

1 CERTIFICATE OF SERVICE

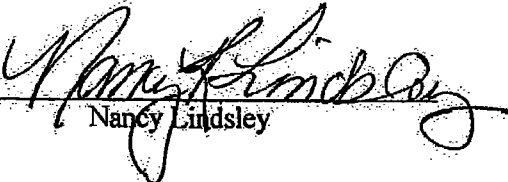
2 Pursuant to NRCP 5(b), I certify that I am an employee of Watson Rounds, and that on  
3 this date, I deposited for mailing, in a sealed envelope, with first-class postage prepaid, a true  
4 and correct copy of the foregoing document, PLAINTIFF'S APPLICATION FOR  
5 ATTORNEY'S FEES AND COSTS, addressed as follows:

6 Reza Zandian  
7 8775 Costa Verde Blvd.  
8 San Diego, CA 92122

9 Reza Zandian  
10 8775 Costa Verde Blvd, Apt. 501  
11 San Diego, CA 92122

12 Alborz Zandian  
13 9 Almanzora  
14 Newport Beach, CA 92657-1613

15 Dated: February 15, 2013

16   
17 Nancy Lindsley  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

1 **CERTIFICATE OF SERVICE**

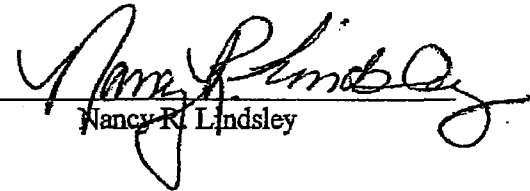
2 Pursuant to NRCF 5(b), I certify that I am an employee of Watson Rounds, and that on  
3 this date, I deposited for mailing, in a sealed envelope, with first-class postage prepaid, a true  
4 and correct copy of the foregoing document, **DECLARATION OF ADAM P. MCMILLEN**  
5 **IN SUPPORT OF PLAINTIFF'S APPLICATION FOR ATTORNEY'S FEES AND**  
6 **COSTS**, addressed as follows:

7 Reza Zandian  
8 8775 Costa Verde Blvd.  
9 San Diego, CA 92122

10 Reza Zandian  
11 8775 Costa Verde Blvd, Apt. 501  
12 San Diego, CA 92122

13 Alborz Zandian  
14 9 Almanzora  
15 Newport Beach, CA 92657-1613

16 Dated: February 15, 2013.

  
Nancy R. Lindsley

1 first-class postage prepaid, a true and correct copy of Plaintiff's Application for Attorney's  
2 Fees and Costs; and, the Declaration of Adam P. McMillen in Support of Plaintiff's  
3 Application for Attorney's Fees and Costs.

4 3. On February 19, 2013, the U.S. Post Office returned the mailings to  
5 Watson Rounds, indicating additional postage was required.

6 4. On February 19, 2013, I re-deposited for mailing in sealed envelopes with  
7 first-class postage prepaid, a true and correct copy of Plaintiff's Application for Attorney's  
8 Fees and Costs; and, the Declaration of Adam P. McMillen in Support of Plaintiff's  
9 Application for Attorney's Fees and Costs, addressed as follows:

10 Reza Zandian  
11 8775 Costa Verde Blvd.  
12 San Diego, CA 92122

13 Reza Zandian  
14 8775 Costa Verde Blvd, Apt. 501  
15 San Diego, CA 92122

16 Alborz Zandian  
17 9 Almanzora  
18 Newport Beach, CA 92657-1613

19 EXECUTED at Reno, Nevada this 27<sup>th</sup> day of February, 2013.

20   
21 Nancy R. Lindsley

**CERTIFICATE OF SERVICE**

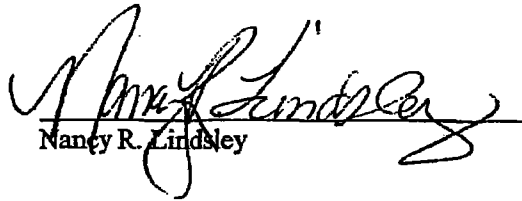
Pursuant to NRCP 5(b), I certify that I am an employee of Watson Rounds, and that on this date, I deposited for mailing, in a sealed envelope, with first-class postage prepaid, a true and correct copy of the foregoing document, **Notice of Entry of Default**, addressed as follows:

Reza Zandian  
8775 Costa Verde Blvd.  
San Diego, CA 92122

Reza Zandian  
8775 Costa Verde Blvd, Apt. 501  
San Diego, CA 92122

Alborz Zandian  
9 Almanzora  
Newport Beach, CA 92657-1613

Dated: April 2, 2013



Nancy R. Lindsley

**CERTIFICATE OF SERVICE**

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

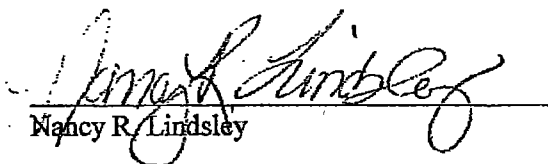
Pursuant to NRC 5(b), I certify that I am an employee of Watson Rounds, and that on this date, I deposited for mailing, in a sealed envelope, with first-class postage prepaid, a true and correct copy of the foregoing document, Notice of Entry of Order, addressed as follows:

Reza Zandian  
8775 Costa Verde Blvd.  
San Diego, CA 92122

Reza Zandian  
8775 Costa Verde Blvd, Apt. 501  
San Diego, CA 92122

Alborz Zandian  
9 Almazora  
Newport Beach, CA 92657-1613

Dated: April 2, 2013

  
Nancy R. Lindsley

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

**CERTIFICATE OF SERVICE**

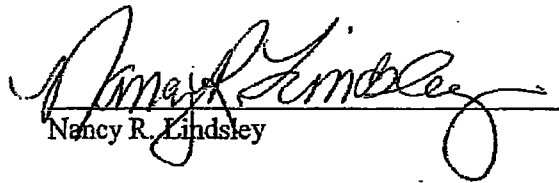
Pursuant to NRC 5(b), I certify that I am an employee of Watson Rounds, and that on this date, I deposited for mailing, in a sealed envelope, with first-class postage prepaid, a true and correct copy of the foregoing document, **Amended Notice of Entry of Default**, addressed as follows:

Reza Zandian  
8775 Costa Verde Blvd.  
San Diego, CA 92122

Reza Zandian  
8775 Costa Verde Blvd, Apt. 501  
San Diego, CA 92122

Alborz Zandian  
9 Almanzora  
Newport Beach, CA 92657-1613

Dated: April 4, 2013



Nancy R. Lindsley

**CERTIFICATE OF SERVICE**

Pursuant to NRC 5(b), I certify that I am an employee of Watson Rounds, and that on this date, I deposited for mailing, in a sealed envelope, with first-class postage prepaid, a true and correct copy of the foregoing document, **Application for Default Judgment**, addressed as follows:

Reza Zandian  
8401 Bonita Downs Road  
Fair Oaks, CA 95628

Optima Technology Corp.  
A California corporation  
8401 Bonita Downs Road  
Fair Oaks, CA 95628

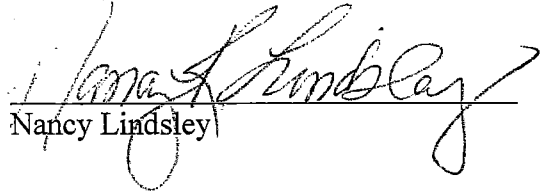
Optima Technology Corp.  
A Nevada corporation  
8401 Bonita Downs Road  
Fair Oaks, CA 95628

Reza Zandian  
8775 Costa Verde Blvd. #501  
San Diego, CA 92122

Optima Technology Corp.  
A California corporation  
8775 Costa Verde Blvd. #501  
San Diego, CA 92122

Optima Technology Corp.  
A Nevada corporation  
8775 Costa Verde Blvd. #501  
San Diego, CA 92122

Dated: April 16, 2013

  
Nancy Lindsley

**CERTIFICATE OF SERVICE**

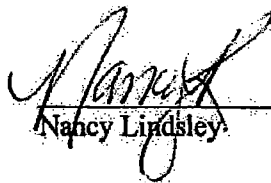
Pursuant to NRC 5(b), I certify that I am an employee of Watson Rounds, and that on this date, I deposited for mailing, in a sealed envelope, with first-class postage prepaid, a true and correct copy of the foregoing document, **DECLARATION OF ADAM P. MCMILLEN IN SUPPORT OF APPLICATION FOR DEFAULT JUDGMENT**, addressed as follows:

Reza Zandian  
8775 Costa Verde Blvd. #501  
San Diego, CA 92122

Optima Technology Corp.  
A California corporation  
8775 Costa Verde Blvd. #501  
San Diego, CA 92122

Optima Technology Corp.  
A Nevada corporation  
8775 Costa Verde Blvd. #501  
San Diego, CA 92122

Dated: April 16, 2013



---

Nancy Lindsley



**CERTIFICATE OF SERVICE**

Pursuant to NRCF 5(b), I certify that I am an employee of Watson Rounds, and that on this date, I deposited for mailing, in a sealed envelope, with first-class postage prepaid, a true and correct copy of the foregoing document, **Application for Default Judgment**, addressed as follows:

Reza Zandian  
8401 Bonita Downs Road  
Fair Oaks, CA 95628

Optima Technology Corp.  
A California corporation  
8401 Bonita Downs Road  
Fair Oaks, CA 95628

Optima Technology Corp.  
A Nevada corporation  
8401 Bonita Downs Road  
Fair Oaks, CA 95628

Reza Zandian  
8775 Costa Verde Blvd. #501  
San Diego, CA 92122

Optima Technology Corp.  
A California corporation  
8775 Costa Verde Blvd. #501  
San Diego, CA 92122

Optima Technology Corp.  
A Nevada corporation  
8775 Costa Verde Blvd. #501  
San Diego, CA 92122

Dated: April 16, 2013

  
Nancy Lindsley

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

**CERTIFICATE OF SERVICE**

Pursuant to NRCP 5(b), I certify that I am an employee of Watson Rounds, and that on this date, I deposited for mailing, in a sealed envelope, with first-class postage prepaid, a true and correct copy of the foregoing document, **DECLARATION OF JED MARGOLIN IN SUPPORT OF APPLICATION FOR DEFAULT JUDGMENT**, addressed as follows:

Reza Zandian  
8775 Costa Verde Blvd. #501  
San Diego, CA 92122

Optima Technology Corp.  
A California corporation  
8775 Costa Verde Blvd. #501  
San Diego, CA 92122

Optima Technology Corp.  
A Nevada corporation  
8775 Costa Verde Blvd. #501  
San Diego, CA 92122

Dated: April 16, 2013



Nancy Lindsley



1/9/14

REC'D & FILED  
2014 JAN -9 PM 3:39  
ALAN GLOVER  
DEPUTY CLERK

1 Matthew D. Francis (6978)  
Adam P. McMillen (10678)  
2 WATSON ROUNDS  
5371 Kietzke Lane  
3 Reno, NV 89511  
Telephone: 775-324-4100  
4 Facsimile: 775-333-8171  
Attorneys for Plaintiff Jed Margolin  
5

6  
7 **In The First Judicial District Court of the State of Nevada**  
8 **In and for Carson City**  
9

10 **JED MARGOLIN, an individual,**  
11 **Plaintiff,**

Case No.: 090C00579 1B

12 **vs.**

Dept. No.: 1

13 **OPTIMA TECHNOLOGY CORPORATION,**  
14 **a California corporation, OPTIMA**  
15 **TECHNOLOGY CORPORATION, a Nevada**  
16 **corporation, REZA ZANDIAN**  
17 **aka GOLAMREZA ZANDIANJAZI**  
18 **aka GHOLAM REZA ZANDIAN**  
19 **aka REZA JAZI aka J. REZA JAZI**  
20 **aka G. REZA JAZI aka GHONONREZA**  
21 **ZANDIAN JAZI, an individual, DOE**  
22 **Companies 1-10, DOE Corporations 11-20,**  
23 **and DOE Individuals 21-30,**

**OPPOSITION TO MOTION TO SET**  
**ASIDE DEFAULT JUDGMENT**

24 **Defendants.**

25 The entire basis of Zandian's motion to set aside the default is the unfounded allegation  
26 that John Peter Lee provided the Court with an incorrect last known address for Zandian when  
27 he withdrew and that since April 26, 2012 Zandian did not receive the papers, pleadings and  
28 motions in this matter. Zandian also alleges he has lived in France since August of 2011.  
However, the evidence shows the address John Peter Lee provided to the Court was correct  
and Zandian continued to live and maintain addresses in both Nevada and California since  
August of 2011. Therefore, Zandian's motion to set aside must be denied.

1           **I.     The Default Judgment Should Be Upheld Because Zandian Maintained His**  
2           **San Diego Address And Knew About This Matter After His Counsel**  
3           **Withdrew And Continued To Receive Notice Of This Matter**

4           “Default judgment will be upheld where the normal adversary process has been halted  
5 due to an unresponsive party, because diligent parties are entitled to be protected against  
6 interminable delay and uncertainty as to their legal rights.” *Skeen v. Valley Bank of Nevada*,  
7 89 Nev. 301, 303, 511 P.2d 1053, 1054 (1973); *see also Hamlett v. Reynolds*, 114 Nev. 863,  
8 865, 963 P.2d 457, 458 (1998) (same).

9           After filing several motions to dismiss and to set aside the prior default judgment and  
10 after filing a general denial to the amended complaint, Zandian’s counsel, John Peter Lee,  
11 withdrew from his representation of Zandian. When Mr. Lee filed his motion to withdraw he  
12 provided a last known address for his client: 8775 Costa Verde Blvd, San Diego, CA. Without  
13 providing an affidavit or any evidence, Zandian now argues that the address Mr. Lee provided  
14 to the Court was incorrect. However, the address Mr. Lee provided to the Court is the same  
15 address Mr. Lee provided to the Nevada Supreme Court in another unrelated matter in another  
16 motion to withdraw. *See* Notice of Withdrawal, Amended Certificate of Mailing and Motion  
17 to Withdraw, dated 2/22/13 and 2/13/13, respectively, attached hereto as Exhibit 1.

18           Also, the evidence overwhelmingly demonstrates Zandian maintained the same address  
19 John Peter Lee provided to the Court, even after Zandian allegedly moved to France in August  
20 2011, and the evidence similarly demonstrates Zandian continued to live in the United States,  
21 not France. *See* Exhibit 2 (check from Golden Enterprises to Zandian at 8775 Costa Verde  
22 Blvd, San Diego, CA, dated 10/31/12 and endorsed by Zandian); Exhibit 3 (check from  
23 Golden Enterprises to Zandian at 8775 Costa Verde Blvd, San Diego, CA, dated 1/30/13 and  
24 endorsed by Zandian); Exhibit 4 (Wells Fargo withdrawal slip filled out and signed by  
25 Zandian, dated 2/20/13 (Wells Fargo does not have any branches in France)); Exhibit 5 (check  
26 from and signed by Zandian to John Peter Lee, dated 1/13/12, with 8775 Costa Verde Blvd,  
27  
28

1 San Diego, CA, printed on the check); Exhibit 6 (checks, dated 11/28/11, 12/2/11, 1/25/12,  
2 2/29/12, 3/1/12, 10/30/12, 1/15/13, showing Zandian maintained his 8775 Costa Verde Blvd,  
3 San Diego, CA, address, including checks to the IRS and the Washoe County Treasurer);  
4 Exhibit 7 (Wells Fargo bank statements from December 2011, March 2012 and April 2012  
5 showing the 8775 Costa Verde Blvd, San Diego, CA, address); *see also* Exhibit 8 (Wells  
6 Fargo/Visa statements, dated August 2011, August 2013, September 2013, October 2013  
7 showing a San Diego address); Exhibit 9 (Visa statement, dated 4/10/13, showing Zandian  
8 made four purchases in California on 3/15/13 which is the same date Zandian alleges he filed  
9 the appeal with the French address); Exhibit 10 (Visa statements showing Zandian making  
10 many purchases in California, not France, in September and October of 2011); Exhibit 11  
11 (property summary screen for one of Zandian's Clark County properties currently listing his  
12 8775 Costa Verde, San Diego, CA, address, not France); Exhibit 12 (checks, dated 1/25/12,  
13 1/24/13, 2/21/13, 2/24/13 and 6/30/13, from Zandian to the Secretary of State of California,  
14 United States Treasury, Employment Development Department, and the Internal Revenue  
15 Service, all with the 8775 Costa Verde, San Diego, CA, address, and all of the checks are  
16 written for Optima Technology Corp, which is another named defendant in this matter).  
17  
18

19 Also, there is no doubt Zandian had personal knowledge about this lawsuit. He filed  
20 several papers and pleadings and paid his lawyer for this matter before his alleged move to  
21 France. *See* Zandian's filings in this matter; *see also* Exhibit 13, which is a March 31, 2011  
22 check Zandian wrote to John Peter Lee, which clearly shows Zandian hand wrote "Zandian v.  
23 Margolin" on the "For" line.  
24

25 Zandian has not provided any evidence that he lived in France at any time from August  
26 2011 to the present. No affidavit is attached to the motion to set aside. No evidence is  
27 attached to the motion to set aside. A French address on a notice of appeal in another matter is  
28 not evidence. More importantly, as demonstrated above, Zandian continued to maintain his

1 San Diego address and continued to live in the United States at all times relevant to the default  
2 judgment. Therefore, Zandian continued to receive notice<sup>1</sup> of all of the papers, pleadings and  
3 motions in this matter and he simply chose to ignore this matter. As a result, the default  
4 should be upheld.

5 **II. The Default Judgment Is The Proper Sanction For Failure To Make**  
6 **Discovery Due To Zandian's Willfulness, Bad Faith, And Fault And Not**  
7 **Due To Inability**

8 On December 14, 2012, Plaintiff served Zandian with a motion for sanctions under  
9 NRCP 37, as Zandian had failed to respond to written discovery and he failed to respond to the  
10 Plaintiff's efforts to meet and confer regarding his failure to respond to the written discovery.  
11 See Motion for Sanctions, dated 12/14/12, on file herein. Zandian also failed to respond to the  
12 motion for sanctions. On January 15, 2013, the Court granted the motion for sanctions, struck  
13 Zandian's General Denial, and awarded Plaintiff his fees and costs related to the motion.

14 "NRCP 37(b)(2)(C) grants the district court authority to strike the pleadings in the  
15 event that a party fails to obey a discovery order." *Foster v. Dingwall*, 227 P.3d 1042, 1048  
16 (Nev. 2010). "In addition, [the Nevada Supreme] court has upheld entries of default where  
17 litigants are unresponsive and engage in abusive litigation practices that cause interminable  
18 delays." *Id.* (citations omitted).

19 Zandian's discovery abuses and complete failure to respond evidences his willful and  
20 recalcitrant disregard of the judicial process, which prejudiced Plaintiff. *Foster*, 227 P.3d at  
21 1049 (citing *Hamlett v. Reynolds*, 114 Nev. 863, 865, 963 P.2d 457, 458 (1998) (upholding the  
22 district court's strike order where the defaulting party's "constant failure to follow [the court's]  
23 orders was unexplained and unwarranted"); *In re Phenylpropanolamine (PPA) Products*, 460  
24  
25  
26

27 <sup>1</sup> Zandian fails to inform the Court as to how he all of a sudden came back from France and found out about the  
28 default judgment in this matter. Zandian fails to indicate how or where he found out about the default. The fact  
is Zandian continued to receive the papers, pleadings and motions in this matter. For reasons known only to  
Zandian, it is only now that Zandian resurfaces to again move the Court to set aside the default judgment.

1 F.3d 1217, 1236 (9th Cir.2006) (holding that, with respect to discovery abuses, “[p]rejudice  
2 from unreasonable delay is presumed” and failure to comply with court orders mandating  
3 discovery “is sufficient prejudice”).

4 In light of Zandian’s repeated and continued abuses, the policy of adjudicating cases on  
5 the merits would not be furthered in this case, and the ultimate sanctions are necessary to  
6 demonstrate to Zandian and future litigants that they are not free to act with wayward  
7 disregard of a court’s orders. *Foster*, 227 P.3d at 1049. Moreover, Zandian’s failure to oppose  
8 Plaintiff’s motion to strike the General Denial constitutes an admission that the motion was  
9 meritorious. *Id.* (citing *King v. Carlidge*, 121 Nev. 926, 927, 124 P.3d 1161, 1162 (2005)  
10 (stating that an unopposed motion may be considered as an admission of merit and consent to  
11 grant the motion) (citing DCR 13(3)).

### 13 III. Zandian Has Not Shown Good Cause

14 NRCP 55(c) states that a default judgment may be set aside for “good cause shown”  
15 “in accordance with Rule 60.” The “good cause” contemplated by Rule 55(c) does not  
16 embrace inexcusable neglect. *See Intermountain Lumber & Bldrs. Supply, Inc. v. Glens Falls*  
17 *Ins. Co.*, 83 Nev. 126, 424 P.2d 884 (1967).

19 As Zandian maintained his San Diego address and was fully aware of this action, it was  
20 inexcusable for Zandian to ignore this action. Moreover, Zandian has failed to provide any  
21 evidence of “good cause” to set aside the judgment. He has only alleged that his lawyer  
22 provided the incorrect address and that he lived in France. He fails to provide any affidavit or  
23 evidence that the address was incorrect or that he actually lived in France. He also fails to  
24 rebut the fact that he continued to receive all papers and pleadings in this matter. The  
25 presumption is that he did receive all papers in this matter, as manifested by the fact that he  
26 knew about this case and knew about the default judgment and now seeks to set aside the  
27 judgment.  
28



1           Based upon the fact that Zandian knew about this case and continued to receive the  
2 papers and pleadings from this matter, it was inexcusable for Zandian not to respond to the  
3 earlier discovery requests and motions. In addition, Zandian has not shown a meritorious  
4 defense to the claims asserted by the Plaintiff. Merely referring the Court back to Zandian's  
5 prior motions to dismiss and general denial is not a demonstration of a meritorious defense.

6           Zandian has not demonstrated good cause. In fact, Zandian has only demonstrated  
7 inexcusable neglect by his willful failure to respond to this action. Since a default judgment  
8 normally must be viewed as available only when the adversary process has been halted  
9 because of a non-responsive party, *Christy v. Carlisle*, 94 Nev. 651, 584 P.2d 687 (1978),  
10 Zandian's motion must be denied.  
11

12           **IV. Zandian Has Not Shown Mistake, Inadvertence, Surprise Or Excusable**  
13           **Neglect**

14           NRCP 60(b) allows a judgment to be set aside when a party can show, mistake,  
15 inadvertence, surprise or excusable neglect. *See Gutenberger v. Continental Thrift and Loan*  
16 *Company*, 94 Nev. 173, 175, 576 P.2d 745 (1978); *see also State v. Consolidated Va. Mining*  
17 *Co.*, 13 Nev. 194 (1878) (where corporation sued in four different but identical suits and  
18 responded and defended two the corporation's lawyer filed affidavits showing the corporation  
19 was not even aware of the other two suits due to an honest mistake was sufficient to justify  
20 setting aside default judgments in the two suits); *Cicerchia v. Cicerchia*, 77 Nev. 158, 360  
21 P.2d 839 (1961) (court has wide discretion in determining what neglect is excusable and what  
22 is inexcusable).  
23

24           Zandian seeks relief under Rule 60(b) based only on excusable neglect. *See Motion to*  
25 *Set Aside*, dated 12/19/13, 8:14-19. More specifically, Zandian claims John Peter Lee  
26 provided this Court with an incorrect address when he withdrew and that Zandian never  
27 received any pleadings or discovery in this matter after April 26, 2012. *See id.* at 9:12-16.  
28

1           However, the evidence demonstrates that John Peter Lee did provide a correct address.  
2 Also, Zandian has failed to set forth specific, objective facts and evidence to substantiate his  
3 allegations that he did not receive his mail or that he moved to France. The evidence is that he  
4 did receive all of the pleadings and papers on file herein at his San Diego address. In addition,  
5 Zandian knew this matter was ongoing and willfully ignored all the papers he received.  
6 Therefore, Zandian's failure to respond to Plaintiff's written discovery and failure to oppose  
7 Plaintiff's Motion for Sanctions and Application for Entry of Default Judgment were not due  
8 to circumstances that constitute excusable neglect under NRCp 60(b).  
9

10           It is inexcusable for Zandian to willfully ignore and refuse to respond to the discovery,  
11 motions or applications filed in this matter. Thus, because Zandian maintained his San Diego  
12 address and knew about this matter and willfully ignored and delayed this case, Zandian has  
13 not and cannot set forth any facts or evidence that would demonstrate that he promptly applied  
14 to remove the judgment, lacked intent to delay the proceedings, was ignorant of the procedures  
15 of the court or had good faith. *See Ogle v. Miller*, 87 Nev. 573, 576, 491 P.2d 40, 42 (1971).  
16 Zandian's motion must be denied.  
17

18           **V.     Zandian Has Not Demonstrated A Meritorious Defense**

19           To demonstrate a meritorious defense, Zandian must show (1) admissible testimony or  
20 affidavits that, if true, would tend to establish a defense to all or part of the claims for relief  
21 asserted by Plaintiff; (2) the opinion of counsel based upon facts related to him that a  
22 meritorious defense exists to all or part of the claims asserted; (3) a responsive pleading in  
23 good faith that, if true, would tend to establish a meritorious defense to all or part of the claims  
24 for relief asserted; and (4) any combination of the above. *See Ogle*, 87 Nev. 573, 576, 491  
25 P.2d 40. Zandian has failed to provide any of these things.  
26

27           However, the requirement to show a meritorious defense has been overruled and is no  
28 longer a requirement to set aside a judgment. *Epstein v. Epstein*, 113 Nev. 1401, 1405, 950

1 P.2d 771, 773 (1997). Nevertheless, Zandian's motion to set aside alleges there is a  
2 meritorious defense.

3 Zandian points to his June 9, 2011 and November 16, 2011 motions to dismiss and his  
4 March 5, 2012 General Denial as evidence of a meritorious defense. However, all of  
5 Zandian's motions to dismiss only dealt with personal service and personal jurisdiction, not  
6 the claims at issue. Zandian's motions to dismiss did not set forth any facts regarding the  
7 claims in the Complaint or Amended Complaint. In addition, Zandian's General Denial is just  
8 that, a general denial. The General Denial fails to provide any affirmative defenses to the  
9 claims at issue. In short, Zandian has never demonstrated a meritorious defense to any of the  
10 claims at issue in this matter. This is because Zandian does not have a meritorious defense.  
11

12 **VI. Conclusion**

13 For the reasons stated above, Mr. Margolin respectfully requests that this Court deny  
14 Mr. Zandian's motion to set aside the default judgment.

15 **AFFIRMATION PURSUANT TO NRS 239B.030**

16 The undersigned does hereby affirm that the preceding document does not contain the  
17 social security number of any person.

18 Dated this 9<sup>th</sup> day of January, 2014.

19 BY: 

20 Matthew D. Francis (6978)  
21 Adam P. McMillen (10678)  
22 WATSON ROUNDS  
23 5371 Kietzke Lane  
24 Reno, NV 89511  
25 Telephone: 775-324-4100  
26 Facsimile: 775-333-8171  
27 *Attorneys for Plaintiff Jed Margolin*  
28

1 **CERTIFICATE OF SERVICE**

2 Pursuant to NRC P 5(b), I certify that I am an employee of Watson Rounds, and that on  
3 this date, I deposited for mailing, in a sealed envelope, with first-class postage prepaid, a true  
4 and correct copy of the foregoing document, **OPPOSITION TO MOTION TO SET ASIDE**  
5 **DEFAULT JUDGMENT**, addressed as follows:

6  
7 Reza Zandian  
8 8775 Costa Verde Blvd.  
9 San Diego, CA 92122

Optima Technology Corp.  
A Nevada corporation  
8401 Bonita Downs Road  
Fair Oaks, CA 95628

10 Reza Zandian  
11 8775 Costa Verde Blvd, Apt. 501  
12 San Diego, CA 92122

Optima Technology Corp.  
A California corporation  
8775 Costa Verde Blvd. #501  
San Diego, CA 92122

13 Alborz Zandian  
14 9 Almanzora  
15 Newport Beach, CA 92657-1613

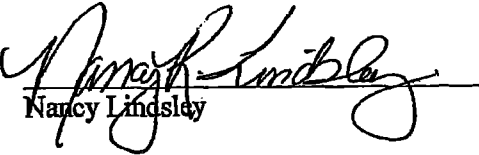
Optima Technology Corp.  
A Nevada corporation  
8775 Costa Verde Blvd. #501  
San Diego, CA 92122

16 Reza Zandian  
17 8401 Bonita Downs Road  
18 Fair Oaks, CA 95628

Johnathon Fayeghi, Esq.  
Hawkins Melendrez  
9555 Hillwood Dr. Suite 150  
Las Vegas, NV 89134  
Counsel for Reza Zandian

19  
20  
21  
22  
23  
24  
25  
26  
27  
28

Dated: January 9, 2014

  
Nancy Lindsley

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

IN THE SUPREME COURT OF THE STATE OF NEVADA

GHOLAMREZA ZANDIAN JAZI, also known as REZA ZANDIAN, individually,

No. 61694

Plaintiff,

Electronically Filed  
Feb 22 2013 03:49 p.m.  
Tracie K. Lindeman  
Clerk of Supreme Court

v.

FIRST AMERICAN TITLE COMPANY, a Nevada business entity; JOHNSON SPRING WATER COMPANY, LLC, formerly known as BIG SPRING RANCH, LLC, a Nevada Limited Liability Company, FRED SADRI, Trustee of the Star Living Trust, RAY KOROGHLI, individually, and ELIAS ABRISHAMI, individually,

Defendants.

AND ALL RELATED COUNTERCLAIMS AND THIRD-PARTY CLAIMS

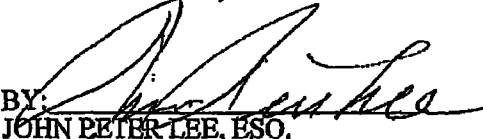
1334.024072-1d

**NOTICE OF WITHDRAWAL OF JOHN PETER LEE, LTD'S MOTION TO WITHDRAW FROM REPRESENTATION OF APPELLANT GHOLAMREZA ZANDIAN JAZI also known as REZA ZANDIAN**

Please take notice that JOHN PETER LEE, LTD hereby withdraws its Motion to Withdraw from Representation of Appellant Gholamreza Zandian Jazi also known as Reza Zandian.

DATED this \_\_\_ day of February, 2013.

JOHN PETER LEE, LTD.

BY:   
JOHN PETER LEE, ESQ.  
Nevada Bar No. 001768  
830 Las Vegas Boulevard South  
Las Vegas, Nevada 89101  
Ph: (702) 382-4044/Fax: (702) 383-9950  
Attorneys for Appellant

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

**CERTIFICATE OF MAILING**

I hereby certify that on the 22 day of February, 2013, I caused to be served a true and correct copy of the foregoing JOHN PETER LEE, LTD.'S MOTION TO WITHDRAW FROM REPRESENTATION OF APPELLANT GHOLAMREZA ZANDIAN JAZI also known as REZA ZANDIAN on the following person(s) by the following method(s) pursuant to NRCP 5(b):

Stanley W. Parry  
100 North City Parkway, Ste. 1750  
Las Vegas, Nevada 89106


Elias Abrishami  
P.O. Box 10476  
Beverly Hills, California 90213

Ryan E. Johnson, Esq.  
Watson & Rounds  
10000 W. Charleston Blvd. Ste. 240  
Las Vegas, Nevada 89135

Reza Zandian  
8775 Costa Verde Blvd.  
San Diego, California 92122

By placing a true and correct copy of the above-mentioned document(s) in a sealed envelope, first class postage fully pre-paid, in the United States mail;

By facsimile transmission only, pursuant to the amendment to the Eighth Judicial District Court Rule 7.26, by faxing a true and correct copy of the same to each at the facsimile number(s) indicated above.

  
An employee of  
JOHN PETER LEE, LTD.

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

IN THE SUPREME COURT OF THE STATE OF NEVADA

GHOLAMREZA ZANDIAN JAZI, also known as REZA ZANDIAN, individually,

Plaintiff,

v.

FIRST AMERICAN TITLE COMPANY, a Nevada business entity; JOHNSON SPRING WATER COMPANY, LLC, formerly known as BIG SPRING RANCH, LLC, a Nevada Limited Liability Company, FRED SADRI, Trustee of the Star Living Trust, RAY KOROGHLI, individually, and ELIAS ABRISHAMI, individually,

Defendants.

No. 61694

Electronically Filed  
Feb 14 2013 08:51 a.m.  
Tracie K. Lindeman  
Clerk of Supreme Court

AND ALL RELATED COUNTERCLAIMS AND THIRD-PARTY CLAIMS

1334.024072-4d

**AMENDED CERTIFICATE OF MAILING**

I hereby certify that on the 13 day of February, 2013, I caused to be served a true and correct copy of the foregoing JOHN PETER LEE, LTD.'S MOTION TO WITHDRAW FROM REPRESENTATION OF APPELLANT GHOLAMREZA ZANDIAN JAZI also known as REZA ZANDIAN on the following person(s) by the following method(s) pursuant to NRCP 5(b):

Stanley W. Parry  
100 North City Parkway, Ste. 1750  
Las Vegas, Nevada 89106


Elias Abrishami  
P.O. Box 10476  
Beverly Hills, California 90213

Ryan E. Johnson, Esq.  
Watson & Rounds  
10000 W. Charleston Blvd. Ste. 240  
Las Vegas, Nevada 89135

Reza Zandian  
8775 Costa Verde Blvd.  
San Diego, California 92122

By placing a true and correct copy of the above-mentioned document(s) in a sealed envelope, first class postage fully pre-paid, in the United States mail;

By facsimile transmission only, pursuant to the amendment to the Eighth Judicial District Court Rule 7.26, by faxing a true and correct copy of the same to each at the facsimile number(s) indicated above.

  
An employee of  
JOHN PETER LEE, LTD.

1 IN THE SUPREME COURT OF THE STATE OF NEVADA

2 GHOLAMREZA ZANDIAN JAZI, also  
3 known as REZA ZANDIAN, individually,

4 Plaintiff,

5 v.

6 FIRST AMERICAN TITLE COMPANY, a  
7 Nevada business entity; JOHNSON SPRING  
8 WATER COMPANY, LLC, formerly known  
9 as BIG SPRING RANCH, LLC, a Nevada  
10 Limited Liability Company, FRED SADRI,  
11 Trustee of the Star Living Trust, RAY  
12 KOROGHLI, individually, and ELIAS  
13 ABRISHAMI, individually,

14 Defendants.

15 AND ALL RELATED COUNTERCLAIMS  
16 AND THIRD-PARTY CLAIMS

17 1334.024072-td

18 COMES NOW, the law firm of JOHN PETER LEE, LTD., (the Firm) and moves this  
19 Honorable Court for an Order to Withdraw from Representation of Appellant GHOLAMREZA  
20 ZANDIAN JAZI also known as REZA ZANDIAN.

21 This Motion is made pursuant to EDCR 7.40(b)(2). This Motion is based upon the following  
22 Points and Authorities, all pleadings and papers on file herein, and the Affidavit of counsel attached  
23 hereto.

24 DECLARATION OF COUNSEL IN SUPPORT OF JOHN PETER LEE, LTD.'S  
25 MOTION TO WITHDRAW FROM REPRESENTATION OF APPELLANT  
26 GHOLAMREZA ZANDIAN JAZI also known as REZA ZANDIAN

27 STATE OF NEVADA )  
28 COUNTY OF CLARK ) ss:

JOHN PETER LEE, ESQ., states the following under the penalty of perjury:

1. Declarant has personal knowledge of the matters stated herein, except as to those matters stated upon information and belief, and as to such matters, believes such matters to be true and is competent to testify to the same. Declarant is an attorney licensed to practice law in Nevada and is an attorney with the law firm of John Peter Lee, Ltd., which represents Appellant GHOLAMREZA ZANDIAN JAZI also known as REZA ZANDIAN.

No. 61694

**JOHN PETER LEE, LTD.'S MOTION TO**  
**WITHDRAW FROM REPRESENTATION**  
**OF APPELLANT GHOLAMREZA**  
**ZANDIAN JAZI also known as REZA**  
**ZANDIAN**  
Clerk of Supreme Court



1           2.     The law firm of John Peter Lee, Ltd., and all of its attorneys, hereby seek to withdraw  
2 as attorneys of record for Appellant GHOLAMREZA ZANDIAN JAZI also known as REZA  
3 ZANDIAN. Declarant files JOHN PETER LEE, LTD.'S MOTION TO WITHDRAW FROM  
4 REPRESENTATION OF APPELLANT GHOLAMREZA ZANDIAN JAZI also known as REZA  
5 ZANDIAN.

6           3.     To the best of Declarant's knowledge and belief the last known address and telephone  
7 number at which Plaintiffs may be served or reached with notice of further proceedings taken in this  
8 action is:

9 Reza Zandian  
10 8775 Costa Verde Blvd.  
10 San Diego, California 92122

11           4.     The primary reason for requesting withdrawal is that the clients lack of  
12 communication with our office.

13           5.     There are also other reasons that the instant motion to withdraw as counsel is made;  
14 however, Declarant does not wish to state said other reasons unless specifically compelled by the  
15 Court, particularly because Declarant does not wish to reveal any more attorney-client privileged  
16 information than that which is absolutely necessary in order for the Court to grant the instant motion  
17 for withdrawal as counsel.

18           6.     This Declaration is made in good faith.

19           FURTHERMORE, Declarant sayeth naught

20  
21   
21 JOHN PETER LEE, ESQ.

22 **POINTS AND AUTHORITIES**

23           Pursuant to EDCR 7.40(b)(2)(ii), Counsel in any case may be changed only ... (2) When no  
24 attorney has been retained to replace the attorney withdrawing, by order of the court, granted upon  
25 written motion, and

26           (1) If the application is made by the attorney, the attorney must  
27 include in an affidavit the address, or last known address, at which  
28 the client may be served with notice of further proceedings taken in  
the case in the event the application for withdrawal is granted, and the  
telephone number, or last known telephone number, at which the

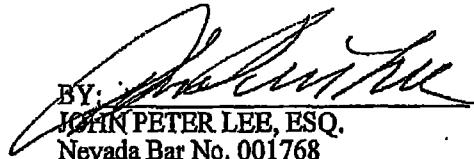
1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

client may be reached and the attorney must serve a copy of the application upon the client and all other parties to the action or their attorneys.

Pursuant to the above statutes and case law, John Peter Lee, Ltd. requests this Court for leave to withdraw as counsel for Appellant GHOLAMREZA ZANDIAN JAZI also known as REZA ZANDIAN as the Firm has complied with the requirements of the local rule for withdrawal, as attached and incorporated herein in the Declarant of counsel, John Peter Lee, Esq., setting forth the grounds for the Firm's Motion.

DATED this 13 day of February, 2013.

JOHN PETER LEE, LTD.

BY: 

JOHN PETER LEE, ESQ.  
Nevada Bar No. 001768  
830 Las Vegas Boulevard South  
Las Vegas, Nevada 89101  
Ph: (702) 382-4044/Fax: (702) 383-9950  
Attorneys for Appellant

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

**CERTIFICATE OF MAILING**

I hereby certify that on the 13 day of February, 2013, I caused to be served a true and correct copy of the foregoing JOHN PETER LEE, LTD.'S MOTION TO WITHDRAW FROM REPRESENTATION OF APPELLANT GHOLAMREZA ZANDIAN JAZI also known as REZA ZANDIAN on the following person(s) by the following method(s) pursuant to NRCP 5(b):


Stanley W. Parry  
100 North City Parkway, Ste. 1750  
Las Vegas, Nevada 89106

Elias Abrishami  
P.O. Box 10476  
Beverly Hills, California 90213

Ryan E. Johnson, Esq.  
Watson & Rounds  
10000 W. Charleston Blvd. Ste. 240  
Las Vegas, Nevada 89135

By placing a true and correct copy of the above-mentioned document(s) in a sealed envelope, first class postage fully pre-paid, in the United States mail;

By facsimile transmission only, pursuant to the amendment to the Eighth Judicial District Court Rule 7.26, by faxing a true and correct copy of the same to each at the facsimile number(s) indicated above.

  
\_\_\_\_\_  
An employee of  
JOHN PETER LEE, LTD.

BLUE AREA OF DOCUMENT HAS PANTOGRAPH FEATURE. THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - HOLD AT ANGLE TO VIEW

GOLDEN ENTERPRISES, INC.  
P O BOX 2580  
MANCHESTER, CT 06049

PAYABLE DATE  
10/21/2012

CHECK NUMBER  
76013421

PG-160  
433

PAYABLE AT THE BANK OF NEW YORK MELLON  
IN U.S. DOLLARS

001 450 38101010  
ZANDIAN-REZA-0100

00006059 01 MB 0.404 01 TR 00035 S02DBA01 010000

PAY TO THE  
ORDER OF:

REZA ZANDIAN &  
NILOOFAR FOUGHANI  
JT TEN  
8775 COSTA VERDE BLVD APT 217  
SAN DIEGO CA 92122  
[Barcode]

PAY \*\*\*\*\* \$0.13

*[Signature]*  
AUTHORIZED SIGNATURE

11801: 123-9574

2445277923

2445277923  
MICROFILMED  
SERIALIZED  
OCT 21 2013  
FBI - PHOENIX

REQUEST 00005530881000000 0.13  
ROLL BCIA 20130220 000002446277923+  
JOB BCIA P ACCT 0000000001239574  
REQUESTOR A568055  
7513983 10/28/2013

Subpoena Processing Chandler  
S3928-020  
Phoenix AZ 85038

# Exhibit 3

# Exhibit 3

Golden Enterprises, Inc.

The Bank of New York Mellon  
Pittsburgh, Pennsylvania

80-988  
438

PLEASE DEPOSIT THIS CHECK PROMPTLY

Pay to REZA ZANDIAN  
& NILDOFAR FOUGHANI JT TEN  
8776 COSTA VERDE BLVD APT 217  
SAN DIEGO CA 92122

Check Number 0040800641

30 Jan 2013

\$\*\*\*\*0.13\*\*\*\*

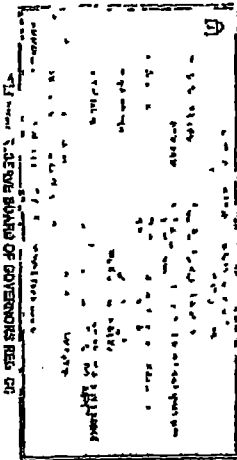
The sum of \$\*\*\*\*ONLY THIRTEEN CENTS\*\*\*\*

ComputerShare Shareowner Services LLC  
Authorized Paying Agent

ComputerShare Shareowner Services LLC  
400 Washington Blvd Jersey City, NJ 07310

16014 136 1650\*

82450211



2446277922

DO NOT WRITE ON NEW YORK THIS LINE  
FREE SIGNATURE  
PLEASE SIGN IN THIS LINE

THIS AREA LEFT BLANK TO ALLOW WATERMARK - DO NOT ACCEPT WITHOUT  
NOTICE FROM LINK WATERMARK - HOLD TO LIGHT TO VERIFY WATERMARK

REQUEST 00005530881000000 0.13  
ROLL BCIA 20130220 000002446277922+  
JOB BCIA P ACCT 0000000001361650  
REQUISTOR A568055  
7513983 10/28/2013

Subpoena Processing Chandler  
83928-020  
Phoenix AZ 85038

# Exhibit 4

Exhibit 4

Withdrawal/Retiro:

(Check One /  Checking/Cuenta de Cheques  Savings/Ahorros  Money Market Access  Command

7779 WELLS FARGO

Account Number / Numero de Cuenta

Date/Fecha 02/20/13

Type: OK, Date: OK, Amount: OK, To: OK, By: OK

Please print Name - / Lista de nombre, Nombre REZA ZANDIAN JAZI

I authorize this withdrawal and acknowledge receipt of the amount stated below / Yo autorizo este retiro y reconocimiento de haber recibido la cantidad indicada abajo

Please print Street Address, City, State, Zip Code / Lista de nombre: Donde, Ciudad, Estado, Código Postal

TWO THOUSAND FIVE HUNDRED Dollars \$ 2500.00

Bank Use Only (When SVT is Not Available) TL8220 (02/11) 49114 12/18/05

⑆ 7779 ⑆ 500000694⑆

2446277926

REQUEST 0000553088300000 2500.00  
ROLL ECIA 20130220 000002446277926  
JOB ECIA P ACCT 1140002961476971  
REQUESTOR A568055  
7513983 10/28/2013

Subpoena Processing Chandler  
S3928-020  
Phoenix AZ 85038



# Exhibit 5

# Exhibit 5

G. REZA ZANDIAN JAZI  
NILOOFAR F ZANDIAN  
8775 COSTA VERDE BLVD APT 217  
SAN DIEGO, CA 92122-5340

109

18-24/1220 4764  
7091305920

1/13/2012  
Date

Pay to the  
Order of

Mr. John Peter Lee Esq.

\$ 3,000.00

Three Thousand 00/100

Dollars



Wells Fargo Bank, N.A.  
California  
wellsfargo.com

*[Handwritten signature]*

For

334.024072

9920 00109 0000000000

*[Faint, mostly illegible text, possibly a routing slip or internal memo]*

JUN 13 21

0209

BANK OF AMERICA, N.A.  
FOR DEPOSIT ONLY  
1220066614

JOHN PETER LEE  
ATTORNEY AT LAW  
TRUST ACCOUNT  
01 343 7244  
01/13/12

BANK OF AMERICA, N.A. LUG  
1220066614 E7895 99 P05  
01/13/12

REQUEST 00005530894000000 3000.00  
ROLL BCIA 20120113 000008215853243  
JOB BCIA P ACCT 1140007091505920  
REQUESTOR A568055  
7513983 10/28/2013

Subpoena Processing Chandler  
S3928-020  
Phoenix AZ 85038

# Exhibit 6

# Exhibit 6



G REZA ZANDIAN JAZI  
NILD OFAR F ZANDIAN  
8775 COSTA VERDE BLVD APT 217  
SAN DIEGO, CA 92122-6340

102

18-24/1220 4784  
7001505820

Dec 02 11

Pay to the Order of **SCRIPS CLINIC**

\$ 128.<sup>30</sup>

One hundred twenty eight and 30/100 Dollars



Wells Fargo Bank N.A.  
California  
wellsfargo.com

Medical record number  
For 70092 84571

15920 00102

CREDIT TO ACCT OF PAYEE  
LACK OF ENDORSEMENT  
GUARANTEED 240-LBX 51507901

REQUEST 0000553089400000 128.30  
ROLL ECIA 20111227 000008412179999  
JOB ECIA P ACCT 1140007091505920  
REQUESTOR A568055  
7513983 10/28/2013

Subpoena Processing Chandler  
S3928-020  
Phoenix AZ 85038

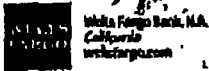
G REZA ZANDIAN JAZI  
NILOOFAR F ZANDIAN  
8775 COSTA VERDE BLVD APT 217  
SAN DIEGO, CA 92122-5340

115  
18-34/1120 4734  
7081205820

11/25/2012 Date

Pay to the Order of Secretary of State of California \$ 25.00

Twenty Five 00/100 Dollars



For optima technology Corp.

05920 00115 0000002500

BANK OF AMERICA NA STC  
122006614 12/23/94 P12  
04/09/12

65730

1 2 3 1 3

12-015911

REQUEST 00005530894000000 25.00  
ROLL ECIA 20120430 000008710996107  
JOB ECIA P ACCT 1140007091505920  
REQUBSTOR A568055  
7513983 10/28/2013

Subpoena Processing Chandler  
S3928-020  
Phoenix AZ 85038

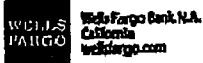
G REZA ZANDIAN JAZI  
NILOOFAR F ZANDIAN  
8778 COSTA VERDE BLVD APT 217  
SAN DIEGO, CA 92122-5340

116  
18-24/1228 4784  
7091505821

2/29/2012 Date

Pay to the Order of Mr. Bill McClain | \$ 988.50

Nine Hundred Eighty Eight 50/100 Dollars  Security Features on Back



For February 2012 Interest

⑆1100⑈00157⑈

PAID  
05 2012  
TELEER #1576  
THEATER NEVAD  
EDIT UNIO

778414

REQUEST 00005530894000000 988.50  
ROLL ECIA 20120306 000008411462952  
JOB ECIA P ACCT 1140007091505920  
REQUESTOR A568055  
7513983 10/28/2013

Subpoena Processing Chandler  
S3928-020  
Phoenix AZ 85038

G REZA ZANDIAN JAZI  
NILOOFAR F ZANDIAN  
8775 COSTA VERDE BLVD APT 217  
SAN DIEGO, CA 92122-5340

217-5

118

16-54/1220 4784  
7081505820

March 01/2012

Pay to the  
Order of

Costa Verde East Village

\$ 1875.00

One thousand eight hundred

Dollars

seventy five and 00/100



Wells Fargo Bank, N.A.  
California  
wellsfargo.com

For

Rent of March

*[Signature]*

5920 0018

0100071334520122001345122502000 GARDEN COMMUNITIE

PAY TO THE ORDER OF:  
FIRST NATIONAL BANK  
SAN DIEGO, CA 92108-2593  
\* 122288888 \*  
FOR DEPOSIT ONLY  
COSTA VERDE EAST VILLAGE, LLO  
MANAGEMENT -  
32001345

REQUEST 0000553089400000 1875.00  
ROLL ECIA 20120306 000008328882689  
JOB ECIA P ACCT 1140007091505920  
REQUESTOR A568055  
7513983 10/28/2013

Subpoena Processing Chandler  
83928-020  
Phoenix AZ 85038



G REZA ZANDIAN JAZI  
NILOOFAR F ZANDIAN  
8775 COSTA VERDE BLVD APT 217  
SAN DIEGO, CA 92122-5340

Unless for credit  
United States Treasury  
This instrument  
is non-negotiable  
10/30/2012  
Date

157

16-34/1220-4784  
7001505920

Pay to the  
Order of

IRS

\$ 34.01

Thirty four and 01/100

Dollars



Wells Fargo Bank, N.A.  
California  
wellsfargo.com

For

05920 00157 00000003401

03900032166  
011113

W12911701107032367001333391754  
201203 01112013

2-6  
0751-6 3 00-11  
012  
6.5

REQUEST 0000530894000000 34.01  
ROLL E CIA 20130111 000008114613031  
JOB E CIA P ACCT 1140007091505920  
REQUBSTOR A568055  
7513983 10/28/2013

Subpoena Processing Chandler  
S3928-020  
Phoenix AZ 85038

G REZA ZANDIAN JAZI  
NILOOFAR F ZANDIAN  
8776 COSTA VERDE BLVD APT 217  
SAN DIEGO, CA 92122-5340

135

18-24/1220 4784  
7001505020

1/15/2013 Date

Pay to the Order of Washoe County Treasurer \$ 240.00

Two Hundred Forty 00/100 Dollars



Wells Fargo Bank, N.A.  
California  
wellsfargo.com

For APN 079-150-12

75920 00135

<p>Security for tax or other tax liability, including interest and penalties, shall be provided by the taxpayer or other party liable for the tax. If the taxpayer or other party liable for the tax is a partnership, the partnership shall provide the security. If the taxpayer or other party liable for the tax is a trust, the trust shall provide the security. If the taxpayer or other party liable for the tax is a corporation, the corporation shall provide the security. If the taxpayer or other party liable for the tax is an individual, the individual shall provide the security.</p> <p>On and after the date of the assessment, the taxpayer or other party liable for the tax shall provide the security. If the taxpayer or other party liable for the tax fails to provide the security, the assessment shall become a lien in favor of the State of California.</p> <p>The State of California shall have the right to enforce the lien. The State of California shall have the right to sell the property of the taxpayer or other party liable for the tax to satisfy the lien. The State of California shall have the right to sue the taxpayer or other party liable for the tax to satisfy the lien.</p>	<p>POSTAL SERVICE STATE OF CALIFORNIA DEPT OF REVENUE</p> <p>9008 9487 022713 100 DEP ONLY WASHOE COUNTY &gt;122400724-000356040335</p>
---	---

REQUEST 0000553089400000 240.00  
ROLL ECIA 20130227 000008510367419  
JOB ECIA P ACCT 1140007091505920  
REQUESTOR A568055  
7513983 10/28/2013

Subpoena Processing Chandler  
S3928-020  
Phoenix AZ 85038

# Exhibit 7

Exhibit 7

**Wells Fargo Combined Statement of Accounts**

Primary account number: 70818 ■ December 1, 2011 - December 31, 2011 ■ Page 1 of 3



G REZA ZANDIAN JAZI  
 NILOOFAR FOUGHANI ZANDIAN  
 8775 COSTA VERDE BLVD APT 217  
 SAN DIEGO CA 92122-5340

**Questions?**

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2832

華語 1-800-268-2288 (8 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (114)

P.O. Box 6995

Portland, OR 97228-6995

**You and Wells Fargo**

Thank you for being a Wells Fargo customer. We appreciate your business and understand that you are entrusting us with your banking needs. Let us assist you in finding the right accounts and services to help you reach your financial goals. Please visit us online at [wellsfargo.com](http://wellsfargo.com), call us at the number at the top of your statement, or visit any Wells Fargo store - we'd love to hear from you!

**Summary of accounts****Checking and Savings**

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Money Market Savings <sup>SM</sup>	1		20,095.18	0.00
Wells Fargo Money Market Savings <sup>SM</sup>	2		100.05	0.00
<b>Total deposit accounts</b>			<b>\$20,195.21</b>	<b>\$0.00</b>

**Wells Fargo Money Market Savings<sup>SM</sup>****Activity summary**

Beginning balance on 12/1	\$20,095.18
Deposits/Additions	75.00
Withdrawals/Subtractions	- 20,170.18
<b>Closing balance on 12/1</b>	<b>\$0.00</b>

Account number: 1343976818

G REZA ZANDIAN JAZI

NILOOFAR FOUGHANI ZANDIAN

California account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 121042882

# Wells Fargo® Preferred Checking

Account number: 1920 ■ March 7, 2012 - April 5, 2012 ■ Page 1 of 4



G REZA ZANDIAN JAZI  
 ALBORZ ZANDIAN  
 NILOOFAR FOUGHANI ZANDIAN  
 8775 COSTA VERDE BLVD APT 217  
 SAN DIEGO CA 92122-6340

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS (1-800-868-3557)**

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (8am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (114)  
 P.O. Box 6895  
 Portland, OR 97228-6895

## You and Wells Fargo

Keep things simple. Online Statements duplicate your traditional paper bank statement and are available anywhere, 24/7. More secure than mail - Online Statements can't get lost or misdirected to a previous residence and can be securely stored on disk. Reduce clutter and save the environment at the same time. With all of these advantages, who needs paper? Sign up for and view your Online Statements at [wellsfargo.com](http://wellsfargo.com).

## Account options

A check mark in the box indicates you have these convenient services with your account. Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

- |                    |                                     |                       |                                     |
|--------------------|-------------------------------------|-----------------------|-------------------------------------|
| Online Banking     | <input checked="" type="checkbox"/> | Direct Deposit        | <input type="checkbox"/>            |
| Online Bill Pay    | <input checked="" type="checkbox"/> | Rewards Program       | <input type="checkbox"/>            |
| Online Statements  | <input type="checkbox"/>            | Auto Transfer/Payment | <input type="checkbox"/>            |
| Mobile Banking     | <input checked="" type="checkbox"/> | Overdraft Protection  | <input checked="" type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Debit Card            | <input type="checkbox"/>            |
|                    |                                     | Overdraft Service     | <input type="checkbox"/>            |

## Activity summary

Beginning balance on 3/7	\$200.67
Deposits/Additions	2,341.82
Withdrawals/Subtractions	- 2,109.68
Ending balance on 4/5	\$342.81

Account number: 7091505829

G REZA ZANDIAN JAZI  
 ALBORZ ZANDIAN  
 NILOOFAR FOUGHANI ZANDIAN

California account terms and conditions apply

For Direct Deposit and Automatic Payments use  
 Routing Number (RTN): 121042882

## Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Saving

# Exhibit 8

# Exhibit 8

WELLS FARGO



VISA

Account Number  
Statement Billing Period  
Page 1 of 3

Ending In 7470  
08/12/2011 to 08/09/2011

Balance Summary

Previous Balance	\$1,495.79
- Payments	\$899.96
- Other Credits	\$323.63
+ Cash Advances	\$0.00
+ Purchases, Balance Transfers & Other Charges	\$2,680.48
+ Fees Charged	\$0.00
+ Interest Charged	\$21.86
= New Balance	\$3,005.11
Total Credit Limit	\$2,900

24-Hour Customer Service: 1-800-642-4720  
 TTY for Hearing/Speech Impaired: 1-800-419-2286  
 Outside the US Call Collect: 1-925-825-7800  
 Wells Fargo Online®: wells.fargo.com

Send General Inquiries To:  
 PO Box 10347, Des Moines IA, 50306-0347

Total Available Credit \$0

Payment Information

New Balance	\$3,005.11
Minimum Payment	\$52.00
Overlimit Amount	\$106.11
Total Amount Due	\$167.11
Payment Due Date	10/06/2011

Send Payments To:  
 PO Box 30088, Los Angeles CA, 90030-0088

Late Payment Warning: If we do not receive your Minimum Payment by 10/06/2011, you may have to pay a late fee up to \$35.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the New Balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	17 years	\$5,080
\$104	3 years	\$3,732 (Savings of \$2,328)

If you would like information about credit counseling services, refer to www.usdoj.gov/ust/eo/bapcpa/code/cc\_approved.htm or call 1-877-315-2108.

Important Information

YOUR BALANCE EXCEEDS YOUR CREDIT LIMIT. CALL 1-800-646-6683 OR VISIT WELLSFARGO.COM TO MAKE A PAYMENT. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

EFFECTIVE NOVEMBER 1, 2011, THE PLAN ADMINISTRATOR FOR TRAVEL ACCIDENT INSURANCE COVERAGE, PROVIDED ON ALL FLIGHTS AND OTHER COMMON CARRIER TRAVEL CHARGED TO YOUR WELLS FARGO CREDIT CARD, HAS CHANGED TO OBSI. CONTACT 1-800-642-4720 TO OBTAIN FURTHER DETAILS.

Wells Fargo Rewards® Program Summary

Rewards Previous Balance:	25,904
Credit Card Points Earned:	2,967
Check Card Points Earned:	228
Earn More Match Bonus Points:	0
Total Available Points:	29,100

We offer more rewards choices so you can choose a reward that suits your style. You'll find gift cards, cash rewards, travel, merchandise and even charitable contributions.

Track your points balance or get more information at www.WellsFargoRewards.com or by calling 1-877-517-1358.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5396 YK 1 7 6 110995 6 0 PAGE 1 of 3 1 0 5583 2000 8849 01025596

Detach and mail with check payable to Wells Fargo

Account Number	7470
New Balance	\$3,005.11
Minimum Payment	\$52.00
Overlimit Amount	\$106.11
Total Amount Due	\$167.11
Payment Due Date	10/06/2011

YK 4

374707

Amount Enclosed



WELLS FARGO CARD SERVICES  
PO BOX 30088  
LOS ANGELES CA 90030-0088

G R JAZI  
PO BOX 627674  
SAN DIEGO CA 92192-7674



Check here and see reverse for address and/or phone number correction.

# Wells Fargo Combined Statement of Accounts

Primary account number:

■ August 1, 2011 - August 31, 2011 ■ Page 1 of 7



Redacted Due To  
Information  
Falls Outside of  
the Scope of  
the Order

G REZA ZANDIAN JAZI  
NILOOFAR F ZANDIAN  
PO BOX 927674  
SAN DIEGO CA 92192-7674

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS (1-800-889-3567)**

TTY: 1-800-877-4833

En español: 1-877-727-2932 TTY: 1-888-355-6052

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (826)  
P.O. Box 6995  
Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a Wells Fargo customer. We appreciate your business and understand that you are entrusting us with your banking needs. Let us assist you in finding the right accounts and services to help you reach your financial goals. Please visit us online at [wellsfargo.com](http://wellsfargo.com), call us at the number at the top of your statement, or visit any Wells Fargo store - we'd love to hear from you!

## Account options

A check mark in the box indicates you have these convenient services with your account. Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

- |                    |                                     |                       |                                     |
|--------------------|-------------------------------------|-----------------------|-------------------------------------|
| Online Banking     | <input checked="" type="checkbox"/> | Direct Deposit        | <input type="checkbox"/>            |
| Online Bill Pay    | <input checked="" type="checkbox"/> | Rewards Program       | <input checked="" type="checkbox"/> |
| Online Statements  | <input checked="" type="checkbox"/> | Auto Transfer/Payment | <input checked="" type="checkbox"/> |
| Mobile Banking     | <input type="checkbox"/>            | Overdraft Protection  | <input checked="" type="checkbox"/> |
| My Spending Report | <input checked="" type="checkbox"/> | Debit Card            | <input checked="" type="checkbox"/> |
|                    |                                     | Overdraft Service     | <input type="checkbox"/>            |



## IMPORTANT ACCOUNT INFORMATION

Effective October 3, 2011, the Overdraft Protection Transfer/Advance fee from a linked Line of Credit will be \$12.50 per advance per day. If your eligible Line of Credit is providing Overdraft Protection to any of the following PMA checking accounts, the advance fee will continue to be waived: PMA Prime Checking, PMA Premier Checking, PMA Money Market Checking, or a PMA Checking.

Please refer to your Consumer Account Fee and Information Schedule for additional information regarding the accounts that are eligible to provide Overdraft Protection for your checking account.



G REZA ZANDIAN JAZI  
Account No. 761-2368780



For 24-Hour Customer Service Call:  
1-800-946-2828  
We accept Telecommunications Relay Service calls.  
Wells Fargo Online®: wells Fargo.com

See back for important information about your account.

Please note that calling will not preserve your Billing Rights. If you prefer to write, see back for address.

**PERSONAL LINE OF CREDIT STATEMENT**

**ACCOUNT SUMMARIES**

CREDIT LINE SUMMARY		ACCOUNT ACTIVITY SUMMARY		PAYMENT INFORMATION	
Credit Limit	\$5,500.00	Previous Balance	\$8,177.51	New Balance	\$7,937.86
Available Credit	\$582.00	Payments/Credits	-\$328.00	Minimum Payment Due	\$153.00
Statement Closing Date	August 28, 2013	Advances/Other Activity	\$0.00	Payment Due Date	September 14, 2013
		Fees Charged	\$0.00		
		Interest Charged	\$88.35		
		New Balance	\$7,937.86		

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional advances on this account and each month you pay:	You will pay off the balance shown on this statement in about:	And you will end up paying an estimated total of:
Only the minimum payment	24 years	\$16,636
\$258	3 years	\$9,561 (Savings = \$7,074)

If you would like information about credit counseling services, refer to: [www.uscdj.gov/us/leo/bapcpa/codato\\_approved.htm](http://www.uscdj.gov/us/leo/bapcpa/codato_approved.htm) or call 877-286-2108.

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$25.00 late fee.

**Payoff Request Information:** Balances include unpaid interest charges, and other unpaid fees and charges. The New Balance owed is not a payoff amount. Please, contact Customer Service at 1-800-946-2828 for an accurate payoff.

**TRANSACTIONS**

Post Date	Trans Date	Reference	Description	Amount
07/27	07/27	P6881008H0A8XNQG3	ONLINE PAYMENT	-\$328.00
<b>FEE'S</b>				
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>\$0.00</b>
<b>INTEREST CHARGED</b>				
08/20	08/20		Interest Charged on Advances	\$88.35
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>\$88.35</b>

2013 Totals Year-to-Date	
Total fees charged in 2013	\$75.00
Total interest charged in 2013	\$672.25

**INTEREST CHARGE CALCULATION**

YOU MAY PAY YOUR BALANCE IN FULL AT ANY TIME.

YOUR ANNUAL PERCENTAGE RATE (APR) IS THE ANNUAL INTEREST RATE ON YOUR ACCOUNT.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charged
ADVANCES	12.50% (v)	\$7,861.08	\$88.35

Notice: See reverse side for important information about your account.

5596 738 1 7 13 130820 8 PAGE 1 OF 2 1 8 9081 7610 7602 CUM5596

Detach and mail with check payable to Wells Fargo.

Print address/phone changes below:

\_\_\_\_\_  
\_\_\_\_\_  
Home ( ) \_\_\_\_\_

Account No. 159760  
New Balance \$7,937.86  
Minimum Payment Due \$153.00  
Payment Due Date September 14, 2013

Payment Enclosed \$ \_\_\_\_\_

0761235976000000153000000793786

WELLS FARGO CARD SERVICES  
PO BOX 30097  
LOS ANGELES CA 90030-0097

Y8Q  
16

G REZA ZANDIAN JAZI  
PO BOX 927574  
SAN DIEGO CA 92192-7574



# Wells Fargo Money Market Savings<sup>SM</sup>

Account num 6971 ■ September 1, 2013 - September 30, 2013 ■ Page 1 of 3



G REZA ZANDIAN JAZI  
 ALBORZ ZANDIAN  
 NILOOFAR FOUGHANI ZANDIAN  
 PO BOX 927674  
 SAN DIEGO CA 92192-7674

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-721-2632

華語 1-800-288-2288 (8am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (114)  
 P.O. Box 6985  
 Portland, OR 97228-6985

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

### Activity summary

Beginning balance on 9/1	\$42.29
Deposits/Additions	75.01
Withdrawals/Subtractions	- 0.00
<b>Ending balance on 9/30</b>	<b>\$117.30</b>

Account no 6971

G REZA ZANDIAN JAZI  
 ALBORZ ZANDIAN  
 NILOOFAR FOUGHANI ZANDIAN

California account terms and conditions apply

For Direct Deposit and Automatic Payments use  
 Routing Number (RTN): 121042882

### Interest summary

Interest paid this statement	\$0.01
Average collected balance	\$112.29
Annual percentage yield earned	0.11%
Interest earned this statement period	\$0.01
Interest paid this year	\$0.19

# Wells Fargo® Preferred Checking

Account num: 5920 ■ September 7, 2013 - October 4, 2013 ■ Page 1 of 4



G REZA ZANDIAN JAZI  
 ALBORZ ZANDIAN  
 NILOOFAR FOUGHANI ZANDIAN  
 PO BOX 927674  
 SAN DIEGO CA 92192-7674

## Questions?

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (8 am to 7 pm PT, M-F)

Online: [wellsfargo.com](http://wellsfargo.com)

Write: Wells Fargo Bank, N.A. (114)  
 P.O. Box 0885  
 Portland, OR 97228-8885

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account. Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

You could go to Super Bowl XLVIII in NY/NJ, courtesy of Visa!  
 Learn more by visiting [wellsfargo.com/football](http://wellsfargo.com/football)

No purchase or obligation necessary to enter or win.

## Activity summary

Beginning balance on 8/7	\$14.51
Deposits/Additions	0.00
Withdrawals/Subtractions	- 13.00
<b>Ending balance on 10/4</b>	<b>\$1.51</b>

Account num: 5920

G REZA ZANDIAN JAZI  
 ALBORZ ZANDIAN  
 NILOOFAR FOUGHANI ZANDIAN

California account terms and conditions apply

For Direct Deposit and Automatic Payments use  
 Routing Number (RTN): 121042882

## Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 00002981476971

WELLS FARGO

VISA

Account Number  
Statement Billing Period  
Page 1 of 2

Ending In 7478  
10/12/2015 to 11/10/2015



Balance Summary

Previous Balance \$1,700.81  
- Payments  
+ Other Credits  
+ Cash Advances  
+ Purchases, Balance Transfers & Other Charges  
+ Fees Charged  
+ Interest Charged  
= New Balance

\$1,700.81

24-Hour Customer Service: 1-800-442-4720  
TTY for Hearing/Speech Impaired: 1-800-419-2265  
Outside the US Call Collect: 1-825-422-7400  
Wells Fargo Online: wells Fargo.com

Send General Inquiries To:  
PO Box 10247, Des Moines IA, 50306-0347

Total Credit Limit

Total Available Credit

Payment Information

New Balance  
Minimum Payment  
Payment Due Date

Wells Fargo Rewards® Program Summary

Rewards Balance as of:

The Rewards Balance is for Rewards ID 80003205990.  
This balance may be inclusive of other contributing Rewards accounts. For up-to-date Rewards Balance information, or more ways to earn and redeem your rewards, visit [WellsFargoRewards.com](http://WellsFargoRewards.com) or call 1-877-617-1358.

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
<b>Payments</b>					
10/14	10/14	7446842830A98J41Y	ONLINE PAYMENT	189.00	
10/22	10/22	7446842830A98J42Z	BRANCH PAYMENT DASH REF# 02E201NSVTN	1,500.00	
<b>Other Credits</b>					
10/11	10/11	F45830096000AL294	REFUND OF LATE FEES	35.00	

Purchases, Balance Transfers & Other Charges

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD

Redacted Due To  
Information  
Falls Outside of  
the Scope of  
this Order

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Confirmed

6566 VISA 1 7 8 131210 8 PAGE 1 of 3 1 9 933 2646 8245 88275156

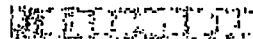
Account Number  
New Balance  
Minimum Payment  
Payment Due Date

478

4707

YKS 4

Amount  
Enclosed



WELLS FARGO CARD SERVICES  
PO BOX 80084  
LOS ANGELES CA 90030-0084

© R JAZZ  
PO BOX 622674  
SAN DIEGO CA 92162-7674

Check here and see reverse for address and/or phone number correction.

G REZA ZANDIAN JAZI  
Account No 19780



For 24-Hour Customer Service Call:  
1-800-946-2828  
We accept Telecommunications Relay Service calls.  
Wells Fargo Online®: wells Fargo.com

See back for important information about your account.

Please note that calling will not preserve your Billing Rights. If you prefer to write, see back for address.

PERSONAL LINE OF CREDIT STATEMENT

ACCOUNT SUMMARIES

CREDIT LINE SUMMARY		ACCOUNT ACTIVITY SUMMARY		PAYMENT INFORMATION	
Credit Limit	\$8,500.00	Previous Balance	\$8,043.51	New Balance	\$8,148.04
Available Credit	\$351.00	Payments/Credits	-\$353.00	Minimum Payment Due	\$177.00
Statement Closing Date	October 29, 2013	Advances/Other Activity	\$349.00	Payment Due Date	November 14, 2013
		Fees Charged	\$25.00		
		Interest Charged	\$83.53		
		New Balance	\$8,148.04		

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional advances on this account and each month you pay:	You will pay off the balance shown on this statement in about:	And you will end up paying an estimated total of:
Only the minimum payment	24 years	\$17,081
\$272	3 years	\$9,809 (Savings = \$7,272)

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$25.00 late fee.

Payoff Request Information: Balances include unpaid interest charges, and other unpaid fees and charges. The New Balance owed is not a payoff amount. Please, contact Customer Service at 1-800-946-2828 for an accurate payoff.

If you would like information about credit counseling services, refer to: [www.usdoj.gov/usis/enfapopa/code/ea\\_approved.htm](http://www.usdoj.gov/usis/enfapopa/code/ea_approved.htm) or call 877-285-2108.

TRANSACTIONS

Post Date	Trans Date	Reference	Description	Amount
10/17	10/17	P808100820A8Z78DA	ONLINE PAYMENT	-\$153.00
10/18	10/18	P808100930A96GT9E	ONLINE ADVANCE	\$189.00
10/18	10/18	P808100930A95H04H	ONLINE ADVANCE	\$150.00
10/18	10/18	P808100930A95HT8T	ONLINE PAYMENT	-\$200.00
<b>FEES</b>				
10/14	10/14		LATE FEE	\$25.00
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>\$25.00</b>
<b>INTEREST CHARGED</b>				
10/20	10/20		Interest Charged on Advances	\$83.53
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>\$83.53</b>

2013 Totals Year-to-Date	
Total fees charged in 2013	\$125.00
Total interest charged in 2013	\$83.43

Notice: See reverse side for important information about your account.  
5596 Y8G 1 7 13 131020 0 PAGE 1 of 2 1 0 9081 7610 F602 01985596

Detach and mail with check payable to Wells Fargo.  
Print address/phone changes below:

\_\_\_\_\_  
\_\_\_\_\_  
Home ( ) \_\_\_\_\_

Account No. 59780  
New Balance \$8,148.04  
Minimum Payment Due \$177.00  
Payment Due Date November 14, 2013

Payment Enclosed \$ \_\_\_\_\_

0761235976000000177000000814804

WELLS FARGO CARD SERVICES Y8G  
PO BOX 30097 16  
LOS ANGELES CA 90030-0097

G REZA ZANDIAN JAZI  
PO BOX 827874  
SAN DIEGO CA 92192-7874



**Exhibit 9**

**Exhibit 9**

WELLS FARGO



VISA

Account Number  
Statement Billing Period  
Page 1 of 3

Ending in 7470  
03/12/2013 to 04/10/2013

Balance Summary

Previous Balance	\$1,546.09
- Payments	\$216.16
- Other Credits	\$0.00
+ Cash Advances	\$0.00
+ Purchases, Balance Transfers & Other Charges	\$2,372.67
+ Fees Charged	\$0.00
+ Interest Charged	\$40.34
= New Balance	\$3,842.84
Total Credit Limit	\$3,800

24-Hour Customer Service: 1-800-642-4720  
 TTY for Hearing/Speech Impaired: 1-800-419-2265  
 Outside the US Call Collect: 1-925-928-7600  
 Wells Fargo Online®: wells Fargo.com

Send General Inquiries To:  
 PO Box 10347, Des Moines IA, 50306-0347

Total Available Credit \$0

Payment Information

New Balance	\$3,842.84
Minimum Payment	\$79.00
Overlimit Amount	\$42.84
Total Amount Due	\$121.84
Payment Due Date	05/09/2013

Send Payments To:  
 PO Box 30089, Los Angeles CA, 90030-0089

**Late Payment Warning:** If we do not receive your Minimum Payment by 05/09/2013, you may have to pay a late fee up to \$35.  
**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the New Balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$7,877
\$133	3 years	\$4,772 (Savings of \$3,105)

If you would like information about credit counseling services, refer to [www.usdoj.gov/ust/foia/bapcpa/ccd/cc\\_approved.htm](http://www.usdoj.gov/ust/foia/bapcpa/ccd/cc_approved.htm) or call 1-877-286-2108.

Important Information

**YOUR BALANCE EXCEEDS YOUR CREDIT LIMIT. CALL 1-800-646-6583 OR VISIT WELLSFARGO.COM TO MAKE A PAYMENT. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

Wells Fargo Rewards® Program Summary

Rewards Previous Balance:	67,768
Points Earned:	2,573
Earn More Make® Bonus Points:	0
Points Redeemed:	0
<b>Total Available Points:</b>	<b>70,141</b>

We offer more rewards choices so you can choose a reward that suits your style. You'll find gift cards, cash rewards, travel, merchandise and even charitable contributions.

Track your points balance or get more information at [www.WellsFargoRewards.com](http://www.WellsFargoRewards.com) or by calling 1-877-517-1358.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5396 YKG 1 7 6 130410 8 0 PAGE 1 of 3 1 0 8583 2008 8049 01DF5596

Detach and mail with check payable to Wells Fargo

Account Number 7470  
 New Balance \$3,842.84  
 Minimum Payment \$79.00  
 Overlimit Amount \$42.84  
 Total Amount Due \$121.84 YKG 4  
 Payment Due Date 05/09/2013

174709

Amount Enclosed



WELLS FARGO CARD SERVICES  
 PO BOX 30089  
 LOS ANGELES CA 90030-0089

G R JAZI  
 PO BOX 927874  
 SAN DIEGO CA 92192-7874



Check here and see reverse for address and/or phone number correction.

**IMPORTANT INFORMATION ABOUT YOUR ACCOUNT**

**Billing Error Summary.** If you believe your bill is wrong (an "Error"), or if you need more information about a transaction on your bill, write to us on a separate sheet of paper as soon as possible at: P.O. Box 622, Des Moines, IA 50306-0622. We must hear from you no later than 60 days after we sent you the first bill on which the Error appeared. You may notify us using other means (including calling us at the number listed on the front of the statement), but doing so will not preserve your rights.

In your letter (a "Written Notice"), provide the following information:

- Your name and account number.
- The date and dollar amount of suspected Error.
- Description of the Error and why you believe there is an Error. If you need more information, please describe the item you are not sure about.

You do not have to pay any alleged Error amount while we are investigating, but you are still obligated to pay the parts of your bill that are not part of the alleged Error amount. While we investigate, we restrict deposit to an amount no less than the amount of the alleged Error amount. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you believe is an Error. To stop the payment, your Written Notice must reach us five (5) business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services you purchased with a credit card, and you have tried in good faith to correct it in a problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address and you have not paid the balance of the disputed charge. If the item or service is perishable, or if we notified you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

**Credit Information. NOTICE:** We may furnish information about your account to consumer reporting agencies. You have the right to dispute the accuracy of information that we have reported by writing to us at P.O. Box 14517, Des Moines, IA 50306-0517 and describing the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that you believe relates to an identity theft, you will need to provide us with an identity theft report.

**Payments.** "Performing Payments" are payments mailed using the enclosed envelope and payment coupon to the payment address specified on the statement or, generally, made via the "Transfer" tab on the "Make a Payment" link on the credit card/Account Activity Web Page. Performing Payments received via mail by 6:00 p.m. will be credited as of the date of receipt. Performing Payments received after 6:00 p.m. will be credited as of the next day. Cut-off times for Performing Payments made via our Web site will be as shown at the time of the transaction. "Non-Performing Payments" are payments made by any other means and may not receive credit for up to five days after the date of receipt. Non-Performing payments include, but are not limited to, placing the provided envelope and payment coupon in another envelope.

**Notes About Electronic Check Conversion:** When you provide a check as payment, you authorize us either to create information from your check to make a one-time electronic fund transfer from your account or to process the payment as a direct transaction. When we use information from your check to create an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

**Payment in Full for Less Than Account Balance Request:** If you intend to pay your account in full with an amount less than the total owed on your account, you must send your request to us at: P.O. Box 6071, Portland, OR 97208-6071. Such payments will not discharge your full debt.

**How We Calculate Your Balance.** We use a method called "average daily balance (including new purchases)". For more information regarding this calculation, please call our toll-free Customer Service number located on the front of this statement.

**How to Avoid Paying Interest on Purchases.** Your Payment Due Date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

**Secured Accounts.** For Secured accounts, your credit card account is secured by a pledge of your Secured Card Collateral Account with Wells Fargo Bank, N.A., established in connection with your application for the card. You agree that this pledge includes and gives the right to the bank to redeem, collect and deliver any part of the full amount of the Secured Card Collateral Account upon any default under your secured credit card agreement, or in the event your secured credit card agreement is terminated by bank for any reason. This pledge is given as a security interest for any and all amounts you owe, including interest, fees and costs which may accrue under your secured credit card account. You agree that if your Secured credit card account is closed, the bank may apply funds in the Secured Card Collateral Account to pay all any balance of the credit card account. If there are still funds remaining in the Collateral Account after doing so, those funds may remain on deposit for up to 60 days before being returned to you.

**Special Information for Colorado Residents.** Colorado law requires Wells Fargo to alert you the option of signing a prior consent form. The signed prior consent permits Wells Fargo to release records of your accounts to the county department of social services or local law enforcement for the purpose of investigating known or suspected child exploitation. Please contact us at the number listed on the front of this statement for a copy of the form.

**Customer Service Monitoring.** Some calls between bank employees and our customers may be monitored and recorded by supervisors to ensure quality of service.

**INFORMACIÓN IMPORTANTE SOBRE SU CUENTA**

**Resumen de Desechos de Facturación.** Si cree que hay algún error en su estado de cuenta (un "Error"), o si necesita más información sobre una transacción que aparece en su estado de cuenta, por favor escríbanos lo pronto posible en un correo electrónico a: P.O. Box 622, Des Moines, IA 50306-0622. Debemos recibir su correo electrónico no más tarde de 60 días de la fecha en que la transacción apareció por primera vez en su estado de cuenta. Puede contactarnos con nosotros por otros medios (lo que incluye llamarnos al número que aparece en el frente del estado de cuenta) pero el correo electrónico preservará sus derechos.

En su carta (una "Notificación por Escrito"), por favor incluya la siguiente información:

- El nombre y número de cuenta.
- La fecha y el monto en dólares del Error del que sospecha.
- Una descripción del Error y la razón por la cual usted cree que es un Error. Si necesita más información, por favor describa el ítem del que no está seguro.

No tiene que pagar el monto del supuesto Error mientras lo investigamos, pero seguirá obligado a pagar las porciones del saldo de su cuenta que no forman parte del monto del supuesto Error. Mientras investigamos, no podremos reportar su cantidad de deudas a ningún proveedor, ni hacer transferencias para cubrir el monto del supuesto Error. Si usted ha autorizado a pagar su tarjeta de crédito de manera automática desde su cuenta de ahorros o de su cuenta de pago por depósito, puede cancelar el pago por cualquier monto que crea que es un Error. Para cancelar el pago, su Notificación por Escrito debe llegarnos tres (3) días hábiles antes del día en que está programado el pago automático.

**Regla Especial para Compras con Tarjeta de Crédito:** Si usted tiene algún problema con la calidad de los bienes o servicios que adquirió con una tarjeta de crédito, y ha intentado de buena fe resolver el problema con el comerciante, quizá no tenga que pagar el monto restante adeudado por los bienes o servicios. Usted tiene esta protección solamente si el precio de compra superó a los \$50 y la compra fue realizada en el estado en que se le hizo o a una distancia no superior a 100 millas de su domicilio postal, y siempre que no haya recibido el estado del artículo de disputa. Si el artículo es perecible, o si le notificamos antes de que el artículo sea enviado, todas las compras son cubiertas, sin importar el monto o lugar de la compra.

**Información de Crédito. AVISO:** Podemos dar información sobre su cuenta a los agencias de informes sobre consumidores. Usted tiene el derecho de solicitar la exactitud de la información mediante por escrito al estado o al servicio de crédito. P.O. Box 14517, Des Moines, IA 50306-0517. En su carta, deberá decir qué información específica que sea inexacta o sea errónea, y proporcionar cualquier disputa con documentación de respaldo. Si considera que se trata de información relacionada con el robo de identidad, deberá enviarnos una denuncia de robo de identidad correspondiente.

**Pagos.** Los "Pagos en Comodidad" son pagos enviados con el sobre adjunto y talón de pago a la dirección de pago especificada en el estado de cuenta o en general a través de la pestaña "Transfer" (también disponible en español) o "Hacer a Pagar" de la pestaña "Actividad de Cuenta" (también disponible en español) de los servicios bancarios por Internet de Wells Fargo en [wellsfargo.com](http://wellsfargo.com). Los Pagos en Comodidad recibidos por correo a más tardar a las 6 p.m. serán acreditados el día siguiente. Los Pagos en Comodidad recibidos por correo después de las 6 p.m. serán acreditados al día siguiente. Los pagos en línea que se hacen a través de nuestra página Web serán acreditados al momento de la transacción. Los "Pagos en Intercambio" son pagos efectuados por cualquier otro medio y es posible que no reciban crédito durante hasta 5 días después de la fecha de recibo. Los Pagos en Intercambio incluyen, sin limitación, poner el sobre proporcionado y talón de pago en otro sobre.

**Aviso Sobre Conversión de Cheques Electrónicos:** Al proporcionar un cheque como forma de pago, usted nos da su autorización para utilizar la información de su cheque a fin de realizar una transferencia electrónica de fondos. Los cheques pueden ser recibidos de su cuenta en un momento de su vida o en un momento de su vida que no sea el momento de su pago, y su institución financiera no se responsabiliza de los cheques.

**Pago Total por un Abono Interés al Saldo de la Cuenta:** Si usted desea liquidar la totalidad del saldo de su cuenta por un monto inferior al monto total adeudado en su cuenta, deberá enviarnos su solicitud a la siguiente dirección: P.O. Box 6071, Portland, OR 97208-6071. Dichos pagos no cancelarán la totalidad de su deuda.

**Cómo Calcular su Efectivo.** Usamos un método denominado "saldo diario promedio (incluyendo nuevas compras)". Para más información acerca de este método, por favor llame a nuestro número gratuito de Servicio al Cliente ubicado en el frente de este estado de cuenta.

**Cómo Evitar Pagar Intereses sobre Compras.** La Fecha de Vencimiento del Pago es al menos 25 días después del cierre de cada período de facturación. No cobramos intereses sobre las compras si usted paga la totalidad de su saldo a más tardar en la fecha de vencimiento de cada mes. Comenzamos a cobrar los intereses sobre saldos en adelante y hasta el día de la fecha de transacción.

**Cuentas Garantizadas.** Para Cuentas Garantizadas, su estado de tarjeta de crédito está garantizado por la entrega en pronta de su Cuenta Colateral de la Tarjeta Garantizada de Wells Fargo Bank N.A., establecida en relación con su solicitud de la tarjeta. Usted conviene en que esta entrega en pronta incluye y da al banco el derecho a redimir, cobrar y retirar cualquier parte o la totalidad del monto depositado en la Cuenta Colateral de la Tarjeta Garantizada en caso de cualquier tipo de incumplimiento bajo su convenio de la tarjeta de crédito garantizada, o en caso de este dicho convenio por el banco, por cualquier motivo. Esta entrega en pronta es como garantía de cada tipo y lugar de las compras que usted efectúe, incluidos los intereses, gastos y cargos que pueden acumularse bajo su Cuenta de Tarjeta de Crédito Garantizada. Usted está de acuerdo en que si su Cuenta de Tarjeta de Crédito Garantizada no puede por cualquier razón, el banco podrá aplicar los fondos mantenidos en la Cuenta Colateral de la Tarjeta Garantizada para liquidar cualquier saldo en la tarjeta de tarjeta de crédito. Si después de haberse sin quedados fondos en la Cuenta Colateral, dichos fondos podrán permanecer en depósito durante hasta 60 días antes de que sean devueltos a usted.

**Información Especial para los Residentes de Colorado.** La ley de Colorado exige que Wells Fargo le alerte la opción de firmar un formulario de consentimiento previo. El formulario de consentimiento previo firmado autoriza a Wells Fargo a divulgar los registros de sus cuentas al departamento de servicios sociales del condado o a la agencia del orden público local para investigar explotación infantil conocida o sospechada. Llámese al número en el frente de este estado de cuenta para obtener una copia del formulario.

**Monitoreo del Servicio al Cliente.** Algunas llamadas entre los empleados del banco y nuestros clientes pueden ser monitoreadas y grabadas por los supervisores para asegurar la calidad del servicio.

CHDF6206 - 7 - 07/05/2011

© 2011 Wells Fargo Bank, N.A. All rights reserved. Todos los derechos reservados.

**Change of Address Form - If your address has changed, provide your complete new address below. Be sure to check box on reverse side of coupon and enclose in the envelope provided. Please use this section only for address changes. If you have any questions, please call the toll-free customer service number on the front of this statement.**  
**Formulario de Cambio de Dirección - Si su dirección ha cambiado, proporcione su nueva dirección completa abajo. Asegúrese de indicar el cuadro al dorso del cupón y adjúntelo en el sobre anexo. Por favor use esta sección solamente para cambios de dirección. Si tiene preguntas, por favor llame al número de Servicio al Cliente en la parte de atrás de este estado de cuenta.**

ACCOUNT FIRST NAME	ACCOUNT LAST NAME
NEW STREET ADDRESS	
PO BOX / APT #	
CITY, STATE/ZIP	
HOME PHONE	WORK PHONE



WELLS FARGO



VISA

Account Number  
Statement Billing Period  
Page 2 of 4

Ending in 7479  
03/12/2013 to 04/10/2013

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
<b>Payments</b>					
03/16	03/16	74465422Q0A8164K2	ONLINE PAYMENT	80.00	
03/30	03/30	74466422S0A8XS4KX	ONLINE PAYMENT	160.00	
03/30	03/30	74466422E0A8XS5Y6	ONLINE PAYMENT	48.18	
<b>TOTAL PAYMENTS FOR THIS PERIOD</b>				<b>\$288.18</b>	

Purchases, Balance Transfers & Other Charges

03/10	03/12	244273326LM817D17	MOTHER'S MARKET & K IRVINE CA		11.08
03/11	03/12	243160827FY6LEPW	SHELL OIL 67442723003 IRVINE CA		67.98
03/11	03/12	244273326LYJ3M25CQ	MOTHER'S KITCHEN-IRVIN IRVINE CA		14.42
03/11	03/12	244273327LM88KAYA	MOTHER'S MARKET & K IRVINE CA		5.86
03/11	03/12	244273327LM88KAYX	MOTHER'S MARKET & K IRVINE CA		3.88
03/11	03/12	2444600276S8396JXV	OO AUTO RENTAL NEWPORT BEACH CA		15.14
03/11	03/12	2444600276S8396KOE	OO AUTO RENTAL NEWPORT BEACH CA		138.06
03/12	03/12	244273327LYJ3YKHT	MOTHER'S MARKET & K IRVINE CA		11.16
03/12	03/12	244273327LYJ3Z276	MOTHER'S KITCHEN-IRVIN IRVINE CA		14.42
03/13	03/13	24224432931T6H5MR	PANINI CAFE-IRVINE IRVINE CA		10.76
03/13	03/13	244273326LYJ4HGRB	MOTHER'S KITCHEN-IRVIN IRVINE CA		14.42
03/13	03/13	244273326LYJ4H4H7	MOTHER'S MARKET & K IRVINE CA		4.40
03/13	03/13	244273326LYJ4H6P3	MOTHER'S MARKET & K IRVINE CA		8.48
03/13	03/13	24493982886306JDS	HEN HOUSE GRILL IRVINE CA		14.03
03/14	03/14	244273326LYJ642X9	MOTHER'S KITCHEN-IRVIN IRVINE CA		4.28
03/14	03/14	244273326LYJ642GB	MOTHER'S MARKET & K IRVINE CA		4.28
03/14	03/14	24431062961B6WKTG	JOHN PETER LEE LTD 702-362-4044 NV		760.00
03/14	03/14	24446002A007YVMWV	WHOLEFDS JAM 10231 TUSTIN CA		10.69
03/14	03/14	24446002A2X46M8ZLN	MARSHALLS #0668 IRVINE CA		17.26
03/15	03/15	24316082BFY8S44S3	SHELL OIL 67442723003 IRVINE CA		70.55
03/15	03/15	244273326LYJ6REB5	MOTHER'S MARKET & K IRVINE CA		4.88
03/15	03/15	24446002B00918DHR	WHOLEFDS JAM 10231 TUSTIN CA		20.46
03/15	03/15	24446712A8FL60S9	RALPHS #0080 IRVINE CA		15.99
03/15	03/15	244273326LYJ6ZJM9	MOTHER'S KITCHEN-IRVIN IRVINE CA		9.69
03/15	03/15	2443106296A819DY3	CHIPOTLE 1441 NEWPORT BEACH CA		11.72
03/15	03/15	24446712Q8PNLXQ3B	RALPHS #0080 IRVINE CA		41.82
03/17	03/17	24493982Q8B93PFZV	HEN HOUSE GRILL IRVINE CA		24.99
03/18	03/18	244273326LYJ3FT2R	MOTHER'S KITCHEN-IRVIN IRVINE CA		16.72
03/18	03/18	24446002E007HMF8V	WHOLEFDS JAM 10231 TUSTIN CA		22.18
03/19	03/19	24164052FB01A0419	EXXONMOBIL 87615668 IRVINE CA		27.00
03/19	03/19	244273326LYJ42LRM	MOTHER'S MARKET & K IRVINE CA		3.89
03/19	03/19	24446002F2XFY6V2V	WHOLE SOME CHOICE MARKET IRVINE CA		19.42
03/20	03/20	24184072FLR7J6KN	TARGET 60003388 IRVINE CA		12.41
03/20	03/20	24224432G31T8E2BQ	PANINI CAFE-IRVINE IRVINE CA		10.76
03/20	03/20	24323042FGT7V28PK	FLETOHER JONES MOTOROA NEWPORT BEACH OA		394.24
03/20	03/20	244273326LYJ4FYRM	MOTHER'S MARKET & K IRVINE CA		34.57
03/20	03/20	244273326LYJ4FZB7	MOTHER'S MARKET & K IRVINE CA		3.89
03/20	03/20	244273326LYJ4GDBK	MOTHER'S KITCHEN-IRVIN IRVINE CA		14.47
03/21	03/21	24164072G8HC2888F	ENTERPRISE RENT-A-CAR NEWPORT BEACH CA		34.35
03/21	03/21	244273326LYJ4XJEA	MOTHER'S MARKET & K IRVINE CA		3.89
03/21	03/21	24431082H8AS13FD3	CHIPOTLE 1441 NEWPORT BEACH CA		11.72
03/22	03/22	24224432J31T8SDBT	PANINI CAFE-IRVINE IRVINE CA		10.76
03/22	03/22	244273326LYJ6BHOA	MOTHER'S MARKET & K IRVINE CA		4.88
03/22	03/22	24446002J2XJBA1YY	WHOLE SOME CHOICE MARKET IRVINE CA		32.84
03/23	03/23	24224432J90WAFWQ	COFFEE BEAN STORE NEWPORT BEACH CA		4.26
03/24	03/24	244273326LYJ6EWS6	MOTHER'S MARKET & K IRVINE CA		103.49
03/24	03/24	244273326LYJ6F8TG	MOTHER'S KITCHEN-IRVIN IRVINE CA		14.47
03/24	03/24	24446002L2XEV4QY7	IN-N-OUT BURGER #193 SANTA ANA CA		6.16
03/25	03/25	24224432M31T8QKXV	PANINI CAFE-IRVINE IRVINE CA		11.83
03/25	03/25	24431082M689S8TDV	CHIPOTLE 0805 SANTA ANA CA		7.24
03/25	03/25	24316062NFYPBQ79B	SHELL OIL 67442723003 IRVINE CA		68.97
03/26	03/26	244273326MLYJ4DQ2P	MOTHER'S KITCHEN-IRVIN IRVINE CA		9.72
03/26	03/26	244273326MLYJ4QS7P	MOTHER'S MARKET & K IRVINE CA		10.81
03/26	03/26	24431082N809S8TJ6	CHIPOTLE 0805 SANTA ANA CA		8.29
03/27	03/27	24013382P01LPP975	CALIFORNIA FISH GRILL #2 IRVINE CA		9.71
04/01	04/01	24164072VM80RR16H	PETCO 623 63606234 NEWPORT BEACH CA		18.36
04/01	04/01	24224432W81T8QKPE	PANINI CAFE-IRVINE IRVINE CA		12.00
04/01	04/01	244273326LYJ4LA88	MOTHER'S MARKET & K IRVINE CA		33.26
04/01	04/01	244273326LYJ41NH3	MOTHER'S KITCHEN-IRVIN IRVINE CA		7.00
04/01	04/01	244273326LYJ4182B	MOTHER'S MARKET & K IRVINE CA		5.55
04/02	04/02	24128422X2X48WDW4	CULVER AUTO SPA IRVINE CA		12.88
04/02	04/02	24224432X31T8E7HN	PANINI CAFE-IRVINE IRVINE CA		12.00
04/02	04/02	244273326MLYJ42HGT	MOTHER'S KITCHEN-IRVIN IRVINE CA		7.00
04/02	04/02	244273326MLYJ42207	MOTHER'S MARKET & K IRVINE CA		6.43
04/02	04/02	24768012X6V6X83MR	CROWN ACE HARDWARE IRVINE CA		16.00
04/03	04/03	24071062X4K9T06MF	FRESH GRILLER - SANTA SANTA ANA CA		6.48
04/03	04/03	244273326LYJ482QW	MOTHER'S MARKET & K IRVINE CA		4.88
04/04	04/04	24071062Y4K0DBWLA	FRESH GRILLER - SANTA SANTA ANA CA		11.44
<b>TOTAL PURCHASES, BALANCE TRANSFERS &amp; OTHER CHARGES FOR THIS PERIOD</b>					<b>\$2,372.87</b>

Fees Charged

<b>TOTAL FEES CHARGED FOR THIS PERIOD</b>	<b>\$0.80</b>
---	---------------

WELLS FARGO



VISA

Account Number  
Statement Billing Period  
Page 3 of 3

Ending In 7479  
03/12/2013 to 04/10/2013

Transactions (Continued...)

Trans	Post	Reference Number	Description	Credits	Charges
<b>Interest Charged</b>					
			INTEREST CHARGE ON PURCHASES		40.34
			INTEREST CHARGE ON CASH ADVANCES		0.00
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>					<b>\$40.34</b>

2013 Totals Year-to-Date	
TOTAL FEES CHARGED IN 2013	\$38.00
TOTAL INTEREST CHARGED IN 2013	\$128.69

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
PURCHASES	14.95%	\$3,951.38	30	\$40.34
CASH ADVANCES	23.99%	\$0.00	30	\$0.00

Wells Fargo News

Have you received a tax refund?  
Wells Fargo wants to talk with you about payment options that are available. Please call 1-800-542-4720.

# Get more out of your card without leaving your chair

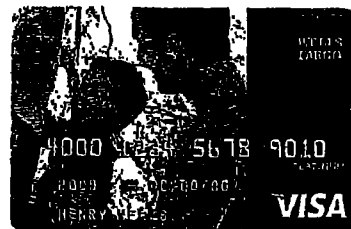


## Check out the online Credit Card Service Center today

Now you can manage your Wells Fargo® Credit Card 24/7.  
Sign on to Wells Fargo Online® at wells Fargo.com/creditcard.

With just a few clicks, you can:

- Pay your credit card bill
- Switch to online-only statements
- Have ongoing bills paid with your card
- Add credit card features like Rapid Alerts<sup>1</sup>
- Request additional cards
- Put a picture on your credit card<sup>2</sup>
- Track your expenses — and much more



### It's that simple. See for yourself, today.

<sup>1</sup>Service provider fees may apply. <sup>2</sup>Wells Fargo reserves the right to deny certain images.

© 2012 Wells Fargo Bank, N.A. All rights reserved. Member FDIC. ECG 709665

Together we'll go far



# Exhibit 10

Exhibit 10

WELLS FARGO



VISA

Account Number  
Statement Billing Period  
Page 1 of 4

Ending In 7478  
09/10/2011 to 10/11/2011

Balance Summary

Previous Balance	\$3,005.11
- Payments	\$5,469.90
- Other Credits	\$107.23
+ Cash Advances	\$0.00
+ Purchases, Balance Transfers & Other Charges	\$4,446.16
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,873.14
Total Credit Limit	\$2,900

24-Hour Customer Service: 1-800-642-4720  
TTY for Hearing/Speech Impaired: 1-800-419-2265  
Outside the US Call Collect: 1-825-825-7800  
Wells Fargo Online®: wells.fargo.com

Send General Inquiries To:  
PO Box 10347, Des Moines IA, 50308-0347

Total Available Credit \$1,004

Payment Information

New Balance	\$1,873.14
Minimum Payment	\$19.00
Payment Due Date	11/05/2011

Send Payments To:  
PO Box 30088, Los Angeles CA, 90030-0088

Late Payment Warning: If we do not receive your Minimum Payment by 11/05/2011, you may have to pay a late fee up to \$35.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the New Balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	14 years	\$3,698
\$65	3 years	\$2,325 (Savings of \$1,272)

If you would like information about credit counseling services, refer to www.usdoj.gov/uscis/eo/hs/pcpa/code/cca\_approved.htm or call 1-877-285-2108.

Important Information

REVISED AGREEMENT FOR ONLINE BANKING  
WE'VE UPDATED OUR ONLINE ACCESS AGREEMENT.  
TO SEE WHAT HAS CHANGED, PLEASE VISIT WWW.WELLSFARGO.COM/ONLINEUPDATES

EFFECTIVE NOVEMBER 1, 2011, THE PLAN ADMINISTRATOR FOR TRAVEL ACCIDENT INSURANCE COVERAGE, PROVIDED ON ALL FLIGHTS AND OTHER COMMON CARRIER TRAVEL CHARGED TO YOUR WELLS FARGO CREDIT CARD, HAS CHANGED TO CCSI. CONTACT 1-800-642-4720 TO OBTAIN FURTHER DETAILS.

Wells Fargo Rewards® Program Summary

Rewards Previous Balance:	28,489
Points Earned:	4,339
Earn More Mail® Bonus Points:	0
Bonus Points Earned:	0
Total Available Points:	33,465

We offer more rewards choices so you can choose a reward that suits your style. You'll find gift cards, cash rewards, travel, merchandise and even charitable contributions.  
Track your points balance or get more information at www.WellsFargoRewards.com or by calling 1-877-517-1358.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

8596 YK3 1 7 6 111011 0 PAGE 1 of 4 1 0 3583 2000 R049 01NF5396

Detach and mail with check payable to Wells Fargo

Account Number 7470  
New Balance \$1,873.14  
Minimum Payment \$19.00  
Payment Due Date 11/05/2011

74706

YK3 4

Amount Enclosed



WELLS FARGO CARD SERVICES  
PO BOX 30088  
LOS ANGELES CA 90030-0088

G R JAZI  
PO BOX 827674  
SAN DIEGO CA 92182-7674



Check here and see reverse for address and/or phone number correction.

**IMPORTANT INFORMATION ABOUT YOUR ACCOUNT**

**Billing Rights Summary.** If you believe your bill is wrong (an "Error"), or if you need more information about a transaction on your bill, write to us on a separate sheet of paper as soon as possible at P.O. Box 622, Des Moines, IA 50306-0622. We must hear from you no later than 60 days after we send you the bill on which the Error appeared. You may notify us using other means (including calling us) at the number listed on the front of this statement, but they will not preserve your rights.

In your letter (a "Written Notice"), provide the following information:

- Your name and account number.
- The date and dollar amount of suspected Error.
- Description of the Error and why you believe there is an Error. If you need more information, please describe the item you are not sure about.

You do not have to pay any alleged Error amount while we are investigating, but you are still obligated to pay the parts of your bill that are not part of the alleged Error amount. While we investigate, we cannot report you as delinquent or take any action to collect the alleged Error amount. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payments on any amount you believe is an Error. To stop the payment, your Written Notice must reach us five (5) business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address and you have not paid the balance of the disputed charge. If we own or operate the merchant, or if we mailed you the advertisement for the property or service, all purchases are covered regardless of amount or location of purchase.

**Credit Information NOTICE:** We may furnish information about your account to consumer reporting agencies. You have the right to dispute the accuracy of information that we have reported by writing to us at P.O. Box 10671, Des Moines, IA 50316-0671 and describing the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that you believe is false in a "credit report," you will need to provide us with a clearly written report.

**Payments.** "Conforming Payments" are payments mailed using the enclosed envelope and payment returned to the payment address specified on the statement or, generally, made via the "Transfer" link at [www.wellsfargo.com](http://www.wellsfargo.com). "Non-Conforming Payments" are payments received via mail by 5:00 p.m. that do not meet the criteria for Conforming Payments. Conforming Payments received after 5:00 p.m. will be credited as of the date of receipt. Conforming Payments received after 5:00 p.m. will be credited as of the next day. One-time payments made via our Web site will be processed on the date of the transaction. "Non-Conforming Payments" are payments made by any other means and may not receive credit for up to five days after the date of receipt. Non-Conforming payments include, but are not limited to, placing the provided envelope into payment boxes.

**Notice About Electronic Check Payments:** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

**Payment in Full for Less Than Account Balance Request:** If you intend to pay your account in full with an amount less than the total owed on your account, you must send your request to us at P.O. Box 6071, Portland, OR 97208-6071. Such payments will not discharge your bill fully.

**How We Calculate Your Balance.** We use a method called "average daily balance (including new purchases)". For more information regarding this calculation, please call our toll-free Customer Service number located on the front of this statement.

**How to Avoid Paying Interest on Purchases.** Your Payment Due Date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on each advance and balance transfers on the transaction date.

**Secured Accounts.** For secured accounts, your credit card account is secured by a pledge of your Secured Card Collateral Account with Wells Fargo Bank, N.A., established in connection with your application for the card. You agree that this pledge includes and gives the right to Bank to repossess, collect and withdraw any part or the full amount of the Secured Card Collateral Account upon any default under your Secured card agreement, or in the event your secured credit card agreement is terminated by Bank for any reason. This pledge is given as a security interest for any and all amounts you owe, including interest, fees and costs which may accrue under your Secured card account. You agree that if your Secured credit card account is closed for any reason, the bank may apply funds in the Secured Card Collateral Account to pay off any balances on the credit card account. If there are still funds remaining in the Collateral Account after closing, those funds may remain on deposit for up to 60 days before being refunded to you.

**Special Information for Colorado Residents.** Colorado law requires Wells Fargo to offer you the option of signing a prior consent form. The signed prior consent permits Wells Fargo to release records of your accounts to the state department of social services or local law enforcement for the purpose of investigating known or suspected financial exploitation. Please contact us at the number listed on the front of this statement for a copy of the form.

**Customer Service Monitoring.** Some calls between bank employees and our customers may be monitored and recorded by supervisors to ensure quality of service.

**INFORMACIÓN IMPORTANTE SOBRE SU CUENTA**

**Resumen de Derechos de Facturación.** Si cree que hay algún error en su estado de cuenta (un "Error"), o si necesita más información sobre una transacción que aparece en su estado de cuenta, por favor escríbanos en un sobre sellado con el asunto "Error" a la siguiente dirección: P.O. Box 622, Des Moines, IA 50306-0622. Debemos comunicarnos con nosotros dentro de un lapso de 60 días de la fecha en que le fuere enviada al primer estado de cuenta en que apareció el Error. Puede comunicarse con nosotros por otros medios (que incluye llamarlos al número que aparece en el frente del estado de cuenta) pero al hacerlo no preservará sus derechos.

En su carta (una "Notificación por Escrito"), por favor incluya la siguiente información:

- El nombre y número de cuenta.
- La fecha y el monto de la(s) transacción(es) del Error del que sospecha.
- Una descripción del Error y la razón por la cual usted cree que es un Error. Si necesita más información, por favor describa el ítem del que no está seguro.

No tiene que pagar el monto del supuesto Error mientras lo investigamos, pero usted sigue obligado a pagar las porciones del saldo de su cuenta que no forman parte del monto del supuesto Error. Mientras investigamos, no podemos reportarlo en estado de incumplimiento ni tomar medidas para cobrar el monto del supuesto Error. Si nos ha autorizado a pagar su tarjeta de crédito de su cuenta de ahorros o de su cuenta de cheques, puede detener el pago por cualquier monto que sea que es el Error. Para detener el pago, su Notificación por Escrito debe llegar a nosotros cinco (5) días hábiles antes de la fecha en que está programado el pago automático.

**Regla Especial para Compras con Tarjeta de Crédito:** Si usted tiene algún problema con la calidad de los bienes o servicios que adquirió con una tarjeta de crédito, y ha intentado de buena fe resolver el problema con el comerciante, usted no tendrá que pagar el monto restante adeudado por los bienes o servicios. Usted tiene esta protección solamente si el precio de compra supera a los \$50 y la compra fue realizada en el estado en que reside o a una distancia no superior a 100 millas de su domicilio postal, y siempre que no haya pagado el saldo del cargo en disputa. Si nosotros o el comerciante somos el dueño de dicho comercio, o si el comerciante por correo es un proveedor de los bienes o servicios, todas las compras están cubiertas, sin importar el monto o lugar de la compra.

**Información de Crédito.** AVISO: Podemos dar información sobre su cuenta a las agencias de informes sobre crediticio. Usted tiene el derecho a cuestionar la exactitud de la información reportada por nosotros al estado o a la siguiente dirección: P.O. Box 14671, Des Moines, IA 50316-0671. En su carta, deberá describir la información específica que sea inexacta o en disputa, y fundamentar cualquier disputa con documentación de respaldo. Si considera que se trata de información relacionada con el robo de identidad, deberá enviarnos un aviso de identidad correspondiente.

**Pagos.** Los "Pagos en Conformidad" son pagos enviados con el sobre sellado y talón de pago a la dirección de pago especificada en el estado de cuenta o en general a través de la Red "Transfer" que está disponible en inglés e "Make a Payment" en la ficha "Account Activity" (solo disponible en inglés) de los servicios bancarios por Internet de Wells Fargo en [www.wellsfargo.com](http://www.wellsfargo.com). Los Pagos en Conformidad recibidos por correo a más tarde de las 5 p.m. serán recibidos en la fecha de recepción. Los Pagos en Conformidad recibidos después de las 5 p.m. serán acreditados el día siguiente. Los pagos de tarjeta que no cumplen con los requisitos de los Pagos en Conformidad recibirán un crédito a más tardar de cinco (5) días hábiles después de la fecha de recepción. Los Pagos en Conformidad por pagos automáticos por cualquier otro medio y los pagos que no reciben crédito durante hasta cinco días después de la fecha de recepción. Los Pagos en Incumplimiento incluyen, sin limitación, poner el sobre proporcionado y talón de pago en un sobre.

**Aviso Sobre Cuentas de Cheques Electrónicos:** Al proporcionar su cheque como forma de pago, usted nos da su autorización para utilizar la información de su cheque a fin de realizar una transferencia electrónica de su cuenta o procesar el pago como una transacción de cheque. Cuando nosotros usamos la información de su cheque para realizar una transferencia electrónica de fondos, los fondos podrán ser retirados de su cuenta tan rápido como el mismo día en que recibamos su pago, y su tarjeta bancaria no la regresará su cheque.

**Pago Total por un Monto Inferior al Saldo de la Cuenta:** Si usted desea liquidar la totalidad del saldo de su cuenta por un monto inferior al monto total adeudado en su estado, deberá enviarnos su solicitud a la siguiente dirección: P.O. Box 6071, Portland, OR 97208-6071. Dichos pagos no cancelarán la totalidad de su deuda.

**Cómo Calculamos Su Saldo.** Usamos un método denominado "saldo diario promedio (incluyendo nuevas compras)". Para más información acerca de esta cálculo, por favor llame a nuestro número gratuito de Servicio al Cliente indicado al frente de este estado de cuenta.

**Cómo Evitar Pagar Intereses sobre Compras.** La Fecha de Vencimiento del Pago es al menos 25 días después del cierre de cada período de facturación. No cargaremos intereses sobre las compras si usted paga la totalidad de su saldo a más tardar en la fecha de vencimiento de cada mes. Comenzaremos a cargar intereses sobre adelantos en efectivo y transferencias de sobre a la fecha de transacción.

**Cuentas Garantizadas.** Para Cuentas Garantizadas, el estado de tarjeta de crédito está garantizado por el monto en prenda de su Cuenta Colateral de la Tarjeta Garantizada de Wells Fargo Bank, N.A., establecida en conexión con su solicitud de la tarjeta. Usted concuerda con que esta prenda es un prenda en tiempo y día al Banco el derecho a repositar, cobrar y retirar cualquier parte o la totalidad del monto depositado en la Cuenta Colateral de la Tarjeta Garantizada en caso de incumplimiento con el acuerdo de tarjeta de crédito, o en el evento de que dicho comercio sea terminado por el Error, por cualquier motivo. Esta prenda se otorga como garantía de cada uno y forma parte de la información que usted autoriza, también las líneas, cargos y cuotas que pueden acumularse bajo su Cuenta de Tarjeta de Crédito Garantizada. Usted está de acuerdo en que el saldo de su Cuenta de Tarjeta de Crédito Garantizada se cubrirá por cualquier razón, el banco podrá aplicar los fondos disponibles en la Cuenta Colateral de la Tarjeta Garantizada para liquidar cualquier saldo en el crédito de tarjeta de crédito. El depósito de garantía está ubicado en la Cuenta Colateral, y otros fondos podrán permanecer en depósito hasta 60 días antes de que sean devueltos a usted.

**Información Especial para los Residentes de Colorado.** La ley de Colorado exige que Wells Fargo le ofrezca la opción de firmar un formulario de consentimiento previo. El formulario de consentimiento previo permite a Wells Fargo a divulgar los registros de su sistema de capacitación de servicios sociales del consumidor o a la agencia del estado pública local para investigar explotación financiera conocida o sospechada. Llámese al número en el frente de este estado de cuenta para obtener una copia del formulario.

**Monitoreo del Servicio al Cliente.** Algunas llamadas entre los empleados del banco y nuestros clientes pueden ser monitoreadas y grabadas por los supervisores para asegurar la calidad del servicio.

© 2011 Wells Fargo Bank, N.A. All rights reserved. Todos los derechos reservados.

**Change of Address Form** — If your address has changed, provide your complete new address below, check the check box on reverse side of coupon and enclose in the envelope provided. Please use this section only for address changes. If you have any questions, please call the toll-free customer service number on the front of this statement.  
**Formulario de Cambio de Dirección** — Si su dirección ha cambiado, proporcione su nueva dirección completa abajo. Marque el cuadro al dorso del cupón y adjúntelo en el sobre anexo. Por favor use esta sección solamente para cambios de dirección. El llame por favor al número de Servicio al Cliente al frente de este estado de cuenta.

ACCOUNT FIRST NAME	ACCOUNT LAST NAME
NEW STREET ADDRESS	
PO BOX / APT #	
CITY STATE ZIP	
HOME PHONE	WORK PHONE

WELLS FARGO



VISA

Account Number  
Statement Billing Period  
Page 2 of 4

Ending In 7470  
09/10/2011 to 10/11/2011

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
<b>Payments</b>					
09/28	09/28	74465428G0A8GFYKH	BRANCH PAYMENT CHECK REF# DZEMQR4B47	946.91	
09/28	09/28	74465428G0A8GFYMB	BRANCH PAYMENT CHECK REF# DZEMQR4B47	0.13	
09/28	09/28	74465428G0A8GFYMS	BRANCH PAYMENT CHECK REF# DZEMQR4B47	22.88	
09/28	09/28	74465428G0A8JLAA	ONLINE PAYMENT	3,000.00	
10/04	10/04	74465428G0A8M4WY1	ONLINE PAYMENT	1,600.00	
<b>TOTAL PAYMENTS FOR THIS PERIOD</b>				<b>\$8,469.90</b>	

Other Credits

09/18	09/18	741640783AAYME6YP	STARBUCKS CORP00140188 NEWPORT BEACH CA	2.25	
09/19	09/19	7444574872XE4J2RH	OFFICE DEPOT #861 IRVINE CA	104.98	
<b>TOTAL OTHER CREDITS FOR THIS PERIOD</b>				<b>\$107.23</b>	

Purchases, Balance Transfers & Other Charges

09/08	09/10	24810747WWGNM49A8	CHECKERED FLAG HAND CARWA IRVINE CA		9.99
09/08	09/10	24318057WPFYRMAVVD	SHELL OIL 67442729003 IRVINE CA		88.84
09/08	09/10	24427337WLM88N4F0	MOTHER'S MARKET & K IRVINE CA		2.09
09/08	09/10	24736937W0G5JYVMR	THE FLAME BROILER IRVINE CA		8.03
09/09	09/10	24071057Y4KAJ0J79	JAVIER'S CRYSTAL COVE NEWPORT COAST CA		11.00
09/09	09/10	24427337XLM88LXEW	MOTHER'S MARKET & K IRVINE CA		2.09
09/09	09/10	24766427ZMA7GZG2M	USO HOSPITALITY RETAIL FO LOS ANGELES CA		5.95
09/10	09/10	24427337YLM88A8107	MOTHER'S KITCHEN-IRVIN IRVINE CA		7.00
09/10	09/10	24736937Z0GAA8L70	THE FLAME BROILER IRVINE CA		6.03
09/11	09/11	24224437Z30VVB2G	COFFEE BEAN STORE IRVINE CA		4.85
09/11	09/11	24391217Y80A8G1YK	UCI PARKING DPT IRVINE CA		8.00
09/11	09/11	24451067Z91KJ8MIX	CHIPOTLE 1628 IRVINE CA		10.02
09/11	09/11	24445747Z2XD2K4HZ	OFFICE DEPOT #861 IRVINE CA		10.55
09/12	09/12	244273380LM88XGNL	MOTHER'S MARKET & K IRVINE CA		4.19
09/12	09/12	244273380LM88XGWR	MOTHER'S MARKET & K IRVINE CA		22.14
09/12	09/12	2443106808AS1SGEN	CHIPOTLE 1441 NEWPORT BEACH CA		9.59
09/12	09/12	24892167Z00R8J6TP	COX'OR CO COM PHBY #49-240-1212 CA		106.82
09/13	09/13	243160581FYFXHSQT	SHELL OIL 67442729003 IRVINE CA		58.69
09/13	09/13	243180581FYFXHSQT	SHELL OIL 67442729003 IRVINE CA		2.59
09/13	09/13	244273381LM887HDKE	MOTHER'S MARKET & K IRVINE CA		2.88
09/13	09/13	244273381LM887HNVMM	MOTHER'S KITCHEN-IRVIN IRVINE CA		8.85
09/13	09/13	247664281E8E8Y44B	USO HOSPITALITY RETAIL FO LOS ANGELES CA		7.99
09/14	09/14	24210738280QTMFAJ	THE VEGGIE GRILL IRVINE CA		8.84
09/14	09/14	2422443822ZYGY4M	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
09/14	09/14	2443388818B30PQNW	HEN HOUSE GRILL IRVINE CA		12.92
09/15	09/15	2407106884K828MX6	FRESHJI - THE BLUFFS NEWPORT BEACH CA		7.53
09/15	09/15	241840783AAYME6YB	STARBUCKS CORP00140188 NEWPORT BEACH CA		2.25
09/15	09/15	244273382LYJAX17Y	ALBERTSONS #8607 IRVINE CA		2.49
09/15	09/15	244273383LM7YTS4T	PANERA BREAD #4126 NEWPORT BEACH CA		1.89
09/15	09/15	244273383LM88RHGJ	MOTHER'S KITCHEN-IRVIN IRVINE CA		8.89
09/15	09/15	2443106888AS13F2V	CHIPOTLE 1441 NEWPORT BEACH CA		10.02
09/15	09/15	2476642894PDN34EA	USO HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
09/16	09/16	241840784AAZQ2K7	STARBUCKS CORP00140188 NEWPORT BEACH CA		8.30
09/16	09/16	24224438430W4PDJ1	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
09/16	09/16	244251984GVD7JXF8	ISLANDS RESTAURANT #04 NEWPORT BEACH CA		11.50
09/16	09/16	244273384LM8Q4L8E	MOTHER'S MARKET & K IRVINE CA		2.09
09/16	09/16	24431068406JSB2PH	BRISTOL FARMS # 12 SAN DIEGO CA		2.24
09/17	09/17	2404803840055ZG16	CHEVRON 00208578 SAN DIEGO CA		8.39
09/17	09/17	24210738580QTMFP8M	THE VEGGIE GRILL IRVINE CA		8.84
09/17	09/17	244273384LYJGLPXS	ALBERTSONS #8607 IRVINE CA		8.38
09/17	09/17	244273385LM8A9T2H	MOTHER'S MARKET & K IRVINE CA		2.19
09/17	09/17	24431068505JSB36S	BRISTOL FARMS # 12 SAN DIEGO CA		2.24
09/17	09/17	244480088007J7N85	POMODORO CUCINA ITALIANA NEWPORT COAST CA		12.88
09/18	09/18	24224438830VVE84Z	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
09/18	09/18	2443106888AS18DJP	CHIPOTLE 1441 NEWPORT BEACH CA		10.02
09/19	09/19	24210738780QTMGEV	THE VEGGIE GRILL IRVINE CA		8.84
09/19	09/19	24224438730VVOCSK	COFFEE BEAN STORE NEWPORT BEACH CA		8.85
09/19	09/19	248230188FVWP894D	CALIFORNIA PIZZA 636 IRVINE CA		15.70
09/19	09/19	244273387LM7XP1K3	PANERA BREAD #4126 NEWPORT BEACH CA		8.78
09/20	09/20	2422443882ZY61JBR	COFFEE BEAN STORE IRVINE CA		3.95
09/20	09/20	244273388LM87QFBG	MOTHER'S KITCHEN-IRVIN IRVINE CA		8.85
09/20	09/20	2476642884FF1L3YB	USO HOSPITALITY RETAIL FO LOS ANGELES CA		7.99
09/20	09/20	2476642884FF1MLGP	USO HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
09/21	09/21	24224438830VW8Y8R	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
09/21	09/21	2430157883DWA8M9Y0	PAIN DU MONDE BALBOA BALBOA CA		11.80
09/21	09/21	244273388LYJAG48W	ALBERTSONS #8607 IRVINE CA		8.84
09/21	09/21	2448388888313PAP	HEN HOUSE GRILL IRVINE CA		10.78
09/21	09/21	24882168800KTVZ0H	Amazon.com AMZN.COM/BILL WA		82.99
09/22	09/22	242107388A60QTMZ8	THE VEGGIE GRILL IRVINE CA		8.84
09/22	09/22	24316098AFYMB9EJ	SHELL OIL 67442729003 IRVINE CA		87.13
09/22	09/22	24323018AFVWV26F0	CALIFORNIA PIZZA 636 IRVINE CA		16.50
09/22	09/22	244273388ALM893PFF	MOTHER'S KITCHEN-IRVIN IRVINE CA		14.80
09/22	09/22	244273389LYJAKJ48	ALBERTSONS #8607 IRVINE CA		8.78
09/22	09/22	24433888883CEAPV	HEN HOUSE GRILL IRVINE CA		12.92
09/23	09/23	242107388A60QTMDFG	THE VEGGIE GRILL IRVINE CA		8.84
09/24	09/24	242107388A60QTMFEW	THE VEGGIE GRILL IRVINE CA		11.28

Continued

WELLS FARGO



VISA

Account Number  
Statement Billing Period  
Page 3 of 4

Ending In 1470  
08/18/2011 to 10/11/2011

Transactions (Continued...)

Trans	Post	Reference Number	Description	Credits	Charges
<b>Purchases, Balance Transfers &amp; Other Charges</b>					
09/24	09/24	24401088Q8AS13D2A	CHIPOTLE 1441 NEWPORT BEACH CA		7.85
09/24	09/24	24781978Q81DKG3FP	YOGURT LAND UCI IRVINE CA		3.47
09/25	09/25	24210738D60QTMF4H	THE VEGGIE GRILL IRVINE CA		11.74
09/25	09/25	24224438D2ZY67QZ7	COFFEE BEAN STORE IRVINE CA		3.95
09/25	09/25	24427338DLH81KHEE	MOTHER'S MARKET & K IRVINE CA		2.74
09/25	09/25	24427338DLH81KRQ1	MOTHER'S KITCHEN-IRVIN IRVINE CA		0.65
09/25	09/25	24427338DLH81KRF8	MOTHER'S KITCHEN-IRVIN IRVINE CA		1.25
09/26	09/26	24071088E4K9TBQ0W	NATIVE FOODS - COSTA M COSTA MESA CA		12.82
09/26	09/26	24427338DLYJ30QJB	MOTHER'S MARKET & K IRVINE CA		3.15
09/26	09/26	24431088E8AS13DPV	CHIPOTLE 1441 NEWPORT BEACH CA		0.59
09/26	09/26	24781978E61DK93PK	YOGURT LAND UCI IRVINE CA		1.42
09/27	09/27	24224438FZYDDEE4	COFFEE BEAN STORE IRVINE CA		3.95
09/27	09/27	24431088F0SJS8P6N	EINSTEIN BROS BAGELS2616 IRVINE CA		2.86
09/27	09/27	24785428F3J9553F	USC POPOVICH LOS ANGELES CA		4.89
09/27	09/27	24785428F4E7QX181	USC HOSPITALITY RETAIL FO LOS ANGELES CA		11.48
09/28	09/28	24184078G8NFBFCGR	PAVILIONS STOR00019117 NEWPORT COAST CA		23.97
09/28	09/28	24210738G80QTMG5D	THE VEGGIE GRILL IRVINE CA		0.94
09/28	09/28	24224438G2ZYDHTK2	COFFEE BEAN STORE IRVINE CA		3.95
09/28	09/28	24427338FLYJ3MR8B	MOTHER'S MARKET & K IRVINE CA		5.43
09/29	09/29	24316058HFYRDL8RX	SHELL OIL 67442723003 IRVINE CA		65.50
09/29	09/29	24427338GLYJ4GZV8	MOTHER'S KITCHEN-IRVIN IRVINE CA		0.65
09/29	09/29	24785428H4PHTN8GX	USC HOSPITALITY RETAIL FO LOS ANGELES CA		2.50
09/30	09/30	24184078JAAZKAT6S	STARBUCKS CORP00140188 NEWPORT BEACH CA		2.25
09/30	09/30	24316058JFYPMW24Y	SHELL OIL 67441695301 LAS VEGAS NV		71.25
09/30	09/30	24493688H8B30XKWE	HEN HOUSE GRILL IRVINE CA		10.76
09/30	09/30	24785428J4PJA169R	USC HOSPITALITY RETAIL FO LOS ANGELES CA		8.99
09/30	09/30	24785428J4PJA280H	USC HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
09/30	09/30	24785428J4PJA231R	USC HOSPITALITY RETAIL FO LOS ANGELES CA		0.88
10/01	10/01	24472888QR8G944H	EDDIE'S WILD FISH NEWP NEWPORT BEACH CA		14.01
10/01	10/01	24492798K3DVM8R8X	DARYA RESTAURANT BANTAANA CA		79.76
10/01	10/01	24785428LJAE2PN5W	PELICAN HILL F B NEWPORT COAST CA		17.10
10/02	10/02	24065228K60MPV8P8	SUFI MEDITERRANEAN CURS SAN DIEGO CA		81.71
10/02	10/02	24184078K2LR7YH27	TARGET 00024853 SAN DIEGO CA		632.28
10/02	10/02	24210738L6QTMDS1	THE VEGGIE GRILL IRVINE CA		11.74
10/02	10/02	24275398L566M7P81	KOBA TOFU GRILL IRVINE CA		12.92
10/02	10/02	24316058LFYPB8X8P	SHELL OIL 67442719001 SAN DIEGO CA		34.61
10/02	10/02	24493988L8HW8QFSK	TRADER JOE'S 8020 QPS LAJOLLA CA		59.89
10/02	10/02	24785428L3VPL8HD	USC TROJAN GROUNDS LOS ANGELES CA		6.27
10/03	10/03	24026858N0190E1LZ	LUFTHANSA 2208710086338 SAN JOSE CA NY		1,606.19
		10/06/11	ZANDIANJAZI/GHOLAM		
		1 UA T	SAN DIEGO WASHINGTON		
		2 LH T	WASHINGTON FRANKFURT		
		3 LH T	FRANKFURT IKA		
		4 LH 8	IKA FRANKFURT		
10/03	10/03	24210738M90QTM61N	THE VEGGIE GRILL IRVINE CA		11.74
10/03	10/03	24316058MFYR87R7G	SHELL OIL 67442728402 ENCINITAS CA		81.87
10/03	10/03	24427338LLYJ3GY4Z	MOTHER'S MARKET & K IRVINE CA		4.08
10/03	10/03	24427338LLYJ3H6Z0	MOTHER'S KITCHEN-IRVIN IRVINE CA		2.25
10/03	10/03	24431088M888XV94T	CHIPOTLE 0945 LOS ANGELES CA		9.68
10/03	10/03	24785428MMPJZZZQJ	USC TROJAN GROUNDS LOS ANGELES CA		3.98
10/03	10/03	24785428MMPK02Q72	USC HOSPITALITY RETAIL FO LOS ANGELES CA		8.99
10/04	10/04	24184078N8NFBH81L	PAVILIONS STOR00019117 NEWPORT COAST CA		85.48
10/04	10/04	24210738N60QTMDFV	THE VEGGIE GRILL IRVINE CA		11.74
10/04	10/04	24316058NFYPY85Q8	SHELL OIL 67442723003 IRVINE CA		70.19
10/04	10/04	24431088N888XV7M5	CHIPOTLE 0945 LOS ANGELES CA		9.89
10/04	10/04	24785428N4PK7JRH6	USC HOSPITALITY RETAIL FO LOS ANGELES CA		4.45
10/05	10/05	24448008P2XEE7D56	WHOLE SOME CHOICE MARKET IRVINE CA		2.61
10/05	10/05	24785428P4PKGTNGF	USC HOSPITALITY RETAIL FO LOS ANGELES CA		8.49
10/06	10/06	24038218RKW302HPY	UNITED AIR 0164516712843 WASHINGTON DC		70.00
		10/06/11	JAZI/GR		
		1 U A Y	XAA XAA		
10/08	10/08	24184078P1R2X0N8W	NATIONAL CAR RENTAL DULLES VA		25.66
10/08	10/08	24210738R60QTM63Q	THE VEGGIE GRILL IRVINE CA		11.74
10/07	10/07	24810438R03RZ1885	MARRIOTT 33718 DULLES ARP DULLES VA		215.65
10/07	10/07	24785428V4EANR6P2	USC HOSPITALITY RETAIL FO LOS ANGELES CA		8.99
10/07	10/07	24785428V4EANT08N	USC HOSPITALITY RETAIL FO LOS ANGELES CA		4.45
10/08	10/08	24210738S90QTM0XL	THE VEGGIE GRILL IRVINE CA		11.74
10/08	10/08	24316058FYR8Y630	SHELL OIL 67442723003 IRVINE CA		61.65
10/08	10/08	24785428V4EANR6S3	USC HOSPITALITY RETAIL FO LOS ANGELES CA		7.68
10/09	10/09	24785428V4EANPN8E	USC HOSPITALITY RETAIL FO LOS ANGELES CA		8.99
10/10	10/10	24210738W80QTMEE8	THE VEGGIE GRILL IRVINE CA		11.74
<b>TOTAL PURCHASES, BALANCE TRANSFERS &amp; OTHER CHARGES FOR THIS PERIOD</b>					<b>\$4,445.18</b>

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD	\$0.00
------------------------------------	--------

Continued

WELLS FARGO



VISA

Account Number  
Statement Billing Period  
Page 4 of 4

Ending In 7470  
08/10/2011 to 10/11/2011

Transactions (Continued...)

Trans	Post	Reference Number	Description	Credits	Charges
<b>Interest Charged</b>					
			INTEREST CHARGE ON PURCHASES		0.00
			INTEREST CHARGE ON CASH ADVANCES		0.00
<b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b>					<b>00.00</b>

2011 Totals Year-to-Date	
TOTAL FEES CHARGED IN 2011	\$8.06
TOTAL INTEREST CHARGED IN 2011	\$21.85

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
PURCHASES	14.86%	\$0.00	32	\$0.00
CASH ADVANCES	23.89%	\$0.00	32	\$0.00



**Fast. Informative. Free.<sup>1</sup>**  
*Wells Fargo<sup>®</sup> Rapid Alerts just got better*

Receive fast credit card transaction alerts directly on your mobile device or email<sup>2</sup>

Wells Fargo Rapid Alerts is a free<sup>1</sup> service that lets you monitor your Visa<sup>®</sup> credit card activity, track your spending, even help prevent fraud. Here are just a few of the alerts you can sign up for:

- Transactions over a certain dollar amount
- Transactions made outside the United States
- Declined transactions
- And more,

Sign up for Wells Fargo Rapid Alerts today.  
Visit <https://www.wellsfargo.com/rapidalerts> -- it's easy and it's free.<sup>1</sup>

<sup>1</sup>Customer must be enrolled in Wells Fargo Online<sup>®</sup> Banking to sign up for this service. Customer is responsible for any text, data, or airtime fees charged by their carrier.  
<sup>2</sup>Actual time to receive Alert dependent on wireless service and coverage within area and/or the service provided by your online service provider. Alerts service may not be available in all areas. Alerts regarding transactions for gasoline may not include purchase amount. Additional restrictions apply. © 2011 Visa. All rights reserved.  
 © 2011 Wells Fargo Bank, N.A. All rights reserved. KCG-531315



WELLS FARGO



VISA

Account Number  
Statement Billing Period  
Page 1 of 4

Ending In 7479  
10/12/2011 to 11/10/2011

Balance Summary

Previous Balance	\$1,873.14
- Payments	\$2,000.00
- Other Credits	\$7.53
+ Cash Advances	\$0.00
+ Purchases, Balance Transfers & Other Charges	\$1,954.91
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,820.62
Total Credit Limit	\$2,900

24-Hour Customer Service: 1-800-642-4720  
 TTY for Hearing/Speech Impaired: 1-800-419-2255  
 Outside the US Call Collect: 1-825-825-7600  
 Wells Fargo Online®: wells.fargo.com

Send General Inquiries To:  
 PO Box 10347, Des Moines IA, 50308-0347

Total Available Credit \$1,068

Payment Information

New Balance	\$1,820.62
Minimum Payment	\$19.00
Payment Due Date	12/05/2011

Send Payments To:  
 PO Box 30088, Los Angeles CA, 90030-0088

Late Payment Warning: If we do not receive your Minimum Payment by 12/05/2011, you may have to pay a late fee up to \$35.  
 Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the New Balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	13 years	\$3,478
\$33	3 years	\$2,881 (Savings of \$1,217)

If you would like information about credit counseling services, refer to [www.usdoj.gov/ua/leo/hspcpa/ccda/cc\\_approved.htm](http://www.usdoj.gov/ua/leo/hspcpa/ccda/cc_approved.htm) or call 1-877-285-2408.

Wells Fargo Rewards® Program Summary

Rewards Previous Balance:	33,465
Points Earned:	1,848
Earn More Make Bonus Points:	0
Total Available Points:	35,413

We offer more rewards choices so you can choose a reward that suits your style. You'll find gift cards, cash rewards, travel, merchandise and even charitable contributions.  
 Track your points balance or get more information at [www.WellsFargoRewards.com](http://www.WellsFargoRewards.com) or by calling 1-877-517-1358.

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
<b>Payments</b>					
11/02	11/02	74485429K0A8FBH31	ONLINE PAYMENT	1,000.00	
11/03	11/03	74485428L0A8H33WD	ONLINE PAYMENT	1,000.00	
TOTAL PAYMENTS FOR THIS PERIOD				\$2,000.00	
<b>Other Credits</b>					
10/10	10/10	7407105044K97LKY2	FRESH HI - THE BLUFFS NEWPORT BEACH CA	7.53	
TOTAL OTHER CREDITS FOR THIS PERIOD				\$7.53	

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5596 YKX 1 7 6 111110 8 PAGE 1 OF 4 10 5383 2660 2049 01075595

Detach and mail with check payable to Wells Fargo

Account Number 7470  
 New Balance \$1,820.62  
 Minimum Payment \$19.00  
 Payment Due Date 12/05/2011 74707

YKX 4

Amount Enclosed



WELLS FARGO CARD SERVICES  
 PO BOX 30088  
 LOS ANGELES CA 90030-0088

G R JAZI  
 PO BOX 927674  
 SAN DIEGO CA 92192-7674



Check here and see reverse for address and/or phone number correction.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Billing Rights Summary: If you believe your bill is wrong for "Error", or if you need more information about a transaction on your bill, write to us on a separate sheet of paper as soon as possible at: P.O. Box 822, Des Moines, IA 50306-0822. We may not hear from you for up to 60 days after we start you the first bill on which the Error appeared. You may notify us using other means including calling us at the number listed on the front of the statement, but doing so will not preserve your rights.

In your letter, provide the following information:

- Your name and account number.
The date and dollar amount of suspected Error.
Description of the Error and why you believe there is an Error. If you need more information, please describe the last you are not sure about.

You do not have to pay any alleged Error amount while we investigate, but you are still obligated to pay the parts of your bill that are not part of the alleged Error amount. While we investigate, we cannot report you as delinquent or take any action to collect the alleged Error amount. If you have authorized us to pay your credit or checking account, you can stop the payment on any amount you believe is an Error. To stop the payment, your written notice must reach us first (3) business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services you purchased with a credit card, and you have had in good faith to correct the problem with the merchant, you may not have to pay the pending automatic due on the card or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address and you have not paid the balance of the disputed charge. If we own or operate the merchant, or if we owned or operated the merchant for the property or services, all purchases are covered regardless of amount or location of purchase.

Credit Information, NOTICE: We may furnish information about your account to consumer reporting agencies. You have the right to dispute the accuracy of information that we have reported by writing to us at P.O. Box 14617, Des Moines, IA 50306-3617 and describing the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that you believe relates to an Identity Theft, you will need to provide us with an Identity Theft report.

Payments: "Confirming Payments" are payments mailed using the enclosed envelope and payment coupon to the payment address specified on the statement or, previously, made via the "Transfer" link or made a Payment link on the credit card Account Activity link at Wells Fargo Online Banking at www.wellsfargo.com. Confirming Payments received via mail by 5:00 p.m. will be credited as of the date of receipt. Confirming Payments received after 5:00 p.m. will be credited as of the next day. Direct deposit for Confirming Payments made via our Web site will be credited as of the date of the transaction. "Non-Confirming Payments" are payments made by any other means and may not receive credit for up to five days after the date of receipt. Non-Confirming payments include, but are not limited to, placing the provided envelope and payment coupon in another envelope.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When you use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Payment in Full for Late Payment of Balance Request: If you intend to pay your account in full with an amount less than the total owed on your account, you must send your request to us at: P.O. Box 8211, Portland, OR 97208-8211. Such payments will not discharge your full bill.

How We Calculate Your Balance: We use a method called "average daily balance (including new purchases)". For more information regarding this calculation, please call our toll-free Customer Service number located on the front of this statement.

How to Avoid Paying Interest on Purchases: Your Payment Due Date is at least 25 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on each advance and balance transfer on the transaction date.

Secured Accounts: For secured accounts, your credit card account is secured by a pledge of your Secured Card Collateral Account with Wells Fargo Bank, N.A., established in connection with your application for the card. You agree that the pledge creates and gives the right to the lien, collect and enforce any debt or the Secured Card Collateral Account must stay current and in good standing under your Secured credit card agreement, or the lien and your Secured credit card agreement is terminated by Bank for any reason. This pledge is given as a security interest for any and all amounts you owe, including interest, fees and costs which may accrue under your Secured credit card account. You agree that if your Secured credit card account is closed for any reason, the bank may apply funds in the Secured Card Collateral Account to pay off any balance on the credit card account. If there are still funds remaining in the Collateral Account after doing so, those funds may remain on deposit for up to 60 days before being returned to you.

Special Information for Colorado Residents: Colorado law requires Wells Fargo to offer you the option of signing a prior consent form. The signed prior consent permits Wells Fargo to release records of your accounts to the county department of social services or local law enforcement for the purpose of investigating income or expected financial obligations. Please contact us at the number listed on the front of this statement for a copy of the form.

Customer Service Monitoring: Some calls between bank employees and our customers may be monitored and recorded by supervisors to ensure quality of service.

INFORMACIÓN IMPORTANTE SOBRE SU CUENTA

Resumen de Derechos de Facturación: Si cree que hay algún error en su estado de cuenta (un "Error"), o si necesita más información sobre una transacción que aparece en su estado de cuenta, por favor escríbanos en una hoja separada sin poner sello ni franqueo, a la siguiente dirección: P.O. Box 822, Des Moines, IA 50306-0822. Debe comunicarnos con nosotros dentro de un lapso de 60 días de la fecha en que le fuere enviado el primer estado de cuenta en el que apareció el Error. Puede comunicarnos con nosotros por otros medios de que incluye llamarnos al número que aparece en el frente de su estado de cuenta, pero eso no preservará sus derechos.

En su carta (con "Notificación por Escrito"), por favor incluya la siguiente información:

- Su nombre y número de cuenta.
La fecha y el monto en dólares del Error del que sospecha.
Una descripción del Error y la razón por la cual cree que es un Error. Si necesita más información, por favor describa el ítem del que no está seguro.

No tiene que pagar el monto del supuesto Error mientras lo investigamos, pero seguirá obligado a pagar las porciones del monto de su cuenta que no forman parte del monto del supuesto Error. Mientras investigamos, no podemos reportar su calidad de crédito, ni tomar medidas para cobrar el monto del supuesto Error. Si nos ha autorizado a pagar su cuenta de crédito de crédito de manera automática desde su cuenta de cheques o de ahorros, puede suspender el pago por cualquier monto que sea que de un Error. Para suspender por Escrito debe darnos tres (3) días hábiles antes del día en que está programado el pago automático.

Regla Especial para Compras con Tarjeta de Crédito: Si tiene algún problema con la calidad de los bienes o servicios que adquirió con una tarjeta de crédito, y ha intentado de buena fe resolver el problema con el comerciante, usted no tiene que pagar el monto restante de su deuda por los bienes o servicios. Usted tiene esta protección solo cuando el precio de compra exceda a los \$50 y la compra fue realizada en el estado en que vive o a una distancia no superior a 100 millas de su dirección postal, y siempre que no haya pagado el saldo del cargo en disputa. Si somos los propietarios u operadores de dicho comercio, o si lo somos por medio un agente publicitario de los bienes o servicios, todas las compras están cubiertas, sin importar el monto o lugar de la compra.

Información de Crédito, AVISO: Podemos dar información sobre su cuenta a las agencias de informes sobre consumidores. Usted tiene el derecho a cuestionar la exactitud de la información que nosotros le escribimos a la siguiente dirección: P.O. Box 14617, Des Moines, IA 50306-3617. En su carta, deberá describir la información específica que sea incorrecta o no es cierta, y proporcionar cualquier documentación de respaldo. Si cree que se trata de información relacionada con el robo de identidad, deberá darnos una denuncia de robo de identidad correspondiente.

Pagos: Los "Pagos en Confirmación" son pagos enviados con el sobre adjunto y talón de pago a la dirección de pago especificada en el estado de cuenta o en pasado a través de la Web "Transfer" (sólo disponible en inglés) o "Make a Payment" en la Web Account Activity. Sólo disponible en inglés de los servicios de pago por Internet de Wells Fargo en www.wellsfargo.com. Los Pagos en Confirmación recibidos por correo a más tardar a las 5 p.m. serán acreditados a la fecha de su recibo. Los Pagos en Confirmación recibidos después de las 5 p.m. serán acreditados a la siguiente. Los pagos de la Web para Pagos en Confirmación realizados a través de nuestra Web serán acreditados al momento de la transacción. Los "Pagos en Transferencia" son pagos efectuados por cualquier otro medio y es posible que no reciban crédito durante hasta 5 días después de la fecha de recibo. Los Pagos en Transferencia incluyen, sin limitación, poner el sobre proporcionado por cualquier otro sobre.

Ante Sobre Conversión de Cheques Electrónicos: Al proporcionar un cheque como forma de pago, usted nos da su autorización para utilizar la información de su cheque a fin de realizar una sola transferencia electrónica de su cuenta o procesar el pago como una transacción de cheque. Cuando necesemos usar la información de su cheque para realizar una transferencia electrónica de fondos, los fondos podrán ser retirados de su cuenta tan rápido como el mismo día en que recibimos su pago, y su institución financiera le regresará el cheque.

Pago Total por un Monto Inferior al Saldo de la Cuenta: Si usted planea pagar la totalidad del saldo de su cuenta por un monto inferior al monto total adeudado en su cuenta, deberá enviarnos su solicitud a la siguiente dirección: P.O. Box 8011, Portland, OR 97208-8011. Deberá pagar no completando la totalidad de su deuda.

Cómo Calculamos su Saldo: Usamos un método denominado "saldo diario promedio (incluyendo nuevas compras)". Para más información acerca de este cálculo, por favor llame a nuestro número gratuito de Servicio al Cliente indicado al frente de este estado de cuenta.

Cómo Evitar Pagar Intereses sobre Compras: La Fecha de Vencimiento del Pago es al menos 25 días después del cierre de cada período de facturación. No cargaremos intereses sobre las compras si usted paga la totalidad de su saldo a más tardar en la fecha de vencimiento de cada mes. Comunicarnos a comprar intereses sobre adelantos e intereses y transferencias de saldo a la fecha de facturación.

Cuentas Garantizadas: Para Cuentas Garantizadas, su cuenta de tarjeta de crédito está garantizada por la entrega en prenda de su Cuenta Colateral de la Tarjeta Garantizada de Wells Fargo Bank N.A., establecida en conexión con el cobro de la tarjeta. Usted conviene en que dicha entrega en prenda incluye y da al Banco el derecho a recibir cobros y hacer cualquier parte o la totalidad del monto adeudado en la Cuenta Colateral de la Tarjeta Garantizada, en caso de cualquier acto que incumplimiento bajo el convenio de la tarjeta de crédito garantizada, a un día de que dicha entrega sea terminada por el Banco, por cualquier razón. Esta prenda se otorga como garantía de su deuda y todos los montos que usted adeude, incluidos los intereses, costas y costas que pueden acumularse bajo su Cuenta de Tarjeta de Crédito Garantizada. Usted está de acuerdo en que si su Cuenta de Tarjeta de Crédito Garantizada es cerrada por cualquier razón, el Banco podrá aplicar los fondos pendientes en la Cuenta Colateral de la Tarjeta Garantizada para liquidar cualquier saldo en la cuenta de tarjeta de crédito. Si después de hacerlo aún quedara saldo en la Cuenta Colateral, dichos fondos podrán permanecer en depósito durante hasta 60 días antes de que sean devueltos a usted.

Información Especial para los Residentes de Colorado: La ley de Colorado exige que Wells Fargo le ofrezca la opción de firmar un formulario de consentimiento previo. El formulario de consentimiento previo firmado autoriza a Wells Fargo a divulgar los registros de sus cuentas al departamento de servicios sociales del condado o a la agencia del orden público local para investigar explotación financiera conocida o presunta. Llámese al número en el frente de este estado de cuenta para obtener una copia del formulario.

Monitoreo del Servicio al Cliente: Algunas llamadas entre los empleados del banco y nuestros clientes pueden ser monitoreadas y grabadas por los supervisores para asegurar la calidad del servicio.

© 2011 Wells Fargo Bank, N.A. All rights reserved. Todos los derechos reservados.

Change of Address Form - If your address has changed, provide your complete new address below. Be sure to check box on reverse side of coupon and enclose in the envelope provided. Please use this section only for address changes. If you have any questions, please call the toll-free customer service number on the front of this statement. Formulario de Cambio de Dirección - Si su dirección ha cambiado, proporcione su nueva dirección completa abajo. Asegúrese de indicar el número al dorso del cupón y adjuntarlo en el sobre anexo. Por favor use esta sección solamente para cambios de dirección. Si tiene preguntas, por favor llame al número de Servicio al Cliente al frente de este estado de cuenta.

Form with fields for ACCOUNT FIRST NAME, ACCOUNT LAST NAME, NEW STREET ADDRESS, PO BOX / APT #, CITY, STATE/ZIP, HOME PHONE, WORK PHONE.

WELLS FARGO



VISA

Account Number  
Statement Billing Period  
Page 2 of 4

Ending In 7470  
10/12/2011 to 11/10/2011

Transactions (Continued...)

Trans	Post	Reference Number	Description	Credits	Charges
<b>Purchases, Balance Transfers &amp; Other Charges</b>					
10/10	10/12	24765428W4EB88EB9	USC HOSPITALITY RETAIL FO LOS ANGELES CA		6.99
10/10	10/12	24765428W4EB88BMPG	USC HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
10/11	10/12	24210738X60QTMDDTN	THE VEGGIE GRILL IRVINE CA		11.74
10/11	10/12	24765428X4EBHEDW3	USC HOSPITALITY RETAIL FO LOS ANGELES CA		6.99
10/12	10/12	24071058X4K8QEFVX	FRESHII - THE BLUFFS NEWPORT BEACH CA		7.83
10/12	10/12	24071058X4K8QELSZ	FRESHII - THE BLUFFS NEWPORT BEACH CA		15.99
10/12	10/12	24210738Y60QTMESA	THE VEGGIE GRILL IRVINE CA		11.74
10/12	10/12	24765428Y4PMKFSN6	USC HOSPITALITY RETAIL FO LOS ANGELES CA		6.99
10/10	10/13	24210738Z60QTMDRB	THE VEGGIE GRILL IRVINE CA		11.74
10/13	10/13	24427338YLYJ4DY13	MOTHER'S MARKET & K IRVINE CA		17.03
10/13	10/13	24765428Z4PMYP8AX	USC HOSPITALITY RETAIL FO LOS ANGELES CA		0.95
10/14	10/14	2407105914K99E1NY	JAVIER'S CRYSTAL COVE NEWPORT COAST CA		19.00
10/14	10/14	24164076ZV3DFWZ60	AMC TUSTIN 14 01004274 TUSTIN CA		9.00
10/14	10/14	242244393030W1DG48	COFFEE BEAN STORE LOS ANGELES CA		4.45
10/14	10/14	243180590FYTKW0VX	SHELL OIL 67442723003 IRVINE CA		70.67
10/14	10/14	24427338ZLYJ63P10	MOTHER'S MARKET & K IRVINE CA		2.04
10/14	10/14	24427338ZLYJ640VW	MOTHER'S KITCHEN-IRVIN IRVINE CA		2.25
10/14	10/14	244310690886XV4RR	CHIPOTLE 6945 LOS ANGELES CA		8.88
10/15	10/16	24210739160QTMESL	THE VEGGIE GRILL IRVINE CA		11.74
10/16	10/16	24210739260QTMEGR	THE VEGGIE GRILL IRVINE CA		11.74
10/16	10/16	244273382LM7ZXIOK	H MART IRVINE IRVINE CA		9.35
10/16	10/16	244273382LM81XWN6	SPROUTS FARMERS MAR IRVINE CA		123.82
10/17	10/17	24210739350QTMFDW	THE VEGGIE GRILL IRVINE CA		11.74
10/17	10/17	243912163802AEXAB	UCI PARKING DPT IRVINE CA		6.00
10/17	10/17	2449279933DWRMMP2E	THE SPORTS CLUBLA OO IRVINE CA		65.32
10/18	10/18	24210739450QTMDTG	THE VEGGIE GRILL IRVINE CA		11.74
10/18	10/18	2476542844EDKAYJF	USC HOSPITALITY RETAIL FO LOS ANGELES CA		5.99
10/18	10/18	2476542844EDKQ6MB	USC HOSPITALITY RETAIL FO LOS ANGELES CA		4.45
10/19	10/19	2402855800123NX7B	LLFTHANSA 2208710085560 SAN JOSE CA NY		250.00
		11/15/11	ZANDIANJAZU/GHOLAM		
		1 LH S	IKA FRANKFURT		
		2 LH S	FRANKFURT PARIS		
		3 UA T	PARIS WASHINGTON		
		4 UA T	WASHINGTON SAN DIEGO		
10/19	10/19	2418407968NF8MTK2	PAVILIONS STOR00018117 NEWPORT COAST CA		50.47
10/19	10/19	24210739560QTMESQJ	THE VEGGIE GRILL IRVINE CA		15.17
10/19	10/19	24270749402XVJRE9	RON PAUL 2012 PEC 879-2851996 TX		20.12
10/19	10/19	2471705983YWRW1Q	AGENT FEE 8900561052388 OYRUS TRAVEL CA		25.00
		10/19/11	ZANDIANJAZU/GHO		
		1 XD Y	XAA XAO		
10/20	10/20	24210739660QTMDDW1	THE VEGGIE GRILL IRVINE CA		11.74
10/20	10/20	2476542964ED6YD6E	CITY OF LA DOT PVB PEPHW 686-5819742 CA		60.00
10/20	10/20	2476542984PR218TT	USC HOSPITALITY RETAIL FO LOS ANGELES CA		4.45
10/21	10/21	24249519760T2JMM1	COLDSTONE #1589 LOS ANGELES CA		4.98
10/21	10/21	243160697FYTKVXHG	SHELL OIL 67442723003 IRVINE CA		69.36
10/21	10/21	2476542994EEW7VRZ	USC HOSPITALITY RETAIL FO LOS ANGELES CA		6.99
10/22	10/22	24210739880QTMESF5	THE VEGGIE GRILL IRVINE CA		11.74
10/23	10/23	24210739A60QTMDDXY	THE VEGGIE GRILL IRVINE CA		14.17
10/23	10/23	24224439930VRJ72Y	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
10/23	10/23	246921698005H45V1	CALIFORNIA PIZZA 098 IRVINE CA		18.69
10/24	10/24	24210739A50QTMGE8	THE VEGGIE GRILL IRVINE CA		14.17
10/24	10/24	24399000A8YK9S2PF	PAYLESSSHOES000081089 IRVINE CA		19.99
10/24	10/24	244273389LYJ38M8Z	MOTHER'S MARKET & K IRVINE CA		4.19
10/24	10/24	24692169800QQ6NHS	CALIFORNIA PIZZA 636 IRVINE CA		12.00
10/25	10/25	241640798AAXDZYXK	STARBUCKS CORP00140095 IRVINE CA		2.25
10/25	10/25	24427338ALYJ38PQV	MOTHER'S MARKET & K IRVINE CA		4.38
10/25	10/25	246921698A0K9NV7	CALIFORNIA PIZZA 836 IRVINE CA		12.93
10/25	10/25	2476542984EFPMLXL	USC HOSPITALITY RETAIL FO LOS ANGELES CA		6.99
10/25	10/25	2476542984EFPMLZ2	USC HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
10/25	10/25	2476542984EFPMLXLE	USC HOSPITALITY RETAIL FO LOS ANGELES CA		8.88
10/26	10/26	24216739Q80QTMEXX	THE VEGGIE GRILL IRVINE CA		11.74
10/26	10/26	24216739Q80QTMG3N	THE VEGGIE GRILL IRVINE CA		11.74
10/26	10/26	2436178884VPY2S8	GODADDY.COM 480-5288865 AZ		20.16
10/26	10/26	24427338QLM80YPA4	SPROUTS FARMERS MAR COSTA MESA CA		104.82
10/26	10/26	24892169800X9QV86	COX'OR CO COM PH99 949-240-1212 CA		108.82
10/27	10/27	24216739Q80QTMG6A	THE VEGGIE GRILL IRVINE CA		11.74
10/27	10/27	24316069DFYRDP4Q5	SHELL OIL 67442723003 IRVINE CA		60.15
10/27	10/27	24765429D4PS4LWHG	USC HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
10/28	10/28	24210739E80QTMDFL	THE VEGGIE GRILL IRVINE CA		11.74
10/28	10/28	24224439F30VVD28T	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
10/30	10/30	2416407989NFB8TMY	PAVILIONS STOR00018117 NEWPORT COAST CA		21.27
10/30	10/30	24210739Q80QTMG3W	THE VEGGIE GRILL IRVINE CA		11.74
10/30	10/30	24761879G80RF7H9E	YOGURT LAND DIAMOND JAMBO IRVINE CA		4.42
10/31	10/31	24046039G30723J39	CHEVRON 00980716 SANTA MONICA CA		88.22
10/31	10/31	24224439H30VNZR6L	TENDER GREENS - 3A SANTA MONICA CA		22.94
10/31	10/31	24224439H30VNZEFK	COFFEE BEAN STORE SANTA MONICA CA		3.95
10/31	10/31	24427338GLYJ3VFXE	MOTHER'S KITCHEN-IRVIN IRVINE CA		13.85
10/31	10/31	24445009H30VNZBXL	FEDEX OFFICE #0589 IRVINE CA		8.88
10/31	10/31	24312399H386KWB6M	CITY OF SM PARKING SANTA MONICA CA		2.00
11/01	11/01	24427338HLYJ33QZB	MOTHER'S KITCHEN-IRVIN IRVINE CA		13.54
11/01	11/01	24431069G88XV7RW	CHIPOTLE 6945 LOS ANGELES CA		9.68

Continued

WELLS FARGO



VISA

Account Number  
Statement Billing Period  
Page 3 of 4

Ending In 7470  
10/12/2011 to 11/10/2011

Transactions (Continued...)

Trans	Post	Reference Number	Description	Credits	Charges
<b>Purchases, Balance Transfers &amp; Other Charges</b>					
11/01	11/01	24446009H2XDQW59P	SPORTS CLUB-IRVINE-O #825049-975-8400 CA		135.00
11/01	11/01	24755429J4PVMH1P1	USO HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
11/02	11/02	24223699NLELW1XH	KAROOON.COM LLO 212-316-1515 NY		46.46
11/02	11/02	24210799K60QTMZ7	THE VEGGIE GRILL IRVINE CA		11.74
11/02	11/02	24493989K5HWFE3VY	TRADER JOE'S #111 QPS IRVINE CA		16.96
11/02	11/02	24755429J515V3SXY	USO CASHIERS OFFICE LOS ANGELES CA		25.00
11/03	11/03	24210799L60QTMFJH	THE VEGGIE GRILL IRVINE CA		11.74
11/03	11/03	24246519L80TJMMY	COLDSTONE #1588 LOS ANGELES CA		4.98
11/03	11/03	24692169K00TLXNZZ	AMAZON MKTPLACE PMTS AMZN.COM/BILL.WA		12.95
11/04	11/04	24210799M60QTMFVT	THE VEGGIE GRILL IRVINE CA		11.74
11/04	11/04	24224439M30VW8ETL	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
11/05	11/05	24193049N666H64BK	GLENDON RESTAURANTS LOS ANGELES CA		5.44
<b>TOTAL PURCHASES, BALANCE TRANSFERS &amp; OTHER CHARGES FOR THIS PERIOD</b>					<b>\$1,954.81</b>

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD \$0.00

Interest Charged

INTEREST CHARGE ON PURCHASES 0.00  
INTEREST CHARGE ON CASH ADVANCES 0.00

TOTAL INTEREST CHARGED FOR THIS PERIOD \$0.00

2011 Totals Year-to-Date	
TOTAL FEES CHARGED IN 2011	\$6.05
TOTAL INTEREST CHARGED IN 2011	\$21.85

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
PURCHASES	14.05%	\$0.00	90	\$0.00
CASH ADVANCES	23.99%	\$0.00	90	\$0.00

# Make it a rewarding holiday season

## Shop the *Earn More Mall*<sup>®</sup> site and earn bonus rewards points for virtually all your purchases

Finding the perfect gift is good. Getting rewarded for buying it is even better. As a *Wells Fargo Rewards*<sup>®</sup> cardholder, you can earn up to 16 bonus points per \$1 spent in net purchases (purchases minus returns/credits) at more than 700 online and in-store merchants. That's on top of the regular points earned.<sup>1</sup>

For those "hard to shop for" people on your list, choose from over 100 Gift Cards and enjoy free shipping and gift messaging, too. The *Earn More Mall* site has hundreds of discounts and free shipping offers.

Don't miss out on special and limited-time offers available at your favorite retailers.<sup>2</sup> Simply sign up for the *Earn More Mall* newsletter by indicating your email preferences at [EarnMoreMall.com](http://EarnMoreMall.com).

### **BARNES & NOBLE** BN.com

Free shipping on orders of \$25 or more.  
Plus 5 bonus points/\$1

### **OLD NAVY**

Everyday free shipping on orders over \$50.  
Plus 3 bonus points/\$1

### sears

Extra \$5 off Sears.com orders of \$50 or more.  
Plus 3 bonus points/\$1

### **priceline.com**

Save up to \$150 with flight and rental car package.  
Plus 2 bonus points/\$1

### *Harry & David* Luxuries Division

Save 20% off gourmet items.  
Plus 6 bonus points/\$1

### **magazines.com**

Magazines make great gifts. Save \$5 on your purchase.  
Plus 25 bonus points/\$1

### **BEST BUY**

Save time and money: Shop online and choose in-store pickup at [BestBuy.com](http://BestBuy.com).  
Plus 1 bonus point/\$1

### SEPHORA

Free shipping on your order of \$50 or more. Plus, get 3 free samples with every order.  
Plus 5 bonus points/\$1

### Target.com

Over 500,000 items ship free when you spend \$50 or more.  
Plus 3 bonus points/\$1

Get rewarded — shop the *Earn More Mall* site today.

<sup>1</sup>Bonus points are earned on net purchases (purchases minus returns/credits) only.

<sup>2</sup>Merchants and offers are subject to change. Visit the *Earn More Mall* site at [EarnMoreMall.com](http://EarnMoreMall.com) for specific terms and conditions including those associated with each merchant offer.

© 2011 Wells Fargo Bank, N.A. All rights reserved. Member FDIC. ECG-615207

# Exhibit 11

Exhibit 11

# Property Account Inquiry - Summary Screen

[New Search](#) | 
 [Recorder](#) | 
 [Treasurer](#) | 
 [Assessor](#) | 
 [Clark County Home](#)

**Parcel ID:** 071-02-000-005 | 
 **Tax Year:** 2014 | 
 **District:** 826 | 
 **Rate:** 2.5267

**Situs Address:** UNASSIGNED SITUS MOAPA VALLEY

**Legal Description:** ASSESSOR DESCRIPTION: PT NE4 NE4 SEC 02 16 68GEOID: PT NE4 NE4 SEC 02 16 68

Status	Property Characteristics	Property Values	Property Documents
Active	Tax Cap Increase Pct. 4.2	Land 3500	2005041904639 4/19/2005
Taxable	Tax Cap Limit Amount 92.14	Total Assessed Value 3500	00011401051 1/14/2000
	Tax Cap Reduction 0.00	Net Assessed Value 3500	
	Land Use 0-00: VACANT	Exemption Value New Construction 0	
	Cap Type Other	New Construction - Supp Value 0	
	Acreage 10.00		
	Supplemental Tax 0.00		

Role	Name	Address	Since	To
Owner	ZANDIAN REZA	8775 COSTA VERDE #501, SAN DIEGO, CA 92122-5343 UNITED STATES	8/18/2007	Current

Summary	
Item	Amount
Taxes as Assessed	\$88.43
Less Cap Reduction	\$0.00
Net Taxes	\$88.43

PAST AND CURRENT CHARGES DUE TODAY		
Tax Year	Charge Category	Amount Due Today
THERE IS NO PAST OR CURRENT AMOUNT DUE as of 12/31/2013		\$0.00

NEXT INSTALLMENT AMOUNTS		
Tax Year	Charge Category	Installment Amount Due
THERE IS NO NEXT INSTALLMENT AMOUNT DUE as of 12/31/2013		

TOTAL AMOUNTS DUE FOR ENTIRE TAX YEAR		
Tax Year	Charge Category	Remaining Balance Due
THERE IS NO TOTAL AMOUNT DUE FOR THE ENTIRE TAX YEAR as of 12/31/2013		

PAYMENT HISTORY	
RECEIVED AMOUNT	\$96.39
RECEIVED DATE	11/4/2013
RECEIVED AMOUNT	\$96.39
RECEIVED DATE	\$88.43

12/31/13

Ascend Web Inquiry Summary Page

Current Calendar Year Payments

\$96.39



# Exhibit 12

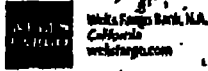
Exhibit 12

G REZA ZANDIAN JAZI  
NILOOFAR F ZANDIAN  
8775 COSTA VERDE BLVD APT 217  
SAN DIEGO, CA 92122-8340

115  
18-34/1220 4784  
7091205820

11/25/2012 Date

Pay to the Order of Secretary of State of California \$ 25<sup>00</sup>  
Twenty Five 00/100 Dollars



For optima technology Corp.

5920 00115 0000002500

BANK OF AMERICA NA SFC  
122006614 E 13 94 P12  
09/30/12

6/13/12

12-015911

12-015911

REQUEST 0000553089400000 25.00  
ROLL ECIA 20120430 000008710996107  
JOB ECIA P ACCT 1140007091505920  
REQUESTOR A568055  
7513983 10/28/2013

Subpoena Processing Chandler  
S3928-020  
Phoenix AZ 85038

G REZA ZANDIAN JAZI  
NILOOFAR F ZANDIAN  
8775 COSTA VERDE BLVD APT 217  
SAN DIEGO, CA 92122-5340

131

16-24/1220 4784  
7001505820

11/24/2013

Pay to the  
Order of

United States Treasury

\$ 58<sup>80</sup>

Fifty Eight 80/100

Dollars



Well Fargo Bank, N.A.  
California  
wellsfargo.com

For

optima technology corp

5920 00131 0000005880

① 92 070 069 037 98 3 330391754  
011 00 201212 0304  
000202 0398 03051305R030413

Vertical text on the left side of the document, possibly a routing slip or administrative notes, including the word "Indorse" and other illegible text.

REQUEST 0000530894000000 58.80  
ROLL ECIA 20130305 000008819647227  
JOB ECIA P ACCT 1140007091505920  
REQUESTOR A568055  
7513983 10/28/2013

Subpoena Processing Chandler  
S3928-020  
Phoenix AZ 85038

G REZA ZANDIAN JAZI  
NILOOFAR F ZANDIAN  
8775 COSTA VERDE BLVD APT 217  
SAN DIEGO, CA 92122-5340

133

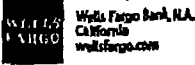
18-24/1220 4784  
7001505920

1/24/2013 Date

Pay to the  
Order of

Employment Development Department \$ 46<sup>25</sup>

Forty six 25/100 Dollars



Wells Fargo Bank, N.A.  
California  
wellsfargo.com

For

Optima Technology Corp

5920 00133 0000004625

022713-9211-0004 00011 022713-9211-0004  
022713-9211-43-0004-00 04-FORDEPCASTOEDD-012

WELLS FARGO BANK NA FRE  
20130227 EG022 PKT 04  
1221-0527-84  
1011573359

REQUEST 00005530894000000 46.25  
ROLL BCIA 20130227 000001011673359  
JOB BCIA P ACCT 1140007091505920  
REQUESTOR A568055  
7513983 10/28/2013

Subpoena Processing Chandler  
S3928-020  
Phoenix AZ 85038

G REZA ZANDIAN JAZI  
NILOOFAR F ZANDIAN  
8775 COSTA VERDE BLVD APT 217  
SAN DIEGO, CA 92122-5840

130  
16-24/1220 4784  
7091605820

1/24/2013 Date

Pay to the Order of Internal Revenue Service \$ 166<sup>25</sup>

One Hundred Sixty six <sup>25</sup>/<sub>100</sub> Dollars



*[Handwritten Signature]*

For Optima Technology Corp. (CA)

5920 00130 0000016625

92 1 70 064 030 13 3 330991754  
OPTI 01 201212 0384  
000202580020 03051307R030413

REQUEST 00005530894000000 166.25  
ROLL ECIA 20130305 000008819647067  
JOB ECIA P ACCT 1140007091505920  
REQUESTOR A568055  
7513983 10/28/2013

Subpoena Processing Chandler  
S3928-020  
Phoenix AZ 85038

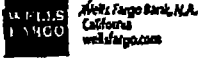
G REZA ZAN  
NILOOFAR F  
8775 COSTA VER  
SAN DIEGO, CA 92122-5340

134  
18-24/1220 4784  
7091805820

2/21/2013 Date

Pay to the Order of Employment Development Dpt. \$ 49<sup>64</sup>

Forty Nine <sup>64</sup>/<sub>100</sub> Dollars



For Optima Technology Corp

5920 00134 00000004964

022713-3136-0136 00002 022713-3136-42-0136-00-04-FORDEP  
INDIAN 0136  
ZANDIA  
SEP

WELLS FARGO BANK NA FFE  
20130227 F0422 PKT 04  
1221-0527-84  
101157329

REQUEST 0000553089400000 49.64  
ROLL BCIA 20130227 000001011673229  
JOB ECIA P ACCT 1140007091505920  
REQUESTOR A568055  
7513983 10/28/2013

Subpoena Processing Chandler  
S3928-020  
Phoenix AZ 85038

G REZA ZANDIAN JAZI  
NILOOFAR F ZANDIAN  
8775 COSTA VERDE BLVD APT 217  
SAN DIEGO, CA 92122-5340

158

18-24/1220 4784  
7001609820

02/24/2013  
Date

Pay to the Order of Internal Revenue Service \$ 26.18

Twenty six 11/100 Dollars

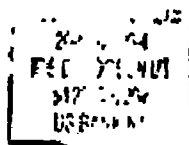


For Optima Technology Corp.

3920 00158 0000002618

california

02800001096 W12911705903319367001330391754  
022813 201209 02202013



REQUEST 00005530894000000 26.18  
ROLL ECIA 20130228 000008510685579  
JOB ECIA P ACCT 1140007091505920  
REQUESTOR A568055  
7513983 10/28/2013

Subpoena Processing Chandler  
S3928-020  
Phoenix AZ 85038

G REZA ZANDIAN JAZI  
NILOOFAR F ZANDIAN  
8775 COSTA VERDE BLVD APT 217  
SAN DIEGO, CA 92122-5340

165  
16-24/1220 4784  
7001505820

June 30, 13

Department

Pay to the Order of Employment Development Department \$ 39.71

thirty nine and 71/100 Dollars



*[Handwritten signature]*

For 33-0391754

⑈00000003971⑈ 00165 ⑈02952⑈

076813-3241-8658 02261 676813-3241-8658  
076813-3241-44-0058-00-09-FORDEPCASTOEDD-012

WELLS FARGO BANK NA FRE  
20130708 EQ034 PK7 04  
1221-0527-84  
1014351693

REQUEST 0000553089400000 39.71  
ROLL ECIA 20130708 000001014351693  
JOB ECIA P ACCT 1140007091505920  
REQUESTOR A568055  
7513983 10/28/2013

Subpoena Processing Chandler  
S3928-020  
Phoenix AZ 85038



G REZA ZANDIAN JAZI  
NILOOFAR F ZANDIAN  
8775 COSTA VERDE BLVD APT 217  
SAN DIEGO, CA 92122-5340

164

10-24/1220 4784  
7001506820

June 30, 13

Pay to the  
Order of

United States Treasury \$195.<sup>96</sup>

One hundred ninety five and <sup>96</sup>/<sub>100</sub> Dollars



Wells Fargo Bank, N.A.  
California  
well Fargo.com

96/100



For 33-0391754

5920 00164 0000019596

92 1 70 193 050 92 3 330391754

OPT 1 01 201303 0711

000708360185 07121301R071113

REQUEST 0000530894000000 195.96  
ROLL BCIA 20130712 000008118473052  
JOB BCIA P ACCT 1140007091505920  
REQUESTOR A568055  
7513983 10/28/2013

Subpoena Processing Chandler  
S3928-020  
Phoenix AZ 85038

# Exhibit 13

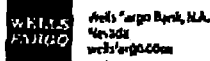
Exhibit 13

G. REZA ZANDIAN JAZI  
P.O. BOX 827674  
SAN DIEGO, CA 92192-7674

2003  
94-7074/3212 282  
2508952484

March/31/11 Date

Pay to the Order of John Peter Lee ESQ \$ 2500.<sup>00</sup>  
Two thousand five hundred Dollars



Wells Fargo Bank, N.A.  
Member FDIC  
wellsfargo.com

122.50 NP  
2377.50 FP

For Zandian V. Margolin

⑈00000520000⑈ ⑆E00220⑈ ⑆2484⑈

APR-5 11

BANK OF AMERICA, NA LVE  
1220006614 E6900 94 P05  
04/05/11

0002  
FOR DEPOSIT ONLY  
BANK OF AMERICA, N.A.  
122A0072A  
JOHN PETER LEE  
ATTORNEY AT LAW  
TRUST ACCOUNT  
015432946

REQUEBT 0000553088000000 2500.00  
ROLL BCIA 20110405 000008817287505  
JOB ECIA P ACCT 8250002508952484  
REQUESTOR A568055  
7513983 10/28/2013

Subpoena Processing Chandler  
S3928-020  
Phoenix AZ 85038