

**Faith Lynn Brashear**

Plaintiff /Witness/ Advocate

In RE: 1095 Lowry Ranch Road

Corona, CA 92881

Tel: 951-268-4042

Preferred Response: Fax: 855-204-0859

[Faith@Betterquest.com](mailto:Faith@Betterquest.com)

THE RYAN FIRM – a Corp.

Defendant respondent

**FEDERAL COURT OF CALIFORNIA  
FOR THE LOS ANGELES, CENTRAL DISTRICT**

FAITH LYNN BRASHEAR, an individual,  
Plaintiff vs. SPECIALIZED LOAN  
SERVICING LLC, as servicer for HSBC Bank  
USA, National Association, as Trustee for the  
Holders of the Deutsche Alt-A Securities, Inc.,  
Mortgage loan Trust, Mortgage Pass- Through  
Certificates Series 2007 –OA4; and All  
persons and entities claiming any right to real  
property located at 1095 Lowry Ranch Road  
Corona, California 92881 and Does 1-10,  
inclusively, Defendants

**\*Notice of forthcoming criminal investigations.  
These courts are in prejudice of this case –  
DEMAND for immediate recusal and  
reconsideration upon rulings and sanctions  
made void per courts vested interest.  
Incorporating CASE No. CV16-2360 GW  
(GJSx) id pg 20 in this motion - documentation  
confirmation suspicions of violations of 18 U.S.  
Code § 242 and under 18 U.S.C. § 1964 (c) in  
accordance with the decision of the United  
States Supreme Court in Tafflin v Levitt,  
493 U.S. 455 (1990).**

**Case Number 2:16-cv-02360-TJH-KK  
EXHIBIT 5**

Documentation containing the following  
to support Conspiracy to commit

collusion and fabrication of evidence:

#1) Documentation of Faith Brashear's  
active status with the Inland Gateway  
Association of Realtors.

#2) Documentation from Faith  
Brashear's NAR BPOR Manual which  
state comparable's should not be more  
than 6 month old

#3) Documentation of history of  
Comparable's used in the Appraisal  
evidencing which were beyond the 6  
month guidelines at the time of the  
appraisal presented in May to the UD  
courts.

#4) Evidence that the appraiser works at  
the same office as Jeff A Farr – where  
Ex 4 evidences real estate transactions  
conducted by FIRST TEAM the same  
company reported on the CA 700 Form.

#5 Appraisal submitted to UD Courts

**MOTION TO RECONSIDER**

Violation of 42 U.S. Code § 12202 - State immunity Current through Pub. L. 114-38 See Public Laws for the current Congress (Pub. L. 101-336, title V, § 502, July 26, 1990, 104 Stat. 370 ) and 42 U.S. Code § 12203 - Prohibition against retaliation and coercion. – Documentation of collusion – fabrication of evidence – Evidence of vested interest in the outcome of these cases being ruled under rebuttable presumptions.

Agent Information \_\_\_\_\_



First Name: **Faith** Last Name: **Brashear**  
CalBRE: **0967603** Login ID: **IGBRASFAT**

Direct Office Ph: **206-659-8230** Cell Phone: **206-659-8230**

Home Phone: Fax:

Toll Free Phone: Pager:

Voicemail: Email: [faith@betterquest.com](mailto:faith@betterquest.com)

AOR: **The Inland Gateway**

Office Information \_\_\_\_\_

Office Name: **REALHome Services & Solutions** Office Code: **IGREAL01**

Address: **3020 Old Ranch Parkway** Office CalBRE: **00621966**

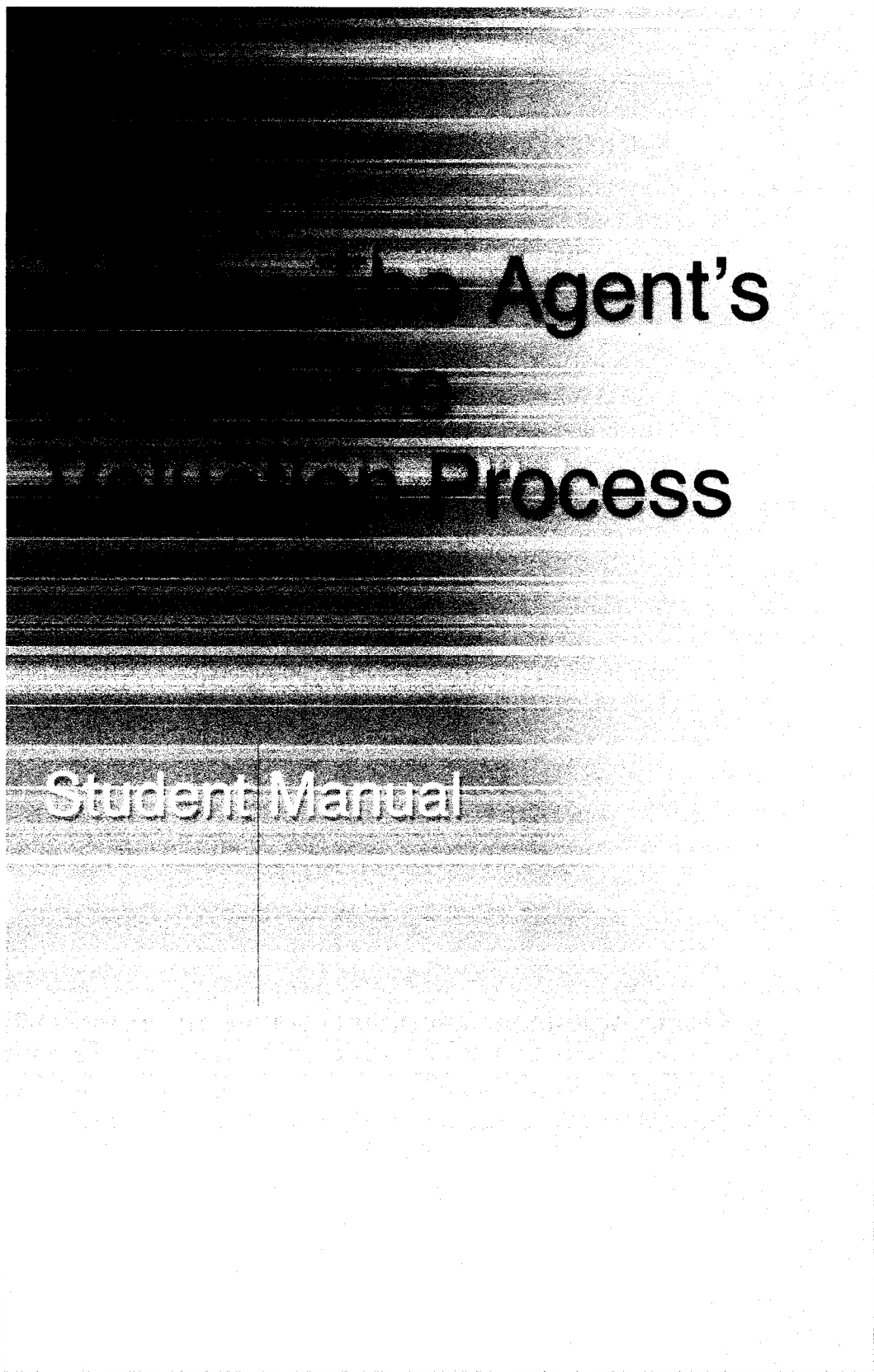
City: **Seal Beach** Zip: **90740**

Phone: **888-876-3372** Fax:

Email: [davida.judd@rhss.com](mailto:davida.judd@rhss.com)

Check Page

Member First Name is 'faith'  
Member Last Name is 'brashear'  
Yellow Pages YN is yes  
Member Status is 'Active'  
Ordered by Member Status, Member Last Name, Member First Name  
Found 1 result in 0.19 seconds.



# The Agent's Transaction Process

Student Manual



NATIONAL  
ASSOCIATION of  
REALTORS®

*Official Certification*



**BPO**

**Sold Comps – Date of Sale**

**Stable Market**



Where there is no more than 3% change in prices in last six months, sold comparables should be no more than six months old.

---

**Changing Market**



Where there has been more than 3% appreciation or depreciation in the last six months, sold comparables should be no more than three months old.

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**Room-Counting Guidelines**

Room-counting guidelines for BPOs will often vary from the guidelines used by individual MLSs. Any listing sheets submitted with the BPO that show, for example, that bedrooms in the basement count, would require explanation.

Include in the room count only those areas above grade that are finished and can be used year round. They must have utilities (electric, heat, cooling, as appropriate) as well as floors and ceilings that are similar to or blend with the rest of the house. Generally speaking, the following are included in the room count:

---

<b>Kitchen</b>	<b>Bedroom</b>	<b>Living room</b>	<b>Dining room</b>
<b>Family room</b>	<b>Office</b>	<b>Den</b>	<b>Sun room that is heated and/or cooled</b>

---

The following are not considered rooms and should not be included in the room count but can be included in the description of the house:

---

<b>Bathrooms</b>	<b>Loft</b>	<b>Closets</b>	<b>Storage rooms</b>
<b>Foyer</b>	<b>Hallways</b>	<b>Laundry room</b>	<b>Utility room</b>
<b>Three-season rooms (no heating/cooling)</b>			

---

# COMP 3 to APPRAISAL

Previous - Next - 1 of 6 Checked 0 All - None - Page

Edt	Listing ID	S	PType	S#	St Name	City	Area	L/C Price	DOM/CDOM	B/Ba	Sqt	YrBuilt	BAC	S/LC	LO Phone	Date	MLS
1	IG18125622	L	FLSE	4055	Strandberg, SI	COR	248	\$4,900 ↑	38	5/4,0,1,0	4275/A	2005/ASR	3,000	STD	951-271-3000	08/18/16	CRMLS
2	OCL14031413	S	RES	4055	Strandberg, SI	COR	248	\$1,250,000 ↓	172/172	5/4,0,1,0	4275/A	2005/ASR	2,000	STD	888-229-2009	08/04/14	CRMLS
3	BS91980	S	RES	4055	STRANDBERG, SI	COR	248	\$1,250,000 ↓	0	5/4	4395/B	2005/ASR	2,500	STD	951-271-3000	10/20/08	CRMLS
4	K08052893	X	RES	4055	Strandberg, SI	COR	248	\$1,299,900 ↓	54/460	5/4,0,0,0	4395/B	2005	2,500		951-329-9119	10/12/08	CRMLS
5	K07111841	K	RES	4055	Strandberg, SI	COR	248	\$1,399,900 ↓	217/42	5/4	4395/B	2005	2,500		951-271-3000	04/02/08	CRMLS
6	K699714	X	RES	4055	Strandberg, SI	COR	248	\$1,732,000 ↓	159/159	5/4	4400/A	2005	2,500		951-270-2800	08/02/07	CRMLS

Street Number Numeric is 4055  
 Street Name is like "Strandberg"  
 Ordered by Contract Status Change Date descending, Standard Status, MLS Area Major, Close Price,  
 List Price  
 Found 6 results in 0.34 seconds.

over 6 mth at time  
of APPRAISAL / DATED  
 2/26/2017

# Comp 2 to APPRAISA!

Previous · Next · 1-5 of 5      All - None · Page

Checked 0      Display Agent 1 Line      at 25      per page

Edit	Listing ID	S	PType	S#	St Name	City	Area	L/C Price	DOM/COM	B/Ba	Sqft	YrBuilt	BAC	S/LC	LO Phone	Date	MLS
	IG1209823	A	RES	4120	Strandberg ST	COR	248	\$1,258,898 ↓	2/23	4/3,0,1,0	4058/A	2005/SR	3	STD	951-547-8400	03/23/17	CNMLSM
	CY1618884	L	RLSE	4120	Strandberg ST	COR	248	\$4,500	28/26	4/3,0,0,0	4058/P	2005/EST	300,000	STD	909-947-9931	09/21/16	CNMLSM
	IG1420984	K	RES	4120	Strandberg ST	COR	248	\$1,158,898	5/7/14	4/3,0,1,0	4058/A	2005/BLD	3,000	STD	951-258-7174	01/08/15	CNMLSM
	OC1418083	K	RES	4120	Strandberg ST	COR	248	\$1,247,777 ↓	7/7/7	4/3,0,1,0	4058/A	2005/SR	2,500	STD	888-229-2009	11/06/14	CNMLSM
	112002056	L	RLSE	4120	Strandberg ST	COR	248	\$4,200	148/146	4/3,0,1,0	4058/A	2005/SR	150,000	STD	951-301-5283	08/01/12	CNMLSM

Street Number Numeric is 4120  
 Street Name is like "Strandberg"  
 Ordered by Contract Status Change Date descending, Standard Status, MLS Area Major, Close Price,  
 List Price  
 Found 5 results in 0.16 seconds.

on market not a Rental/Property  
 at this time

Comp for lease inside 6mth  
 AT TIME of APPRAISA! Dated  
 2/26/2017

- Submitted to DocBts in  
 May- making this an  
 out Daters APPRAISA!

# Comp 1 to Appraisal

Previous - Next - 1-5 of 5 Checked 0 All - None - Page

Display Agent 1 Line at 25 per page

Edit	Listing ID	S	PT/Type	S/#	St Name	City	Area	L/C Price	DOM/COM	Br/ha	Sqft	Yr/Blft	SAC	S/C	L/O Phone	Date	ML S
	1	1E16JMLLZ	X	RES	1032	Sixwell Ranch, CH	COR	248	\$1,348,800	11/7/17	5401A	2005/ASR	2.25	STD	909-984-9005	01/23/17	CRM/SM
	2	1E167299J	L	RLSE	1032	Sixwell Ranch, CH	COR	248	\$4,500	3/1/21	5401A	2005/ASR	2	STD	909-984-9005	12/07/16	CRM/SM
	3	QJ15K2QZ22	K	RES	1032	Sixwell Ranch, CH	COR	248	\$1,349,000	133/133	5401A	2005/ASR	2.500	STD	951-278-8755	05/13/16	CRM/SM
	4	K12041231	S	RES	1032	Sixwell Ranch, CH	COR	248	\$785,000	Z/Z	5401A	2005/ASR	3.500	REO	951-278-8755	05/18/12	CRM/SM
	5	108150J5Z	S	RES	1032	Sixwell Ranch, CH	COR	248	\$825,000	38/38	5401A	2005	1.000	NOD	818-464-3566	11/06/08	CRM/SM

Street Number Numeric is 1032  
 Street Name is like Sixwell Ranch  
 Entered by Contract Status Change Date descending, Standard Status, MLS Area Major, Close Price,  
 Listed  
 Found 5 results in 0.20 seconds.

Comp for lease over a  
 year and two months  
 At time of out dated  
 Appraisal 2/2/17

Serving of Riverside, California, & the Surrounding Areas including Orange, San Bernardino, & Los Angeles Counties

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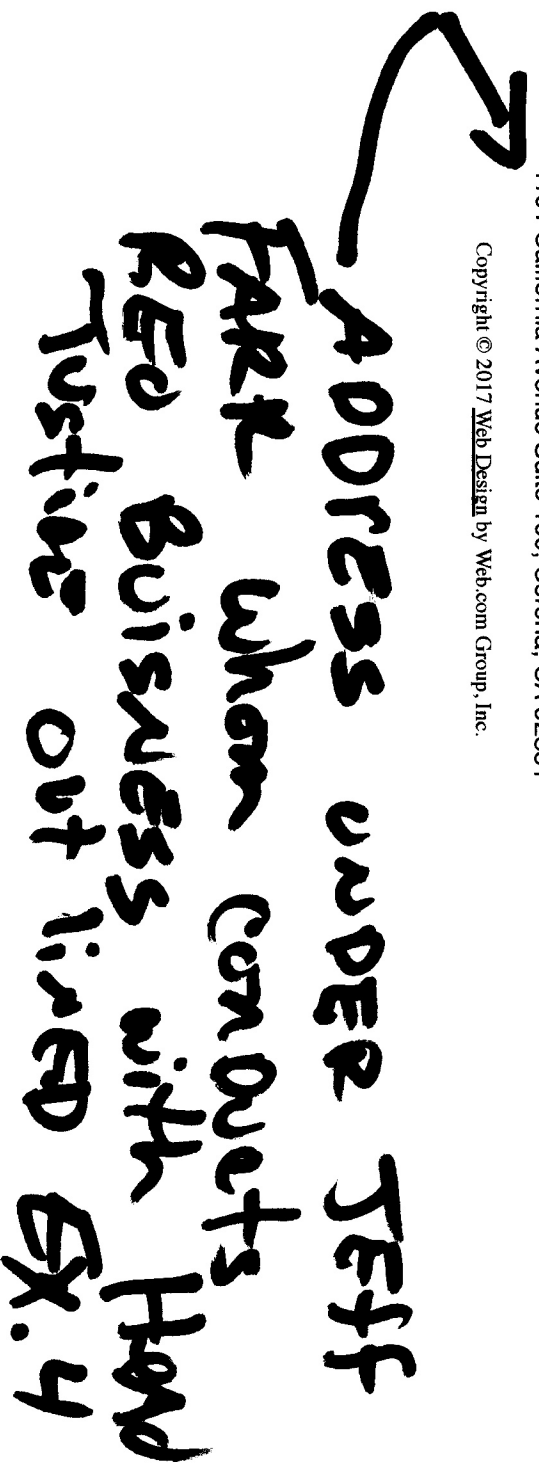
### Appraisal House

Home | Evaluation Services | Request Appraisal | About Us | Contact

www.appraisalhouse.com    joe@appraisalhouse.com    Phone: (951) 479-1569    Cell: (951) 545-2758

1101 California Avenue Suite 100, Corona, CA 92881

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 ADDRESS UNDER JEFF  
 PARK whom conducts  
 REO BUISNESS with HOW  
 Justice out lined BX.4

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## National Registry Appraiser Report

[How do I update credentials?](#)[Print appraiser report](#)


First Name : Joe  
 Middle Initial : M  
 Last Name : Quinteros  
 Name Suffix (Jr, Sr, etc.) :  
 Company Name : Appraisal House  
 Street Address : 1101 California Avenue, Suite 100  
 City : Corona  
 State : CA  
 Zip Code : 92881  
 County : RIVERSIDE  
 Telephone Number : 951-479-1569  
 Status : Active  
 Licensing State : CA  
 State License Number : AR017525  
 License Certificate Type : Certified Residential  
 Effective Date of License : 1/8/2015  
 Expiration Date of License : 7/10/2018  
 Conforms to AQB Criteria : Yes

Current Disciplinary Actions : None  
 Limiting Ability to Appraise :

### State Contact Information

The National Registry reports as public information active disciplinary actions that limit an appraiser's ability to appraise (current revocations, suspensions, and voluntary surrenders in lieu of discipline). If you require further information regarding other types of disciplinary actions, completed disciplinary actions, or license specific information, please contact the state agency directly.

### CA Contact Information

 <http://www.brea.ca.gov/>  
 [Jim.Martin@orea.ca.gov](mailto:Jim.Martin@orea.ca.gov)

[FAQs](#)   [Contact Us](#)   [Terms Of Use](#)   [Privacy Notice](#)   [Email Notifications](#)

1401 H Street N.W. • Suite 760 • Washington, D.C. 20005

You are entering an official United States government system that may be used only for authorized purposes. Unauthorized modification of any information stored on this system may result in criminal prosecution. The government may monitor and audit use of this system, and all persons using this system consent to such monitoring and auditing.

No Members were found using your search criteria.

Member First Name is 'Joe'  
 Member Last Name is 'Quinteros'  
 Yellow Pages YN is yes  
 Member Status is 'Active'  
 Ordered by Member Status, Member Last Name, Member First Name  
 Found 0 results in 0.03 seconds.

Criteria Results  
 Display Long  at  per page

Agent Information \_\_\_\_\_



First Name: **Jeff**      Last Name: **Farr**  
CalBRE: 01336678      Login ID: **IGJEFFFAR**

Direct Office Ph:      Cell Phone:  
Home Phone:      Fax:  
Toll Free Phone:      Pager:  
Voicemail:  
Email: JF@ssiagency.com  
AOR: **The Inland Gateway**

Office Information \_\_\_\_\_  
Office Name: **Regency Realty**      Office Code: **KPHF02**  
Address: **1101 California Ave. Ste. 100**      Office CalBRE:      Office CalBRE:  
City: **Corona**      Zip: **92881**  
Phone: **951-545-2758**      Fax:

Agent Information \_\_\_\_\_



First Name: **Jeff**      Middle: **A**      Last Name: **Farr**  
CalBRE: 01336678      Login ID: **SAND-103387**

1. Office Ph:      1. Home Ph:  
1. Direct Otc. Ph: 714-628-6827      1. Home Ph: 714-628-6827  
AOR: **Sandicor MLS**

Office Information \_\_\_\_\_  
Office Name:      Office Code: **SAND-19723**  
Address:      Office CalBRE:  
City:      Zip:  
Phone:      Fax:

## STATE OF CALIFORNIA BUREAU OF REAL ESTATE

The license information shown below represents public information taken from the Bureau of Real Estate(CalBRE) database at the time of your inquiry. It will not reflect pending changes which are being reviewed for subsequent database updating. Also, the license information provided includes formal administrative actions that have been taken against licensees pursuant to the Business and Professions Code and/or the Administrative Procedure Act. All of the information displayed is public information. Although the business and mailing addresses of real estate licensees are included, this information is not intended for mass mailing purposes.

License information taken from records of the Bureau of Real Estate on 6/9/2017 12:32:13 PM

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**License Type:** BROKER

**Name:** Quinteros, Joe Manuel

**Mailing Address:** 1101 CALIFORNIA AVENUE  
SUITE 100  
CORONA, CA 92881

**License ID:** 01038914

**Expiration Date:** 10/28/19

**License Status:** LICENSED

**Salesperson License Issued:** 08/09/89 (Unofficial -- taken from secondary records)

**Broker License Issued:** 10/29/99 (Unofficial -- taken from secondary records)

**Former Name(s):** Quinteros, Joe Manuel Jr  
Quinteros, Jose Manuel Jr

**Main Office:** 1101 CALIFORNIA AVE  
SUITE 100  
CORONA, CA 92881

**DBA** Pacific Home Loans  
ACTIVE FROM 10/29/1999 TO 06/07/2007

R.E.O. by Joe  
ACTIVE FROM 06/22/2007 TO 10/14/2015

NO CURRENT DBAS

**Branches:** NO CURRENT BRANCHES

**Affiliated Licensed Corporation(s):** 01814253 - Officer Expiration Date: 07/09/19  
Southwest California Inc

01294177 - Officer Expiration Date: 10/07/08  
Pacific Home Funding Corp  
OFFICER LICENSE EXPIRED AS OF 10/08/08

01431146 - Officer Expiration Date: 05/11/08  
Pacific Real Estate Group Inc  
OFFICER LICENSE EXPIRED AS OF 05/12/08

**Comment:** NO DISCIPLINARY ACTION

NO OTHER PUBLIC COMMENTS

>>>> Public information request complete <<<<

## APPRAISAL OF REAL PROPERTY



### LOCATED AT

1095 Lowry Ranch Rd  
Corona, CA 92881  
.84 Acres M/I In Lot 47 Mb 365/084 Tr 29617

### FOR

Specialized Asset Management

### OPINION OF VALUE

Rental Value: \$4500/Month

### AS OF

02/26/2017

### BY

Joe M Quinteros  
Appraisal House  
AR017525  
951-479-1569  
Joe@appraisalhouse.com

**Subject Photo Page**

Borrower	N/A				
Property Address	1095 Lowry Ranch Rd				
City	Corona	County	Riverside	State	CA Zip Code 92881
Lender/Client	Specialized Asset Management				



**Subject Front**

1095 Lowry Ranch Rd  
 Sales Price  
 Gross Living Area 4,822  
 Total Rooms -- 10  
 Total Bedrooms 5  
 Total Bathrooms 4.1  
 Location Res/Gated  
 View Hills;City View  
 Site 36590 sf  
 Quality Q4  
 Age 12



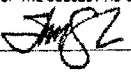
**Front Left**



**Front From Gate**

### SINGLE FAMILY COMPARABLE RENT SCHEDULE

This form is intended to provide the appraiser with a familiar format to estimate the market rent of the subject property. Adjustments should be made only for items of significant difference between the comparables and the subject property.

ITEM	SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	1095 Lowry Ranch Rd Corona, CA 92881	1032 Stowell Ranch Cir Corona, CA 92881		4120 Strandberg St Corona, CA 92881		4055 Strandberg St Corona, CA 92881	
Proximity to Subject		0.20 miles SW		0.54 miles W		0.87 miles W	
Date Lease Begins		Currently Listed		09/21/2016		08/18/2016	
Date Lease Expires				09/21/2017		08/18/2017	
Monthly Rental	If Currently Rented: \$ 0	\$ 4,500		\$ 4,500		\$ 4,900	
Less: Utilities	\$ 0	\$ 0		\$ 0		\$ 0	
Furniture	0	0		0		0	
Adjusted Monthly Rent	\$	\$ 4,500		\$ 4,500		\$ 4,900	
Data Source	Inspection/Agent	CRMLS#TR16736973;DOM 78		CRMLS#CV16188894;DOM 26		CRMLS#IG16176252;DOM 8 No Doc Found	
<b>RENT ADJUSTMENTS</b>	<b>DESCRIPTION</b>	<b>DESCRIPTION</b>	<b>+ (-)\$ Adjust.</b>	<b>DESCRIPTION</b>	<b>+ (-)\$ Adjust.</b>	<b>DESCRIPTION</b>	<b>+ (-)\$ Adjust.</b>
Rent		None		None		None	
Concessions		None		None		None	
Location/View	Res/Gated Hills;City View	Res/SameGated No View	+250	Res/Non Gated Hills;City View	+200	Res/Non Gated Hills;City View	+200
Design and Appeal	Custom Home Good	Custom Home Good		Custom Home Good		Custom Home Good	
Age/Condition	12 Average	12 Good	-250	12 Good	-250	12 Good	-250
Above Grade Room Count	Total Bdrms. Baths 10 5 4.1	Total Bdrms. Baths 10 4 4.1		Total Bdrms. Baths 10 4 3.0	+100	Total Bdrms. Baths 10 5 4.1	
Gross Living Area	4,822 Sq. Ft.	5,401 Sq. Ft.	-100	4,058 Sq. Ft.	+200	4,275 Sq. Ft.	0
Other (e.g., basement, etc.)	0sf	0sf		0sf		0sf	
Other:	No Pool/Spa None	No Pool/Spa None		Pool/Spa None	-250	Pool/Spa None	-250
Net Adj. (total)			-100				-300
Indicated Monthly Market Rent		\$ 4,400		\$ 4,500		\$ 4,600	
<p>Comments on market data, including the range of rents for single family properties, an estimate of vacancy for single family rental properties, the general trend of rents and vacancy, and support for the above adjustments. (Rent concessions should be adjusted to the market, not to the subject property.) Rental data was researched in the local MLS (MRMLS) going back 1 year for new 1 year leases. The range for similar rentals in the subject's community determined to be \$4500 - \$4900. Currently the demand for rents is considered above average and vacancy is low (less than 5%) for the area. All properties were determined to have basically the same appeal and rental marketability as the subject. Based on the foregoing, the subject can expect to demand approximately \$4500/month for rent and is considered reasonable for the area. Rent concessions are not typical for the subject market area nor are there any associated with the subject's rent.</p>							
<p>Final Reconciliation of Market Rent: The rental market is considered stable at this time with low vacancy factors. Final estimated value for rental value was determined by averaging all adjusted rents and rounding. The opinion of final market rental amount of \$4500 is bracketed by comparable rents in the subject's market area and is the mean of the adjusted values.</p>							
<p>I (WE) ESTIMATE THE MONTHLY MARKET RENT OF THE SUBJECT AS OF <u>02/26/2017</u> TO BE \$ <u>4,500</u></p>							
Appraiser(s) SIGNATURE				Review Appraiser SIGNATURE			
NAME <u>Joe M Quinteros</u>				(If applicable)		NAME	

**Rental Photo Page**

Borrower	N/A				
Property Address	1095 Lowry Ranch Rd				
City	Corona	County	Riverside	State	CA Zip Code 92881
Lender/Client	Specialized Asset Management				



**Rental 1**

1032 Stowell Ranch Cir  
 Proximity to Subject 0.20 miles SW  
 Adj. Monthly Rent 4,500  
 Gross Living Area 5,401  
 Total Rooms 10  
 Total Bedrooms 4  
 Total Bathrooms 4.1  
 Location Res/SameGated  
 View No View  
 Condition Good  
 Age/Year Built 12



**Rental 2**

4120 Strandberg St  
 Proximity to Subject 0.54 miles W  
 Adj. Monthly Rent 4,500  
 Gross Living Area 4,058  
 Total Rooms 10  
 Total Bedrooms 4  
 Total Bathrooms 3.0  
 Location Res/Non Gated  
 View Hills:City View  
 Condition Good  
 Age/Year Built 12

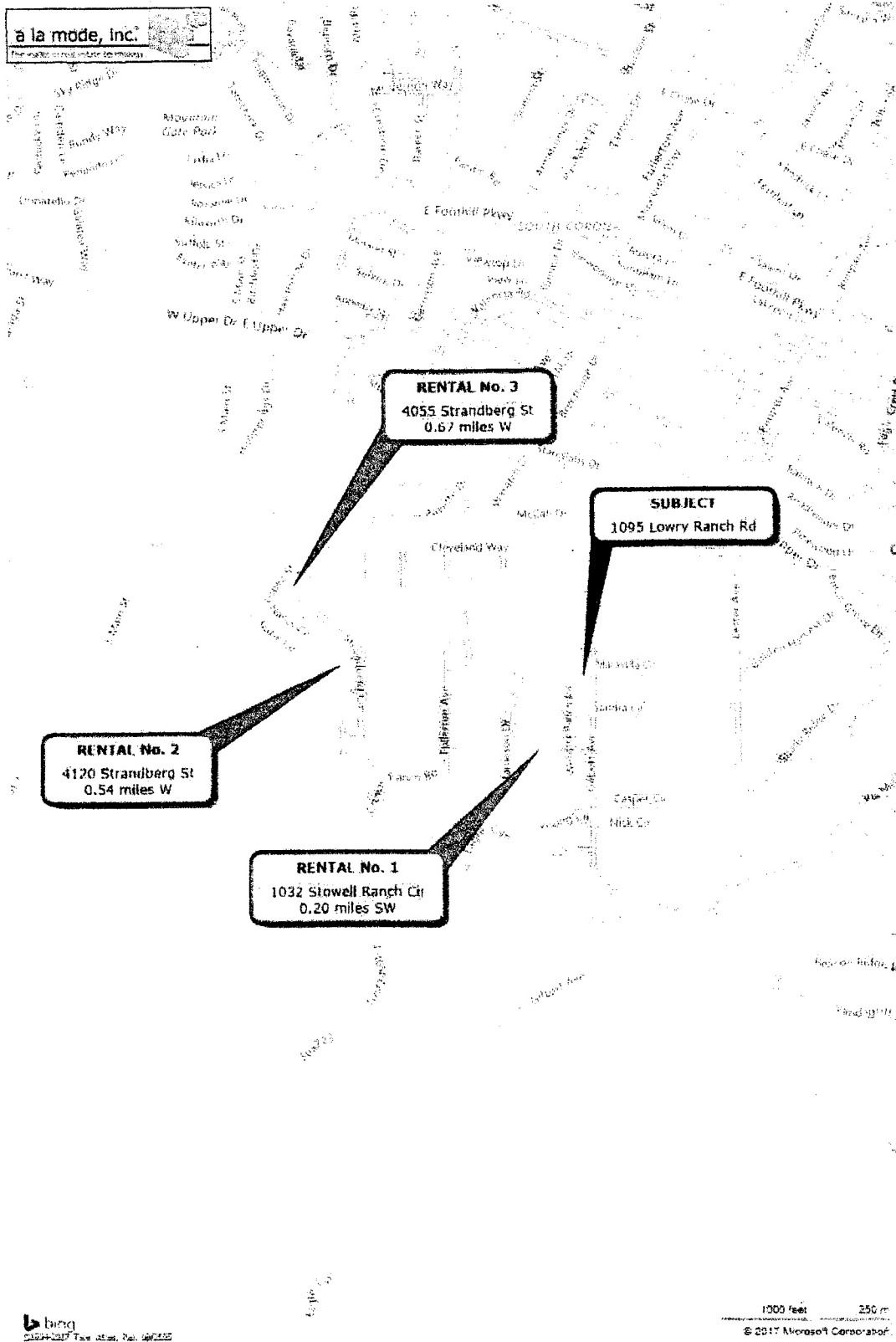


**Rental 3**

4055 Strandberg St  
 Proximity to Subject 0.67 miles W  
 Adj. Monthly Rent 4,900  
 Gross Living Area 4,275  
 Total Rooms 10  
 Total Bedrooms 5  
 Total Bathrooms 4.1  
 Location Res/Non Gated  
 View Hills:City View  
 Condition Good  
 Age/Year Built 12

### Location Map

Borrower	N/A				
Property Address	1095 Lowry Ranch Rd				
City	Corona	County	Riverside	State	CA Zip Code 92881
Lender/Client	Specialized Asset Management				



Borrower:	N/A
Property Address:	1095 Lowry Ranch Rd
City:	Corona
County:	Riverside
State:	CA
Zip Code:	92881
Lender/Client:	Specialized Asset Management



Business, Consumer Services & Housing Agency  
**BUREAU OF REAL ESTATE APPRAISERS**  
**REAL ESTATE APPRAISER LICENSE**

**Joe M. Quinteros**

has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

"Certified Residential Real Estate Appraiser"

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER: AR 017525

Effective Date: July 11, 2016  
Date Expires: July 10, 2018

*Jim Martin*  
Jim Martin, Bureau Chief, BREAA

3027077

THIS DOCUMENT CONTAINS A TRUE WATERMARK. HOLD UP TO LIGHT TO SEE CHAIN LINK.

**E & O Insurance**

Borrower	N/A				
Property Address	1095 Lowry Ranch Rd				
City	Corona	County	Riverside	State	CA Zip Code 92881
Lender/Client	Specialized Asset Management				



General Star National Insurance Company  
 P O Box 10360 (Attn: GSN)  
 Stamford, Connecticut 06904

**REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY**

**DECLARATIONS PAGE**

This is a claims made and reported policy. Please read this policy and all endorsements and attachments carefully.

Policy Number: NJA941273D

Renewal of Number: NJA941273C

1. **NAMED INSURED:** Joe M Quinteros  
**STREET ADDRESS:**

Suite 100  
 1101 California Avenue  
 Corona, CA 92881

2. **POLICY PERIOD:** Inception Date: 10/01/2016 Expiration Date: 10/01/2017  
 Effective 12:01 a.m. Standard Time at the address of the Named Insured.

3. **LIMITS OF LIABILITY:**  
 Each Claim: \$1,000,000  
 Aggregate: \$1,000,000  
**Claim Expenses have a separate Limit of Liability:**  
 Each Claim: \$1,000,000  
 Aggregate: \$1,000,000

4. **DEDUCTIBLE:** Each Claim: \$0 Aggregate: \$0

5. **RETROACTIVE DATE:** 10/01/2012  
 If a date is indicated, this policy will not provide coverage for any Claim arising out of any act, error, omission or personal injury which occurred before such date.

6. **ANNUAL PREMIUM:** \$697.00

TOTAL Premium and Taxes/Surcharge : \$697.00

7. **ENDORSEMENTS:**  
 This policy is made and accepted subject to the printed policy form together with the following form(s) or endorsement(s).

AP 00 0001 (06/11), AP 04 0001 (06/11), AP 21 0002 (06/11), AP 27 0004 (06/11), SGN 90 0001 (07/10), AP 01 0004CA (06/11), AP 20 0001 (06/11), AP 08 0005CA (06/2011).

8. **PRODUCER NAME:** Mercer Consumer  
**STREET ADDRESS:** P. O. Box 8146  
 Des Moines, IA 50306-8146

Authorized Representative

Producer Code: 26460

Class Code: 73128

Date: 09/02/2016

AP 10 0001 06 11

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