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2014 JAN -9 PM 3:39
ALAN GLOVER
CLERK
DEPUTY

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,**

12 **vs.**

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

20 **Defendants.**

Case No.: 090C00579 1B

Dept. No.: 1

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

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

19 Also, the evidence overwhelmingly demonstrates Zandian maintained the same address
20 John Peter Lee provided to the Court, even after Zandian allegedly moved to France in August
21 2011, and the evidence similarly demonstrates Zandian continued to live in the United States,
22 not France. *See* Exhibit 2 (check from Golden Enterprises to Zandian at 8775 Costa Verde
23 Blvd, San Diego, CA, dated 10/31/12 and endorsed by Zandian); Exhibit 3 (check from
24 Golden Enterprises to Zandian at 8775 Costa Verde Blvd, San Diego, CA, dated 1/30/13 and
25 endorsed by Zandian); Exhibit 4 (Wells Fargo withdrawal slip filled out and signed by
26 Zandian, dated 2/20/13 (Wells Fargo does not have any branches in France)); Exhibit 5 (check
27 from and signed by Zandian to John Peter Lee, dated 1/13/12, with 8775 Costa Verde Blvd,
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 NRCPC 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 "NRCPC 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. Cartlidge*, 121 Nev. 926, 927, 124 P.3d 1161, 1162 (2005)
10 (stating that an unopposed motion may be considered as an admission of merit and consent to
11 grant the motion) (citing DCR 13(3)).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

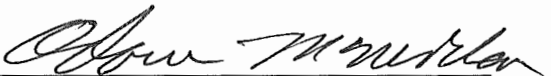
12 **VI. Conclusion**

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*
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CERTIFICATE OF SERVICE

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

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

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

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

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

Alborz Zandian
9 Almanzora
Newport Beach, CA 92657-1613

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

Reza Zandian
8401 Bonita Downs Road
Fair Oaks, CA 95628

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

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

Dated: January 9, 2014

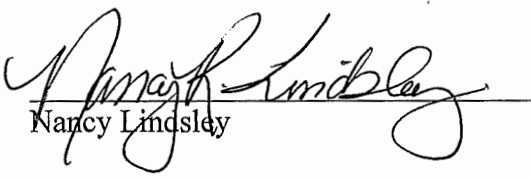

Nancy Lindsley

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,

No. 61694

Plaintiff,

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

v.

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

Defendants.

AND ALL RELATED COUNTERCLAIMS
AND THIRD-PARTY CLAIMS

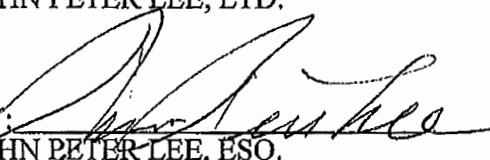
1334.024072-td

**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,

v.

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

Defendants.

No. 61694

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

AND ALL RELATED COUNTERCLAIMS
AND THIRD-PARTY CLAIMS

1334.024072-1d

AMENDED CERTIFICATE OF MAILING

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

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

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

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

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

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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,

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 KOROGLI, individually, and ELIAS ABRISHAMI, individually,

Defendants.

AND ALL RELATED COUNTERCLAIMS AND THIRD-PARTY CLAIMS

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 p.m. 1/16/13
Clerk of Supreme Court

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

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

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

STATE OF NEVADA)
) ss:
COUNTY OF CLARK)

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

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

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.
11 San Diego, California 92122

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

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

19 6. This Declaration is made in good faith.

20 FURTHERMORE, Declarant sayeth naught

21 
22 _____
23 JOHN PETER LEE, ESQ.

24 **POINTS AND AUTHORITIES**

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

28 (i) If the application is made by the attorney, the attorney must include in an affidavit the address, or last known address, at which 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

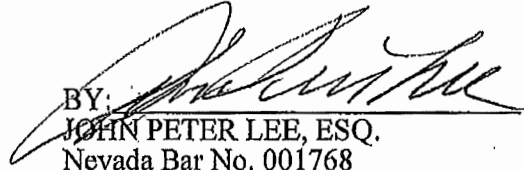
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client may be reached and the attorney must serve a copy of the application upon the client and all other parties to the action or their attorneys.

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 13 day of February, 2013.

JOHN PETER LEE, LTD.

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

1 **CERTIFICATE OF MAILING**

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

6 Stanley W. Parry
7 100 North City Parkway, Ste. 1750
8 Las Vegas, Nevada 89106

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

10 Ryan E. Johnson, Esq.
11 Watson & Rounds
12 10000 W. Charleston Blvd. Ste. 240
13 Las Vegas, Nevada 89135

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

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

18 

19 An employee of
20 JOHN PETER LEE, LTD.
21
22
23
24
25
26
27
28

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

80-180
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

1160 10 123 09574

2446277923

VOID ON OVERHEAT
NATIONAL CITY BANK
YOUR BANK'S RESPONSIBILITY

REQUEST 00005530881000000 0.13
ROLL ECIA 20130220 000002446277923+
JOB ECIA 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

60-160
433

PLEASE DEPOSIT THIS CHECK PROMPTLY

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

Check Number 0040800641

30 Jan 2013

\$****0.13****

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

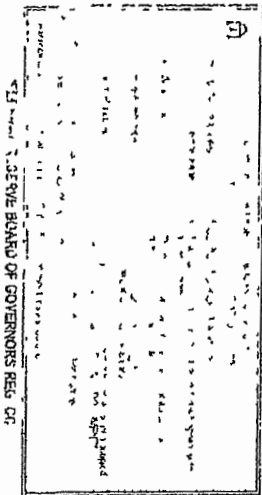
Computershare Shareowner Services LLC
Authorized Paying Agent

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

⑆60⑆ ⑆36⑆ ⑆50⑆

82450211

2446277922



THIS PAPER CONTAINS A CHAIN LINK WATERMARK. DO NOT ACCEPT WITHOUT NOTING CHAIN LINK WATERMARK - HOLD TO LIGHT TO VERIFY WATERMARK

XXXXXX

PLEASE SIGNATURE
DO NOT WRITE OR SIGN BEYOND THIS LINE

REDE 0040800641 30 JAN 2013

REQUEST 00005530881000000 0.13
ROLL ECIA 20130220 000002446277922+
JOB ECIA 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 / Checking/Cuenta de Cheques

Savings/Ahorros

Money Market Access

Command

7779



Account Number /
Numero de Cuenta

Date/Fecha

02/20/13

Ph OK OK
Type OK
Inst/Exp OK AD OK
Ten Dep Only
Nat OK Sig OK

Please print Name - / Letra de molde, Nombre
REZA ZANDIAN JAZI

I authorize this withdrawal and acknowledge receipt of the amount indicated below /
Yo autorizo este retiro y reconozco de haber recibido la cantidad indicada abajo
Please sign in teller's presence / Favor de firmar en la presencia del cajero

Please print Street Address, City, State, Zip Code / Letra de molde: Domicilio, Ciudad, Estado, Código Postal

X

TWO THOUSAND FIVE HUNDRED Dollars \$ **2500.00**

Bank Use Only (When SVT is Not Available) TLF9230 (08/11) WFB116 12/18014
Customer ID Exp date Token verified (Y/N) 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
8775 COSTA VERDE BLVD APT 217
SAN DIEGO, CA 92122-5340

109

18-24/1220 4784
7001505920

1/13/2012
Date

Pay to the
Order of

Mr. John Peter Lee Esq.

\$ 3000⁰⁰

Three Thousand ⁰⁰/₁₀₀

Dollars



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

[Handwritten signature]

For

1334.024072

6920 00109 0000300000

12/13/12

[Faint, illegible text]

12/13/12

0209
BANK OF AMERICA
FOR DEPOSIT ONLY
TRUST ACCOUNT
013432246
12240724

BANK OF AMERICA, N.A. LUG
12200066614 E7895 94 P05
01/13/12

[Faint, illegible text]

REQUEST 0000553089400000 3000.00
ROLL ECIA 20120113 000008215853243
JOB ECIA P ACCT 1140007091505920
REQUESTOR A568055
7513983 10/28/2013

Subpoena Processing Chandler
S3928-020
Phoenix AZ 85038

Exhibit 6

Exhibit 6

NILOOFAR FOUGHANI
8776 COSTA VERDE BLVD APT 217
SAN DIEGO, CA 92122-5340

Type	Open	✓
Issue/Exp.	AD	✓
Txn	Dep. only	✓
Dist.		✓
Sig.		OK
HPP		✓
Memo		✓

1543

18-66/1220
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

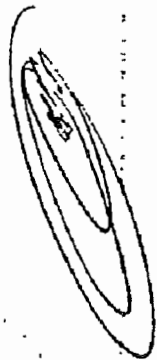
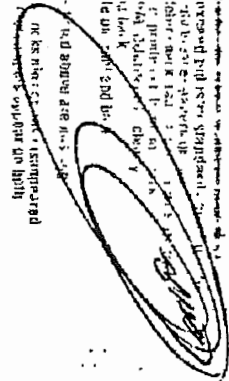
VALUED Customer Since 2002

no/100

FOR _____

IN THE WAY

See back for important information regarding this check.
 • This check is not valid unless it is signed by the person named on the front.
 • The name of the person named on the front must be printed in full.
 • The name of the person named on the front must be the same as the name on the account.
 • The name of the person named on the front must be the same as the name on the account.
 • The name of the person named on the front must be the same as the name on the account.
 • The name of the person named on the front must be the same as the name on the account.
 • The name of the person named on the front must be the same as the name on the account.
 • The name of the person named on the front must be the same as the name on the account.



REQUEST 0000553088400000 25000.00
ROLL ECIA 20111128 000003895807005+
JOB ECIA P ACCT 0001543110280392
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

102
18-24/1220 4784
7001505820

Dec 02 11

Date

Pay to the Order of: **SCRIPS CLINIC**

\$ **128.30**

One hundred twenty eight and 30/100 Dollars

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

medical record number

For: **700928454**

15920 00102

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

REQUEST 00005530894000000 128.30
ROLL ECIA 20111227 000008412179999
JOB ECIA P ACCT 1140007091505920
REQUESTOR A568055
7513983 10/28/2013

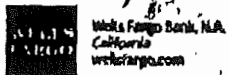
Subpoena Processing Chandler
S3928-020
Phoenix AZ 85038

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

115
18-24/1220 4784
7091505420

11/25/2012 Date

Pay to the Order of Secretary of State of California \$ 25.00
Twenty Five 00/100 Dollars



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

For optime technology Corp.

5920 00115 0000002500

BANK OF AMERICA, NA SFC
1220006614 E4713 94 P12
11/23/12

12-015911

11/23

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
8778 COSTA VERDE BLVD APT 217
SAN DIEGO, CA 92122-5340

116
18-24/1220 4784
7051605520

2/29/2012 Date

Pay to the Order of Mr Bill McClain \$ 988.50

Nine Hundred Eighty Eight 50/100 Dollars



For February 2012 Interest

⑆5920⑈ 00118

PAID
FEB 5 2012
FEDERAL RESERVE BANK
LAS VEGAS, NEVADA
FBI UNION

778414

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

Subpoena Processing Chandler
S3928-020
Phoenix AZ 85038

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

217-5

118

18-24/1220 4784
7081605820

March/01/2012
Date

Pay to the
Order of

Costa Verde East Village

\$ 1875.00

One thousand eight hundred

Dollars

seventy five and 00/100

Secured by
Features
Details on
Back



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

©2012 WFB NA WOODCUT

For Rent of March

[Signature]

5920 00118

03600713315/201220013451222802080 GARDEN COMMUNITI
1122015431222592080 GARDEN COMMUNITI

PAY TO THE ORDER OF
FIRST NATIONAL BANK
SAN DIEGO, CA 92108-2263
▶ 122238936
FOR DEPOSIT ONLY
COSTA VERDE EAST VILLAGE, LLC
MANAGEMENT
1122001345

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 Treasury
This instrument
is non-negotiable

157

18-24/1220 4764
7091505920

10/30/2012
Date

Pay to the
Order of IRS

\$34.01

Thirty four and 01/100

Dollars



Wells Fargo Bank N.A.
California
wellsfargo.com

For

05920 00157 0000003401

00000033166
011113

W12911701107032367001330391754
201203 01112013

2-6
0810 3:01 UT
512
6.5

REQUEST 00005530894000000 34.01
ROLL ECIA 20130111 000008114613031
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: 1-877-727-2932

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

Online: wells Fargo.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 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!

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: 7920 ■ March 7, 2012 - April 5, 2012 ■ Page 1 of 4



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

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: 1-877-727-2932

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

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (114)
 P.O. Box 6995
 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:

- Saving

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	\$869.38
- Other Credits	\$323.63
+ Cash Advances	\$0.00
+ Purchases, Balance Transfers & Other Charges	\$2,680.48
+ Fees Charged	\$0.00
+ Interest Charged	\$21.85
= New Balance	\$3,005.11
Total Credit Limit	\$2,900

24-Hour Customer Service: 1-800-642-4720
TTY for Hearing/Speech Impaired: 1-800-419-2265
Outside the US Call Collect: 1-926-825-7800
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	\$6,060
\$104	3 years	\$3,792 (Savings of \$2,328)

If you would like information about credit counseling services, refer to www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm or call 1-877-286-2108.

Important Information

YOUR BALANCE EXCEEDS YOUR CREDIT LIMIT. CALL 1-800-545-6583 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 CBSI. CONTACT 1-800-642-4720 TO OBTAIN FURTHER DETAILS.

Wells Fargo Rewards® Program Summary

Rewards Previous Balance:	25,904
Credit Card Points Earned:	2,357
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 1-877-517-1358.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5596 YKG 1 7 6 110909 0 PAGE 1 of 3 1 0 5583 2000 R049 01DP5596

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

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.

JM_FJD_1541

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 (1-800-869-3557)

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:
1-800-946-2626
We accept Telecommunications Relay Service calls.
Wells Fargo Online®: wellsfargo.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	\$8,177.51	New Balance	\$7,937.86
Available Credit	\$582.00	Payments/Credits	-\$328.00	Minimum Payment Due	\$153.00
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	\$16,635
\$266	3 years	\$9,561 (Savings = \$7,074)

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

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

Payoff Request Information: Balances include unpaid interest charges, and other unpaid fees and charges. The New Balance owed is not a payoff amount. Please, contact Customer Service at 1-800-946-2626 for an accurate payoff.

TRANSACTIONS

Post Date	Trans Date	Reference	Description	Amount
07/27	07/27	P9081006H0A8XNQD3	ONLINE PAYMENT	-\$328.00
FEES				
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	\$672.25

INTEREST CHARGE CALCULATION

YOU MAY PAY YOUR BALANCE IN FULL AT ANY TIME.

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charged
ADVANCES	12.50% (v)	\$7,881.08	\$86.35

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

5596 YSG 1 7 13 130820 0 PAGE 1 of 2 1 0 9081 7610 P602 01BB5596

Detach and mail with check payable to Wells Fargo.

Print address/phone changes below:

Home () -----

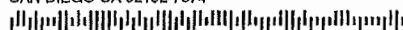
Account No. J59760
New Balance \$7,937.86
Minimum Payment Due \$153.00
Payment Due Date September 14, 2013

Payment Enclosed \$

0761235976000000153000000793786

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

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



Wells Fargo Money Market SavingsSMAccount 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: wells Fargo.com

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

P.O. Box 8995

Portland, OR 97228-8995

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 num **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	\$0.13

Wells Fargo® Preferred Checking

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



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

Questions?

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

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

TTY: 1-800-877-4833

En español: 1-877-727-2932

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

Online: wells Fargo.com

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

P.O. Box 8995

Portland, OR 97228-8995

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 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"/>	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 wells Fargo.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 numbr 5920

G REZA ZANDIAN JAZI
 ALBORZ ZANDIAN
 NILOOFAR FOUGHANI ZANDIAN

California account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 121042882

Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000002981476971

WELLS FARGO



VISA

Account Number
Statement Billing Period
Page 1 of 2

Ending In 7470
10/12/2013 to 11/10/2013

Balance Summary

Previous Balance \$3,730.51

- Payments

- Other Credits

+ Cash Advances

+ Purchases, Balance Transfers & Other Charges

+ Fees Charged

+ Interest Charged

= New Balance

Total Credit Limit

24-Hour Customer Service: 1-800-842-4720
 TTY for Hearing/Speech Impaired: 1-800-419-2255
 Outside the US Call Collect: 1-825-825-7600
 Wells Fargo Online®: wells.fargo.com

Send General Inquiries To:
 PO Box 10347, Des Moines IA, 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 60003205990.
 This balance may be inclusive of other contributing Rewards accounts. For up-to-date Rewards Balance information, or more ways to earn and redeem your rewards, visit MyWellsFargoRewards.com or call 1-877-517-1358.

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
Payments					
10/18	10/18	7448542930A55J41V	ONLINE PAYMENT	199.00	
10/22	10/22	7448542980A8L8Z5	BRANCH PAYMENT CASH REF# DZE2KNSYTN	1,500.00	
Other Credits					
10/11	10/12	F55830096000AL294	REFUND OF LATE FEES	35.00	

Purchases, Balance Transfers & Other Charges

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD

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

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5596 YKX 1 7 6 131110 0 PAGE 1 of 2 10 5583 2000 2049 01DF5336

Account Number
 New Balance
 Minimum Payment
 Payment Due Date

470

4707

YKG 4

Amount Enclosed

10 4707 00

WELLS FARGO CARD SERVICES
 PO BOX 30085
 LOS ANGELES CA 90030-0085

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

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

G REZA ZANDIAN JAZI
 Account No 19760



For 24-Hour Customer Service Call:
 1-800-946-2626
 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	\$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	\$17,081
\$272	3 years	\$9,809 (Savings = \$7,272)

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

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

Payoff Request Information: Balances include unpaid interest charges, and other unpaid fees and charges. The New Balance owed is not a payoff amount. Please, contact Customer Service at 1-800-946-2626 for an accurate payoff.

TRANSACTIONS

Post Date	Trans Date	Reference	Description	Amount
10/17	10/17	P908100920A6Z76DA	ONLINE PAYMENT	-\$153.00
10/18	10/18	P908100930A95GT3E	ONLINE ADVANCE	\$199.00
10/18	10/18	P908100930A95H04H	ONLINE ADVANCE	\$150.00
10/18	10/18	P908100930A95HT3T	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	\$836.43

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

5596 YSG 1 7 13 131020 0 PAGE 1 of 2 1 0 9081 7610 P602 01BB5596

Detach and mail with check payable to Wells Fargo.

Print address/phone changes below:

Home () -----

Account No. 19760
 New Balance \$8,148.04
 Minimum Payment Due \$177.00
 Payment Due Date November 14, 2013

Payment Enclosed \$

0761235976000000177000000814804

WELLS FARGO CARD SERVICES YSG
 PO BOX 30097 18
 LOS ANGELES CA 90030-0097

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

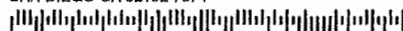


Exhibit 9

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	\$1,646.09
- Payments	\$216.16
- Other Credits	\$0.00
+ Cash Advances	\$0.00
+ Purchases, Balance Transfers & Other Charges	\$2,372.57
+ Fees Charged	\$0.00
+ Interest Charged	\$40.34
= New Balance	\$3,842.84
Total Credit Limit	\$3,800

24-Hour Customer Service: 1-800-642-4720
 TTY for Hearing/Speech Impaired: 1-800-419-2285
 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, 50306-0347

Total Available Credit \$0

Payment Information

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

Send Payments To:
 PO Box 30086, Los Angeles CA, 90030-0086

Late Payment Warning: If we do not receive your Minimum Payment by 05/05/2013, 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/ea/hapcpa/ccde/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:	87,768
Points Earned:	2,373
Earn More Mail® 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

5596 YKG 1 7 6 130410 0 PAGE 1 of 3 10 5583 2000 R049 01DP5596

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	05/05/2013

374709

Amount Enclosed



WELLS FARGO CARD SERVICES
 PO BOX 30086
 LOS ANGELES CA 90030-0086

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

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

JM_FJD_1549

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 50306-0522. We must hear from you no later than 60 days after we sent you the first bill on which the Error appeared. You may notify us using other means (including calling us at the number listed on the front of the statement), but doing so will not preserve your rights.

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

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

You do not have to pay any alleged Error amount while we are investigating, but you are still obligated to pay the parts of your bill that are not part of the alleged Error amount. While we investigate, we cannot report you as delinquent or take any action to collect the alleged Error amount. If you have authorized us to pay your credit 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 three (3) business days before the automatic payment is scheduled to occur.

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

Credit Information, NOTICE: We may furnish information about your account to consumer reporting agencies. You have the right to dispute the accuracy of information that we have reported by writing to us at P.O. Box 14517, Des Moines, IA 50306-3517 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 "Transfers" tab or "Make a Payment" link on the credit card Account Activity tab of Wells Fargo Online Banking at www.wellsfargo.com. Conforming Payments received via mail by 5:00 p.m. will be credited as of the date of receipt. Conforming Payments received after 5:00 p.m. will be credited as of the next day. Cut-off times for Conforming Payments made via our Web site will be disclosed 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 provided envelope and payment coupon in another envelope.

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

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

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

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

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

Special Information for Colorado Residents. Colorado law requires Wells Fargo to offer you the option of signing a prior consent form. The signed prior consent permits Wells Fargo to release records of your accounts to the county department of social services or local law enforcement for the purpose of investigating 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 le sea posible, a la siguiente dirección: P.O. Box 622, Des Moines, IA 50306-0522. Debe comunicarse con nosotros dentro de un lapso de 60 días de la fecha en que le hayamos enviado el primer estado de cuenta en que apareció el Error. Puede comunicarse con nosotros por otros medios (lo que incluye llamarnos 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 monto en dólares del Error del que sospecha.
- Una descripción del Error y la razón por la cual usted cree que es un Error. Si necesita más información, por favor describa el ítem del que no está seguro.

No tiene que pagar el monto del supuesto Error mientras lo investiguemos, pero seguirá obligado a pagar las porciones del saldo de su cuenta que no forman parte del monto del supuesto Error. Mientras investiguemos, no podremos reportarlo en calidad de deudor moroso, ni tomar medidas 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 crea que es un Error. Para suspender el pago, su Notificación por Escrito debe llegarlos tres (3) días hábiles antes del día en que esté 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, quizás no tenga que pagar el monto restante adeudado por los bienes o servicios. Usted cuenta con esta protección solamente si el precio de compra superó 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 le enviamos por correo un anuncio publicitario de los bienes o servicios, todas las compras están cubiertas, sin importar el monto o lugar de la compra.

Información de Crédito, AVISO: Podemos dar información sobre su cuenta a las agencias de informes sobre consumidores. Usted tiene el derecho a cuestionar la exactitud de la información reportada por nosotros al escribir a la siguiente dirección: P.O. Box 14517, Des Moines, IA 50306-3517. En su carta, deberá describir la información específica que sea inexacta o en disputa, y fundamentar cualquier disputa con documentación de respaldo. Si considera que se trata de información relacionada con el robo de identidad, deberá enviarnos una denuncia de robo de identidad correspondiente.

Pagos. Los "Pagos en Conformidad" son pagos enviados con el sobre adjunto y talón de pago a la dirección de pago especificada en el estado de cuenta o en general a través de la ficha "Transfers" (sólo disponible en inglés) o "Make a Payment" en la ficha "Account Activity" (sólo disponible en inglés) de los servicios bancados por Internet de Wells Fargo en www.wellsfargo.com. Los Pagos en Conformidad recibidos por correo a más tardar a 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. Las horas de límite para Pagos en Conformidad realizados a través de nuestro sitio Web serán reveladas al momento de la transacción. Los "Pagos en Incumplimiento" son pagos efectuados por cualquier otro medio y es posible que no reciban crédito durante hasta 5 días después de la fecha de recibo. Los Pagos en Incumplimiento incluyen, sin limitación, poner el fondo proporcionado y talón de pago en otro sobre.

Aviso Sobre Conversión de Cheques Electrónicos: Al proporcionar un cheque como forma de pago, usted nos da su autorización para utilizar la información de su cheque a fin de realizar una 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 mismos podrán ser retirados de su cuenta tan rápido como el mismo día en que recibamos su pago, y su institución financiera no le regresará su cheque.

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

Cómo 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 cargar intereses sobre adelantos en efectivo y transferencias de saldo a la fecha de transacción.

Cuentas Garantizadas. Para Cuentas Garantizadas, su cuenta de tarjeta de crédito está garantizada por la entrega en prenda de su Cuenta Colateral de la Tarjeta Garantizada de Wells Fargo Bank N.A., establecida en relación con su solicitud de la tarjeta. Usted conviene en que esta entrega en prenda incluye y da al Banco el derecho a redimir, cobrar y retirar cualquier parte o la totalidad del monto depositado en la Cuenta Colateral de la Tarjeta Garantizada en caso de cualquier acto de incumplimiento bajo su convenio de la tarjeta de crédito garantizada, o en caso de que dicho convenio sea terminado por el Banco, por cualquier motivo. Esta prenda se entrega como garantía de cada uno y todos los montos que usted adeude, incluidos los intereses, cuotas y costos 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 se cierra por cualquier razón, el banco podrá aplicar los fondos mantenidos en la Cuenta Colateral de la Tarjeta Garantizada para liquidar cualquier saldo en la cuenta 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 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 presunta. Llámemonos 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. IDP8699 - 7 - 07/05/2011

Change of Address Form — If your address has changed, provide your complete new address below. Be sure to check box on reverse side of coupon and enclose in the envelope provided. Please use this section only for address changes. If you have any questions, please call the toll-free customer service number on the front of this statement.

Formulario de Cambio de Dirección — Si su dirección ha cambiado, proporcione su nueva dirección completa abajo. Asegúrese de indicar el cuadro al dorso del cupón y adjúntelo en el sobre anexo. Por favor use esta sección solamente para cambios de dirección. Si tiene preguntas, por favor llame al número de Servicio al Cliente 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 7470
03/12/2013 to 04/10/2013

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
Payments					
03/16	03/16	74465422Q0A9164K2	ONLINE PAYMENT	20.00	
03/30	03/30	74465422S0A8XS4KK	ONLINE PAYMENT	150.00	
03/30	03/30	74465422S0A8XS5Y5	ONLINE PAYMENT	46.16	
TOTAL PAYMENTS FOR THIS PERIOD				\$216.16	

Purchases, Balance Transfers & Other Charges

03/10	03/12	244273326LM817DT7	MOTHER'S MARKET & K IRVINE CA		11.08
03/11	03/12	243160527FYP6LEPW	SHELL OIL 57442723003 IRVINE CA		67.38
03/11	03/12	244273326LYJ3M26Q	MOTHER'S KITCHEN-IRVIN IRVINE CA		14.42
03/11	03/12	244273327LM88KAYA	MOTHER'S MARKET & K IRVINE CA		5.96
03/11	03/12	244273327LM88KA7X	MOTHER'S MARKET & K IRVINE CA		3.68
03/11	03/12	2444500275SB39JXV	OC AUTO RENTAL NEWPORT BEACH CA		15.14
03/11	03/12	2444500275SB39K0E	OC AUTO RENTAL NEWPORT BEACH CA		136.06
03/12	03/12	244273327LYJ3YKHT	MOTHER'S MARKET & K IRVINE CA		11.16
03/12	03/12	244273327LYJ3Z276	MOTHER'S KITCHEN-IRVIN IRVINE CA		14.42
03/13	03/13	24224432931T8H6MR	PANINI CAFE-IRVINE IRVINE CA		10.76
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	244273328LYJ4H6P3	MOTHER'S MARKET & K IRVINE CA		9.48
03/13	03/13	2449398288B30SJD3	HEN HOUSE GRILL IRVINE CA		14.03
03/14	03/14	244273329LYJ54DX3	MOTHER'S KITCHEN-IRVIN IRVINE CA		4.25
03/14	03/14	244273329LYJ542GB	MOTHER'S MARKET & K IRVINE CA		4.28
03/14	03/14	24431062961B6WKTD	JOHN PETER LEE LTD 702-382-4044 NV		760.00
03/14	03/14	24445002A007VYMWV	WHOLEFDS JAM 10231 TUSTIN CA		10.69
03/14	03/14	24445002A2XH5M8ZN	MARSHALLS #0658 IRVINE CA		17.28
03/15	03/15	243160528BFYRS44S3	SHELL OIL 57442723003 IRVINE CA		70.55
03/15	03/15	244273328ALYJ6REB5	MOTHER'S MARKET & K IRVINE CA		4.88
03/15	03/15	24445002B00913DH8	WHOLEFDS JAM 10231 TUSTIN CA		20.46
03/15	03/15	24445712A8PL480S9	RALPHS #0080 IRVINE CA		15.99
03/16	03/16	244273328LYJ5ZJM9	MOTHER'S KITCHEN-IRVIN IRVINE CA		9.69
03/16	03/16	24431062Q8AS13DY3	CHIPOTLE 1441 NEWPORT BEACH CA		11.72
03/16	03/16	24445712Q8PNLXQ3B	RALPHS #0080 IRVINE CA		41.52
03/17	03/17	24493982Q8B30PFZV	HEN HOUSE GRILL IRVINE CA		24.39
03/18	03/18	244273328LYJ3FT2R	MOTHER'S KITCHEN-IRVIN IRVINE CA		16.72
03/18	03/18	24445002E007HMF8V	WHOLEFDS JAM 10231 TUSTIN CA		22.18
03/19	03/19	24164052FB01A0419	EXXONMOBIL 97615888 IRVINE CA		27.00
03/19	03/19	244273328LYJ42LRM	MOTHER'S MARKET & K IRVINE CA		3.89
03/19	03/19	24445002F2XFY6V2V	WHOLESOME CHOICE MARKET IRVINE CA		19.42
03/20	03/20	24164072F2LRJ7J6KN	TARGET 00003368 IRVINE CA		12.41
03/20	03/20	24224432G31T8E2BG	PANINI CAFE-IRVINE IRVINE CA		10.76
03/20	03/20	24323042FGTFVZ8PK	FLETCHER JONES MOTORCA NEWPORT BEACH CA		394.24
03/20	03/20	244273328LYJ4FYRM	MOTHER'S MARKET & K IRVINE CA		34.57
03/20	03/20	244273328LYJ4FZB7	MOTHER'S MARKET & K IRVINE CA		3.89
03/20	03/20	244273328LYJ4GQBK	MOTHER'S KITCHEN-IRVIN IRVINE CA		14.47
03/21	03/21	24164072G0HQ2B96F	ENTERPRISE RENT-A-CAR NEWPORT BEACH CA		34.35
03/21	03/21	244273328LYJ4JEA	MOTHER'S MARKET & K IRVINE CA		3.89
03/21	03/21	24431062H8AS13FD3	CHIPOTLE 1441 NEWPORT BEACH CA		11.72
03/22	03/22	24224432J31T8SDBT	PANINI CAFE-IRVINE IRVINE CA		10.76
03/22	03/22	244273328LYJ6BH0A	MOTHER'S MARKET & K IRVINE CA		4.88
03/22	03/22	24445002J2XJBA1YY	WHOLESOME CHOICE MARKET IRVINE CA		32.94
03/23	03/23	24224432K30WA6FWQ	COFFEE BEAN STORE NEWPORT BEACH CA		4.26
03/24	03/24	244273328LYJ3EW68	MOTHER'S MARKET & K IRVINE CA		103.49
03/24	03/24	244273328LYJ3F6TG	MOTHER'S KITCHEN-IRVIN IRVINE CA		14.47
03/24	03/24	24445002L2XEV4QY7	IN-N-OUT BURGER #193 SANTA ANA CA		6.16
03/25	03/25	24224432M31T8QKXV	PANINI CAFE-IRVINE IRVINE CA		11.83
03/25	03/25	24431062M609S9TDV	CHIPOTLE 0805 SANTA ANA CA		7.24
03/26	03/26	24316052NFYPBQ73B	SHELL OIL 57442723003 IRVINE CA		66.97
03/26	03/26	244273328LYJ4D4Q2	MOTHER'S KITCHEN-IRVIN IRVINE CA		9.72
03/26	03/26	244273328LYJ4QS7P	MOTHER'S MARKET & K IRVINE CA		10.81
03/26	03/26	24431062N609S9TJ6	CHIPOTLE 0805 SANTA ANA CA		9.29
03/27	03/27	24013392P01LPP975	CALIFORNIA FISH GRILL #2 IRVINE CA		9.71
04/01	04/01	24164072VM80RR19H	PETCO 523 63505234 NEWPORT BEACH CA		18.35
04/01	04/01	24224432W31T8QKRE	PANINI CAFE-IRVINE IRVINE CA		12.00
04/01	04/01	244273328LYJ41A86	MOTHER'S MARKET & K IRVINE CA		33.38
04/01	04/01	244273328LYJ41NH3	MOTHER'S KITCHEN-IRVIN IRVINE CA		7.00
04/01	04/01	244273328LYJ4182S	MOTHER'S MARKET & K IRVINE CA		5.55
04/02	04/02	24129422X2X48WDW4	CULVER AUTO SPA IRVINE CA		12.99
04/02	04/02	24224432X31T8E7HN	PANINI CAFE-IRVINE IRVINE CA		12.00
04/02	04/02	244273328LYJ42HGT	MOTHER'S KITCHEN-IRVIN IRVINE CA		7.00
04/02	04/02	244273328LYJ42207	MOTHER'S MARKET & K IRVINE CA		5.43
04/02	04/02	24765012X6V6X93MR	CROWN ACE HARDWARE IRVINE CA		16.00
04/03	04/03	24071052X4K9T05MF	FRESH GRILLER - SANTA SANTA ANA CA		6.48
04/03	04/03	244273328LYJ48ZQW	MOTHER'S MARKET & K IRVINE CA		4.88
04/04	04/04	24071052Y4K8DBWL4	FRESH GRILLER - SANTA 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	\$0.00
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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	\$35.00
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	\$40.34
CASH ADVANCES	23.99%	\$0.00	30	\$0.00

Wells Fargo News

Have you received a tax refund?
Wells Fargo wants to talk with you about payment options that are available. Please call 1-800-642-4720.

Get more out of your card without leaving your chair



Check out the online Credit Card Service Center today

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

With just a few clicks, you can:

- Pay your credit card bill
- Switch to online-only statements
- Have ongoing bills paid with your card
- Add credit card features like Rapid Alerts¹
- 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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Exhibit 10

Exhibit 10

WELLS FARGO



VISA

Account Number
Statement Billing Period
Page 1 of 4

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

Balance Summary

Previous Balance	\$3,005.11
- Payments	\$5,469.90
- Other Credits	\$107.23
+ Cash Advances	\$0.00
+ Purchases, Balance Transfers & Other Charges	\$4,445.18
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,873.14
Total Credit Limit	\$2,900

24-Hour Customer Service: 1-800-642-4720
 TTY for Hearing/Speech Impaired: 1-800-419-2265
 Outside the US Call Collect: 1-925-825-7600
 Wells Fargo Online®: wells Fargo.com

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

Total Available Credit \$1,004

Payment Information

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

Send Payments To:
 PO Box 30086, Los Angeles CA, 90030-0086

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
\$65	3 years	\$2,326 (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 1-877-286-2108.

Important Information

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

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

Wells Fargo Rewards® Program Summary

Rewards Previous Balance:	28,489
Points Earned:	4,338
Earn More Malk® Bonus Points:	0
Bonus Points Earned:	0
Total Available Points:	33,465

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

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5596 YKG 1 7 6 111011 0 PAGE 1 of 4 10 5583 2000 R049 01DP5596

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

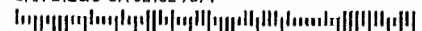
YKG 4

Amount Enclosed



WELLS FARGO CARD SERVICES
 PO BOX 30086
 LOS ANGELES CA 90030-0086

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



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

JM_FJD_1554

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 50306-0522. We must hear from you no later than 60 days after we sent you the first bill on which the Error appeared. You may notify us using other means (including calling us at the number listed on the front of the statement), but doing so will not preserve your rights.

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

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

You do not have to pay any alleged Error amount while we are investigating, but you are still obligated to pay the parts of your bill that are not part of the alleged Error amount. While we investigate, we 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 three (3) business days before the automatic payment is scheduled to occur.

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

Credit Information. NOTICE: We may furnish information about your account to consumer reporting agencies. You have the right to dispute the accuracy of information that we have reported by writing to us at P.O. Box 14617, Des Moines, IA 50308-3617 and describing the specific information that is inaccurate or in dispute and the basis for any dispute with supporting documentation. In the case of information that you believe relates to an identity theft, you will need to provide us with an identity theft report.

Payments. "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 "Transfers" tab or "Make a Payment" link on the credit card Account Activity tab of Wells Fargo Online Banking at www.wellsfargo.com. Conforming Payments received via mail by 5:00 p.m. will be credited as of the date of receipt. Conforming Payments received after 5:00 p.m. will be credited as of the next day. Cut-off times for Conforming Payments made via our Web site will be discussed 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 provided envelope and payment coupon in another envelope.

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

Payment in Full for Less Than Account Balance Request: If you intend to pay your account in full with an amount less than the total owed on your account, you must send your request to us at: P.O. Box 5071, Portland, OR 97208-5071. 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 26 days after the close of each billing period. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.

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

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

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

INFORMACIÓN IMPORTANTE SOBRE SU CUENTA

Resumen de Derechos de Facturación. Si cree que hay algún error en su estado de cuenta (un "Error"), o si necesita más información sobre una transacción que aparece en su estado de cuenta, por favor escríbanos en una hoja separada tan pronto como le sea posible, a la siguiente dirección: P.O. Box 622, Des Moines, IA 50306-0522. Debe comunicarse con nosotros dentro de un lapso de 60 días de la fecha en que le hayamos enviado el primer estado de cuenta en que apareció el Error. Puede comunicarse con nosotros por otros medios (lo que incluye llamarnos 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 monto en dólares del Error del que sospecha.
- Una descripción del Error y la razón por la cual usted cree que es un Error. Si necesita más información, por favor describa el ítem del que no está seguro.

No tiene que pagar el monto del supuesto Error mientras lo investigamos, pero seguirá obligado a pagar las porciones del saldo de su cuenta que no forman parte del monto del supuesto Error. Mientras investigamos, no podremos reportarlo en calidad de deudor moroso, ni tomar medidas 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 detener el pago por cualquier monto que crea que es un Error. Para suspender el pago, su Notificación por Escrito debe llegarnos tres (3) días hábiles antes del día en que está programado el pago automático.

Regla Especial para Compras con Tarjeta de Crédito: Si usted tiene algún problema con la calidad de los bienes o servicios que adquirió con una tarjeta de crédito, y ha intentado de buena fe resolver el problema con el comerciante, quizá no tenga que pagar el monto restante adeudado por los bienes o servicios. Usted cuenta con esta protección solamente si el precio de compra superó 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 le enviamos por correo un anuncio publicitario de los bienes o servicios, todas las compras están cubiertas, sin importar el monto o lugar de la compra.

Información de Crédito. AVISO: Podremos dar información sobre su cuenta a las agencias de informes sobre consumidores. Usted tiene el derecho a cuestionar la exactitud de la información reportada por nosotros al escribir a la siguiente dirección: P.O. Box 14617, Des Moines, IA 50308-3617. En su carta, deberá describir la información específica que sea inexacta o en disputa, y fundamentar cualquier disputa con documentación de respaldo. Si considera que se trata de información relacionada con el robo de identidad, deberá enviarnos una denuncia de robo de identidad correspondiente.

Pagos. Los "Pagos en Conformidad" son pagos enviados con el sobre adjunto y talón de pago a la dirección de pago especificada en el estado de cuenta o en general a través de la ficha "Transfers" (sólo disponible en inglés) o "Make a Payment" en la ficha "Account Activity" (sólo 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 a 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. Las horas de límite para Pagos en Conformidad realizados a través de nuestro sitio Web serán reveladas al momento de la transacción. Los "Pagos en Incumplimiento" son pagos efectuados por cualquier otro medio y es posible que no reciban crédito durante hasta 5 días después de la fecha de recibo. Los Pagos en Incumplimiento incluyen, sin limitación, poner el sobre proporcionado y talón de pago en otro sobre.

Aviso Sobre Conversión de Cheques Electrónicos: Al proporcionar un cheque como forma de pago, usted nos da su autorización para utilizar la información de su cheque a fin de realizar una 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 mismos podrán ser retirados de su cuenta tan rápido como el mismo día en que recibamos su pago, y su institución financiera no le regresará su cheque.

Pago Total por un Monto Inferior al Saldo de la Cuenta: Si usted piensa liquidar la totalidad del saldo de su cuenta por un monto inferior al monto total adeudado en su cuenta, deberá enviarnos su solicitud a la siguiente dirección: P.O. Box 5071, Portland, OR 97208-5071. Dichos pagos no cancelarán la totalidad de su deuda.

Cómo Calculamos Su Saldo. Usamos un método denominado "saldo diario promedio (incluyendo nuevas compras)". Para más información acerca de 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 26 días después del cierre de cada período de facturación. No cargaremos intereses sobre las compras si usted paga la totalidad de su saldo a más tardar en la fecha de vencimiento de cada mes. Comenzaremos a cargar intereses sobre adelantos y transferencias de saldo a la fecha de transacción.

Cuentas Garantizadas. Para Cuentas Garantizadas, su cuenta de tarjeta de crédito está garantizada por la entrega en prenda de su Cuenta Colateral de la Tarjeta Garantizada de Wells Fargo Bank, N.A., establecida en relación con su solicitud de la tarjeta. Usted conviene en que esta entrega en prenda incluye y da al Banco el derecho a redimir, cobrar y retirar cualquier parte o la totalidad del monto depositado en la Cuenta Colateral de la Tarjeta Garantizada en caso de cualquier acto de incumplimiento bajo su convenio de la tarjeta de crédito garantizada, o en caso de que dicho convenio sea terminado por el Banco, por cualquier motivo. Esta prenda se entrega como garantía de cada uno y todos los montos que usted adeude, incluidos los intereses, cobros 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 se cierra por cualquier razón, el banco podrá aplicar los fondos mantenidos en la Cuenta Colateral de la Tarjeta Garantizada para liquidar cualquier saldo en la cuenta 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 autoriza a Wells Fargo a divulgar los registros de sus cuentas al departamento de servicios sociales del condado o a la agencia del orden público local para investigar explotación financiera conocida o presunta. Llámennos 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 el cuadro al dorso del cupón y adjúntelo en el sobre anexo. Por favor use esta sección solamente para cambios de dirección. Si tiene preguntas, por favor llame al número de Servicio al Cliente al frente de este estado de cuenta.

ACCOUNT FIRST NAME	<input type="text"/>	ACCOUNT LAST NAME	<input type="text"/>
NEW STREET ADDRESS	<input type="text"/>		
PO BOX / APT #	<input type="text"/>		
CITY STATE/ZIP	<input type="text"/>		
HOME PHONE	<input type="text"/>	WORK PHONE	<input type="text"/>

WELLS FARGO



Account Number
Statement Billing Period
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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# DZEMQR4B47	946.91	
09/28	09/28	74465428G0A8GFYMB	BRANCH PAYMENT CHECK REF# DZEMQR4B47	0.13	
09/28	09/28	74465428G0A8GFYM3	BRANCH PAYMENT CHECK REF# DZEMQR4B47	22.86	
09/29	09/29	74465428G0A89JLAA	ONLINE PAYMENT	3,000.00	
10/04	10/04	74465428NOA8M4WY1	ONLINE PAYMENT	1,500.00	
TOTAL PAYMENTS FOR THIS PERIOD				\$6,469.80	

Other Credits

09/15	09/15	741640783AAYME6YP	STARBUCKS CORP00140186 NEWPORT BEACH CA	2.25	
09/19	09/19	7444574872XE4J2RH	OFFICE DEPOT #861 IRVINE CA	104.98	
TOTAL OTHER CREDITS FOR THIS PERIOD				\$107.23	

Purchases, Balance Transfers & Other Charges

09/08	09/10	24610747WWGNM49A3	CHECKERED FLAG HAND CARWA IRVINE CA		9.99
09/08	09/10	24316057WYFRMAYVD	SHELL OIL 57442723003 IRVINE CA		58.84
09/08	09/10	24427337WLM88N4F0	MOTHER'S MARKET & K IRVINE CA		2.09
09/08	09/10	24736937W0G5JYVMR	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	24427337XLM8BLXEW	MOTHER'S MARKET & K IRVINE CA		2.09
09/09	09/10	24755427ZMA7ZGZ6M	USC HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
09/10	09/10	24427337YLM8AB107	MOTHER'S KITCHEN-IRVIN IRVINE CA		7.00
09/10	09/10	24736937Z0GAA9L70	THE FLAME BROILER IRVINE CA		6.03
09/11	09/11	24224437Z30VVB2G	COFFEE BEAN STORE IRVINE CA		4.85
09/11	09/11	24391217Y60A8G1YK	UCI PARKING DPT IRVINE CA		6.00
09/11	09/11	24431067Z61KJ3MKX	CHIPOTLE 1026 IRVINE CA		10.02
09/11	09/11	24445747Z2XD2K4HZ	OFFICE DEPOT #861 IRVINE CA		10.55
09/12	09/12	244273380LM86XGNL	MOTHER'S MARKET & K IRVINE CA		4.19
09/12	09/12	244273380LM86XGWR	MOTHER'S MARKET & K IRVINE CA		22.14
09/12	09/12	2443106808AS13G6N	CHIPOTLE 1441 NEWPORT BEACH CA		9.59
09/12	09/12	24692167Z00R8J5TP	COX'OR CO COM PHSV 949-240-1212 CA		108.82
09/13	09/13	243160581FYPXH5QT	SHELL OIL 57442723003 IRVINE CA		56.69
09/13	09/13	243160581FYR46TAA	SHELL OIL 57442723003 IRVINE CA		2.59
09/13	09/13	244273381LM87HDKE	MOTHER'S MARKET & K IRVINE CA		2.88
09/13	09/13	244273381LM87HNWM	MOTHER'S KITCHEN-IRVIN IRVINE CA		9.65
09/13	09/13	2475542814E36Y44B	USO HOSPITALITY RETAIL FO LOS ANGELES CA		7.99
09/14	09/14	24210738260QTM6AJ	THE VEGGIE GRILL IRVINE CA		9.84
09/14	09/14	2422443822ZYGYK4M	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
09/14	09/14	2449398818B30PGNW	HEN HOUSE GRILL IRVINE CA		12.92
09/15	09/15	2407105824K828MX6	FRESHII - THE BLUFFS NEWPORT BEACH CA		7.53
09/15	09/15	241640783AAYME6YB	STARBUCKS CORP00140186 NEWPORT BEACH CA		2.25
09/15	09/15	244273382LJAX17Y	ALBERTSONS #6507 IRVINE CA		2.49
09/15	09/15	244273383LM7YTS4T	PANERA BREAD #4125 NEWPORT BEACH CA		1.89
09/15	09/15	244273383LM89JHGJ	MOTHER'S KITCHEN-IRVIN IRVINE CA		8.89
09/15	09/15	2443106838AS13F2V	CHIPOTLE 1441 NEWPORT BEACH CA		10.02
09/15	09/15	2475542834PDN34EA	USO HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
09/16	09/16	241640784AAZ0Q2X7	STARBUCKS CORP00140186 NEWPORT BEACH CA		6.30
09/16	09/16	24224438430W4PDJ1	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
09/16	09/16	244261384GVD7JXF6	ISLANDS RESTAURANT #04 NEWPORT BEACH CA		11.30
09/16	09/16	244273384LM8Q4LSE	MOTHER'S MARKET & K IRVINE CA		2.09
09/16	09/16	24431068405JSB2PH	BRISTOL FARMS # 12 SAN DIEGO CA		2.24
09/17	09/17	2404803840055ZG16	CHEVRON 00208578 SAN DIEGO CA		65.39
09/17	09/17	24210738560QTMF9M	THE VEGGIE GRILL IRVINE CA		9.64
09/17	09/17	244273384LYJLPXS	ALBERTSONS #6507 IRVINE CA		8.39
09/17	09/17	244273385LM8A9T2H	MOTHER'S MARKET & K IRVINE CA		2.19
09/17	09/17	24431068505JSB3SS	BRISTOL FARMS # 12 SAN DIEGO CA		2.24
09/17	09/17	244450085007J7N85	POMODORO GUCINA ITALIANA3 NEWPORT COAST CA		12.66
09/18	09/18	24224438630VVE24Z	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
09/18	09/18	2443106868AS13DJP	CHIPOTLE 1441 NEWPORT BEACH CA		10.02
09/19	09/19	24210738760QTM6GV	THE VEGGIE GRILL IRVINE CA		9.64
09/19	09/19	24224438730VVOQSK	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
09/19	09/19	243230186FVWP834D	CALIFORNIA PIZZA 036 IRVINE CA		16.70
09/19	09/19	244273387LM7XP1K3	PANERA BREAD #4125 NEWPORT BEACH CA		3.78
09/20	09/20	2422443882ZYE1JBR	COFFEE BEAN STORE IRVINE CA		3.95
09/20	09/20	244273388LM87GF8G	MOTHER'S KITCHEN-IRVIN IRVINE CA		9.65
09/20	09/20	2475542884PF1L3YB	USO HOSPITALITY RETAIL FO LOS ANGELES CA		7.99
09/20	09/20	2475542884PF1MLGP	USO HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
09/21	09/21	24224438930VW6Y5R	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
09/21	09/21	2430137883DWMW9Y9	PAIN DU MONDE BALBOA BALBOA CA		11.80
09/21	09/21	244273388LYJA04SW	ALBERTSONS #6507 IRVINE CA		8.94
09/21	09/21	2449398888B313PAP	HEN HOUSE GRILL IRVINE CA		10.76
09/21	09/21	24692168800KTVZXH	Amazon.com AMZN.COM/BILL WA		52.99
09/22	09/22	24210738A60QTM6Z6	THE VEGGIE GRILL IRVINE CA		9.64
09/22	09/22	24316058AFYRMB9EJ	SHELL OIL 57442723003 IRVINE CA		67.13
09/22	09/22	24323018AFVWV25F0	CALIFORNIA PIZZA 036 IRVINE CA		18.59
09/22	09/22	24427338ALM893FRF	MOTHER'S KITCHEN-IRVIN IRVINE CA		14.60
09/22	09/22	244273389LYJAKJ4S	ALBERTSONS #6507 IRVINE CA		8.78
09/22	09/22	2449398888B30EAPV	HEN HOUSE GRILL IRVINE CA		12.92
09/23	09/23	24210738A60QTM6DRG	THE VEGGIE GRILL IRVINE CA		9.64
09/24	09/24	24210738Q60QTM6FEW	THE VEGGIE GRILL IRVINE CA		11.26

Continued

WELLS FARGO



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

Transactions (Continued...)

Trans	Past	Reference Number	Description	Credits	Charges
Purchases, Balance Transfers & Other Charges					
09/24	09/24	24431068Q8AS13D2A	CHIPOTLE 1441 NEWPORT BEACH CA		7.85
09/24	09/24	24761978Q61DK93RP	YOGURTLAND UCI IRVINE CA		3.47
09/25	09/25	24210738D60QTMF4H	THE VEGGIE GRILL IRVINE CA		11.74
09/25	09/25	24224438D2ZY97QZ7	COFFEE BEAN STORE IRVINE CA		3.95
09/25	09/25	24427338DLM81KEHE	MOTHER'S MARKET & K IRVINE CA		2.74
09/25	09/25	24427338DLM81KRQ1	MOTHER'S KITCHEN-IRVIN IRVINE CA		9.65
09/25	09/25	24427338DLM81KR6S	MOTHER'S KITCHEN-IRVIN IRVINE CA		1.25
09/26	09/26	24071058E4K9TBQ0W	NATIVE FOODS - COSTA M COSTA MESA CA		12.82
09/26	09/26	24427338DLYJ30GJB	MOTHER'S MARKET & K IRVINE CA		3.15
09/26	09/26	24431068E8AS13DPV	CHIPOTLE 1441 NEWPORT BEACH CA		9.59
09/26	09/26	24761978E61DK93RK	YOGURTLAND UCI IRVINE CA		1.42
09/27	09/27	24224438F2ZYDDEE4	COFFEE BEAN STORE IRVINE CA		3.95
09/27	09/27	24431058F05JS5P6N	EINSTEIN BROS BAGELS2818 IRVINE CA		2.86
09/27	09/27	24755428F3J96583F	USC POPOVICH LOS ANGELES CA		4.59
09/27	09/27	24755428F4E7QX181	USC HOSPITALITY RETAIL FO LOS ANGELES CA		11.48
09/28	09/28	24164078G8NFBFQNR	PAVILIONS STOR00019117 NEWPORT COAST CA		23.97
09/28	09/28	24210738G60QTMG5D	THE VEGGIE GRILL IRVINE CA		9.64
09/28	09/28	24224438G2ZYDHTK2	COFFEE BEAN STORE IRVINE CA		3.95
09/28	09/28	24427338FLYJ3MRE9	MOTHER'S MARKET & K IRVINE CA		5.43
09/29	09/29	24316058HFYRLD3FX	SHELL OIL 67442723003 IRVINE CA		65.80
09/29	09/29	24427338GLYJ4GZV6	MOTHER'S KITCHEN-IRVIN IRVINE CA		9.65
09/29	09/29	24755428H4PHNA8X	USC HOSPITALITY RETAIL FO LOS ANGELES CA		2.50
09/30	09/30	24164078JAAZKAT6S	STARBUCKS CORP00140186 NEWPORT BEACH CA		2.25
09/30	09/30	24316058JFYPMW24Y	SHELL OIL 67441695301 LAS VEGAS NV		71.28
09/30	09/30	24493988H8B30XKWE	HEN HOUSE GRILL IRVINE CA		10.76
09/30	09/30	24755428J4PJA1S9R	USC HOSPITALITY RETAIL FO LOS ANGELES CA		6.99
09/30	09/30	24755428J4PJA2S0H	USC HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
09/30	09/30	24755428J4PJA231R	USC HOSPITALITY RETAIL FO LOS ANGELES CA		8.68
10/01	10/01	24472688K9R6G944H	EDDIEV'S WILDFISH NEWP NEWPORT BEACH CA		14.01
10/01	10/01	24492798K3DWM8XN	DARYA RESTAURANT SANTAANA CA		79.76
10/01	10/01	24755428LMAE2PN5W	PELICAN HILL F B NEWPORT COAST CA		17.10
10/02	10/02	24055229K60MPVR8P	SUFI MEDITERRANEAN CUISI SAN DIEGO CA		61.71
10/02	10/02	24164078K2LR7YH27	TARGET 00024653 SAN DIEGO CA		632.28
10/02	10/02	24210738L60QTMDS	THE VEGGIE GRILL IRVINE CA		11.74
10/02	10/02	24275398LS88M7P91	KOBA TOFU GRILL IRVINE CA		12.92
10/02	10/02	24316058LFYPBBX8P	SHELL OIL 67442719001 SAN DIEGO CA		34.61
10/02	10/02	24493988L5HWBQFSK	TRADER JOE'S #020 QPS LAJOLLA CA		39.69
10/02	10/02	24755428L3VLPBHD	USC TROJAN GROUNDS LOS ANGELES CA		6.27
10/03	10/03	24026858N0130EILZ	LUFTHANSA 2208710086336 SAN JOSE CA NY		1,606.19
		10/05/11	ZANDIANJAZI/GHOLAM		
		1 UA T	SAN DIEGO WASHINGTON		
		2 LH T	WASHINGTON FRANKFURT		
		3 LH T	FRANKFURT IKA		
		4 LH S	IKA FRANKFURT		
10/03	10/03	24210738M80QTMME1N	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	24427338LLYJ3H8ZO	MOTHER'S KITCHEN-IRVIN IRVINE CA		2.25
10/03	10/03	24431068M8B8XV94T	CHIPOTLE 0945 LOS ANGELES CA		-9.68
10/03	10/03	24755428M4PJZZXQ	USC TROJAN GROUNDS LOS ANGELES CA		3.98
10/03	10/03	24755428M4PK02Q72	USC HOSPITALITY RETAIL FO LOS ANGELES CA		6.99
10/04	10/04	24164078N8NFBH81L	PAVILIONS STOR00019117 NEWPORT COAST CA		85.48
10/04	10/04	24210738N60QTMDFV	THE VEGGIE GRILL IRVINE CA		11.74
10/04	10/04	24316058NFYPYEBQ8	SHELL OIL 67442723003 IRVINE CA		70.13
10/04	10/04	24431068N8B8XV7M5	CHIPOTLE 0945 LOS ANGELES CA		9.68
10/04	10/04	24755428N4PK7JRH9	USC HOSPITALITY RETAIL FO LOS ANGELES CA		4.45
10/05	10/05	24446008P2XEE7D56	WHOLESOME CHOICE MARKET IRVINE CA		2.51
10/05	10/05	24755428P4PKGTNGF	USC HOSPITALITY RETAIL FO LOS ANGELES CA		6.49
10/06	10/06	24038218RKW302HPY	UNITED AIR 0164516712843 WASHINGTON DC		70.00
		10/06/11	JAZI/GR		
		1 UA Y	XAA XAA		
10/06	10/06	24164078P1R2X0NNW	NATIONAL CAR RENTAL DULLES VA		26.66
10/06	10/06	24210738R60QTMES3Q	THE VEGGIE GRILL IRVINE CA		11.74
10/07	10/07	24610438R03RZ1885	MARRIOTT 33716 DULLES ARP DULLES VA		215.65
10/07	10/07	24755428V4EANRP2	USC HOSPITALITY RETAIL FO LOS ANGELES CA		6.99
10/07	10/07	24755428V4EANT0BN	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	24316058SFFR8Y630	SHELL OIL 67442723003 IRVINE CA		61.65
10/08	10/08	24755428V4EANP3S	USC HOSPITALITY RETAIL FO LOS ANGELES CA		7.68
10/09	10/09	24755428V4EANPNBE	USC HOSPITALITY RETAIL FO LOS ANGELES CA		6.99
10/10	10/10	24210738W60QTMEEEX	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

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					\$0.00

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	23.99%	\$0.00	32	\$0.00



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WELLS FARGO



VISA

Account Number
Statement Billing Period
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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	\$7.53
+ Cash Advances	\$0.00
+ Purchases, Balance Transfers & Other Charges	\$1,954.91
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,820.52
Total Credit Limit	\$2,900

24-Hour Customer Service: 1-800-642-4720
 TTY for Hearing/Speech Impaired: 1-800-419-2265
 Outside the US Call Collect: 1-925-825-7600
 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 30086, Los Angeles CA, 90030-0086

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
\$63	3 years	\$2,261 (Savings of \$1,217)

If you would like information about credit counseling services, refer to www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm or call 1-877-285-2109.

Wells Fargo Rewards® Program Summary

Rewards Previous Balance:	33,465
Points Earned:	1,948
Earn More Mail® 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	74465429K0A8FBH31	ONLINE PAYMENT	1,000.00	
11/03	11/03	74465429L0A8H33WD	ONLINE PAYMENT	1,000.00	
TOTAL PAYMENTS FOR THIS PERIOD				\$2,000.00	
Other Credits					
10/19	10/19	7407105944K97LXY2	FRESHII - THE BLUFFS NEWPORT BEACH CA	7.53	
TOTAL OTHER CREDITS FOR THIS PERIOD				\$7.53	

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

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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 30086
 LOS ANGELES CA 90030-0086

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

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

JM_FJD_1559

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 522, Des Moines, IA 50308-0522. We must hear from you no later than 60 days after we sent you the first bill on which the Error appeared. You may notify us using other means (including calling us at the number listed on the front of the statement), but doing so will not preserve your rights.

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

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

You do not have to pay any alleged Error amount while we are investigating, but you are still obligated to pay the parts of your bill that are not part of the alleged Error amount. While we investigate, we 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 three (3) business days before the automatic payment is scheduled to occur.

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

Credit Information. NOTICE: We may furnish information about your account to consumer reporting agencies. You have the right to dispute the accuracy of information that we have reported by writing to us at P.O. Box 14517, Des Moines, IA 50306-3517 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 "Transfers" tab or "Make a Payment" link on the credit card Account Activity tab of Wells Fargo Online Banking at www.wellsfargo.com. Conforming Payments received via mail by 6:00 p.m. will be credited as of the date of receipt. Conforming Payments received after 6:00 p.m. will be credited as of the next day. Out-of-time (or Conforming Payments made via our Web site will be deposited 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 provided envelope and payment coupon in another envelope.

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

Payment in Full for Less Than Account Balance Request: If you intend to pay your account in full with an amount less than the total owed on your account, you must send your request to us at: P.O. Box 5071, Portland, OR 97208-5071. Such payments will not discharge your full debt.

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

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

Secured Accounts. For Secured accounts, your credit card account is secured by a pledge of your Secured Card Collateral Account with Wells Fargo Bank, N.A., established in connection with your application for the card. You agree that this pledge includes and gives the right to Bank to redeem, collect and withdraw any part or the full amount of the Secured Card Collateral Account upon any default under your Secured credit card agreement, or in the event your Secured credit card agreement is terminated by Bank for any reason. This pledge is given as a security interest for any and all amounts you owe, including interest, fees and costs which may accrue under your Secured credit card account. You agree that if your Secured credit card account is closed for any reason, the bank may apply funds in the Secured Card Collateral Account to pay off any balance on the credit card account. If there are still funds remaining in the Collateral Account after doing so, these funds may remain on deposit for up to 90 days before being returned to you.

Special Information for Colorado Residents. Colorado law requires Wells Fargo to offer you the option of signing a prior consent form. The signed prior consent permits Wells Fargo to release records of your accounts to the county department of social services or local law enforcement for the purpose of investigating 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 le sea posible, a la siguiente dirección: P.O. Box 522, Des Moines, IA 50308-0522. Debe comunicarse con nosotros dentro de un lapso de 60 días de la fecha en que le hayamos enviado el primer estado de cuenta en que apareció el Error. Puede comunicarse con nosotros por otros medios (lo que incluye llamarnos 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 monto en dólares del Error del que sospecha.
- Una descripción del Error y la razón por la cual usted cree que es un Error. Si necesita más información, por favor describa el ítem del que no está seguro.

No tiene que pagar el monto del supuesto Error mientras lo investigamos, pero seguirá obligado a pagar las porciones del saldo de su cuenta que no forman parte del monto del supuesto Error. Mientras investigamos, no podremos reportarlo en calificador de deudor moroso, ni tomar medidas 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 crea que es un Error. Para suspender el pago, su Notificación por Escrito debe llegarnos tres (3) días hábiles antes del día en que esté programado el pago automático.

Regla Especial para Compras con Tarjeta de Crédito: Si usted tiene algún problema con la calidad de los bienes o servicios que adquirió con una tarjeta de crédito, y ha intentado de buena fe resolver el problema con el comerciante, quizá no tenga que pagar el monto restante adeudado por los bienes o servicios. Usted cuenta con esta protección solamente si el precio de compra superó 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 le enviamos por correo un anuncio publicitario de los bienes o servicios, todas las compras están cubiertas, sin importar el monto o lugar de la compra.

Información de Crédito. AVISO: Podemos dar información sobre su cuenta a las agencias de informes sobre consumidores. Usted tiene el derecho a cuestionar la exactitud de la información reportada por nosotros si escribe a la siguiente dirección: P.O. Box 14517, Des Moines, IA 50306-3517. En su carta, deberá describir la información específica que sea incorrecta o en disputa, y fundamentar cualquier disputa con documentación de respaldo. Si considera que se trata de información relacionada con el robo de identidad, deberá enviarnos una denuncia de robo de identidad correspondiente.

Pagos. Los "Pagos en Conformidad" son pagos enviados con el sobre adjunto y talón de pago a la dirección de pago especificada en el estado de cuenta o en general a través de la ficha "Transfers" (sólo disponible en inglés) o "Make a Payment" en la ficha "Account Activity" (sólo 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 a las 6 p.m. serán acreditados a la fecha de su recibo. Los Pagos en Conformidad recibidos después de las 6 p.m. serán acreditados al día siguiente. Las horas de límite para Pagos en Conformidad realizados a través de nuestro sitio Web serán reveladas al momento de la transacción. Los "Pagos en Incumplimiento" son pagos efectuados por cualquier otro medio y es posible que no reciban crédito durante hasta 5 días después de la fecha de recibo. Los Pagos en Incumplimiento incluyen, sin limitación, poner el sobre proporcionado y talón de pago en otro sobre.

Aviso Sobre Conversión de Cheques Electrónicos: Al proporcionar un cheque como forma de pago, usted nos da su autorización para utilizar la información de su cheque a fin de realizar una sala 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 mismos podrán ser retirados de su cuenta tan rápido como el mismo día en que recibamos su pago, y su institución financiera no le regresará su cheque.

Pago Total por un Monto Inferior al Saldo de la Cuenta: Si usted piensa liquidar la totalidad del saldo de su cuenta por un monto inferior al monto total adeudado en su cuenta, deberá enviarnos su solicitud a la siguiente dirección: P.O. Box 5071, Portland, OR 97208-5071. Dichos pagos no cancelarán la totalidad de su deuda.

Cómo Calculamos Su Saldo. Usamos un método denominado "saldo diario promedio (incluyendo nuevas compras)". Para más información acerca de 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 periodo de facturación. No cargaremos intereses sobre las compras si usted paga la totalidad de su saldo a más tardar en la fecha de vencimiento de cada mes. Comenzaremos a cargar intereses sobre adelantos en efectivo y transferencias de saldo a la fecha de transacción.

Cuentas Garantizadas. Para Cuentas Garantizadas, su cuenta de tarjeta de crédito está garantizada por la entrega en prenda de su Cuenta Colateral de la Tarjeta Garantizada de Wells Fargo Bank, N.A., establecida en relación con su solicitud de la tarjeta. Usted conviene en que esta entrega en prenda incluye y da al Banco el derecho a cobrar y retirar cualquier parte o 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, o en caso de que dicho convenio sea terminado por el Banco, por cualquier motivo. Esta prenda se entrega como garantía de cada uno y todos los montos que usted adeuda, incluidos los intereses, cuotas y costos 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 se cierra por cualquier razón, el banco podrá aplicar los fondos mantenidos en la Cuenta Colateral de la Tarjeta Garantizada para liquidar cualquier saldo en la cuenta 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 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 presunta. Llámennos 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 indicar el cuadro al dorso del cupón y adjúntelo en el sobre anexo. Por favor use esta sección solamente para cambios de dirección. Si tiene preguntas, por favor llame al número de Servicio al Cliente al frente de este estado de cuenta.

ACCOUNT FIRST NAME	<input type="text"/>	ACCOUNT LAST NAME	<input type="text"/>
NEW STREET ADDRESS	<input type="text"/>		
PO BOX / APT #	<input type="text"/>		
CITY, STATE/ZIP	<input type="text"/>		
HOME PHONE	<input type="text"/>	WORK PHONE	<input type="text"/>



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	24755428W4EB8BEB9	USC HOSPITALITY RETAIL FO LOS ANGELES CA		6.99
10/10	10/12	24755428W4EB8QMPG	USC HOSPITALITY RETAIL FO LOS ANGELES CA		3.96
10/11	10/12	24210738X60QTMDDTN	THE VEGGIE GRILL IRVINE CA		11.74
10/11	10/12	24755428X4EBHEDW3	USC HOSPITALITY RETAIL FO LOS ANGELES CA		6.99
10/12	10/12	24071058X4K8QEFVX	FRESHII - THE BLUFFS NEWPORT BEACH CA		7.53
10/12	10/12	24071058X4K8QELSZ	FRESHII - THE BLUFFS NEWPORT BEACH CA		15.39
10/12	10/12	24210738Y60QTMES5A	THE VEGGIE GRILL IRVINE CA		11.74
10/12	10/12	24755428Y4PMKFSN6	USC HOSPITALITY RETAIL FO LOS ANGELES CA		6.99
10/13	10/13	24210738Z80QTMDBR	THE VEGGIE GRILL IRVINE CA		11.74
10/13	10/13	24427338YLYJ4DV13	MOTHER'S MARKET & K IRVINE CA		17.03
10/13	10/13	24755428Z4PMYP6AX	USC HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
10/14	10/14	2407105914K99E1NY	JAVIER'S CRYSTAL COVE NEWPORT COAST CA		19.00
10/14	10/14	24164078ZV3DWFZ50	AMC TUSTIN 14 01004274 TUSTIN CA		9.00
10/14	10/14	24224439030W1DG48	COFFEE BEAN STORE LOS ANGELES CA		4.45
10/14	10/14	243160590FYTKW0VX	SHELL OIL 57442723003 IRVINE CA		70.87
10/14	10/14	24427338ZLYJ63P10	MOTHER'S MARKET & K IRVINE CA		2.04
10/14	10/14	24427338ZLYJ640WW	MOTHER'S KITCHEN-IRVIN IRVINE CA		2.25
10/14	10/14	2443106908B8XV4RR	CHIPOTLE 0945 LOS ANGELES CA		9.88
10/15	10/15	24210739160QTMESL	THE VEGGIE GRILL IRVINE CA		11.74
10/16	10/16	24210739260QTMGR	THE VEGGIE GRILL IRVINE CA		11.74
10/16	10/16	244273392LM7ZXXKV	H MART IRVINE IRVINE CA		9.38
10/16	10/16	244273392LM81XWN8	SPROUTS FARMERS MAR IRVINE CA		123.92
10/17	10/17	24210739360QTMFDW	THE VEGGIE GRILL IRVINE CA		11.74
10/17	10/17	243912193802AEXAB	UCI PARKING DPT IRVINE CA		6.00
10/17	10/17	2449279933DWMMP2E	THE SPORTS CLUBLA OG IRVINE CA		65.32
10/18	10/18	24210739480QTMDTG	THE VEGGIE GRILL IRVINE CA		11.74
10/18	10/18	24755428944EDKAYJF	USC HOSPITALITY RETAIL FO LOS ANGELES CA		5.99
10/18	10/18	24755428944EDKQ6MB	USC HOSPITALITY RETAIL FO LOS ANGELES CA		4.45
10/19	10/19	24028859D0123NX7B	LUFTHANSA 2208710086550 SAN JOSE CA NY		250.00
		11/13/11	ZANDIANJAZI/GHOLAM		
		1 LH S	IKA FRANKFURT		
		2 LH S	FRANKFURT PARIS		
		3 UA T	PARIS WASHINGTON		
		4 UA T	WASHINGTON SAN DIEGO		
10/19	10/19	2416407968NFBMTK2	PAVILIONS STOR00019117 NEWPORT COAST CA		50.47
10/19	10/19	24210739560QTMQJ	THE VEGGIE GRILL IRVINE CA		15.17
10/19	10/19	24270749402XVJ2E9	RON PAUL 2012 PEC 979-2651996 TX		20.12
10/19	10/19	247170595GYWRTW1Q	AGENT FEE 8900561052398 CYRUS TRAVEL CA		25.00
		10/19/11	ZANDIANJAZI/GHO		
		1 XD Y	XAA XAO		
10/20	10/20	24210739660QTMDW1	THE VEGGIE GRILL IRVINE CA		11.74
10/20	10/20	2475542864EDSYD6E	CITY OF LA DOT PVB PBPHW 866-5619742 CA		60.00
10/20	10/20	2475542864PR21STT	USC HOSPITALITY RETAIL FO LOS ANGELES CA		4.45
10/21	10/21	24246519760T2JMM1	COLDSTONE #1589 LOS ANGELES CA		4.98
10/21	10/21	243160597FYTKVXHG	SHELL OIL 57442723003 IRVINE CA		69.36
10/21	10/21	24755428944EEW7VRZ	USC HOSPITALITY RETAIL FO LOS ANGELES CA		6.99
10/22	10/22	24210739860QTMFEFS	THE VEGGIE GRILL IRVINE CA		11.74
10/23	10/23	24210739A60QTMDEXY	THE VEGGIE GRILL IRVINE CA		14.17
10/23	10/23	24224439930VRJ72Y	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
10/23	10/23	246921698005H4S1	CALIFORNIA PIZZA 038 IRVINE CA		18.59
10/24	10/24	24210739A60QTMGE6	THE VEGGIE GRILL IRVINE CA		14.17
10/24	10/24	24399009ASYKS52PF	PAYLESSSHOESOU00051069 IRVINE CA		19.38
10/24	10/24	244273399LYJ38M6Z	MOTHER'S MARKET & K IRVINE CA		4.19
10/24	10/24	24692169900Q6NHS	CALIFORNIA PIZZA 038 IRVINE CA		12.00
10/25	10/25	24164079BAAXDZYXK	STARBUCKS CORP00140095 IRVINE CA		2.25
10/25	10/25	24427339ALYJ3GPQV	MOTHER'S MARKET & K IRVINE CA		4.38
10/25	10/25	24692169A00KX3NV7	CALIFORNIA PIZZA 038 IRVINE CA		12.93
10/25	10/25	24755428B4EFPNLXL	USC HOSPITALITY RETAIL FO LOS ANGELES CA		6.99
10/25	10/25	24755428B4EFPMLZ2	USC HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
10/25	10/25	24755428B4EFPMLXZ	USC HOSPITALITY RETAIL FO LOS ANGELES CA		8.68
10/26	10/26	24210739Q60QTMEXX	THE VEGGIE GRILL IRVINE CA		11.74
10/26	10/26	24210739Q60QTMQ2N	THE VEGGIE GRILL IRVINE CA		11.74
10/26	10/26	24361789B9AVPV2S5	GODADDY.COM 480-5058855 AZ		20.16
10/26	10/26	24427339QLM88YPA4	SPROUTS FARMERS MAR COSTA MESA CA		104.52
10/26	10/26	24692169B00X9QV65	COX*OR CO COM PHSV 949-240-1212 CA		108.82
10/27	10/27	24210739D60QTMG6A	THE VEGGIE GRILL IRVINE CA		11.74
10/27	10/27	24316059DFYRDP4Q5	SHELL OIL 57442723003 IRVINE CA		60.15
10/27	10/27	24755428D4PS4LWHG	USC HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
10/28	10/28	24210739E80QTMFL	THE VEGGIE GRILL IRVINE CA		11.74
10/29	10/29	24224439F30VVD28T	COFFEE BEAN STORE NEWPORT BEACH CA		3.95
10/30	10/30	24164079G8NFB6TMV	PAVILIONS STOR00019117 NEWPORT COAST CA		21.27
10/30	10/30	24210739G60QTMQGW	THE VEGGIE GRILL IRVINE CA		11.74
10/30	10/30	24761979G60RP7H9E	YOGURTLAND DIAMOND JAMBO IRVINE CA		4.42
10/31	10/31	24046039G00723J39	CHEVRON 00090716 SANTA MONICA CA		68.22
10/31	10/31	24224439H30VMZR9L	TENDER GREENS - SA SANTA MONICA CA		22.94
10/31	10/31	24224439H30VNZEFK	COFFEE BEAN STORE SANTA MONICA CA		3.95
10/31	10/31	24427339GLYJ3VFXE	MOTHER'S KITCHEN-IRVIN IRVINE CA		13.85
10/31	10/31	24445009HHF0WZBXL	FEDEX OFFICE #0580 IRVINE CA		5.88
10/31	10/31	24512399HS66KW68M	CITY OF SM PARKING SANTA MONICA CA		2.00
11/01	11/01	24427339HLYJ3G8ZB	MOTHER'S KITCHEN-IRVIN IRVINE CA		13.54
11/01	11/01	24431069K8B8XV7RW	CHIPOTLE 0945 LOS ANGELES CA		9.68

Continued

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					
11/01	11/01	24446009H2XDQW53P	SPORTS CLUB-IRVINE-C #825949-975-8400 CA		135.00
11/01	11/01	24755429J4PVMH1P1	USC HOSPITALITY RETAIL FO LOS ANGELES CA		3.95
11/02	11/02	24223699NLEL6W1XH	KAROOON.COM LLO 212-316-1515 NY		46.46
11/02	11/02	24210739K60QTMZ7	THE VEGGIE GRILL IRVINE CA		11.74
11/02	11/02	24493988K5HWF53VY	TRADER JOE'S #1111 QPS IRVINE CA		16.86
11/02	11/02	24755429J515V3SXY	USC CASHIERS OFFICE LOS ANGELES CA		25.00
11/03	11/03	24210739L60QTMFJH	THE VEGGIE GRILL IRVINE CA		12.07
11/03	11/03	24246519L60T2JMMY	COLDSTONE #1589 LOS ANGELES CA		4.98
11/03	11/03	24692169K00TLXNZZ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		12.95
11/04	11/04	24210739M60QTMFVT	THE VEGGIE GRILL IRVINE CA		11.74
11/04	11/04	24224439M30VW8ETL	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					\$1,964.91

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD	\$0.00
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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 for all your travel

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

Harry & David Highest Quality Delivered

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

TOTAL AMOUNTS DUE FOR ENTIRE TAX YEAR

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

PAYMENT HISTORY

Last Payment Amount	\$96.39
Last Payment Date	11/4/2013
Fiscal Tax Year Payments	\$96.39
Prior Calendar Year Payments	\$88.43

Current Calendar Year Payments

\$96.39

Exhibit 12

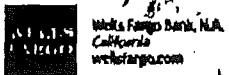
Exhibit 12

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

115
18-34/1220 4784
7081505820

11/25/2012 Date

Pay to the Order of Secretary of State of California \$ 25.00
Twenty Five 00/100 Dollars



For optime technology Corp.

5920 00115 0000002500

BANK OF AMERICA NA SFC
1220006614 EAT 13 94 P12
11/20/12

15130

15130

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

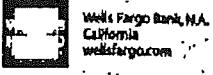
G REZA ZANDIAN JAZI
NILOOFAR F ZANDIAN
8775 COSTA VERDE BLVD APT 217
SAN DIEGO, CA 92122-5340

131

16-24/1220-4784
7091505820

11/24/2013 Date

Pay to the Order of United States Treasury \$ 58⁸⁰
Fifty Eight 80/100 Dollars



For Optima Technology Corp

[Signature]

⑈920⑈ 0013⑈ ⑆0000005880⑆

⑆02⑆ 070 064 037 98 3 330391754
⑆07⑆ 10 201212 0304
⑆00⑆ 02 0198 03051305R030413

THIS CHECK IS VOID WITHOUT THE MICR LINE AT THE BOTTOM. MICR LINE: ⑆02⑆ 070 064 037 98 3 330391754 ⑆07⑆ 10 201212 0304 ⑆00⑆ 02 0198 03051305R030413 ⑆00⑆ 00 0000005880⑆

VOID

REQUEST 0000553089400000 58.80
ROLL ECIA 20130305 000008819647227
JOB ECIA P ACCT 1140007091505920
REQUESTOR A568055
7513983 10/28/2013

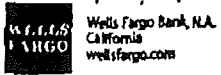
Subpoena Processing Chandler
S3928-020
Phoenix AZ 85038

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

133
16-24/1220 4784
7091505920

1/24/2013 Date

Pay to the Order of Employment Development Department \$ 46²⁵
Forty six 25/100 Dollars



For Optima Technology Corp MP

5920 00133 00000004625

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

WELLS FARGO BANK NA FRE
20130227 E#022 PKT 04
1221-0527-84
1011673359

REQUEST 00005530894000000 46.25
ROLL ECIA 20130227 000001011673359
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

130
16-24/1220 4784
7091505920

1/24/2013 Date

Pay to the Order of Internal Revenue Service \$ 166²⁵

One Hundred Sixty six ²⁵/₁₀₀ Dollars



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

For Optima Technology Corp. (CA)

5920 00130 0000016625

92170064030133330391754
OPTI 01201212 0304
000202580028 03051307R030413

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

Subpoena Processing Chandler
S3928-020
Phoenix AZ 85038

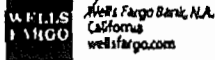
G REZA ZAN
NILOOFAR F
8775 COSTA VER
SAN DIEGO, CA 92122-5340

134
16-24/1220 4784
7091505920

2/24/2013 Date

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

Forty Nine ⁶⁴/₁₀₀ Dollars



For Optima Technology Corp

5920 00134 00000004964

022713-3136-0136 00002 022
022713-3136-42-0136-00-04-FORDEP
DIAN JAZZ 0136
ZANDIA 12
DE P...

WELLS FARGO BANK NA FEE
20130227 E0422 PXT 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

10-24/1220 4784
7091605920

02/24/2013
Date

Pay to the
Order of

Internal Revenue Service

\$ 26.18

Twenty six 11/100

Dollars

Security Printing
Gaskets on
Back



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

For

Optima Technology Corp.

3920 00158 0000002618

california

02800001096
022813

W22911705903319367001330391754
201209 02282013

800 04
FED RESERVE
SIGNATURE
US BANK

00

REQUEST 0000553089400000 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

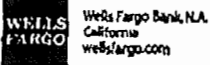
G REZA ZANDIAN JAZI
NILOOFAR F ZANDIAN
8775 COSTA VERDE BLVD APT 217
SAN DIEGO, CA 92122-5340

165
18-24/1220 4784
7081505820

June 30.13 Date

Pay to the Order of Employment Development Department \$ 39.71

thirty nine and 71/100 Dollars



For 33-0391754

⑈05920⑈ 00165 ⑈00000003971⑈

076813-3241-0058 02261 076813-3241-0058
070813-3241-44-0058-00-09-FORDEPCASTOEDD-012

WELLS FARGO BANK NA FRE
20130708 E0034 PKT 04
⑈1221-0527-8⑈
1014351693

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

Subpoena Processing Chandler
S3928-020
Phoenix AZ 85038

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

164

16-24/1220 4784
7091506820

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.
California
wellsfargo.com

96/100

For 33-0391754

5920 00164 0000019596

92 1 70 193 050 92 3 330391754

OPT 01 201303 0711

000798360186 07121301R071113

REQUEST 00005530894000000 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 927674
SAN DIEGO, CA 92192-7674

2003

94-7074/3212 282
2508952484

March/31/11 Date

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

Two thousand five hundred Dollars

Serial 19
Features
Details on
Back



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

122.50 NP
2377.50 FP

1374 23382

For Zandian V. Margolin

⑆0000520000⑆ 00020 ⑈4842⑈

APR -5 AM 1

BANK OF AMERICA, NA LHC
1220006614 E6900 94 P85
04/05/11

0002
FOR DEPOSIT ONLY
BANK OF AMERICA NEVADA
122400721
JOHN PETER LEE
ATTORNEY AT LAW
TRUST ACCOUNT
01943284

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

Subpoena Processing Chandler
S3928-020
Phoenix AZ 85038