robert D. Voit, et. al.,** Grant, Genovese, & Baratta, LLP, Irvine, CA
- **California Furnishing, Inc.**, The Onu Law Firm, Redwood City, CA
- **Lauren Smith-Hams Dressler**, Baker & McKenzie, LLP, San Francisco, CA
- **Healthcare Finance Partners Corporation**, Kaplan Law Firm, San Diego, CA
- **Heeyoung Kim**, LTL Attorneys LLP, Los Angeles, CA
- **EMM Realty of Utah**, Humphrey's Law, Salt Lake City, UT
- **Nationwide Title Insurance**, Jampol Zimet, LLP, Los Angeles, CA
- **Momentum Business Capital**, Global Legal Law Firm, Carlsbad, CA
- **Universal Bank**, Dykema Gosset, LLP, Los Angeles, CA
- **Hugh Douglas Bek**, Avila Law Firm, APC, Torrance, CA
- **John Whang, et. al.,** Willenken Wilson Loh & Delgado, LLP, Los Angeles, CA
- **North Island Financial Credit Union**, Cooley LLP, San Diego, CA
- **Arrowhead Credit Union**, Anderson, McPharlin & Conners LLP, Los Angeles, CA
- **Veridian Credit Union**, Pettit Kohn Ingrassia Lutz & Dolin, San Diego, CA
- **Patrick Kealy**, Hua Gallai, LLP, Beverly Hills, CA

- **Fidelity National Title Group**, Early Sullivan Wright Gizer & McRae, LLP, Los Angeles, CA
- **LJ 6309, LLC.**, Anderson, McPharlin & Conners LLP, Los Angeles, CA
- **Dreien Opportunity Partners LLC**, Jackson Walker LLP, Dallas TX
- **Riverwalk Petroleum, Inc.** William D. Chapman Law Offices, Irvine, CA
- **Thomas W. McNamara**, McNamara Smith LLP, San Diego, CA
- **Bohm Wildish, LLP**, Bohm Wildish & Matson, LLP Costa Mesa, CA
- **Surgeet Sohal**, Law Offices of Heather Gibson, P.C. Santa Clara, CA
- **Debbie Emmer**, Leinoff & Lemos, P.A., South Miami, FL
- **Kevin and Laurie Walton**, Abir Cohen Treyzon Salo, LLP, Los Angeles, CA
- **ANJ Holding LLC**, Law Offices of Stephen R. McLeod, Sherman Oaks, CA
- **Ramon Rahimi**, McFarlin, LLP, Irvine, CA
- **Sylvania, L.P.**, La Jolla Law Group, La Jolla, CA
- **Kashian Enterprises, LP**, Procopio, San Diego, CA
- **Computershare, Inc.** Ogletree, Deakins, Nash, Smoak & Stewart San Francisco, CA
- **Christine Chui**, Bohm Wildish & Matson, LLP Costa Mesa, CA
- **Global Premier Development, Inc.**, Mark Butler & Associates, Newport Beach, CA
- **Daniel Johnson Jr. Attorney in fact.**, Dan Johnson Law Group, San Francisco, CA
- **Richard Brodowski**, David Axelrod, Sierra Law Group, Sonora, CA
- **Cuong Van Tran**, Kaufman Dolowich Voluck & Gonzo, LLP., San Francisco, CA
- **First American Title Company**, Hilbert & Satterly, LLP, San Diego, CA
- **William L. Roy**, Law Offices of Shun C. Chen, Irvine, CA
- **JPMorgan Chase**, Massey & Gail LLP, Chicago, IL
- **KBC Capital, LLC**, Finch, Thornton & Baird, LLP, San Diego, CA
- **California Marketplace**, Fisher & Wolfe, LLP, Beverly Hills, CA
- **Wells Fargo Bank**, Hemar, Rousso & Heald, LLP, Encino, CA
- **New Power, Inc.**, Kunzler Bean & Adamson, Salt Lake City, UT
- **Donald and Lynn Southard**, Ulwelling Law, APC, Costa Mesa, CA
- **Stewart Title.**, Anderson, McPharlin & Conners LLP, Los Angeles, CA
- **Sweet, et al.**, Stone & Sallus, LLP, Manhattan Beach, CA
- **Valbridge Property Advisors, Inc.**, Olson Cannon Gormley & Stoberski, Las Vegas, NV
- **Dave Freeman**, Jamison Law Firm, PC, Pasadena, CA
- **Star Mobilehome Park Management**, Rudderow Law Group, Newport Beach, CA
- **Fidelity National Title Group**, Meylan Davitt Jain Arevian & Kim, Los Angeles, CA
- **WFG National Title Insurance Company**, Ablon, Lewis, Bass & Gale LLP, Los Angeles, CA
- **Muayad Kassab**, Ogletree, Deakins, Nash, Smoak & Stewart, P.C., San Diego, CA
- **Angelica Gardner**, Skane Mills, San Francisco, CA
- **Tamra Perdomo**, Wagner, Zemming Christensen, Riverside, CA
- **Richard Anderson**, Bradley L. Jacobs, Attorney at Law APC, San Diego, CA
- **Deborah Evenchik**, Law Office of Lynn Eric Goar, P.C. Tucson, AZ
- **Cheers Development, LLC**, Kaufman Dolowich Voluck & Gonzo, LLP., San Francisco, CA
- **Crosspointe Church**, Von Esch Law Group, ALC, Fullerton, CA
- **Rhonda Drakeford, et al.**, Law Office of Peter Fredman, PC, Berkeley, CA
- **Pamela Redmond Satran**, Law Offices of Brad Snyder, Woodland Hills, CA
- **David Brewer and Dennise Murdock**, Kelsey Law Group, Henderson, NV
- **Ken Madhvani**, Law Offices of Martin Deutsch, Los Gatos, CA
- **Alia Salem Al-Sabah, The State of Kuwait**, Venable LLP, Baltimore, MD
- **Desert Mountain Luxury Homes, LLC**, Burdman Willis, LLLP, Phoenix, AZ
- **Hilton & Hyland Real Estate, Inc.**, Tuchman & Associates, Los Angeles, CA
- **Waleid Shousha**, Anthony J. Vignier, Esquire, Kearny, NJ
- **American Appraisers Corporation**, Keeney Waite & Stevens, San Diego, CA

- **Russel Myrick**, RDM Legal Group, La Jolla, CA
- **Erick and Michael Diaspro**, Ford, Walker, Haggerty & Behar, LLP, Long Beach, CA
- **Pinnacle Bank**, Hill Wallack, LLP, Princeton, NJ
- **Ramiro Hinojosa**, Ruiz Law Firm PLLC, Pearland, TX
- **Fidelity National Title**, Fidelity Law Group, Irvine, CA
- **Paula Gilbert-Bonnaire**, Leslie W. Westmoreland, Esq., Fresno, CA
- **Presidio Collins, LLC**, Kaufman Dolowich Voluck, San Francisco, CA
- **Christopher Sun**, Robert J. Anderson, Attorney at Law, San Jose, CA
- **Roberto Morelli**, Hanson Law Office, San Francisco, CA
- **Gabriel Michel**, Robert J. Anderson, Attorney at Law, San Jose, CA
- **Verbree Land Holdings, LLC**, Bush Kornfeld LLP, Seattle, WA
- **Residential Bancorp**, Wright, Finlay, & Zak, LLP, Newport Beach, CA
- **F. Anthony Bushman**, Flicker, Kerin, Kruger & Bissada, LLP, Menlo Park, CA
- **Davis**, The Goodell Law Firm, San Francisco, CA
- **Kenneth Dean Patterson**, Buchalter, San Diego, CA
- **Eighteen Capital**, Sbaiti & Company PLLC, Dallas, Texas
- **Silvergate Bank**, Buchalter, San Diego, CA
- **Kimberly M. Jones**, Gibson Lowry, LLP, Las Vegas, NV
- **Karlene Keller**, Sollertis, Rancho Santa Fe, CA
- **Zuniga**, Law Offices of Robert Mills, Glendora, CA
- **Nadine Falbo**, La Jolla Law Group, La Jolla, CA
- **Roger Miles**, Kaufman Dolowich Voluck, San Francisco, CA
- **Sandra Tucceri**, Law offices of Maurizio Mangini, Oceanside, CA
- **Team View Player Associates, LLC**, Vakili & Leus, LLP, Los Angeles, CA
- **Wing Lung Bank**, Kaufman Dolowich Voluck, Los Angeles, CA
- **The Yoga Connection**, Trachtman & Trachtman, LLP, Irvine, CA
- **Brandon Hintz**, Law Office of Eric Andrew Mercer, Sacramento, CA
- **Kirk & Company**, Morrison Mahoney, LLP, Boston, MA
- **David Oas, Co-Trustee of The Ludvigson Trust**, The Yocca Law Firm, LLP, Irvine, CA
- **New Millennium Business**, Engstrom, Lipscomb & Lack, PC, Los Angeles, CA
- **Baruck Bros. Investments**, Boren, Osher & Luftman LLP, El Segundo, CA
- **Brian Burns**, Burns Law Firm, Granada Hills, CA
- **Rendler Val Verde Ranch, LLC**, Lucas & Haverkamp Law Firm, Encinitas, CA
- **Irene Tritz**, Bohm Wildish & Matsen LLP, Costa Mesa, CA
- **TSG Financial Corp.**, The Coleman Firm PC, Newport Beach, CA
- **Jacob Koo**, Vakili & Leus, LLP, Los Angeles, CA
- **Sean Lee, DDS**, Stream Kim Hicks Wrage & Alfaro, PC, Riverside, CA
- **Sunny Acre LLC**, Meylan Davitt Jain Arevian & Kim, Los Angeles, CA
- **Sweeney**, Stone & Sallus, LLP, Manhattan Beach, CA
- **Donald Kunkle**, Law Offices of Michael Bisson, Las Vegas, CA
- **Eshelman Realty, Inc.**, White and Bright, LLP, Escondido, CA
- **Ridec, LLC**, Law Offices of James W. Bates, Pasadena, CA
- **Bush Street Apartment Group, LLC**, Kaufman Dolowich Voluck, San Francisco, CA
- **Johnnie Lee Brown Living Trust**, Majors & Fox, La Mesa, CA
- **Golden Bank**, Law Offices of James W. Bates, Pasadena, CA
- **Ann Petta, Trustee of the Kroon Family Trust**, CA Business Law Group, San Diego, CA
- **TBG Group**, Jones & Associates, New York, NY
- **Laura Blue**, The Goodell Law Firm, San Francisco, CA
- **Sir Winston Enterprises**, Bradley L. Jacobs, Attorney at Law APC, San Diego, CA
- **Martin Foigelman**, The Goldberg Legal Group, Newport Beach, CA

- **JAL, LLC**, Michael J. Harker, Esq., Las Vegas, NV
- **Judith Dollaga**, Law Offices of Andrew J. Christensen, Oakland, CA
- **American Heritage Capital**, Law Offices of Salar Atrizadeh, Beverly Hills, CA
- **iBorrow Finance Loan Fund I, L.P.**, Freedman + Taitelman, LLP, Los Angeles, CA
- **Webcor Construction, LP** Rutan & Tucker, LLP Palo Alto, CA
- **Stewart Title Company**, Fennemore Wendel, Oakland, CA
- **Good Tidings Baptist Church**, Krieger & Krieger, Long Beach, CA
- **Hillcrest Investments, Ltd.**, Law Offices of Michael Bisson, Las Vegas, CA
- **Fee Title, Inc.**, Kaufman Dolowich & Voluck, LLP, San Francisco, CA
- **Mary M. Woodward Trust**, Siddiqui Law, Costa Mesa, CA
- **University Campus Hotel Fund**, Ecoff Campaign Tilles & Kay, LLP, Beverly Hills, CA
- **UMRO Realty, Inc.**, Elms Erlich & Mack, Woodland Hills, CA
- **North American Title Insurance**, Early Sullivan Wright Gizer & McRae, LLP, Los Angeles
- **Key Realty, LLC**, Thorndal Armstrong Delk Balkenbush & Eisinger, Las Vegas, NV
- **Bank of the West**, Hall Griffin, Santa Ana, CA
- **Susan L. Sullivan**, Siddiqui Law, Costa Mesa, CA
- **Amram Yahalom**, Davidovich Stein Law Group, LLP, North Hollywood, CA
- **Orange Coast Title Company**, Hall Griffin, Santa Ana, CA
- **D & P Properties**, Finch, Thornton & Baird, LLP, San Diego, CA
- **Mullen, LLC**, Law Offices of J. Cranor Richter, Costa Mesa, CA
- **Republic Valuations NY, LLC**, Morrison Mahoney LLP, New York, NY
- **Steven Trang**, Lagomarsino Law, Henderson, NV
- **Devils Glen Holdings**, Betty, Neuman & McMahon PLC, Davenport, IA
- **Jason Hughes/Hughes Marino**, Cooley LLP, San Diego, CA
- **Stephen & Lynn Valbuena**, Bohm Wildish & Matson, LLP Costa Mesa, CA
- **Lincoln University**, Goldstein, Gellman, Marbostad, Harris & McSparran, San Francisco, CA
- **Greenfield Properties**, Saxe Doernberger & Vita, P.C., Temecula, CA
- **Young Men's Christian Association of LA**, O'Melveny & Myers LLP Los Angeles, CA
- **Mikayel Israyelyan**, Yacoubian & Powell LLP, Los Angeles, CA
- **Lawrence Felix**, Demetriou, Del Guercio, Springer & Francis, Los Angeles, CA
- **Boudreau Pipeline Corporation**, Bohm Wildish & Matson, LLP Costa Mesa, CA
- **Ben Shaoul and Magnum Real Estate Group**, Saxe Doernberger & Vita, Temecula, CA
- **Mary Anne Baysac**, Goldstein, Gellman, Marbostad, Harris & McSparran, San Francisco, CA
- **Hawthorne Hangar Operations**, The Jamison Law Firm, PC, Pasadena, CA
- **Terrence J.E. Ross**, W&D Law, LLP, Irvine, CA
- **The Alley Santa Fe**, Humphreys Wallace Humphreys, P.C., Santa Fe, NM
- **Rediger Investment Corporation**, Cunningham, Treadwell & Bartlestone, Woodland Hills, CA
- **Fidelity National Title**, Fidelity National Law Group, Los Angeles, CA
- **Bruce and Linda Grummer**, Hamilton Law Firm, San Luis Obispo, CA
- **Arlene Christou**, Velasco Law Group, Long Beach, CA
- **Michael Deutsch**, Bohm Wildish & Matson, LLP Costa Mesa, CA
- **Matthew Mengel**, The Goodell Law Firm, San Francisco, CA
- **Josh D. Levine**, Polsinelli PC, Phoenix, AZ
- **Nationwide Property & Appraisal**, Milber Makris Plousadis & Seiden, LLP Woodbury NY
- **An Van De Moortel**, Kaufman Dolowich Voluck, San Francisco, CA
- **Amy Goldman, Chapter 7 Trustee**, Early Sullivan Wright Gizer & McRae LLP, LA, CA
- **Lin Dee Liu Services**, LPS LLP, San Francisco, CA
- **Morgan Brown Real Estate, Inc.** G10 Law, Carlsbad, CA
- **Rehab Financial Group, L.P.**, Toth Law LLC, PA
- **Dwight Patent 10945 Mining, LLC**, Hanks Law Group, Las Vegas, NV

- **West Home Loans, Inc.**, SSL Law Firm LLP, San Francisco, CA
- **Fiddler's Green Medical Marijuana Dispensary, LLC**, Friday Firm, Little Rock, AK
- **Antonia Salazar**, Neufeld Marks, Los Angeles, CA
- **Ken Lamphear**, Murtaugh Treglia Stern & Deily LLP, Irvine CA
- **JKT Enterprises**, White and Bright, LLP, Escondido, CA
- **American Heritage Lending**, Watts Law, APC, Irvine, CA
- **Cal West Home Loans, Inc.**, SSL Law Firm LLP, San Francisco, CA
- **Sarenne Capital, LLC**, Early Sullivan Wright Gizer & McRae LLP, Los Angeles, CA
- **Romas Investment LLC**, FitzGerald Kreditor Bolduc Risbrough LLP, Irvine, CA
- **Premier Bank**, Henderson, Covington, Messenger, Newman & Thomas, Youngstown, OH
- **Estate of Shawn Harrison**, Reich Radcliffe & Hoover, LLP, Irvine, CA
- **Brad Manger**, Velasco Law Group, Long Beach, CA
- **Omni Appraisers**, Plante Lebovic LLP, Irvine, CA
- **Wells Fargo Bank**, Severson & Werson, Irvine, CA
- **Fuel Enterprise, Inc.**, Law Office of John P. Fitzmorris & Associates, Los Angeles, CA
- **U.S. Bank**, Locke Lord LLP, San Francisco, CA
- **Linda Vaccarezza**, Law Office of Judson Henry, Sacramento, CA
- **3371 Reading, LLC**, Chris Wiest, Attorney at Law, Crestview Hills, KY
- **Virginia Bellows**, Miller Injury Attorneys, El Dorado Hills, CA
- **Industrial Developers Realty LLC**, Klinedinst, San Diego, CA
- **Kyle M. Lohse**, Wilke Fleury LLP, Sacramento, CA
- **Kyle Keffer**, Berger Harrison, APC, Laguna Hills, CA
- **Precision Dental, Inc.**, Anderson, McPharlin & Connors LLP, Los Angeles, CA
- **Railey - Class Action**, Manfred, APC, San Diego, CA
- **Big Block Realty, Inc.** Plante Lebovic LLP, Irvine, CA
- **Orange Coast Title Company**, Robertson & Counsel, Newport Beach, CA
- **Matthew Lotze**, N.R. Donath & Associates PLLC, Henderson, NV
- **Citizens Business Bank**, Hall Griffin, Santa Ana, CA
- **Mark K. Johnson**, Buchalter, San Diego, CA
- **Sam Fadaee**, Levinson Arshonsky Kurtz & Komsky, LLP, Sherman Oaks, CA
- **Pamela Secord and Bobbi Slaton**, Pro se, St. Maries, Idaho
- **Michael Separzadeh**, Ecoff Campaign Tilles & Kay, LLP, Beverly Hills, CA
- **Grand Pacific Financing Corporation**, Early Sullivan Wright Gizer & McRae LLP, LA, CA
- **Chris Ascher**, Chris Wiest, Attorney at Law, PLLC, Covington, KY
- **Bank Of Hope**, Cozen O'Connor, Santa Monica, CA
- **Charco Design & Build**, Morris, Sullivan and Lemkul, LLP, San Diego, CA
- **Ronald Kiser**, Coss & Momjian, LLP Bala Cynwyd, PA 19004
- **Internal Revenue Service**, Office of Chief Counsel, IRS, Laguna Niguel, CA
- **Farhad Yaghoubi**, Kohrs & Fiske, Malibu, CA
- **Shenandoah Properties**, The Law Office of Eric S. Black, Berkeley Springs, WV
- **Wilmington Savings Fund Society, FSB**, Fidelity National Law Group, Los Angeles, CA
- **Morad Myers**, Cunningham, Treadwell & Bartelstone, Woodland Hills, CA
- **James Ratcliff**, G10 Law, Carlsbad, CA
- **Susan Trujillo**, Hall Griffin, Santa Ana, CA
- **Wolfe Air Aviation, LTD**, The Jamison Law Firm, PC, Pasadena, CA
- **Ventura Hotel & Resort, LLC**, Schneiders & Associates LLP, Oxnard, CA
- **Sierra Pacific Mortgage Company, Inc.**, Wilke Fleury LLP, Sacramento, CA
- **Steven Kozmary**, La Jolla Law Group, La Jolla, CA
- **Eric Chen**, FitzGerald Kreditor Bolduc Risbrough LLP, Irvine, CA
- **2389 Silver Lake, LLC**, Clinton & Clinton, Long Beach, CA

- **PSIP SN Vermont, LLC**, Callahan & Blaine, Santa Ana, CA
- **Centurion Management Group, Inc.**, Taylor & White, LLP, San Diego, CA
- **Teodulo Castellanos**, Lozoya & Lozoya LLP, Westlake Village, CA
- **Rodeo Capital, Inc.** Woolf & Nachimson, LLP, Los Angeles, CA
- **J.T. McKinney**, Klein & Wilson LLP, Newport Beach, CA
- **Bruno Eschbach**, White and Bright, LLP, Escondido, CA
- **Tsasu, LLC**, Meylan Davitt Jain Arevian & Kim LLP, Los Angeles, CA
- **DBE Loans**, The Schafer Law Firm, P.C., Dana Point, CA
- **Ledcor Construction, Inc.**, Grant & Kessler, APC, San Diego, CA
- **Milana Ostroy**, Putterman Yu LLP, San Francisco, CA
- **Joe C. Betchart**, Fennemore Law, Oakland, CA
- **Amy Giovanna Reiley**, Green Bryant & French, LLp, San Diego, CA
- **Maria Myron**, The Vossler Law Firm, Oakland, CA
- **North Bay Credit Union**, Buchalter, Los Angeles, CA
- **Avance Group USA**, Gordon Rees Scully Mansukhani, Denver, CO
- **Aqua WaterClean**, Law Office of Tatianna Ingman, Valley Village, CA
- **Calmwater Capital**, Reed Smith, LLP, Los Angeles, CA
- **Kasower Properties, LLC**, Early Sullivan Wright Gizer & McRae LLP, Los Angeles, CA
- **Deborah Sapp**, Hickman Robinson Yaege LLP, San Diego, CA
- **Michael Pircher**, La Jolla Law Group, La Jolla, CA
- **Nicholas Dickson**, Grant & Kessler, San Diego, CA
- **Terry Greathouse**, New Mexico Legal Aid, Inc., Albuquerque, NM
- **Internal Revenue Service**, Office of Chief Counsel, IRS, San Francisco, CA
- **Netco Title Company**, Wood Smith Henning & Berman LLP, Las Vegas, NV
- **BDR, Inc.**, Jeffrey & Grosfeld, LLP, Orange, CA
- **Universal Commercial Capital**, Meylan Davitt Jain Arevian & Kim LLP, Los Angeles, CA
- **Christopher Ayeni, M.D.**, The Norvell Firm, Del Mar, CA
- **Carl Karcher Enterprises, LLC**, Smythe Law Group, Inc., Altadena, CA
- **Edward Paul Humenik**, The Jamison Law Firm, PC, Pasadena, CA
- **Chanista Allen**, Humphreys Wallace Humphreys P.C., Tulsa, OK
- **Roman James Design Build**, Jeffery & Grosfeld, LLP, Orange, CA
- **Elie Attar**, Chammas Law Office, APLC, Glendale, CA 91205
- **Richard Clarke**, Tharpe & Howell, LLP, Sherman Oaks, CA
- **Ashod Mooradian**, Marvanlaw, A.P.C., Los Angeles, CA
- **Robert Moradi**, Isaacs Friedberg Zill, Los Angeles, CA
- **Farideh Rad**, The Vossler Law Firm, Oakland, CA