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<b>State Bar Court of California</b> <b>Hearing Department</b> <b>Los Angeles</b> <b>STAYED SUSPENSION</b>		
<p>Counsel For The State Bar</p> <p>Katherine Kinsey                      State Bar of California                      1149 S. Hill Street                      Los Angeles, CA 90015                      213-765-1503</p> <p>Bar # 183740</p>	<p>Case Number(s):</p> <p>10-O-07313                      10-O-10279                      10-O-10779                      10-O-10781                      11-O-16059</p>	<p>For Court use only</p> <p style="text-align: center;"><b>PUBLIC MATTER</b></p> <p style="text-align: center;"><b>FILED</b></p> <p style="text-align: center;">OCT 26 2011</p> <p style="text-align: center;">STATE BAR COURT CLERK'S OFFICE                      SAN FRANCISCO</p>
<p>Counsel For Respondent</p> <p>Paul J. Virgo                      9909 Topanga Blvd. #282                      Chatsworth, CA 91311                      (310) 666-9701</p> <p>Bar # 67900</p>	<p>Submitted to: <b>Assigned Judge</b></p> <p>STIPULATION RE FACTS, CONCLUSIONS OF LAW AND                      DISPOSITION AND ORDER APPROVING</p> <p><b>STAYED SUSPENSION; NO ACTUAL SUSPENSION</b></p> <p><input type="checkbox"/> PREVIOUS STIPULATION REJECTED</p>	
<p>In the Matter of:</p> <p>Charles Thomas Marshall</p> <p>Bar # 176091</p> <p>A Member of the State Bar of California                      (Respondent)</p>		

**Note: All information required by this form and any additional information which cannot be provided in the space provided, must be set forth in an attachment to this stipulation under specific headings, e.g., "Facts," "Dismissals," "Conclusions of Law," "Supporting Authority," etc.**

**A. Parties' Acknowledgments:**

- (1) Respondent is a member of the State Bar of California, admitted April 20, 1995.
- (2) The parties agree to be bound by the factual stipulations contained herein even if conclusions of law or disposition are rejected or changed by the Supreme Court.
- (3) All investigations or proceedings listed by case number in the caption of this stipulation are entirely resolved by this stipulation and are deemed consolidated. Dismissed charge(s)/count(s) are listed under "Dismissals." The stipulation consists of 13 pages, not including the order.
- (4) A statement of acts or omissions acknowledged by Respondent as cause or causes for discipline is included under "Facts."



- (5) Conclusions of law, drawn from and specifically referring to the facts are also included under "Conclusions of Law".
- (6) The parties must include supporting authority for the recommended level of discipline under the heading "Supporting Authority."
- (7) No more than 30 days prior to the filing of this stipulation, Respondent has been advised in writing of any pending investigation/proceeding not resolved by this stipulation, except for criminal investigations.
- (8) Payment of Disciplinary Costs—Respondent acknowledges the provisions of Bus. & Prof. Code §§6086.10 & 6140.7. (Check one option only):
  - Costs are added to membership fee for calendar year following effective date of discipline.
  - Costs are to be paid in equal amounts prior to February 1 for the following membership years: 2013, 2014. (Hardship, special circumstances or other good cause per rule 5.132, Rules of Procedure). If Respondent fails to pay any installment as described above, or as may be modified by the State Bar Court, the remaining balance is due and payable immediately.
  - Costs are waived in part as set forth in a separate attachment entitled "Partial Waiver of Costs".
  - Costs are entirely waived.

**B. Aggravating Circumstances [for definition, see Standards for Attorney Sanctions for Professional Misconduct, standard 1.2(b)]. Facts supporting aggravating circumstances are required.**

- (1)  **Prior record of discipline** [see standard 1.2(f)]
  - (a)  State Bar Court case # of prior case
  - (b)  Date prior discipline effective
  - (c)  Rules of Professional Conduct/ State Bar Act violations:
  - (d)  Degree of prior discipline
  - (e)  If Respondent has two or more incidents of prior discipline, use space provided below or a separate attachment entitled "Prior Discipline."
- (2)  **Dishonesty:** Respondent's misconduct was surrounded by or followed by bad faith, dishonesty, concealment, overreaching or other violations of the State Bar Act or Rules of Professional Conduct.
- (3)  **Trust Violation:** Trust funds or property were involved and Respondent refused or was unable to account to the client or person who was the object of the misconduct for improper conduct toward said funds or property.
- (4)  **Harm:** Respondent's misconduct harmed significantly a client, the public or the administration of justice.
- (5)  **Indifference:** Respondent demonstrated indifference toward rectification of or atonement for the consequences of his or her misconduct.
- (6)  **Lack of Cooperation:** Respondent displayed a lack of candor and cooperation to victims of his/her misconduct or to the State Bar during disciplinary investigation or proceedings.

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- (7)  **Multiple/Pattern of Misconduct:** Respondent's current misconduct evidences multiple acts of wrongdoing or demonstrates a pattern of misconduct.
- (8)  **No aggravating circumstances** are involved.

**Additional aggravating circumstances**

**C. Mitigating Circumstances [see standard 1.2(e)]. Facts supporting mitigating circumstances are required.**

- (1)  **No Prior Discipline:** Respondent has no prior record of discipline over many years of practice coupled with present misconduct which is not deemed serious.
- (2)  **No Harm:** Respondent did not harm the client or person who was the object of the misconduct.
- (3)  **Candor/Cooperation:** Respondent displayed spontaneous candor and cooperation with the victims of his/her misconduct and to the State Bar during disciplinary investigation and proceedings.
- (4)  **Remorse:** Respondent promptly took objective steps spontaneously demonstrating remorse and recognition of the wrongdoing, which steps were designed to timely atone for any consequences of his/her misconduct.
- (5)  **Restitution:** Respondent paid \$ \_\_\_\_\_ on \_\_\_\_\_ in restitution to \_\_\_\_\_ without the threat or force of disciplinary, civil or criminal proceedings.
- (6)  **Delay:** These disciplinary proceedings were excessively delayed. The delay is not attributable to Respondent and the delay prejudiced him/her.
- (7)  **Good Faith:** Respondent acted in good faith.
- (8)  **Emotional/Physical Difficulties:** At the time of the stipulated act or acts of professional misconduct Respondent suffered extreme emotional difficulties or physical disabilities which expert testimony would establish was directly responsible for the misconduct. The difficulties or disabilities were not the product of any illegal conduct by the member, such as illegal drug or substance abuse, and Respondent no longer suffers from such difficulties or disabilities.
- (9)  **Severe Financial Stress:** At the time of the misconduct, Respondent suffered from severe financial stress which resulted from circumstances not reasonably foreseeable or which were beyond his/her control and which were directly responsible for the misconduct.
- (10)  **Family Problems:** At the time of the misconduct, Respondent suffered extreme difficulties in his/her personal life which were other than emotional or physical in nature.
- (11)  **Good Character:** Respondent's good character is attested to by a wide range of references in the legal and general communities who are aware of the full extent of his/her misconduct.
- (12)  **Rehabilitation:** Considerable time has passed since the acts of professional misconduct occurred followed by convincing proof of subsequent rehabilitation.
- (13)  **No mitigating circumstances** are involved.

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**Additional mitigating circumstances**

Respondent was admitted on April 20, 1995 and has no prior record of discipline.

#### D. Discipline:

(1)  **Stayed Suspension:**

(a)  Respondent must be suspended from the practice of law for a period of One (1) year.

i.  and until Respondent shows proof satisfactory to the State Bar Court of rehabilitation and present fitness to practice and present learning and ability in the law pursuant to standard 1.4(c)(ii), Standards for Attorney Sanctions for Professional Misconduct.

ii.  and until Respondent pays restitution as set forth in the Financial Conditions form attached to this stipulation.

iii.  and until Respondent does the following:

The above-referenced suspension is stayed.

(2)  **Probation:**

Respondent is placed on probation for a period of Two (2) years, which will commence upon the effective date of the Supreme Court order in this matter. (See rule 9.18 California Rules of Court.)

#### E. Additional Conditions of Probation:

(1)  During the probation period, Respondent must comply with the provisions of the State Bar Act and Rules of Professional Conduct.

(2)  Within ten (10) days of any change, Respondent must report to the Membership Records Office of the State Bar and to the Office of Probation of the State Bar of California ("Office of Probation"), all changes of information, including current office address and telephone number, or other address for State Bar purposes, as prescribed by section 6002.1 of the Business and Professions Code.

(3)  Within thirty (30) days from the effective date of discipline, Respondent must contact the Office of Probation and schedule a meeting with Respondent's assigned probation deputy to discuss these terms and conditions of probation. Upon the direction of the Office of Probation, Respondent must meet with the probation deputy either in-person or by telephone. During the period of probation, Respondent must promptly meet with the probation deputy as directed and upon request.

(4)  Respondent must submit written quarterly reports to the Office of Probation on each January 10, April 10, July 10, and October 10 of the period of probation. Under penalty of perjury, Respondent must state whether Respondent has complied with the State Bar Act, the Rules of Professional Conduct, and all conditions of probation during the preceding calendar quarter. Respondent must also state whether there are any proceedings pending against him or her in the State Bar Court and if so, the case number and current status of that proceeding. If the first report would cover less than 30 days, that report must be submitted on the next quarter date, and cover the extended period.

In addition to all quarterly reports, a final report, containing the same information, is due no earlier than twenty (20) days before the last day of the period of probation and no later than the last day of probation.

(5)  Respondent must be assigned a probation monitor. Respondent must promptly review the terms and conditions of probation with the probation monitor to establish a manner and schedule of compliance. During the period of probation, Respondent must furnish to the monitor such reports as may be requested, in addition to the quarterly reports required to be submitted to the Office of Probation. Respondent must cooperate fully with the probation monitor.

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- (6)  Subject to assertion of applicable privileges, Respondent must answer fully, promptly and truthfully any inquiries of the Office of Probation and any probation monitor assigned under these conditions which are directed to Respondent personally or in writing relating to whether Respondent is complying or has complied with the probation conditions.
- (7)  Within one (1) year of the effective date of the discipline herein, Respondent must provide to the Office of Probation satisfactory proof of attendance at a session of the State Bar Ethics School, and passage of the test given at the end of that session.
- No Ethics School recommended. Reason: .
- (8)  Respondent must comply with all conditions of probation imposed in the underlying criminal matter and must so declare under penalty of perjury in conjunction with any quarterly report to be filed with the Office of Probation.
- (9)  The following conditions are attached hereto and incorporated:
- Substance Abuse Conditions                       Law Office Management Conditions
- Medical Conditions                                       Financial Conditions

**F. Other Conditions Negotiated by the Parties:**

- (1)  **Multistate Professional Responsibility Examination:** Respondent must provide proof of passage of the Multistate Professional Responsibility Examination ("MPRE"), administered by the National Conference of Bar Examiners, to the Office of Probation within one year. **Failure to pass the MPRE results in actual suspension without further hearing until passage. But see rule 9.10(b), California Rules of Court, and rule 5.162(A) & (E), Rules of Procedure.**
- No MPRE recommended. Reason:
- (2)  **Other Conditions:**

**Restitution:**

Respondent must pay restitution (including the principal amount, plus interest of 10% per annum) to the payee listed below. If the Client Security Fund ("CSF") has reimbursed the payee for all or any portion of the principal amount listed below, Respondent must also pay restitution to CSF in the amount paid, plus applicable interests and costs.

Payee	Principal Amount	Interest Accrues From
Sixto Monroy	\$2,890	July 30, 2010

Respondent must pay the above restitution and provide satisfactory proof of payment to the Office of Probation not later than within thirty (30) days from the effective date of discipline herein.

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In the Matter of: Charles Thomas Marshall	Case Number(s): 10-O-07313, 10-O-10279, 10-O-10779, 10-O-10781, 11-O-16059
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### Financial Conditions

#### a. Restitution

- Respondent must pay restitution (including the principal amount, plus interest of 10% per annum) to the payee(s) listed below. If the Client Security Fund ("CSF") has reimbursed one or more of the payee(s) for all or any portion of the principal amount(s) listed below, Respondent must also pay restitution to CSF in the amount(s) paid, plus applicable interest and costs.

Payee	Principal Amount	Interest Accrues From
Carisa Barnes	\$2,795	October 12, 2009
Vinh Lieng	\$2,800	October 29, 2009
Reynaldo & Margery Amparo	\$2,795	August 6, 2009

- Respondent must pay above-referenced restitution and provide satisfactory proof of payment to the Office of Probation not later than Within one (1) year of the effective date of the discipline herein .

#### b. Installment Restitution Payments

- Respondent must pay the above-referenced restitution on the payment schedule set forth below. Respondent must provide satisfactory proof of payment to the Office of Probation with each quarterly probation report, or as otherwise directed by the Office of Probation. No later than 30 days prior to the expiration of the period of probation (or period of reprobation), Respondent must make any necessary final payment(s) in order to complete the payment of restitution, including interest, in full.

Payee/CSF (as applicable)	Minimum Payment Amount	Payment Frequency

- If Respondent fails to pay any installment as described above, or as may be modified by the State Bar Court, the remaining balance is due and payable immediately.

#### c. Client Funds Certificate

1. If Respondent possesses client funds at any time during the period covered by a required quarterly report, Respondent must file with each required report a certificate from Respondent and/or a certified public accountant or other financial professional approved by the Office of Probation, certifying that:
- a. Respondent has maintained a bank account in a bank authorized to do business in the State of California, at a branch located within the State of California, and that such account is designated as a "Trust Account" or "Clients' Funds Account";

**ATTACHMENT TO**  
**STIPULATION RE FACTS, CONCLUSIONS OF LAW AND DISPOSITION**

IN THE MATTER OF: Charles Thomas Marshall

CASE NUMBER(S): 10-O-07313, 10-O-10279, 10-O-10779, 10-O-10781, 11-O-16059

**FACTS AND CONCLUSIONS OF LAW.**

Respondent admits that the following facts are true and that he is culpable of violations of the specified statutes and/or Rules of Professional Conduct.

Case No. 10-O-07313 (Complainant: Carisa Barnes)

**FACTS:**

1. On October 12, 2009, Carisa Barnes ("Barnes") employed Respondent to handle the short sale of her home, which included an opportunity to lease her home back with an option to buy. On October 12, 2009, Barnes paid Respondent \$2,795 in advanced attorney's fees.
2. In January 2010, Barnes's lender scheduled her home for a foreclosure sale for February 4, 2010. Since her home would not be sold through a short sale, Barnes requested a refund from Respondent.
3. On February 25, 2010, Respondent's associate, Dennis Lain ("Lain"), sent an email to Barnes acknowledging that she was owed a refund of fees. Lain asked Barnes to fill out a refund form and return it.
4. On February 25, 2010, Barnes completed Respondent's "process form for refund" and returned it. The form asked to allow two to four weeks for the refund. Respondent received the form but failed to provide a refund.
5. On March 29, 2010, Barnes sent an email to Respondent verifying that she had completed his refund form but had not yet received her refund. In the email, Barnes said she had left voicemail messages at his office as well as emailed Respondent, but he had not provided a refund. Respondent received the email but did not provide a refund.
6. On April 21, 2010, Barnes emailed Respondent about her refund. In the email, Barnes said it had been two weeks since she has spoken to him about her refund, and Respondent told her to speak to Lain about the refund. However, Lain continued to send Barnes to Respondent for her refund. In the April 21, 2010 email, Barnes once again asked Respondent to contact her regarding her refund. Respondent received the email but did not respond.
7. Respondent did not earn the fees paid by Barnes and has not refunded any of the attorney's fees to Barnes.



## CONCLUSIONS OF LAW:

By failing to refund unearned attorney's fees to Barnes, Respondent failed to refund promptly any part of a fee paid in advance that has not been earned in willful violation of Rules of Professional Conduct, rule 3-700(D)(2).

### Case No. 10-O-10279 (Complainant: Vinh Lieng)

## FACTS:

8. On October 11, 2009, Senate Bill 94, prohibiting the collection of advanced fees for mortgage loan modification services, became operative.

9. On October 29, 2009, Vinh Lieng employed Respondent for loan modification services and paid Respondent \$2,800 in advanced attorney's fees.

10. As a result, Respondent collected advanced fees for mortgage loan modifications services for a client after October 11, 2009.

## CONCLUSIONS OF LAW:

By collecting advanced fees for a loan modification after October 11, 2009, Respondent willfully violated Business and Professions Code section 6106.3.

### Case No. 10-O-10779 (Complainant: Sixto Monroy)

## FACTS:

11. On May 8, 2009, Sixto Monroy ("Monroy") employed Respondent to handle the short sale of his home. As part of the short sale, Monroy's home would be leased back to him with an option to buy. On May 8, 2009, Monroy paid Respondent \$2,795 in advanced attorney's fees.

12. On May 8, 2009, Monroy completed Respondent's form for the Lease Option Program. On the form, it stated that the fees paid by Monroy would be refunded immediately if Monroy's short sale was not accepted for any reason. Thereafter, Monroy's short sale was not approved.

13. In January 2010, Monroy requested a refund from Respondent, but Respondent did not refund any of the attorney's fees to Monroy.

14. In January 2010, Monroy filed a small claims action against Respondent to obtain a refund of the \$2,795 in attorney's fees.

15. On April 15, 2010, the court in the small claims action entered judgment against Respondent and ordered him to pay \$2,795 to Monroy.

16. On May 14, 2010, Respondent appealed the small claims action. On July 30, 2010, the court ordered judgment in favor of Monroy and awarded \$2,795 plus \$95 in court costs to Monroy. On August 4, 2010, Respondent was properly served with the notice of entry of judgment.

17. Respondent has not refunded the attorney's fees to Monroy and has not paid the \$95 in costs.

18. On December 7, 2010, the State Bar opened an investigation, case no. 10-O-10779, pursuant to a complaint made against Respondent by Sixto Monroy (the "Monroy matter").

19. On July 9, 2010, a State Bar complaint analyst mailed a letter to Respondent's address of record regarding the Monroy matter. The July 9, 2010 letter requested that Respondent respond in writing by July 23, 2010 to specific allegations of misconduct being investigated by the State Bar in the Monroy matter. Respondent received the July 9, 2010 letter.

20. On February 24, 2011, a State Bar investigator mailed another letter to Respondent's address of record regarding the Monroy matter. The February 24, 2011 letter requested that Respondent respond in writing by March 10, 2011 to specific allegations of misconduct being investigated by the State Bar in the Monroy matter. Respondent received the February 24, 2011 letter but failed to respond.

21. Respondent did not provide a written response to the allegations in the Monroy matter.

#### CONCLUSIONS OF LAW:

By failing to refund the \$2,795 in attorney's fees to Monroy, Respondent failed to refund promptly any part of a fee paid in advance that has not been earned in willful violation of Rules of Professional Conduct, rule 3-700(D)(2).

By not providing a written response to the allegations in the Monroy matter or otherwise cooperating in the investigation of the Monroy matter, Respondent failed to cooperate and participate in a disciplinary investigation pending against Respondent in willful violation of Business and Professions Code, section 6068(i).

#### Case No. 10-O-10781 (Complainant: Miguel Loaiza)

#### FACTS:

22. On September 30, 2009, Miguel Loaiza ("Loaiza") employed Respondent to handle the short sale of his home, which included an opportunity to lease his home back with an option to buy. On September 30, 2009, Loaiza paid Respondent \$2,795 in advanced attorney's fees. If the short sale was not successful, Loaiza would receive a full refund.

23. By January 2010, no progress had been made in obtaining a short sale on Loaiza's behalf, so he requested a refund from Respondent. Respondent did not provide the refund.

24. On January 21, 2010, Loaiza filed a small claims action against Respondent in order to obtain a refund of the \$2,795 in attorney's fees.

25. On April 15, 2010, the court in the small claims action entered judgment against Respondent and ordered him to pay the \$2,795 to Loaiza. On May 14, 2010, Respondent appealed the judgment, and on July 30, 2010, the court, once again, entered judgment for Loaiza.

26. On October 28, 2010, Respondent paid the judgment plus any costs and accrued interest and a satisfaction of judgment was filed with the court.

#### CONCLUSIONS OF LAW:

By failing to promptly refund the \$2,795 in attorney's fees to Loaiza, Respondent failed to refund promptly any part of a fee paid in advance that has not been earned in willful violation of Rules of Professional Conduct, rule 3-700(D)(2).

#### Case No. 11-O-16059 (Complainant: Reynaldo & Margery Amparo)

#### FACTS:

27. In August 2009, Reynaldo & Margery Amparo (the "Amparos") employed Respondent to handle the short sale of their home, which included an opportunity to lease back their home with an option to buy. On August 6, 2009, the Amparos paid Respondent \$2,795 in advanced attorney's fees and were told that the funds would be refunded if the short sale did not occur.

28. By November 2009, there had been no progress regarding the short sale of the Amparo home, and in March 2010, the Amparos hired a realtor, who was able to successfully negotiate the short sale of the Amparo home.

29. On March 23, 2010, Reynaldo sent an email to Respondent asking for a refund of attorney's fees. Respondent received the email but did not refund any of the attorney's fees.

#### CONCLUSIONS OF LAW:

By failing to promptly refund the \$2,795 in attorney's fees to the Amparos, Respondent failed to refund promptly any part of a fee paid in advance that has not been earned in willful violation of Rules of Professional Conduct, rule 3-700(D)(2).

## **PENDING PROCEEDINGS.**

The disclosure date referred to, on page 2, paragraph A(7), was October 5, 2011.

## **AUTHORITIES SUPPORTING DISCIPLINE.**

Standard 1.3 provides that the primary purposes of attorney discipline are, “the protection of the public, the courts and the legal profession; the maintenance of high legal professional standards by attorneys and the preservation of public confidence in the legal profession.”

Standard 2.6 (a) states that any violations of Business and Professions Code, section 6068 shall result in disbarment or suspension depending on the gravity of the offense and the harm, if any, to the victim.

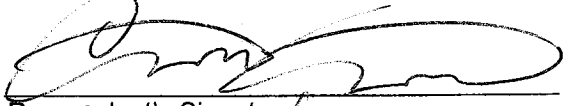
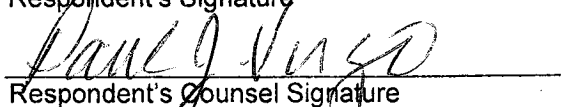
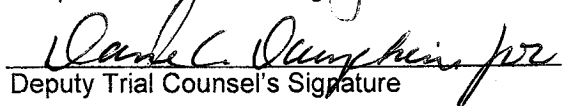
Standard 2.10 applies. It requires reproof or suspension for a violation of any provision of the Business and Professions Code not specified by the Standards, according to the gravity of the offense or the harm, if any, to the victim, with due regard for the purposes of imposing discipline set forth in Standard 1.3.

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In the Matter of: Charles Thomas Marshall	Case number(s): 10-O-07313, 10-O-10279, 10-O-10779, 10-O-10781, 11-O-16059
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**SIGNATURE OF THE PARTIES**

By their signatures below, the parties and their counsel, as applicable, signify their agreement with each of the recitations and each of the terms and conditions of this Stipulation Re Facts, Conclusions of Law, and Disposition.

<u>10/3/2011</u> Date	 Respondent's Signature	<u>Charles T. Marshall</u> Print Name
<u>10/5/2011</u> Date	 Respondent's Counsel Signature	<u>Paul J. Virgo</u> Print Name
<u>10/5/2011</u> Date	 Deputy Trial Counsel's Signature	<u>Katherine Kinsey</u> Print Name

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in the Matter of: Charles Thomas Marshall	Case Number(s): 10-O-07313, 10-O-10279, 10-O-10779, 10-O-10781, 11-O-16059
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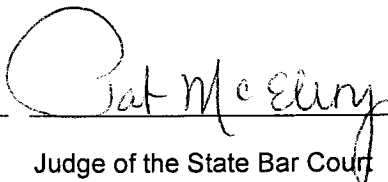
**STAYED SUSPENSION ORDER**

Finding the stipulation to be fair to the parties and that it adequately protects the public, IT IS ORDERED that the requested dismissal of counts/charges, if any, is GRANTED without prejudice, and:

- The stipulated facts and disposition are APPROVED and the DISCIPLINE RECOMMENDED to the Supreme Court.
- The stipulated facts and disposition are APPROVED AS MODIFIED as set forth below, and the DISCIPLINE IS RECOMMENDED to the Supreme Court.
- All Hearing dates are vacated.

The parties are bound by the stipulation as approved unless: 1) a motion to withdraw or modify the stipulation, filed within 15 days after service of this order, is granted; or 2) this court modifies or further modifies the approved stipulation. (See rule 5.58(E) & (F), Rules of Procedure.) **The effective date of this disposition is the effective date of the Supreme Court order herein, normally 30 days after file date. (See rule 9.18(a), California Rules of Court.)**

October 26, 2011  
Date

  
Judge of the State Bar Court

CERTIFICATE OF SERVICE

[Rules Proc. of State Bar; Rule 5.27(B); Code Civ. Proc., § 1013a(4)]

I am a Case Administrator of the State Bar Court of California. I am over the age of eighteen and not a party to the within proceeding. Pursuant to standard court practice, in the City and County of San Francisco, on October 26, 2011, I deposited a true copy of the following document(s):

STIPULATION RE FACTS, CONCLUSIONS OF LAW AND DISPOSITION AND ORDER APPROVING

in a sealed envelope for collection and mailing on that date as follows:

by first-class mail, with postage thereon fully prepaid, through the United States Postal Service at San Francisco, California, addressed as follows:

PAUL JEAN VIRGO  
9909 TOPANGA BLVD #282  
CHATSWORTH, CA 91311

by certified mail, No. , with return receipt requested, through the United States Postal Service at , California, addressed as follows:

by overnight mail at , California, addressed as follows:

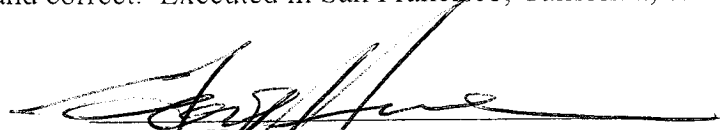
by fax transmission, at fax number . No error was reported by the fax machine that I used.

By personal service by leaving the documents in a sealed envelope or package clearly labeled to identify the attorney being served with a receptionist or a person having charge of the attorney's office, addressed as follows:

by interoffice mail through a facility regularly maintained by the State Bar of California addressed as follows:

Katherine Kinsey, Enforcement, Los Angeles

I hereby certify that the foregoing is true and correct. Executed in San Francisco, California, on October 26, 2011.

  
George Hae  
Case Administrator  
State Bar Court