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Attorneys for Plaintiff Jed Margolin

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

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

Case No.: 090C00579 1B

12 **vs.**

Dept. No.: 1

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

OPPOSITION TO MOTION TO SET
ASIDE DEFAULT JUDGMENT

20 **Defendants.**

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

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 notice¹ 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 ¹ 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).

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


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 9th 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 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, **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 Optima Technology Corp.
21 A California corporation
22 8401 Bonita Downs Road
23 Fair Oaks, CA 95628

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Dated: January 9, 2014

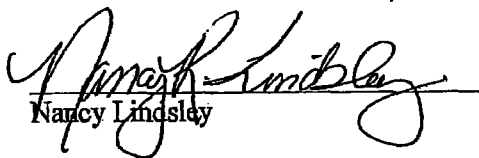

Nancy Lindsley

Exhibit 1

Exhibit 1

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

AND ALL RELATED COUNTERCLAIMS AND THIRD-PARTY CLAIMS

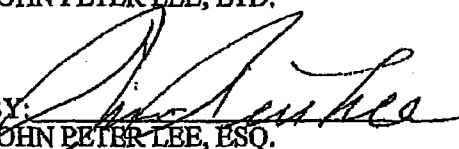
1334.024072-1d

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

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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.

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IN THE SUPREME COURT OF THE STATE OF NEVADA

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

Plaintiff,

No. 61694

Electronically Filed
Feb 14 2013 08:51 a.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

1334.024072-4d

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 NRC P 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,

10 Defendants.

11 **AND ALL RELATED COUNTERCLAIMS
12 AND THIRD-PARTY CLAIMS**

13 1334.024072-td

No. 61694

**JOHN PETER LEE, LTD.'S MOTION TO
WITHDRAW FROM REPRESENTATION
OF APPELLANT GHOLAMREZA
ZANDIAN JAZI also known as REZA
ZANDIAN** Filed 11/16/13 4:16 p.m.
H. P. N. Reza
Clerk of Supreme Court

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

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

20 **DECLARATION OF COUNSEL IN SUPPORT OF JOHN PETER LEE, LTD.'S
21 MOTION TO WITHDRAW FROM REPRESENTATION OF APPELLANT
22 GHOLAMREZA ZANDIAN JAZI also known as REZA ZANDIAN**

21 STATE OF NEVADA
22 COUNTY OF CLARK

}
} ss:
}

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

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

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 (i) 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

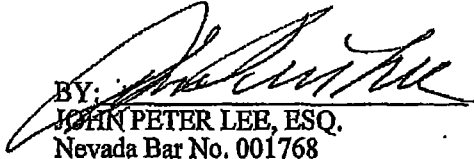
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client may be reached and the attorney must serve a copy of the application upon the client and all other parties to the action or their attorneys.

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 3 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

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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.

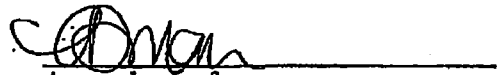

An employee of
JOHN PETER LEE, LTD.

Exhibit 2

Exhibit 2

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 06045

PAYABLE DATE
10/31/2012

CHECK NUMBER
76013421

PG-180
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

PAY *****\$0.13



[Signature]
AUTHORIZED SIGNATURE

116014 12309574

2446277923

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

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

80-101
438

PLEASE DEPOSIT THIS CHECK PROMPTLY

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

Check Number 0040800841

30 Jan 2013

\$****0.13****

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

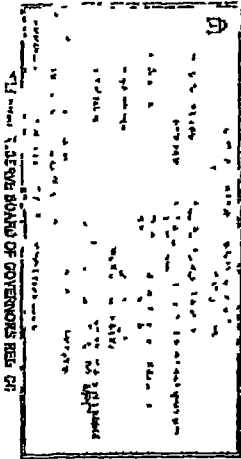
Computershare Shareowner Services LLC
Authorized Paying Agent

Computershare Shareowner Services LLC
490 Washington Blvd, Jersey City, NJ 07310

⑆00⑆ ⑆36⑆⑆⑆50⑆

82450211

2445277922



THIS PAGE CONTAINS MICR PRINTING - DO NOT ACCEPT WITHOUT
NOTING OVAL MARK WATERMARK - HOLD TO LIGHT TO VERIFY WATERMARK
XXXXXX
THREE SIGNATURE
DO NOT WRITE OR SIGN IN OR ON THIS LINE
Read the MICR line in the bottom right corner.

REQUEST 0000553088100000 0.13
ROLL BCIA 20130220 000002446277922+
JOB BCIA P ACCT 0000000001361650
REQUESTOR A568055
7513983 10/28/2013

Subpoena Processing Chandler
S3928-020
Phoenix AZ 85038

Exhibit 4

Exhibit 4

Withdrawal/Retiro:

(Check One /
1 solo Uno)

Checking/Cuenta de Cheques

Savings/Ahorros

Money Market Access

Command

7779



Account Number/
Numero de Cuenta

Date/Fecha 02/20/13

7779
Type 092 Date 02/20/13
Account 02 AD 02
Time 02 Only 02

Please print Name - /Nombre de retiro, Nombre
REZA ZANDIAN JAZI

I authorize this withdrawal and acknowledge receipt of the amount specified below /
Yo autorizo esta retirada y reconozco de haber recibido la cantidad especificada abajo
Please sign in this space / Favo de firmar en la presencia del cajero
Una copia de ID may be required. Se podrian requerir dos copias de identificación.

Please print Street Address, City, State, Zip Code / Lugar de retiro: Calle, Ciudad, Estado, Código Postal

X

TWO THOUSAND FIVE HUNDRED Dollars

\$ 2500.00

Bank Use Only (When SVT is Not Available)

TLR220 (09/11) 4/9/11 1211074

Consumer ID Exp Date Token Number (T/C) Approval

⑆ 7779 ⑆ 500000694⑆

Wells Fargo Internal Use When Blank.
Wells Fargo Confidential When Completed

2446277926

REQUEST 00005530883000000 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
8776 COSTA VERDE BLVD APT 217
SAN DIEGO, CA 92122-5340

109
18-24/1220 4784
7001505820

1/13/2012
DATE

Pay to the
Order of

Mr. John Peter Lee Esq.

\$3000.00

Three Thousand 00/100

Dollars



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

For 334.024072

⑈000000000000⑈ 40100 ⑈0295

1 2013 21

0209

BANK OF AMERICA, N.A. LOC
⑈1220666614 E7895 94 P05⑈
01/13/12

JOHN PETER LEE
ATTORNEY AT LAW
TRUST ACCOUNT
01 843 7246
FOR DEPOSIT ONLY
BANK OF AMERICA, N.A.
12240724

REQUEST 0000553089400000 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

NILOOFAR FOUGHANI
8775 COSTA VERDE BLVD APT 217
SAN DIEGO, CA 92122-5340

Type	Open	✓
Meta/Exp	AD	✓
Tax	Dep Only	✓
Net		✓
Exp		OK
HPP		✓
Memo		✓

1543

10-06/1220
1102

NOV 28 11 DATE

PAY TO THE ORDER OF Reza Zandian

\$ 25,000.⁰⁰

Twenty five thousand and DOLLARS

Bank of America
La Jolla Plaza
4380 La Jolla Village Dr
San Diego CA
658.452.8400

VALUED
Customer Since
2002

no/100

FOR _____

See back for signature required for return endorsement.
This is not a negotiable instrument.
It is subject to the terms and conditions of the instrument.
It is not a cash instrument.
It is not a check.
It is not a money order.
It is not a draft.
It is not a bill of exchange.
It is not a promissory note.
It is not a certificate of deposit.
It is not a letter of credit.
It is not a bank check.
It is not a cashier's check.
It is not a teller's check.
It is not a money order.
It is not a draft.
It is not a bill of exchange.
It is not a promissory note.
It is not a certificate of deposit.
It is not a letter of credit.
It is not a bank check.
It is not a cashier's check.
It is not a teller's check.

[Handwritten signature]

[Handwritten signature]

REQUEST 0000553088400000 25000.00
ROLL BCIA 20111128 000003895807005+
JOB BCIA P ACCT 0001543110280392
REQUSTOR A568055
7513983 10/28/2013

Subpoena Processing Chandler
S3928-020
Phoenix AZ 85038

G REZA ZANDIAN JAZI
NILD OFAR F ZANDIAN
8776 COSTA VERDE BLVD APT 217
SAN DIEGO, CA 92122-6340

102

18-24/1220 4784
7001505920

Dec. 02 11

Date

Pay to the Order of **SCRIPS CLINIC**

\$ 128.³⁰/₁₀₀

One hundred twenty eight and ³⁰/₁₀₀ Dollars



Wells Fargo Bank N.A.
California
wellsfargo.com

Medical record number

For 70092-24571

5920 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

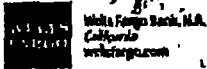
G REZA ZANDIAN JAZI
NILOOFAR F ZANDIAN
8775 COSTA VERDE BLVD APT 217
SAN DIEGO, CA 92122-5340

115
18-94/1120 4784
7081555420

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 SEC
1228886514 12/13/94 P12
12-015911

67530

15010

12-015911

REQUBST 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
16-24/1220-4784
7091606820

2/29/2012 Date

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

Nine Hundred Eighty Eight 50/100 Dollars



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

For February 2012 Interest

⑆1100 00118 ⑆

PAID
05 2012
FEDERAL RESERVE BANK
PHOENIX, ARIZONA

778414

REQUEST 00005530894000000 988.50
ROLL BCIA 20120306 000008411462952
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 92122-5340

217-5

118

16-24/1220 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

1222382000 GARDEN COMMUNIT...
1222382000 GARDEN COMMUNIT...

PAY TO THE ORDER OF
FIRST NATIONAL BANK
SAN DIEGO, CA 92106-2889
FOR DEPOSIT ONLY
COSTA VERDE EAST VILLAGE, LLO
MANAGEMENT -
12201945

REQUEST 00005530894000000 1875.00
ROLL ECIA 20120306 000008328882689
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

Unless for credit

United States Federal Reserve

This instrument is non-negotiable

157

18-34/1220 4704
7001505920

10/30/2012
Date

Pay to the Order of IRS

\$34.01

Thirty four and 01/100

Dollars



Wells Fargo Bank N.A.
California
wefargo.com

[Signature]

For

05920 00157 0000003401

033166
011113

W12911701107032367001333391754
201203 01112013

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MS 1-1
512
6.5

REQUEST 0005530894000000 34.01
ROLL ECIA 20130111 000008114613031
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
8776 COSTA VERDE BLVD APT 217
SAN DIEGO, CA 92122-6340

135

18-24/1220 4764
7091505920

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 APR 079-150-12

759200 00135

<p>Security for this check is provided by the Federal Reserve Bank of San Francisco. The Federal Reserve Bank of San Francisco is not responsible for the return of this check to the payee if it is lost, stolen, or destroyed. The payee is responsible for the return of this check to the payor if it is lost, stolen, or destroyed. The payee is responsible for the return of this check to the payor if it is lost, stolen, or destroyed.</p>	<p>9008 9487 022713 100 DEP ONLY WASHOE COUNTY 122400724-000286040335</p>
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REQUEST 00005530894000000 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 1-800-288-2288 (8 am to 7 pm PT, M-F)

Online: 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, 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 SM	1		20,095.16	0.00
Wells Fargo Money Market Savings SM	2		100.05	0.00
Total deposit accounts			\$20,195.21	\$0.00

Wells Fargo Money Market SavingsSM**Activity summary**

Beginning balance on 12/1	\$20,095.16
Deposits/Additions	75.00
Withdrawals/Subtractions	- 20,170.16
Closing balance on 12/1	\$0.00

Account number: 1343970818

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
 8776 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: 1-877-727-2832

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

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (114)
 P.O. Box 0895
 Portland, OR 97228-6995

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 wells Fargo.com.

Account options

A check mark in the box indicates you have these convenient services with your account. Go to wells Fargo.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	- 2,109.58
Ending balance on 4/5	\$342.91

Account number: 7091505920

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

Exhibit 8

Exhibit 8

WELLS FARGO



VISA

Account Number
Statement Billing Period
Page 1 of 3

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

Balance Summary

Previous Balance	\$1,495.79
- Payments	\$889.38
- Other Credits	\$323.83
+ 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: 1-800-419-2285
Outside the US Call Collect: 1-925-825-7600
Wells Fargo Online®: wells Fargo.com

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

Total Available Credit \$0

Payment Information

New Balance	\$3,005.11
Minimum Payment	\$52.00
Overlimit Amount	\$105.11
Total Amount Due	\$157.11
Payment Due Date	10/05/2011

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

Late Payment Warning: If we do not receive your Minimum Payment by 10/05/2011, 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	17 years	\$6,050
\$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/hapcpa/ccd/ccc_approved.htm or call 1-877-385-2408.

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.

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:	2,057
Check Card Points Earned:	228
Earn More Mail® Bonus Points:	0
Total Available Points:	28,489

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 1-877-517-1858.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5556 YKG 1 7 6 110909 0 PAGE 1 of 3 1 0 5563 2090 8049 01025596

Detach and mail with check payable to Wells Fargo

Account Number	7470
New Balance	\$3,005.11
Minimum Payment	\$52.00
Overlimit Amount	\$105.11
Total Amount Due	\$157.11
Payment Due Date	10/05/2011

374707

YKG 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.

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 (1-800-889-3557)

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: wells Fargo.com

Write: Wells Fargo Bank, N.A. (825)
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 wells Fargo.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 wells Fargo.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. 761-2359760



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.

ACCOUNT SUMMARIES

PERSONAL LINE OF CREDIT STATEMENT

CREDIT LINE SUMMARY		ACCOUNT ACTIVITY SUMMARY		PAYMENT INFORMATION	
Credit Limit	\$8,500.00	Previous Balance	\$9,177.51	New Balance	\$7,937.86
Available Credit	\$82.00	Payments/Credits	-\$328.00	Minimum Payment Due.	\$183.00
Statement Closing Date	August 20, 2013	Advances/Other Activity	\$0.00	Payment Due Date	September 14, 2013
		Fees Charged	\$0.00		
		Interest Charged	\$86.35		
		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	\$16,835
\$255	3 years	\$9,561 (Savings = \$7,074)

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.usdcj.gov/us1eo/bapopa/codato_approved.htm or call 877-285-2108.

TRANSACTIONS

Post Date	Trans Date	Reference	Description	Amount
07/27	07/27	PE081008H0A6XNQD3	ONLINE PAYMENT	-\$328.00
FEEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
08/20	08/20		Interest Charged on Advances	\$86.35
TOTAL INTEREST FOR THIS PERIOD				\$86.35

2013 Totals Year-to-Date	
Total fees charged in 2013	\$75.00
Total interest charged in 2013	\$572.25

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)	\$7,881.08	\$86.35

Notes: See reverse side for important information about your account.
5596 130 1 7 13 130820 8 ENCL 1 of 2 1 8 9081 7630 7602 0185556

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

Home () _____

Account No. 359760
New Balance \$7,937.86
Minimum Payment Due \$183.00
Payment Due Date September 14, 2013

Payment Enclosed \$ _____

076123597600000153000000793786

WELLS FARGO CARD SERVICES
PO BOX 30087
LOS ANGELES CA 90030-0087

YSQ
18

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



Wells Fargo Money Market SavingsSM

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: 1-877-727-2932

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

Online: 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 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
Ending balance on 9/30	\$117.30

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	\$0.18

Wells Fargo® Preferred Checking

Account num: 15920 ■ 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 (6 am to 7 pm PT, M-F)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (114)
 P.O. Box 0985
 Portland, OR 97228-8985

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 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

No purchase or obligation necessary to enter or win.

Activity summary

Beginning balance on 9/7	\$14.51
Deposits/Additions	0.00
Withdrawals/Subtractions	- 13.00
Ending balance on 10/4	\$1.51

Account num: 15920

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 7470
10/12/2012 to 11/10/2012

Balance Summary

Previous Balance \$3,730.01

- Payments

- Other Credits

+ Cash Advances

+ Purchases, Balance Transfers & Other Charges

+ Fees Charged

+ Interest Charged

= New Balance

Total Credit Limit

24-Hour Customer Service: 1-800-842-4726

TTY for Hearing/Speech Impaired: 1-800-410-2255

Outside the US Call Collect: 1-822-827-7800

Wells Fargo Online: wells Fargo.com

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

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 cost-sharing Rewards accounts. For up-to-date Rewards Balance information, or more ways to earn and redeem your rewards, visit MyWellsFargoRewards.com or call 1-877-617-1358.

Transactions

Trans	Post	Reference Number	Description	Credit	Charge
Payments					
10/16	10/16	7446842830A98J41V	ONLINE PAYMENT	169.00	
10/22	10/22	7446842830A98J41V	BRANCH PAYMENT OAGH REF# DZ28KNSYTN	1,400.00	
Other Credits					
10/11	10/12	F85830095000AL294	REFUND OF LATE FEES	98.00	

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

Continued

5216 Y00 1 9 0 231119 0 PAGE 1 of 2 10 0301 2012 0445 80793156

Account Number

New Balance

Minimum Payment

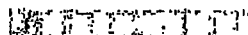
Payment Due Date

470

4707

Y00 4

Amount Enclosed



WELLS FARGO CARD SERVICES
PO BOX 80088
LOS ANGELES CA 90080-0088

© R JAZZ
PO BOX 827674
SAN DIEGO CA 92182-7674

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:
1-800-949-2828
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 20, 2013	Advances/Other Activity	\$348.00	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	\$17,061
\$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 1-800-949-2828 for an accurate payoff.

If you would like information about credit counseling services, refer to: www.usdoj.gov/ust/eo/bapopa/code/ee_approved.htm or call 877-285-2108.

TRANSACTIONS

Post Date	Trans Date	Reference	Description	Amount
10/17	10/17	P908100920A6278DA	ONLINE PAYMENT	-\$153.00
10/18	10/18	P908100930A95GT3E	ONLINE ADVANCE	\$109.00
10/18	10/18	P908100930A95H04H	ONLINE ADVANCE	\$150.00
10/18	10/18	P908100930A95H13T	ONLINE PAYMENT	-\$200.00
FEES				
10/14	10/14		LATE FEE	\$25.00
			TOTAL FEES FOR THIS PERIOD	\$25.00
INTEREST CHARGED				
10/20	10/20		Interest Charged on Advances	\$83.53
			TOTAL INTEREST FOR THIS PERIOD	\$83.53

2013 Totals Year-to-Date	
Total fees charged in 2013	\$125.00
Total interest charged in 2013	\$838.43

Notice: See reverse side for important information about your account.
5595 Y8G 1 7 13 131020 0 PAGE 1 of 2 1 0 9081 7610 P602 01305395

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

Account No. 19780
New Balance \$8,148.04
Minimum Payment Due \$177.00
Payment Due Date November 14, 2013

Home ()

Payment Enclosed \$

076123597600000177000000814804

WELLS FARGO CARD SERVICES Y8G
PO BOX 30087 16
LOS ANGELES CA 90030-0087

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



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	\$9.80
+ Interest Charged	\$40.34
= New Balance	\$3,842.84
Total Credit Limit	\$3,800

24-Hour Customer Service: 1-800-842-4720
 TTY for Hearing/Speech Impaired: 1-800-419-2285
 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, 50309-0347

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	05/06/2013

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

Late Payment Warning: If we do not receive your Minimum Payment by 05/06/2013, 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/bapca/ccdc/cc_approved.htm or call 1-877-285-2108.

Important Information

YOUR BALANCE EXCEEDS YOUR CREDIT LIMIT. CALL 1-800-546-6583 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
Total Available Points:	70,141

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

5356 YKG 1 7 6 130410 8 PAGE 1 of 3 10 8583 2000 3045 01DF5356

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
Payment Due Date	05/06/2013

YKG 4

374709

Amount Enclosed



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

G R JAZI
 PO BOX 927574
 SAN DIEGO CA 92192-7574



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 us on a separate sheet of paper as soon as possible at: P.O. Box 622, Des Moines, IA 50306-0622. We must read your bill no later than 60 days after we sent 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 the statement, but doing so will not preserve your rights.

In your letter to "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 payment on any account you believe is an Error. To stop this payment, your Written Notice must reach us first. (If business days before the automatic payment is scheduled to occur.)

Special Note 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 a good faith contact with the merchant, you may not have to pay the remaining amount due on the goods or services. You have the protection only when the purchase price was more than \$50 and the purchase was made in your home state 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 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 us at P.O. Box 14617, Des Moines, IA 50306-0617 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. "Deferring 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 at Wells Fargo. We will not process payments received via mail by 5:00 PM local time on the date of receipt. Payments received after 5:00 PM will be credited as of the date of receipt. "Convenience Payments" are payments made by any other means and may not receive credit for up to five days after the date of receipt. Non-Convenience payments include, but are not limited to, placing the provided envelope and payment coupon in another envelope.

Notice About Electronic Check Clearing: When you provide a check as payment, you authorize us either to use information from your check to create 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 date 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 to this pledge in the Credit Cardholder Agreement that you signed when you opened the account. This pledge is not a security interest for any use of proceeds you own, 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 any funds remaining in the Collateral Account after doing so, those funds may remain in deposit for up to 90 days before being refunded to you.

Special information for Colorado Residents. Colorado law requires Wells Fargo to offer you the option of signing a privacy consent form. The signed offer consent permits Wells Fargo to release records of your accounts to the court 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 una hoja separada tan pronto como sea posible a la siguiente dirección: P.O. Box 622, Des Moines, IA 50306-0622. Debemos recibir sus notificaciones con suficiente tiempo de antelación para que podamos leer su carta antes del día de la fecha en la que se cobren sus cuentas. Si necesita más información, por favor descríbase el ítem que no está seguro.

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

- Su nombre y número de cuenta.
- La fecha y el monto de la cantidad 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 descríbase 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 pago de su cuenta que no tienen que ver con el monto del supuesto Error. Mientras investigamos, no podremos reportarlo en agencias de deudas morosas, ni tomar ninguna acción para cobrar el monto del supuesto Error. Si nos ha autorizado a pagar su cuenta de tarjeta de crédito de manera automática desde su cuenta de cheques o de ahorros, puede suspender el pago por cualquier monto que cree que es un Error. Para suspender el pago, su Notificación por Escrito debe llegar antes de las 5:00 p.m. del día anterior al pago automático.

Nota Especial para Compras con Tarjetas de Crédito: Si usted tiene algún problema con la calidad de los bienes y 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 y servicios. Usted tiene esta protección solamente si el precio de compra excedió 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 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 el comercio por donde se realizó la compra es un negocio patrocinado por los bancos 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 contestar la exactitud de la información reportada por nosotros al escribir a la siguiente dirección: P.O. Box 14617, Des Moines, IA 50306-0617. En su carta, describa de qué se trata la información que nosotros le reportamos en un informe, y describa cualquier disputa con documentación de respaldo. Si cree que es un ítem de información relacionada con el robo de identidad, deberá entregar una denuncia de robo de identidad correspondiente.

Pagos. Los "Pagos en Conveniencia" son pagos enviados con el sobre cobro y talón de pago a la dirección de pago especificada en el estado de cuenta y en general a través de la ficha "Transfer" (también disponible en inglés) o "Make a Payment" en la ficha "Account Activity" (también disponible en inglés) de los servicios bancarios por internet de Wells Fargo en www.wellsfargo.com. Los Pagos en Conveniencia también pueden ser hechos a través de una transferencia de fondos de su cuenta de cheques o de ahorros. Los Pagos en Conveniencia recibidos después de las 5:00 p.m. serán acreditados al día siguiente. Los pagos en Conveniencia recibidos antes de las 5:00 p.m. serán acreditados al día siguiente. Los pagos en Conveniencia pueden recibir un crédito de hasta 5 días hábiles antes del día de la fecha en la que se cobren sus cuentas.

Nota Sobre Cuentas de Cheques Electrónicas: 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 transacción directa de su cuenta a proceder al pago como una transacción de cheque. Cuando nosotros usamos la información de su cheque para realizar una transacción directa de su cuenta, los fondos podrán ser retirados de su cuenta los días hábiles antes del día en que recibamos su pago, y su información financiera no la restauramos en cheque.

Pago Total por Menor Monto Indicado en la Cuenta: Si usted desea 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 6071, Portland, OR 97208-6071. Dichos pagos no cancelarán la totalidad de su deuda.

Cómo Calentamos Su Banco. 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 indicado al inicio de este estado de cuenta.

Cómo Evitar Pagar Intereses sobre Compras. La Fecha de Vencimiento del Pago es al menos 25 días después del día de cada período de facturación. No cobraremos 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 cobrar intereses sobre saldos adeudados e intereses de saldo a la fecha de facturación.

Cuentas Garantizadas. Para Cuentas Garantizadas, su cuenta de tarjeta de crédito está garantizada por la entrega en garantía de su Cuenta Colateral de Wells Fargo Bank N.A., establecida en relación con su solicitud de la tarjeta. Usted conviena en que esta entrega en garantía incluye y da al Banco el derecho a recibir, cobrar y retener cualquier cosa de la totalidad del monto depositado en la Cuenta Colateral de la Tarjeta Garantizada en caso de cualquier acto de incumplimiento bajo su convenio de la tarjeta de crédito garantizada, y en caso de que dicho convenio sea limitado por el Banco, por el estado de crédito. Esta garantía se otorga como garantía de crédito tipo y fecha las acciones que usted adquiera, incluyendo los intereses, costas y costos que puedan generarse por cuenta de la Cuenta Colateral de la Tarjeta Garantizada. Usted está de acuerdo en que si la Cuenta de Tarjeta de Crédito Garantizada se abre por cualquier razón, si hemos recibido alguna información por la cual pensamos que la Cuenta Colateral de la Tarjeta Garantizada para liquidar cualquier saldo en el evento de la tarjeta de crédito. Si después de nuestro día de cobro los fondos de la Cuenta Colateral, dichos fondos podrán permanecer en depósito durante hasta 90 días antes de que sean reembolsados a usted.

Información Española para los Residentes de Colorado. La ley de Colorado obliga 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 agencias del orden público 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. 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 incluir el cupón al dorso del sobre y adjúntelo en el sobre envase. 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.

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 3

Ending In 7476
03/12/2013 to 04/10/2013

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
Payments					
03/16	03/16	7448542200A9164K2	ONLINE PAYMENT	20.00	
03/30	03/30	7448642250ABXS4KK	ONLINE PAYMENT	150.00	
03/30	03/30	7448642260ABXS6Y6	ONLINE PAYMENT	48.16	
TOTAL PAYMENTS FOR THIS PERIOD				\$218.16	

Purchases, Balance Transfers & Other Charges

03/10	03/12	244273326LM8170T7	MOTHER'S MARKET & K IRVINE CA		11.06
03/11	03/12	243160527FYBLEPW	SHELL OIL 67442729003 IRVINE CA		67.36
03/11	03/12	244273326LYJ3M25Q	MOTHER'S KITCHEN-IRVIN IRVINE CA		14.42
03/11	03/12	244273327LM88KAYA	MOTHER'S MARKET & K IRVINE CA		5.98
03/11	03/12	244273327LM88KAYX	MOTHER'S MARKET & K IRVINE CA		3.88
03/11	03/12	2444500275S836JXV	OO AUTO RENTAL NEWPORT BEACH CA		15.14
03/11	03/12	2444500275S836KOE	OO AUTO RENTAL NEWPORT BEACH CA		135.06
03/12	03/12	244273327LYJ3YKGT	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	2422443293T6H5MR	PANINI CAFE-IRVINE IRVINE CA		10.75
03/13	03/13	244273328LYJ4HGRB	MOTHER'S KITCHEN-IRVIN IRVINE CA		14.42
03/13	03/13	244273328LYJ4H4H7	MOTHER'S MARKET & K IRVINE CA		4.40
03/13	03/13	244273328LYJ4H8P3	MOTHER'S MARKET & K IRVINE CA		8.48
03/13	03/13	2449398288B306JD9	HEN HOUSE GRILL IRVINE CA		14.03
03/14	03/14	244273329LYJ64DX3	MOTHER'S KITCHEN-IRVIN IRVINE CA		4.25
03/14	03/14	244273329LYJ642X3	MOTHER'S MARKET & K IRVINE CA		4.28
03/14	03/14	24431082951B8WKTD	JOHN PETER LEE LTD 702-382-4044 NV		750.00
03/14	03/14	24445002A007YMWV	WHOLEFDS JAM 10231 TUSTIN CA		10.69
03/14	03/14	24446002A2X3H5M8ZN	MARSHALLS #0658 IRVINE CA		17.29
03/15	03/15	24316062BFYRS44S3	SHELL OIL 67442729003 IRVINE CA		70.65
03/15	03/15	24427332ALYJ6REB6	MOTHER'S MARKET & K IRVINE CA		4.88
03/15	03/15	24445002B00613DH8	WHOLEFDS JAM 10231 TUSTIN CA		20.46
03/15	03/15	24446712ARFL480S9	RALPHS #0080 IRVINE CA		15.89
03/16	03/16	244273328LYJ6ZJM9	MOTHER'S KITCHEN-IRVIN IRVINE CA		9.69
03/16	03/16	24431082Q8AS13DY3	CHIPOTLE 1441 NEWPORT BEACH CA		11.72
03/16	03/16	24445712Q8PNLXQ3B	RALPHS #0080 IRVINE CA		41.62
03/17	03/17	24493982Q8B30PFZV	HEN HOUSE GRILL IRVINE CA		24.39
03/18	03/18	24427332DLYJ3FT2R	MOTHER'S KITCHEN-IRVIN IRVINE CA		16.72
03/18	03/18	24445002E007HMF8V	WHOLEFDS JAM 10231 TUSTIN CA		22.18
03/19	03/19	24164052FB01A0418	EXXONMOBIL 87618888 IRVINE CA		27.00
03/19	03/19	24427332ELYJ42LFRM	MOTHER'S MARKET & K IRVINE CA		3.89
03/19	03/19	24445002FXFY6V2V	WHOLESOSE CHOICE MARKET IRVINE CA		19.42
03/20	03/20	24184072FLRTJ36KN	TARGET 60003388 IRVINE CA		12.41
03/20	03/20	24224432331T8E2BQ3	PANINI CAFE-IRVINE IRVINE CA		10.75
03/20	03/20	24923042FGFTV26PK	FLETOHER JONES MOTOROA NEWPORT BEACH CA		594.24
03/20	03/20	24427332FLYJ4FYRM	MOTHER'S MARKET & K IRVINE CA		34.57
03/20	03/20	24427332FLYJ4FZB7	MOTHER'S MARKET & K IRVINE CA		3.89
03/20	03/20	24427332FLYJ4GDBK	MOTHER'S KITCHEN-IRVIN IRVINE CA		14.47
03/21	03/21	24164072G3CHQ2B80F	ENTERPRISE RENT-A-CAR NEWPORT BEACH CA		34.35
03/21	03/21	244273329LYJ4XJEA	MOTHER'S MARKET & K IRVINE CA		3.86
03/21	03/21	24431082H8AS13FD3	CHIPOTLE 1441 NEWPORT BEACH CA		11.72
03/22	03/22	24224432J31T8SDBT	PANINI CAFE-IRVINE IRVINE CA		10.75
03/22	03/22	24427332HLYJ6BHD8	MOTHER'S MARKET & K IRVINE CA		4.88
03/22	03/22	24445002L2XJBA1YY	WHOLESOSE CHOICE MARKET IRVINE CA		32.94
03/23	03/23	24224432J90WABFWQ	COFFEE BEAN STORE NEWPORT BEACH CA		4.26
03/24	03/24	24427332KLYJ3EWE58	MOTHER'S MARKET & K IRVINE CA		103.49
03/24	03/24	24427332KLYJ3F8TG	MOTHER'S KITCHEN-IRVIN IRVINE CA		14.47
03/24	03/24	24445002L2XEY4QY7	IN-N-OUT BURGER #183 SANTA ANA CA		6.18
03/25	03/25	24224432M31T8QKXY	PANINI CAFE-IRVINE IRVINE CA		11.83
03/25	03/25	24431082M608S9TDV	CHIPOTLE 0805 SANTA ANA CA		7.24
03/25	03/25	24316062NFYPBQ79B	SHELL OIL 67442729003 IRVINE CA		66.97
03/25	03/25	24427332MLYJ4D4C2	MOTHER'S KITCHEN-IRVIN IRVINE CA		9.72
03/25	03/25	24427332MLYJ4C57P	MOTHER'S MARKET & K IRVINE CA		10.81
03/25	03/25	24431082N509S8TJ6	CHIPOTLE 0805 SANTA ANA CA		9.29
03/27	03/27	24013382P01LPP875	CALIFORNIA FISH GRILL #2 IRVINE CA		9.71
04/01	04/01	24164072VM80R19H	PETCO 523 83605234 NEWPORT BEACH CA		18.35
04/01	04/01	24224432W31T8QKRE	PANINI CAFE-IRVINE IRVINE CA		12.00
04/01	04/01	24427332VLYJ41A86	MOTHER'S MARKET & K IRVINE CA		53.38
04/01	04/01	24427332VLYJ41NH3	MOTHER'S KITCHEN-IRVIN IRVINE CA		7.00
04/01	04/01	24427332VLYJ4182B	MOTHER'S MARKET & K IRVINE CA		5.65
04/02	04/02	24128422X2X48WDW4	CULVER AUTO SPA IRVINE CA		12.89
04/02	04/02	24224432X31T8E7HN	PANINI CAFE-IRVINE IRVINE CA		12.00
04/02	04/02	24427332WLYJ42HGT	MOTHER'S KITCHEN-IRVIN IRVINE CA		7.00
04/02	04/02	24427332WLYJ42207	MOTHER'S MARKET & K IRVINE CA		6.43
04/02	04/02	24765012X6V5X83MR	CROWN ACE HARDWARE IRVINE CA		16.00
04/03	04/03	24071052X4K9T06MF	FRESH GRILLER - SANTA ANA CA		8.48
04/03	04/03	24427332XLYJ48ZQW	MOTHER'S MARKET & K IRVINE CA		4.88
04/04	04/04	24071052Y4K0DBWL4	FRESH GRILLER - SANTA ANA CA		11.44
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD					\$2,372.67

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD	\$0.80
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Continued

WELLS FARGO



VISA

Account Number
Statement Billing Period
Page 3 of 3

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

Transactions (Continued...)

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

2013 Totals Year-to-Date	
TOTAL FEES CHARGED IN 2013	\$38.00
TOTAL INTEREST CHARGED IN 2013	\$128.59

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	14.65%	\$3,351.38	30	\$40.84
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 1-800-842-4720.

Get more out of your card without leaving your chair

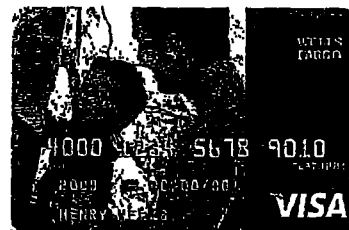


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With just a few clicks, you can:

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- Request additional cards
- Put a picture on your credit card²
- Track your expenses — and much more



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

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

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Together we'll go far



Exhibit 10

Exhibit 10

WELLS FARGO



VISA

Account Number
Statement Billing Period
Page 1 of 4

Ending In 7476
09/10/2011 to 10/11/2011

Balance Summary

Previous Balance	\$3,005.11	24-Hour Customer Service:	1-800-642-4720
- Payments	\$5,469.90	TTY for Hearing/Speech Impaired:	1-800-419-2265
- Other Credits	\$107.23	Outside the US Call Collect:	1-825-825-7800
+ Cash Advances	\$0.00	Wells Fargo Online®:	wellsfargo.com
+ Purchases, Balance Transfers & Other Charges	\$4,445.18	Send General Inquiries To:	
+ Fees Charged	\$0.00	PO Box 10347, Des Moines IA, 50306-0347	
+ Interest Charged	\$0.00		
= New Balance	\$1,873.14		
Total Credit Limit	\$2,900	Total Available Credit	\$1,004

Payment Information

New Balance	\$1,873.14	Send Payments To:	
Minimum Payment	\$19.00	PO Box 90098, Los Angeles CA, 90090-0098	
Payment Due Date	11/05/2011		

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	\$3,598
\$85	3 years	\$2,325 (Savings of \$1,272)

If you would like information about credit counseling services, refer to www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm or call 1-877-285-2101.

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 CBSI. CONTACT 1-800-642-4720 TO OBTAIN FURTHER DETAILS.

Wells Fargo Rewards® Program Summary

Rewards Previous Balance:	28,488
Points Earned:	4,338
Earn More Miles® Bonus Points:	0
Bonus Points Earned:	0
Total Available Points:	33,466

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

5596 YKG 1 7 6 111011 0 PAGE 1 of 4 10 5583 2000 R049 01255596

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

YKG 4

Amount Enclosed



WELLS FARGO CARD SERVICES
 PO BOX 90098
 LOS ANGELES CA 90090-0098

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 (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 bill on which the Error appeared. You may notify us using either means (including calling us at the number listed on the front of this statement), but doing so will not preserve your rights.

In your letter to "Wells Fargo," 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 checking or savings account, you can stop the payment on any amount you believe is an Error. To stop the payment, your Wells Fargo credit card must match us here (c) 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 open or operate the merchant, or if we insured you the reimbursement 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 14877, Des Moines, IA 50306-3677 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. "Conforming 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 at Wells Fargo.com. "Late Payments" are payments received after 5:00 p.m. will be credited as of the next day. Out-of-time for Conforming Payments made via our Web site will be credited at the time 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 payment 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 direct transaction. If 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 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 6011, Portland, OR 97208-6011. Such payments will not charge your bill later.

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 Account. 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 credit card. This pledge includes and gives the right to Bank to recover, collect and withdraw any part or the full amount of the Secured Card Collateral Account upon any default under your secured credit agreement, or in the event your secured credit 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 Card account is closed for any reason, the bank will 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 in 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 giving your consent form. The signed form consent provides Wells Fargo to release account or your account to the attorney 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 algo erróneo en su estado de cuenta ("Error"), o si necesita más información sobre una transacción que aparece en un estado de cuenta, por favor escríbanos en sus hojas separadas tan pronto como le sea posible, a la dirección que aparece en la parte superior de este estado de cuenta. Debemos recibir su información no más tarde de 60 días de la fecha en que le fuere enviada el primer estado de cuenta en que apareció el Error. Puede comunicarse con nosotros por error mediante lo que incluye limitarnos 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:

- Su nombre y número de cuenta.
- La fecha y el importe 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 le investigamos, pero 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 calidad de moroso, ni tomar medidas para cobrar el monto del supuesto Error. El saldo del supuesto Error no se acreditará en su estado de cuenta. Si el pago de un monto que usted cree que es un Error no recibe crédito por un período de hasta cinco días después de la fecha en que el pago fue recibido, puede solicitar que se le pague por cualquier monto que sea que no es un Error. Para suspender el Error debe notificarnos por escrito dentro de los 60 días 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 las compras o servicios. Usted obtiene esta protección solamente si el precio de compra es superior 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 un depósito. Si usted los productos o servicios de dicha compra, o si le comunicamos por correo un artículo preliminar de los bienes o servicios, todos los pagos serán cobrados, 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 de cuestionar la exactitud de la información reportada por nosotros al respecto de su cuenta. Si cree que la información que nosotros reportamos es incorrecta o que no es precisa, puede solicitar que se le pague por cualquier monto que sea que no es un Error. Para suspender el Error debe notificarnos por escrito dentro de los 60 días de la fecha en que está programado el pago automático.

Pagos. Los "Pagos en Conformidad" son pagos enviados por 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 hoja "Transfer" (también disponible en inglés) o "Make a Payment" de la hoja "Account Activity" (también disponible en inglés) de los servicios bancarios por Internet de Wells Fargo en www.wellsfargo.com. Los Pagos en Conformidad recibidos por correo a más tardar las 5 p.m. serán acreditados a la fecha de su recibo. Los Pagos en Conformidad recibidos después de las 5 p.m. serán acreditados al día siguiente. Los pagos de línea para Pagos en Conformidad recibidos a través de nuestra línea de teléfono de nuestra oficina de atención al cliente de la transacción. Los Pagos en Conformidad son pagos recibidos por cualquier otro medio y se pueden que no reciben crédito durante hasta 5 días después de la fecha de recibo. Los Pagos en Conformidad incluyen, sin limitación, poner el sobre proporcionado y talón de pago en ese sobre.

Aviso Sobre Conversión de Cheques Electrónicos: Al proporcionar su cheque como forma de pago, usted nos da su autorización para utilizar la información de su cheque para realizar una transferencia electrónica de fondos, los mismos podrán ser recibidos de su cuenta en el mismo día en que recibamos su pago, y su institución bancaria no lo regresará si el cheque.

Pago Total por un Monto Menor al Saldo de la Cuenta: Si usted planea liquidar la totalidad del saldo de su cuenta por un monto menor al monto total adeudado en su cuenta, deberá enviarnos su solicitud a la siguiente dirección: P.O. Box 6011, Portland, OR 97208-6011. Dichos pagos no anularán 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 método, 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 día de cada período de facturación. No cargaremos intereses sobre sus 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 saldos en el día de vencimiento de cada fecha de facturación.

Cuentas Garantizadas. Para Cuentas Garantizadas, su estado de tarjeta de crédito está garantizado por el importe en efectivo de su Cuenta Colateral de Wells Fargo Bank, N.A., establecida en relación con su estado de la tarjeta. Usted conviene en que esta obligación es un préstamo y no es un préstamo al derecho o un préstamo a la propiedad del monto depositado en la Cuenta Colateral de la Tarjeta Garantizada en caso de cualquier acto de incumplimiento bajo su estado de la tarjeta de crédito garantizada, o en caso de que dicho convenio sea suspendido por el Banco por cualquier motivo. Este convenio es otorgado como garantía de crédito que incluye los costos que usted acepta pagar los intereses, costos y costos 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 se cancela por cualquier razón, el banco puede aplicar los fondos pendientes en la Cuenta Colateral de la Tarjeta Garantizada para liquidar cualquier saldo en el estado de tarjeta de crédito. Si después de hacerlo aún quedan 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 ofrezca la opción de firmar un formulario de consentimiento previo. El formulario de consentimiento previo firmado notifica a Wells Fargo a divulgar los registros de su estado de cumplimiento de servicios sociales del condado o a la agencia del estado político local para investigar cualquier fraude cometido o previsto. 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.

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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 envelope in the envelope provided. Please use this coupon 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 en el 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 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
Payments					
09/28	09/28	74465428G0A8GFYKH	BRANCH PAYMENT CHECK REF# DZEMQF4B47	046.91	
09/28	09/28	74465428G0A8GFYMB	BRANCH PAYMENT CHECK REF# DZEMQF4B47	0.13	
09/28	09/28	74465428G0A8GFYMG	BRANCH PAYMENT CHECK REF# DZEMQF4B47	22.88	
09/28	09/28	74465428G0A8JLAA	ONLINE PAYMENT	3,005.00	
10/04	10/04	74465428N0A8M4WY1	ONLINE PAYMENT	1,500.00	
TOTAL PAYMENTS FOR THIS PERIOD				\$4,469.80	
Other Credits					
09/15	09/15	741640783AAYME6YP	STARBUCKS CORP00140188 NEWPORT BEACH CA	2.25	
09/19	09/19	7444674872XE4J2RH	OFFICE DEPOT 8881 IRVINE CA	104.98	
TOTAL OTHER CREDITS FOR THIS PERIOD				\$107.23	

Purchases, Balance Transfers & Other Charges

09/08	09/10	24810747WWGNM49A3	CHECKERED FLAG HAND CARWA IRVINE CA		9.99
09/08	09/10	24316057WPFYRMAYVD	SHELL OIL 67442729003 IRVINE CA		58.84
09/08	09/10	24427337WLM88N4F0	MOTHER'S MARKET & K IRVINE CA		2.09
09/08	09/10	24736937W0G6JYVYMR	THE FLAME BROILER IRVINE CA		6.03
09/09	09/10	24071057Y4KA0J079	JAVIER'S CRYSTAL COVE NEWPORT COAST CA		11.00
09/09	09/10	24427337XLM88BLXEW	MOTHER'S MARKET & K IRVINE CA		2.09
09/09	09/10	24766427ZMA7GZ9ZNM	USO HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
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	24224437Z39VVVB2G	COFFEE BEAN STORE IRVINE CA		4.85
09/11	09/11	24391217Y8G88G1YK	UCI PARKING DPT IRVINE CA		6.00
09/11	09/11	24431067Z81KJ8MIX	CHIPOTLE 1028 IRVINE CA		10.02
09/11	09/11	24446747Z2X02K4HZ	OFFICE DEPOT 8881 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	2443106808AS19G5N	CHIPOTLE 1441 NEWPORT BEACH CA		9.59
09/12	09/12	24892167Z00R8J6TP	COX*OR CO COM PHBY \$48-240-1212 CA		108.82
09/13	09/13	2431605681FYPXHSQT	SHELL OIL 67442729003 IRVINE CA		58.69
09/13	09/13	2431605681FYR48TAA	SHELL OIL 67442729003 IRVINE CA		2.59
09/13	09/13	244273381LM887HDKE	MOTHER'S MARKET & K IRVINE CA		2.98
09/13	09/13	244273381LM887HNVN	MOTHER'S KITCHEN-IRVIN IRVINE CA		9.85
09/13	09/13	247554281E98Y44B	USO HOSPITALITY RETAIL FO LOS ANGELES CA		7.99
09/14	09/14	24210738280QTIMEAJ	THE VEGGIE GRILL IRVINE CA		9.84
09/14	09/14	2422443822ZYGY4M	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
09/14	09/14	2443396018B30PQNW	HEN HOUSE GRILL IRVINE CA		12.92
09/15	09/15	2407106824K028MX6	FRESHii - THE BLUFFS NEWPORT BEACH CA		7.53
09/15	09/15	241640783AAYME6YB	STARBUCKS CORP00140188 NEWPORT BEACH CA		2.25
09/15	09/15	244273382LYJAX17Y	ALBERTSONS #6507 IRVINE CA		2.49
09/15	09/15	244273383LM7YTS4T	PANERA BREAD #4125 NEWPORT BEACH CA		1.89
09/15	09/15	244273383LM88JHGJ	MOTHER'S KITCHEN-IRVIN IRVINE CA		8.89
09/15	09/15	2443106838AS13F2V	CHIPOTLE 1441 NEWPORT BEACH CA		10.02
09/15	09/15	2475542834PDN94EA	USO HOSPITALITY RETAIL FO LOS ANGELES CA		9.95
09/16	09/16	241640784AAZDQ2X7	STARBUCKS CORP00140188 NEWPORT BEACH CA		5.30
09/16	09/16	24224438430W4PDJ1	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
09/16	09/16	244251984GVD7JXF8	ISLANDS RESTAURANT 704 NEWPORT BEACH CA		11.30
09/16	09/16	244273384LM884L6E	MOTHER'S MARKET & K IRVINE CA		2.09
09/16	09/16	24431068406J5B2PH	BRISTOL FARMS # 12 SAN DIEGO CA		2.24
09/17	09/17	2404803840058ZG18	CHEVRON 0020878 SAN DIEGO CA		65.38
09/17	09/17	242107385680QTMF6M	THE VEGGIE GRILL IRVINE CA		9.84
09/17	09/17	244273384LYJQLFXS	ALBERTSONS #6507 IRVINE CA		9.39
09/17	09/17	244273385LMA9T2H	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	244480085007J7N85	FOMODOFO CUCINA ITALIANA NEWPORT COAST CA		12.88
09/18	09/18	24224438630VVE24Z	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
09/18	09/18	2443106868AS19DJF	CHIPOTLE 1441 NEWPORT BEACH CA		10.02
09/19	09/19	24210738780QTIMEGV	THE VEGGIE GRILL IRVINE CA		9.84
09/19	09/19	24224438730VVOQSK	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
09/19	09/19	245830188FYWP894D	CALIFORNIA PIZZA 638 IRVINE CA		12.70
09/19	09/19	244273387LM7XP1K9	PANERA BREAD #4125 NEWPORT BEACH CA		3.78
09/20	09/20	2422443882ZY1JBR	COFFEE BEAN STORE IRVINE CA		3.95
09/20	09/20	244273388LM87GF8G	MOTHER'S KITCHEN-IRVIN IRVINE CA		9.85
09/20	09/20	2475542884PF1LSYB	USO HOSPITALITY RETAIL FO LOS ANGELES CA		7.89
09/20	09/20	2475542884PF1MLGP	USO HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
09/21	09/21	24224438930VWSY8R	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
09/21	09/21	2430137883DWM89Y9	PAIN DU MONDE BALBOA BALBOA CA		11.80
09/21	09/21	244273388LYJA648W	ALBERTSONS #6507 IRVINE CA		9.84
09/21	09/21	2443398888313PAP	HEN HOUSE GRILL IRVINE CA		10.78
09/21	09/21	24682168800KTVZXH	Amazon.com AMZN.COM/BILL WA		62.99
09/22	09/22	242107388A60QTIMEZ8	THE VEGGIE GRILL IRVINE CA		9.84
09/22	09/22	24316098AFYPM89EJ	SHELL OIL 67442729003 IRVINE CA		57.13
09/22	09/22	24323018AFVWV25F0	CALIFORNIA PIZZA 036 IRVINE CA		18.99
09/22	09/22	244273388ALM893PFF	MOTHER'S KITCHEN-IRVIN IRVINE CA		14.60
09/22	09/22	244273388LYJAKJ46	ALBERTSONS #6507 IRVINE CA		8.78
09/22	09/22	24433988883CEAPY	HEN HOUSE GRILL IRVINE CA		12.92
09/23	09/23	242107388A60QTMORG	THE VEGGIE GRILL IRVINE CA		9.84
09/24	09/24	24210738800QTMFEW	THE VEGGIE GRILL IRVINE CA		11.28

Continued

WELLS FARGO



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09/16/2011 to 10/11/2011

Transactions (Continued...)

Trans	Post	Reference Number	Description	Credits	Charges
Purchases, Balance Transfers & Other Charges					
09/24	09/24	24431088Q8AS13D2A	CHIPOTLE 1441 NEWPORT BEACH CA		7.65
09/24	09/24	24761978Q61DK93RP	YOGURT LAND UCI IRVINE CA		3.47
09/25	09/25	24210738D60QTMF4H	THE VEGGIE GRILL IRVINE CA		11.74
09/25	09/25	24224438D2ZYW7CZ7	COFFEE BEAN STORE IRVINE CA		3.95
09/25	09/25	24427338DLM81KREHE	MOTHER'S MARKET & K IRVINE CA		2.74
09/25	09/25	24427338DLM81KROQ1	MOTHER'S KITCHEN-IRVIN IRVINE CA		9.85
09/25	09/25	24427338DLM81KRF6S	MOTHER'S KITCHEN-IRVIN IRVINE CA		1.25
09/26	09/26	24071058E4K9TBCQW	NATIVE FOODS - COSTA M COSTA MEGA CA		12.82
09/26	09/26	24427338DLYJ3GQJB	MOTHER'S MARKET & K IRVINE CA		3.15
09/26	09/26	24431088E8AS13DPV	CHIPOTLE 1441 NEWPORT BEACH CA		9.59
09/26	09/26	24761978E61DK93RK	YOGURT LAND UCI IRVINE CA		1.42
09/27	09/27	24224438FZYDDEE4	COFFEE BEAN STORE IRVINE CA		3.85
09/27	09/27	24431058F0S2YS6PN	EINSTEIN BROS BAGELS2816 IRVINE CA		2.85
09/27	09/27	24765428F4E7QX181	USC HOPOVOICH LOS ANGELES CA		4.89
09/27	09/27	24765428F4E7QX181	USC HOSPITALITY RETAIL FO LOS ANGELES CA		11.48
09/28	09/28	24184078G8NFBFGNR	PAVILIONS STOR00019117 NEWPORT COAST CA		23.97
09/28	09/28	24210738G80QTMGSD	THE VEGGIE GRILL IRVINE CA		9.84
09/28	09/28	24224438G2ZYDHTK2	COFFEE BEAN STORE IRVINE CA		3.95
09/28	09/28	24427338FLYJ3MRX	MOTHER'S MARKET & K IRVINE CA		6.43
09/29	09/29	24316058HFYRLD3RX	SHELL OIL 67442728003 IRVINE CA		65.80
09/29	09/29	24427338GLYJ4GZV6	MOTHER'S KITCHEN-IRVIN IRVINE CA		8.85
09/29	09/29	24765428H4PHTNA6X	USC HOSPITALITY RETAIL FO LOS ANGELES CA		2.50
09/30	09/30	24184078IAAZKAT6S	STARBUOKS CORP00140188 NEWPORT BEACH CA		2.25
09/30	09/30	24316058JFYPMW24Y	SHELL OIL 67441695301 LAS VEGAS NV		71.25
09/30	09/30	24483888H8B30XKWE	HEN HOUSE GRILL IRVINE CA		10.76
09/30	09/30	24765428J4PJA169R	USC HOSPITALITY RETAIL FO LOS ANGELES CA		8.99
09/30	09/30	24765428J4PJA250H	USC HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
09/30	09/30	24765428J4PJA231R	USC HOSPITALITY RETAIL FO LOS ANGELES CA		8.88
10/01	10/01	24472688K9R6G944H	EDDIEV'S WILD FISH NEWP NEWPORT BEACH CA		14.01
10/01	10/01	24482788K3DWMW8XN	DARYA RESTAURANT SANTAANA CA		79.76
10/01	10/01	24765428LMAE2PN5W	PELICAN HILL F B NEWPORT COAST CA		17.10
10/02	10/02	24055228K60MPV88P	SUFI MEDITERRANEAN CUISI SAN DIEGO CA		61.71
10/02	10/02	24184078K2LR7VHZ7	TARGET 80024653 SAN DIEGO CA		632.28
10/02	10/02	24210738L60QTMDS1	THE VEGGIE GRILL IRVINE CA		11.74
10/02	10/02	24273388L586M7P81	KOBA TOFU GRILL IRVINE CA		12.92
10/02	10/02	24316058LFYPB8X8P	SHELL OIL 67442719001 SAN DIEGO CA		34.81
10/02	10/02	24493888L5HWBQFSK	TRADER JOE'S #020 QPS LAJOLLA CA		39.89
10/02	10/02	24765428L5VPLBHD	USC TROJAN GROUNDS LOS ANGELES CA		6.27
10/03	10/03	24926888N0190E1LZ	LUFTHANSA 2208710086338 SAN JOSE CA NY		1,606.19
		10/05/11	ZANDIANJAZVGHOLAM		
		1 U A T	SAN DIEGO WASHINGTON		
		2 L H T	WASHINGTON FRANKFURT		
		3 L H T	FRANKFURT IKA		
		4 L H T	IKA FRANKFURT		
10/03	10/03	24210738M80QTMF1N	THE VEGGIE GRILL IRVINE CA		11.74
10/03	10/03	24316058MFYR37R7G	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	24431088M88XV94T	CHIPOTLE 0945 LOS ANGELES CA		3.88
10/03	10/03	24765428M4PJZZXQ	USC TROJAN GROUNDS LOS ANGELES CA		3.99
10/03	10/03	24765428M4PK02Q72	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	24316058NFYPYE6C8	SHELL OIL 67442728003 IRVINE CA		70.13
10/04	10/04	24431068N88XV7M5	CHIPOTLE 0945 LOS ANGELES CA		9.89
10/04	10/04	24765428N4PKYJRH9	USC HOSPITALITY RETAIL FO LOS ANGELES CA		4.45
10/05	10/05	24446008P2XEE7D68	WHOLESOME CHOICE MARKET IRVINE CA		2.81
10/05	10/05	24765428P4PKGTNGF	USC HOSPITALITY RETAIL FO LOS ANGELES CA		8.49
10/05	10/05	24038218RKCW302HPY	UNITED AIR 0184516712843 WASHINGTON DC		70.00
		10/06/11	JAZVGR		
		1 U A Y	XAA XAA		
10/05	10/05	24184078P1R2X0NNW	NATIONAL CAR RENTAL DULLES VA		25.66
10/05	10/05	24210738R60QTMF3Q	THE VEGGIE GRILL IRVINE CA		11.74
10/07	10/07	24810438R63RZ1885	MARRIOTT 33718 DULLES ARP DULLES VA		216.65
10/07	10/07	24765428V4EANR5P2	USC HOSPITALITY RETAIL FO LOS ANGELES CA		8.99
10/07	10/07	24765428V4EANT08N	USC HOSPITALITY RETAIL FO LOS ANGELES CA		4.45
10/08	10/08	24210738S60QTMDXL	THE VEGGIE GRILL IRVINE CA		11.74
10/08	10/08	243160589FYR8Y830	SHELL OIL 67442728003 IRVINE CA		61.65
10/08	10/08	24765428V4EANP5S	USC HOSPITALITY RETAIL FO LOS ANGELES CA		7.68
10/09	10/09	24765428V4EANPN8E	USC HOSPITALITY RETAIL FO LOS ANGELES CA		8.99
10/10	10/10	24210738V80QTMEEEX	THE VEGGIE GRILL IRVINE CA		11.74
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD					\$4,446.18

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD	\$0.00
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WELLS FARGO

VISA

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



Transactions (Continued...)

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

2011 Totals Year-to-Date	
TOTAL FEES CHARGED IN 2011	\$8.05
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	14.85%	\$0.00	32	\$0.00
CASH ADVANCES	23.85%	\$0.00	32	\$0.00



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WELLS FARGO



VISA

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

Balance Summary

Previous Balance	\$1,873.14
- Payments	\$2,000.00
- Other Credits	\$7.63
+ Cash Advances	\$0.00
+ Purchases, Balance Transfers & Other Charges	\$1,954.91
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,820.52
Total Credit Limit	\$2,000

24-Hour Customer Service: 1-800-842-4720
 TTY for Hearing/Speech Impaired: 1-800-419-2265
 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 \$1,089

Payment Information

New Balance	\$1,820.52
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
\$93	3 years	\$2,261 (Savings of \$1,217)

If you would like information about credit counseling services, refer to www.usdoj.gov/ual/eo/bapcpa/ccdc/cc_approved.htm or call 1-877-285-2108.

Wells Fargo Rewards® Program Summary

Rewards Previous Balance:	33,465
Points Earned:	1,948
Earn More Miles® 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 or by calling 1-877-517-1358.

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
Payments					
11/02	11/02	74485429K0A8FBH21	ONLINE PAYMENT	1,000.00	
11/03	11/03	74465428L0A8H33WD	ONLINE PAYMENT	1,000.00	
TOTAL PAYMENTS FOR THIS PERIOD				\$2,000.00	
Other Credits					
10/10	10/10	7407105044K97LXY2	FRESH! - THE BLUFFS NEWPORT BEACH CA	7.63	
TOTAL OTHER CREDITS FOR THIS PERIOD				\$7.63	

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5596 YKG 1 7 6 111110 9 PAGE 1 of 4 10 5583 2000 2045 010F5395

Detach and mail with check payable to Wells Fargo

Account Number 7470
 New Balance \$1,820.52
 Minimum Payment \$19.00
 Payment Due Date 12/05/2011

74707

YKG 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 Notice 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 ("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 payment on any amount you believe is an Error. To stop the payment, your written notice must reach us first (2) 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 filed a good faith to correct the problem with the merchant, you may not have to pay the pending amount due on the goods or services. You have this protection only when the purchase price was under \$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 acted on 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 14817, Des Moines, IA 50306-0817 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: "Outstanding Payments" are payments mailed using the enclosed envelope and payment coupon in the payment address specified on the statement or, generally, made via the "Transfer" tab or "Make a Payment" link on the credit card Account Activity link at Wells Fargo Online Banking at www.wellsfargo.com. Outstanding Payments received via mail by 4:00 p.m. will be credited as of the date of receipt. Outstanding Payments received after 4:00 p.m. will be credited as of the next day. Out-of-town for Outstanding Payments made via our Web site will be processed at the time of the transaction. "Non-Outstanding Payments" are payments made by any other means and may not receive credit for up to five days after the date of receipt. Non-Outstanding payments include, but are not limited to, placing the prepaid envelope and payment coupon in another envelope.

Notice About Electronic Check Conversions: 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 Branch location.

Payment by Paper 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 97206-6071. 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 purchase and basic finance 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 purchase of the card. You agree that the Secured Card Collateral Account will not be used to refund any part of the bill amount of the Secured Card Collateral Account until any amount under 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 closing, 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 appropriate judicial 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 Fideicomisión: 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 tan pronto como le sea posible, a la siguiente dirección: P.O. Box 622, Des Moines, IA 50306-0622. Debe presentarnos sus comentarios dentro de un plazo de 60 días de la fecha en la que nos envió el primer estado de cuenta en el que apareció el Error. Puede notificarnos con otros medios por escrito (incluyendo llamadas al número que aparece en el frente de su estado de cuenta), pero si hacerlo no preservará sus derechos.

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

- Su nombre y número de cuenta.
La fecha y el monto de cada uno de los errores 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 será obligado a pagar las porciones del saldo de su cuenta que no forman parte del monto del supuesto Error. Mientras investigamos, no podemos reportar su cuenta de crédito por incumplimiento, 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 es un Error. Para suspender el pago, su Notificación por Escrito debe llegarnos tres (3) días hábiles antes del día que está programado el pago automático.

Regla Especial para Compras con Tarjetas 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 puede tener que pagar el monto pendiente de los bienes o servicios. Usted tiene esta protección solamente si el precio de compra excedió a los \$50 y la compra fue realizada en el estado en el que reside 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 o operadores de dicho comerciante, o si el comerciante por correo o mediante publicidad 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 revisar la exactitud de la información reportada por nosotros si escribe a la siguiente dirección: P.O. Box 14817, Des Moines, IA 50306-0817. En su carta, deberá describir la información reportada que sea incorrecta o su disputa, y proporcionar cualquier copia de documentación de respaldo. Si concluimos que su carta de información relacionada con el robo de identidad, deberá suministrar una denuncia de robo de identidad correspondiente.

Pagos: Los "Pagos en Contingencia" son pagos enviados con el sobre adjunto y (al día de pago o la fecha de pago especificada en el estado de cuenta) en un cheque a través de la "Transferencia" (que disponible en inglés) o "Hacer un Pago" en la Wells Fargo Account Activity. Los pagos en Contingencia se procesan por Internet de Wells Fargo en www.wellsfargo.com. Los Pagos en Contingencia recibidos por correo a más tardar a las 4 p.m. serán acreditados a la fecha de su pago. Los Pagos en Contingencia recibidos después de las 4 p.m. serán acreditados al día siguiente. Los pagos de fondo para Pagos en Contingencia realizados a través de estados de Web están acreditados al momento de la transacción. Los "Pagos en Impedimento" son pagos efectuados por cualquier otro medio y en posición que no recibirá crédito durante hasta 5 días después de la fecha de recibo. Los Pagos en Impedimento incluyen, sin limitación, poner el sobre programado por estado de pago en otro sobre.

Antes de la 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 nosotros usamos la información de su cheque para realizar una transferencia electrónica de fondos, los fondos podrán ser retirados de su cuenta los días hábiles antes del día que nos hacemos su pago, y su institución financiera no le regresará su cheque.

Pago por Carta un Monto Inferior al Saldo de la Cuenta: Si usted desea 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 6071, Portland, OR 97206-6071. Estos pagos no exonerarán 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. Comenzaremos a cobrar intereses sobre adeudos no pagados 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 garantía de su Cuenta Colateral de la Tarjeta Garantizada de Wells Fargo Bank, N.A., establecida en relación con su solicitud de la tarjeta. Usted asume un riesgo de perder el derecho a recibir el dinero de la garantía de crédito garantizada, a su vez de que dicho evento sea determinado por el Banco, por cualquier motivo. Esta garantía se otorga como garantía de su cuenta y todos los montos que usted adeude, incluidos los intereses, cuotas y costas que puedan acumularse bajo su Cuenta de Tarjeta de Crédito Garantizada. Usted está de acuerdo en que si su Cuenta de Tarjeta de Crédito Garantizada es closed por cualquier razón, el Banco podrá aplicar los fondos pendientes en la Cuenta Colateral de la Tarjeta Garantizada para pagar cualquier saldo en la cuenta de tarjeta de crédito. El depósito de fondo aún quedará sujeto en la Cuenta Colateral, dichos fondos podrán permanecer en depósito durante hasta 60 días antes de que sean remitidos 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 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.

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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 incluir en el sobre el 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 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
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Ending In 7470
10/12/2011 to 11/10/2011

Transactions (Continued...)

Trans	Post	Reference Number	Description	Credits	Charges
Purchases, Balance Transfers & Other Charges					
10/10	10/12	24765428WHEB88EB9	USO HOSPITALITY RETAIL FO LOS ANGELES CA		6.99
10/10	10/12	24765428WHEB88QMPG	USO HOSPITALITY RETAIL FO LOS ANGELES CA		3.96
10/11	10/12	24210738X60CTMDTN	THE VEGGIE GRILL IRVINE CA		11.74
10/11	10/12	24765428X4EBHEDW3	USO HOSPITALITY RETAIL FO LOS ANGELES CA		6.99
10/12	10/12	24071068X4K8QEPVX	FRESHII - THE BLUFFS NEWPORT BEACH CA		7.53
10/12	10/12	24071068X4K8QEL9Z	FRESHII - THE BLUFFS NEWPORT BEACH CA		15.99
10/12	10/12	24210738Y60QTMES5A	THE VEGGIE GRILL IRVINE CA		11.74
10/12	10/12	24765428Y4PMKFSN6	USO HOSPITALITY RETAIL FO LOS ANGELES CA		6.99
10/13	10/13	24210738Z60QTMDB8	THE VEGGIE GRILL IRVINE CA		11.74
10/13	10/13	24427338YLYJ4DV19	MOTHER'S MARKET & K IRVINE CA		17.03
10/13	10/13	24765428Z4PMYPSAX	USO HOSPITALITY RETAIL FO LOS ANGELES CA		3.96
10/14	10/14	2407106914K99E1NY	JAVIER'S CRYSTAL OOVE NEWPORT COAST CA		18.00
10/14	10/14	24164078ZVSDWZF250	AMC TUSTIN 14 01004274 TUSTIN OA		9.00
10/14	10/14	24224439030W1DG48	COFFEE BEAN STORE LOS ANGELES CA		4.46
10/14	10/14	243160890FYTKW0VX	SHELL OIL 67442723003 IRVINE OA		70.67
10/14	10/14	24427338ZLYJ63P10	MOTHER'S MARKET & K IRVINE CA		2.04
10/14	10/14	24427338ZLYJ640WW	MOTHER'S KITCHEN-IRVIN IRVINE OA		2.25
10/14	10/14	244310690888XV4FR	CHIPOTLE 0946 LOS ANGELES CA		8.88
10/15	10/15	24210739160QTMESL	THE VEGGIE GRILL IRVINE CA		11.74
10/16	10/16	24210738260QTMGR	THE VEGGIE GRILL IRVINE CA		11.74
10/16	10/16	244273382LM7ZX0KV	H MART IRVINE IRVINE OA		9.38
10/16	10/16	244273382LM81XWN8	SPROUTS FARMERS MAR IRVINE CA		123.92
10/17	10/17	24210738360QTMFDW	THE VEGGIE GRILL IRVINE CA		11.74
10/17	10/17	243912183802AEXAB	UCI PARKING OPT IRVINE CA		6.00
10/17	10/17	2448279833DWMMP2E	THE SPORTS OLIUBLA CO IRVINE CA		65.32
10/18	10/18	24210739480QTMDDQ	THE VEGGIE GRILL IRVINE CA		11.74
10/18	10/18	2476542844EDKAYJF	USO HOSPITALITY RETAIL FO LOS ANGELES CA		5.99
10/18	10/18	2476542844EDKQ6MB	USO HOSPITALITY RETAIL FO LOS ANGELES CA		4.46
10/19	10/19	24028659D0123NX7B	LUFTHANSA 2208710085560 SAN JOSE CA NY		260.00
		11/13/11	ZANDIANJAZIGHOLAM		
		1 LHS	FRANKFURT		
		2 LHS	FRANKFURT PARIS		
		3 UAT	PARIS WASHINGTON		
		4 UAT	WASHINGTON SAN DIEGO		
10/19	10/19	2418407958NFBMTK2	PAVILIONS STOR00018117 NEWPORT COAST CA		50.47
10/19	10/19	24210739660QTMEDQ	THE VEGGIE GRILL IRVINE CA		15.17
10/19	10/19	24270749402XVJ2E9	RON PAUL 2012 PEO 879-2851998 TX		20.12
10/19	10/19	247170598GYWRTWIQ	AGENT FEE 8900681052398 OYRUS TRAVEL CA		25.00
		10/19/11	ZANDIANJAZIGHO		
		1 XD Y	XAA XAO		
10/20	10/20	24210739660QTMEDW1	THE VEGGIE GRILL IRVINE CA		11.74
10/20	10/20	2476542864EDSYD6E	CITY OF LA DOT PVB BPHW 886-5819742 CA		60.00
10/20	10/20	2476542864FR21STT	USO HOSPITALITY RETAIL FO LOS ANGELES CA		4.46
10/21	10/21	242408519780TJMM1	COLDSTONE #1588 LOS ANGELES CA		4.98
10/21	10/21	243160897FYTKVXH9	SHELL OIL 67442723003 IRVINE OA		69.38
10/21	10/21	2476542894EEW7VRZ	USO HOSPITALITY RETAIL FO LOS ANGELES CA		6.99
10/22	10/22	24210739880QTMEDS	THE VEGGIE GRILL IRVINE CA		11.74
10/23	10/23	24210739A60QTMEDXY	THE VEGGIE GRILL IRVINE CA		14.17
10/23	10/23	24224439930VPRJ72Y	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
10/23	10/23	248921698006H4SV1	CALIFORNIA PIZZA 036 IRVINE CA		18.69
10/24	10/24	24210739A60QTMEDS	THE VEGGIE GRILL IRVINE CA		14.17
10/24	10/24	243999009ABYK5E2PF	PAYLESSHOESOU00051089 IRVINE CA		19.38
10/24	10/24	24427338YLYJ38M6Z	MOTHER'S MARKET & K IRVINE CA		4.19
10/24	10/24	24692169800Q6NH8	CALIFORNIA PIZZA 036 IRVINE CA		12.00
10/25	10/25	24184079BAAXDZYXK	STARBUCK8 CORP00140085 IRVINE CA		2.25
10/25	10/25	24427338ALYJ3QPQV	MOTHER'S MARKET & K IRVINE CA		4.38
10/25	10/25	24692169800Q6NV7	CALIFORNIA PIZZA 036 IRVINE CA		12.93
10/25	10/25	24765428B4EFPMLXL	USO HOSPITALITY RETAIL FO LOS ANGELES CA		5.99
10/25	10/25	24765428B4EFPMLZ2	USO HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
10/25	10/25	24765428B4EFPMLX2	USO HOSPITALITY RETAIL FO LOS ANGELES CA		8.88
10/25	10/25	24210739C60QTMEDZ	THE VEGGIE GRILL IRVINE CA		11.74
10/25	10/25	24210739C60QTMEDZ	THE VEGGIE GRILL IRVINE CA		11.74
10/25	10/25	24361789B8AVPY2S8	GODADDY.COM 480-6988965 AZ		20.16
10/25	10/25	24427338QLM89YPA4	SPROUTS FARMERS MAR COSTA MESA CA		104.62
10/25	10/25	24692169800Q6NV8	COX'OR CO COM PHSV 949-240-1212 CA		108.82
10/27	10/27	24210739D80QTMG8A	THE VEGGIE GRILL IRVINE CA		11.74
10/27	10/27	24316089DFYROP4Q5	SHELL OIL 67442723003 IRVINE CA		60.15
10/27	10/27	24765428D4F934LWHG	USO HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
10/28	10/28	24210739E80QTMEDL	THE VEGGIE GRILL IRVINE CA		11.74
10/28	10/28	24224439F30VVD26T	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
10/30	10/30	24184079G8NFB8TMV	PAVILIONS STOR00018117 NEWPORT COAST CA		21.27
10/30	10/30	24210739G80QTMEDGW	THE VEGGIE GRILL IRVINE CA		11.74
10/30	10/30	24791879C80FP7H9E	YOGURT LAND DIAMOND JAMBO IRVINE CA		4.42
10/31	10/31	24046039G300723J59	CHEVRON 0099716 SANTA MONICA CA		88.22
10/31	10/31	24224439H30VMZP6L	TENDER GREENS - SA SANTA MONICA CA		22.94
10/31	10/31	24224439H30VMZFEK	COFFEE BEAN STORE SANTA MONICA CA		3.95
10/31	10/31	24427338GLYJ3VFXE	MOTHER'S KITCHEN-IRVIN IRVINE CA		12.85
10/31	10/31	24445009HIFWVZBXL	FEDEX OFFICE #0689 IRVINE CA		8.88
10/31	10/31	24812399H388KW88M	CITY OF SM PARKING SANTA MONICA CA		2.00
11/01	11/01	24427338HLYJ3G8ZB	MOTHER'S KITCHEN-IRVIN IRVINE CA		13.54
11/01	11/01	24431069H888XV7RW	CHIPOTLE 0946 LOS ANGELES CA		8.88

Continued

WELLS FARGO



VISA

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Statement Billing Period
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Ending In 7470
10/12/2011 to 11/10/2011

Transactions (Continued...)

Trans	Post	Reference Number	Description	Credits	Charges
Purchases, Balance Transfers & Other Charges					
11/01	11/01	24446009H2XDQW63P	SPORTS OLLIB-IRVINE-C #025049-075-8400 CA		136.00
11/01	11/01	24766429J4PVMH1P1	USO HOSPITALITY RETAIL FO LOS ANGELES CA		8.95
11/02	11/02	24223699NLEL6W1XH	KARAOON.COM LLC 212-316-1818 NY		46.46
11/02	11/02	24210739K60QTM0Z7	THE VEGGIE GRILL IRVINE CA		11.74
11/02	11/02	24493989K6HWFE3VY	TRADER JOE'S #111 QPS IRVINE CA		16.88
11/02	11/02	24765428J615V3SXY	USO CASHIERS OFFICE LOS ANGELES CA		25.00
11/03	11/03	24210739L60QTMFJH	THE VEGGIE GRILL IRVINE CA		12.07
11/03	11/03	24249518L60T2JMMY	COLDSTONE #1688 LOS ANGELES CA		4.88
11/03	11/03	24992169K00TLXNZZ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		12.95
11/04	11/04	24210739M60QTMFYT	THE VEGGIE GRILL IRVINE CA		11.74
11/04	11/04	24224436M30VW8ETL	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
11/05	11/05	24193049NS66H648K	GLENDON RESTAURANTS LOS ANGELES CA		5.44
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD					\$1,864.81

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	14.85%	\$0.00	30	\$0.00
CASH ADVANCES	23.99%	\$0.00	30	\$0.00

Make it a rewarding holiday season

Shop the *Earn More Mall*[®] 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*[®] 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.¹

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.² Simply sign up for the *Earn More Mall* newsletter by indicating your email preferences at 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

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.

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.

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

²Merchants and offers are subject to change. Visit the *Earn More Mall* site at EarnMoreMall.com for specific terms and conditions including those associated with each merchant offer.

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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	Installation Amount Due
THERE IS NO NEXT INSTALLMENT AMOUNT DUE as of 12/31/2013		

TOTAL AMOUNTS DUE FOR THE 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	
Last Payment Amount	\$96.39
Last Payment Date	11/4/2013
Payment Method	\$96.39
Payment Due Date	\$88.43

12/31/13

Accend Web Inquiry Summary Page

Current Calendar Year Payments

\$96.39

Exhibit 12

Exhibit 12

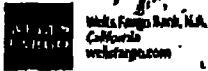
G REZA ZANDIAN JAZI
NILOOFAR F ZANDIAN
8775 COSTA VERDE BLVD APT 217
SAN DIEGO, CA 92122-8340

115
18-34/1820 4794
7001005420

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.

5920 00115 0000002500

BANK OF AMERICA NA SFC
1228886614 12/13 94 912

675 30

12-015911

REQUEST 00005530894000000 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

10-24/1220-4784
7041509820

11/24/2013

Pay to the
Order of

United States Treasury

\$ 58⁸⁰

Fifty Eight 80/100

Dollars



Wells Fargo Bank, N.A.
California
Wells Fargo

For

optima technology corp

5920 00131 0000005880

02 070 061 037 98 3 330391754
0111 00 901212 0304
000202190398 03051305R030413

REQUEST 00005530894000000 58.80
ROLL BCIA 20130305 000008819647227
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 92122-5340

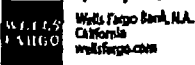
133

16-24/1220 4784
7001505920

1/24/2013 Date

Pay to the Order of Employment Development Department \$ 46.25

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 EQ22 PKT 04
1221-0527-84
1011673359

REQUEST 0000553089400000 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 4794
7001605920

1/24/2013 Date

Pay to the Order of Internal Revenue Service \$ 166²⁵

One Hundred Sixty six ²⁵/₁₀₀ Dollars



For Optima Technology Corp. (CA)

5920 00130 0000016625

92 1 70 064 090 13 3 330991754
OPTI 01 201212 0304
000202580020 03051307R030413

REQUEST 0000553089400000 166.25
ROLL BCIA 20130305 000008819647067
JOB BCIA P ACCT 1140007091505920
REQUESTOR A568055
7513983 10/28/2013

Subpoena Processing Chandler
S3928-020
Phoenix AZ 85038

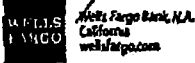
G REZA ZAN
NILOOFAR F
8775 COSTA VER
APT 217
SAN DIEGO, CA 92122-5340

134
16-24/1220 4784
7091505820

2/24/2013 Date

Pay to the Order of Employment Development Dpt. \$ 49⁶⁴

Ferty Nine ⁶⁴/₁₀₀ Dollars



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

For Optima Technology Corp

5920 00134 00000004964

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

WELLS FARGO BANK NO FEE
20130227 E0422 PKT 04
1221-0527-84
1011673229

REQUEST 00005530894000000 49.64
ROLL ECIA 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 92122-6340

158

18-24/1220 4784
708153520

02/24/2013
Date

Pay to the
Order of

Internal Revenue Service

\$ 26.18

Twenty six 11/100

Dollars



Wells Fargo Bank N.A.
California
wellsfargo.com

For

Optima Technology Corp.

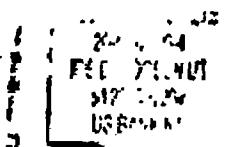


3920 00158 0000002618

california

022813

W229117e59e3319367e0133e391754
201209 02282013



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

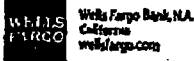
165

16-24/1229 4784
7001605820

June 30.13 Date

Pay to the Order of Department
Employment Development \$ 39.71

thirty nine and 71/100 Dollars



[Handwritten signature]

For 33-0391754

35920 00165 0000003971

076813-3241-0058 00261 670813-3241-0058
070813-3241-99-0058-00-09-FORDEPCASTEDD-012

WELLS FARGO BANK NA FRE
20130708 E0034 PXT 04
1221-0527-84
0000000000

REQUEST 00005530894000000 39.71
ROLL BCIA 20130708 000001014351693
JOB BCIA P ACCT 1140007091505920
REQUSTOR A568055
7513983 10/28/2013


Subpoena Processing Chandler
S3928-020
Phoenix AZ 85038

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

164
 18-24/1220 4784
 7001566820

June 30 13 Date

Pay to the Order of United States Treasury \$ 195.96
One hundred ninety five and 96/100 Dollars

 Wells Fargo Bank, N.A.
 Customers well.fargo.com

For 33-0391754

5920 0016 0000019596

92 1 70 193 050 92 3 338391754
 0711 01 201303 0711
 000728360185 07121301R071113

REQUEST 0000553089400000 195.96
 ROLL ECIA 20130712 000008118473052
 JOB ECIA 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 827874
SAN DIEGO, CA 92192-7874

2003

94-7074/3212 282
2508952484

March/31/11 Date

Pay to the Order of John Peter Lee ESQ \$ 2500.⁰⁰

Two thousand five hundred Dollars



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

For Zandian V. Margolin

122.50 NP
2377.50 FP

⑆00005250000⑆ 02020 2484

APR -5 AM 1

BANK OF AMERICA, N.A. LMC
1220006614 66909 94 P85
04/05/11

0002
FOR DEPOSIT ONLY
BANK OF AMERICA, N.E.V.A.D.A.
122A00721
JOHN PETER LEE
ATTORNEY AT LAW
TRUST ACCOUNT
913432846

REQUST 0000553088000000 2500.00
ROLL ECIA 20110405 000008817287505
JOB ECIA P ACCT 8250002508952484
REQUSTOR A568055
7513983 10/28/2013

Subpoena Processing Chandler
S3928-020
Phoenix AZ 85038