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Attorneys for Thomas P. Jeremiassen, EFI Trustee

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
NORTHERN DIVISION

In re:

ESTATE FINANCIAL, INC.,

Debtor.

Case No. 9:08-bk-11457 RR

Chapter 11

**NOTICE OF EFI TRUSTEE'S ENTRY
INTO STIPULATION BETWEEN
[FOLEY-GANNON, INC.] AND THE
TRUSTEE FOR ESTATE FINANCIAL,
INC. (1) ALLOWING RELIEF FROM
THE AUTOMATIC STAY AND (2)
FOR USE OF CASH COLLATERAL**

(LOAN B518-05)

[No Hearing Required]

**TO SUBJECT INVESTORS, U.S. TRUSTEE, EFI CREDITORS' COMMITTEE, EFMF
EQUITY COMMITTEE AND ANY NEGATIVELY AFFECTED PARTIES
(COLLECTIVELY, THE "NOTICE PARTIES"):**

PLEASE TAKE NOTICE THAT:

1. This notice (the "Notice") is being filed on behalf of the chapter 11 trustee (the "EFI Trustee") in the above-captioned cases¹, because the EFI Trustee believes it is in the best interests of

¹ On June 25, 2008, an involuntary petition was filed against EFI in Court commencing its above-captioned bankruptcy case ("EFI Case") and on July 16, 2008, an order for relief was entered by consent. On July 1, 2008, a voluntary bankruptcy petition was filed in the Court by EFMF commencing its bankruptcy case ("EFMF Case"). EFMF is the largest investor in loans arranged by EFI. It is a limited liability company and EFI was its manager. On July 28, 2008, Bradley D. Sharp accepted his appointment as chapter 11 trustee of EFMF ("EFMF Trustee") and on July 30, 2008, Thomas P. Jeremiassen accepted his appointment as the chapter 11 trustee of EFI (the "EFI Trustee"). Thereafter, the

his his estate and investors in the loans that are the subject of this Notice for the EFI Trustee to enter into the *Stipulation Between the Debtor [Foley-Gannon, Inc.] and the Trustee for Estate Financial, Inc. (1) Allowing Relief from the Automatic Stay and (2) For Use of Cash Collateral*, a copy of which is attached hereto as Exhibit A (the “Stipulation”). The Stipulation provides that Foley-Gannon, Inc. (“FGI”) may use limited amounts of EFI’s cash collateral through the end of its bankruptcy case, and that the EFI Trustee is granted relief from the automatic stay.

2. On October 27, 2008, the United States Bankruptcy Court for the Central District of California (the “Court”) entered the *Procedures Order re: (1) Real Property Sales and Related Distributions and Payments, Including Brokerage Commissions; (2) Loan Payoffs and Reconveyances; (3) Related Compromises; (4) The Making of Secured Advances; and (5) Loan Collection, Administration and Enforcement, Including Foreclosures, Forbearances, and Leeds in Lieu* (the “Procedures Order”). Pursuant to the Procedures Order, to facilitate the efforts of the Trustees to take a variety of actions in a timely and cost-effective manner with respect to loans and / or real properties in which the estates of EFI and EFMF hold interests, and in which various co-owners hold interests (or investors contend they hold co-ownership interests), the Court granted either or both Trustees authority to compromise disputes relevant to the collection of a loan or sale of a real property after, *inter alia*, giving notice and opportunity to object.

3. The Stipulation is attached as Exhibit A hereto and provides in relevant part:²

- a. FGI is authorized to use rent receipts of \$1590.00 per month and funds in FGI’s general operating account totaling \$1,070.34, which are both EFI’s cash collateral through the end of FGI’s bankruptcy case upon meeting accounting conditions more fully set forth in the Stipulation.

Trustees have served as the duly qualified and acting chapter 11 trustees of their respective estates. As of the date of this notice, an official committee of investors of EFMF has been appointed (the “EFMF Equity Committee”), and an official committee of unsecured creditors of EFI has been appointed (the “EFI Creditors’ Committee”). An official committee of unsecured creditors has not been appointed in the EFMF Case.

² An additional term was contingent upon FGI filing a motion to sell the property free and clear of liens before June 11, 2009 at 10:00 a.m., which did not occur. Counsel for FGI, by email late in the day on June 11, 2009, informed counsel for the EFI Trustee that FGI may in fact have a potential buyer for the property, that the failure to file the required motion under section 363 of the Bankruptcy Code may have resulted from a miscommunication between FGI and its counsel, and that FGI may still file such a motion in its case.

b. The EFI Trustee is granted relief from the automatic stay and may exercise any and all rights, including foreclosure and disposition rights.

4. Objection Deadline. A party objecting to the EFI Trustee's entry into the Stipuation must file at the Bankruptcy Court and serve on the Notice Parties listed above and counsel for the Trustees its objection and a request for a hearing **no later than June 29, 2009.** **PURSUANT TO THE PROCEDURES ORDER, IF YOU FAIL TO OBJECT AND REQUEST A HEARING IN ACCORDANCE WITH THIS NOTICE, THE EFI TRUSTEE HAS BEEN AUTHORIZED TO EFFECTUATE THE STIPULATION WITHOUT FURTHER COURT HEARING OR ORDER.** If a timely objection and request for hearing is filed and served (and not withdrawn), the Trustees shall schedule and give not less than 10 days notice of a hearing (with no enlargement thereto for non-Court days or Holidays). Thereafter, any further papers by any party with respect to the matter shall be filed and served by personal service, email, fax or overnight delivery upon the Notice Parties and counsel for the Trustees no later than six (6) days after service of the hearing notice (with no enlargement thereto for non-Court days or Holidays).

5. Copies of the Procedures Order and Related Documents. The Procedures Order, this Notice and related documents are available for review on the Trustees' website (<http://www.omnimgt.com/estatefinancial>) and at the Bankruptcy Court in the Office of the Clerk. Upon request, the Trustees will provide you with a copy of the Procedures Order and/or related documents if you provide payment for copying and postage costs. You may request copies of these documents by leaving a message for Jorge Rojas at (310) 300-2027 specifically identifying the documents you seek or faxing a request to him at (310) 201-0760.

6. Service Addresses. For purposes of service for which dates are set forth herein, the following parties shall be served as follows: (a) the EFI Trustee, through his counsel, Samuel R. Maizel, Esq., Pachulski, Stang, Ziehl & Jones, 10100 Santa Monica Blvd, 11th Floor, Los Angeles, CA 90067; (b) the EFMF Trustee, through his counsel, David M. Poitras, Esq., Jeffer Mangels Butler & Marmaro, LLP, 1900 Avenue of the Stars, 7th Floor, Los Angeles, CA 90067; (c) the Office of the U.S. Trustee, 128 E. Carrillo Street, Santa Barbara, CA 93101, Attn: Brian Fittipaldi, Esq. (Facsimile (805) 957-4103); (d) the EFMF Equity Committee through its counsel, Peter Susi, Esq.,

1 Michaelson, Susi & Michaelson, 7 West Figueroa Street, 2nd Floor, Santa Barbara, CA 93101-3191;
2 and (e) the EFI Creditor's Committee through its counsel, Larry W. Gabriel, Esq., and Robyn Sokol,
3 Esq., Ezra Brutzkus Gubner LLP, 21650 Oxnard St., Suite 500, Woodland Hills, CA 91367; (f)
4 subject investors as set forth on Exhibit B; (g) any adversely affected parties as set forth on Exhibit
5 C; and (h) Foley-Gannon, Inc. through its counsel, John D. Faucher, Esq., Hurlbett & Faucher, 3324
6 State Street, Suite O, Santa Barbara, CA 93105.

7
8 Dated: June 12, 2009

9 PACHULSKI STANG ZIEHL & JONES
10 LLP

11 By /s/ Samuel R. Maizel
12 Robert B. Orgel
13 Samuel R. Maizel
14 Jeffrey L. Kandel
15 Attorneys for the EFI Trustee
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Exhibit A

Robert B. Orgel (CA Bar No. 101875)
Samuel R. Maizel (CA Bar No. 189301)
PACHULSKI STANG ZIEHL & JONES LLP
10100 Santa Monica Blvd., 11th Floor
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Facsimile: 310/201-0760
Email: smaizel@pszjlaw.com

Attorneys for Thomas P. Jeremiassen, Chapter 11 Trustee

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
NORTHERN DIVISION**

In re:

FOLEY-GANNON, INC.,

Debtor

Case No.: 9:09-bk-10042-RR

Chapter 11

**STIPULATION BETWEEN THE
DEBTOR AND THE TRUSTEE FOR
ESTATE FINANCIAL, INC. (1)
ALLOWING RELIEF FROM THE
AUTOMATIC STAY AND (2) FOR USE
OF CASH COLLATERAL**

Hearing:

Date: June 11, 2009

Time: 10:00 a.m.

Place: Courtroom 201

1415 State Street

Santa Barbara, CA 93101

Judge: Honorable Robin Riblet

Thomas P. Jeremiassen, Chapter 11 Trustee (the "Trustee") for Estate Financial, Inc. ("EFI"), in the Chapter 11 Bankruptcy Case No. 08-bk-11457-RR (the "EFI Case") and Foley-Gannon, Inc. ("FGI", and, collectively with the Trustee, the "Parties"), hereby stipulate regarding the Trustee's desire to obtain relief from stay in the FGI bankruptcy case and FGI's desire to obtain the Trustee's consent to use cash collateral, both with regard to real property at 150 Hinds Avenue, Pismo Beach, California (commonly known as the "Clamdigger Motel" (the "Property"))¹ as follows:

¹ The legal description of the Property is: "Lots 1, 12, 13, 29, 30, 31, 32 and 33 in Block 12 of the Town of El Pizmo, in the City of Pismo Beach, County of San Luis Obispo, State of California, according to map recorded June 5, 1905 in Book A, Page 155 of maps, in the office of the County Recorder of said County."

RECITALS

EFI And EFMF Bankruptcy Cases Generally

1. On June 25, 2008, creditors filed an involuntary chapter 11 petition against EFI. On July 1, 2008, Estate Financial Mortgage Fund LLC ("EFMF") filed its voluntary chapter 11 petition. At all times prior to the appointment of Bradley D. Sharp as the chapter 11 trustee for EFMF, EFI was, pursuant to EFMF's operating agreement the sole manager of EFMF. On July 11, 2008, EFI consented to the entry of an order for relief under chapter 11. On July 16, 2008, an order for relief was entered in the EFI case. On July 23, 2008, the Court, in both EFI's and EFMF's chapter 11 cases, entered that certain *Order Directing the Appointment of Chapter 11 Trustee Pursuant to 11 U.S.C. §1104(a)(2)*. On July 25, 2008, the Trustees were appointed by the Office of the United States Trustee and they accepted their appointments on July 28 and 30, 2008. Thereafter, the Trustees have served as the duly qualified and acting chapter 11 trustees of their respective estates.

2. EFI is a California corporation that had been a licensed real estate brokerage firm since the late 1980's. EFI solicited funding for, and arranged and made, loans secured by various real property. EFI also was the sole manager of EFMF, which is a California limited liability company that was organized for the purpose of investing in and funding loans originated by EFI which were secured by first deeds of trust encumbering commercial and residential real estate located primarily in California and has been funding such mortgage loans since 2002.

3. EFI loaned approximately \$8.96 million to Hinds Avenue Partners, LLC (the "EFI Loan"), a partnership that included Dan Lloyd and Karen Guth, to buy the Property. Approximately 180 investors (the "Investors") funded the EFI Loan. EFMF was one of the Investors. The Property is subject to more than 160 first deeds of trust allegedly securing a promissory note dated August 15, 2005 in the principal amount of \$8.96 million (the "Note"). The 181 investors on the note are also investors in EFI. The Note matured on February 2, 2009. The note is secured by a construction deed of trust, security agreement and assignment of rents against the Property recorded on October 18, 2005 on behalf of EFI, in the Office of the Clerk/Recorder of San Luis Obispo County.

4. The EFI Trustee has made an investigation of the Property and has made an analysis of the investors' interests relating to the Property. Through his investigation, the EFI Trustee has

1 determined that during the 90-day preference period relating to the EFI estate, 40 investor
2 assignments were recorded. Their investments account for approximately 20.7% of the EFI Loan.
3 In addition, it appears there are ten instances where an assignment to an investor was recorded more
4 than once, resulting in duplicative recordings totaling about 4.5%. Assignments for seven investors
5 indicate the wrong percentage (either greater than or less than what they were entitled to); some of
6 the listed investors were "cashed out," but their interests in the Note and Deed of Trust were not
7 transferred; for others the assignments have not been located. EFMF's interest was not recorded.
8 The EFI Loan remains as a first lien against the Property.

9 **The FGI Bankruptcy Case And The Property**

10 5. FGI is a Nevada Corporation that is owned and operated by Madeline Winn. FGI
11 filed for bankruptcy protection on January 8, 2009 (the "FGI Petition Date"). FGI has not filed a
12 plan with respect to its proceedings.

13 6. FGI contracted to purchase the Property for \$6 million in July 2005 from the Renee
14 Dixon Family Trust ("RDF Trust"). Instead of purchasing the Property, however, FGI agreed to sell
15 its purchase rights to Dan Lloyd after preliminary partnership negotiations with Mr. Lloyd. Mr.
16 Lloyd obtained the financing for his purchase from EFI and then formed Hinds Avenue Partners
17 with an entity controlled by Karen Guth, president of EFI.

18 7. Ms. Guth, who controlled both Hinds Avenue Partners and EFI, is currently
19 incarcerated on charges of real estate fraud relating to EFI's collapse.

20 8. In return for the transfer of the purchase right, Mr. Lloyd and, by succession, Hinds
21 Avenue Partners, agreed to pay FGI \$1 million, and gave FGI a second trust deed in the amount of
22 \$1.2 million. FGI discovered that Hinds Avenue Partners was not making scheduled payments to
23 EFI and, on April 30, 2008, at a foreclosure sale, foreclosed on the first trust deed.

24 9. When FGI foreclosed on the property in April 2008, EFI had filed a notice of default
25 against FGI. EFI withdrew that notice of default on May 4, 2008. EFI filed a new notice of default
26 on May 5, 2008. That second notice of default has never been withdrawn, and was a reason FGI
27 commenced its bankruptcy case.

10. FGI's purchase agreement with the RDF Trust included a provision that allowed Ms. Dixon to live in her house on the Property rent-free until teardown of the Clamdigger Motel. A subsequent modification in the purchase agreement prior to the close of escrow allowed Ms Winn the use of one of the cabins rent-free until teardown of the Clamdigger Motel.

11. FGI receives rent in the amount of \$795.00 each month from each of two renters, or a total of \$1,590.00 per month (the "Rent Receipts"). FGI has used the rents it has collected since the Petition Date to pay for utilities and other necessary expenses to operate the motel. The Debtor currently holds \$1,070.34 in its general operating account (the "DIP Account"), which funds consist of the collection of rents. Because of EFI's security interests in the assets of the FGI estate, the funds in the DIP Account and the Rent Receipts are EFI's cash collateral (the "Cash Collateral").

12. On May 5, 2009, EFI filed a motion to lift stay (the "EFI Stay Relief Motion") with respect to the Property in the FGI Bankruptcy Case [FGI Docket No. 32] to allow EFI to finish its foreclosure process. In the EFI Stay Relief Motion the Trustee asserted that the total amount (including accrued interest, late charges, attorneys' fees, and advances as of May 4, 2009) of FGI's obligations under the Note amounted to \$12,207,906.96.

STIPULATION

Based on the foregoing Recitals, the Parties agree and stipulate as follows:

A. The EFI Trustee stipulates that the FGI Debtor is hereby authorized to use the Cash Collateral through the end of the FGI Case, pursuant to the following conditions: (i) no later than the 15th of any month, FGI will, via email, provide the Trustee with a complete listing of all Rent Receipts received during the prior calendar month, and all expenditures made by the FGI Debtor with regard to the Property, as well as copies of receipts for all expenditures related to the Property, during the prior calendar month; (ii) should the FGI Debtor fail to provide information as required, agrees that its right to use cash collateral is null and void; and (iii) if the Trustee objects to an expenditure, agrees to negotiate in good faith or, alternatively, agrees to submit the expenditure to the Court for approval.

B. FGI stipulates that the EFI Trustee is granted relief from the automatic stay pursuant to 11 U.S.C. § 362(d) as to the Property as described in the Motion, and may exercise any and all

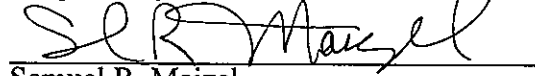
1 rights, including foreclosure and disposition rights, it may have under applicable non-bankruptcy law
2 with respect to the Property.

3 C. The EFI Trustee stipulates that the order approving relief from stay will not be
4 effective until July 31, 2009, provided that FGI has filed a motion to sell the property free and clear
5 of liens prior to the scheduled hearing at 10 a.m. on June 11, 2009. The Trustee agrees to consider
6 any and all offers for the property contained in such motion in good faith; any disagreement over the
7 validity of the offer will be submitted to the Court for resolution.

8 D. FGI stipulates that the order approving relief from stay will be immediately effective
9 upon entry and expressly excepted from the 10-day stay provision of Federal Rule of Bankruptcy
10 Procedure 4001.

11 Dated: June 11, 2009

Respectfully Submitted,



Samuel R. Maizel
Pachulski Stang Ziehl & Jones LLP
10100 Santa Monica Boulevard, Suite 1100
Los Angeles, California 90067
Tel: (310) 277-6910
Fax: (310) 201-0760

Attorneys for Thomas P. Jeremiassen, Chapter 11
Trustee

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16
17
18
19 Dated: June ____, 2009

20
21 John D. Faucher
Hurlbett & Faucher
3324 State Street, Suite O
Santa Barbara, CA 93105
Tel: (805) 963-9111
Fax: (805) 367-4154

22
23
24 Attorneys for Foley-Gannon, Inc.
25
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2 with respect to the Property.

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4 effective until July 31, 2009, provided that FGI has filed a motion to sell the property free and clear
5 of liens prior to the scheduled hearing at 10 a.m. on June 11, 2009. The Trustee agrees to consider
6 any and all offers for the property contained in such motion in good faith; any disagreement over the
7 validity of the offer will be submitted to the Court for resolution.

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11 Dated: June ____, 2009

Respectfully Submitted,

12
13 Samuel R. Maizel
14 Pachulski Stang Ziehl & Jones LLP
15 10100 Santa Monica Boulevard, Suite 1100
16 Los Angeles, California 90067
17 Tel: (310) 277-6910
18 Fax: (310) 201-0760

Attorneys for Thomas P. Jeremiassen, Chapter 11
Trustee

19 Dated: June 10, 2009

20 
21 John D. Faucher
22 Hurlbett & Faucher
23 3324 State Street, Suite O
24 Santa Barbara, CA 93105
25 Tel: (805) 963-9111
26 Fax: (805) 367-4154

Attorneys for Foley-Gannon, Inc.

Exhibit B

SUBJECT INVESTOR ADDRESSES

Adelle C. Orton, Trustee	2457 Winding Brook Rd.	Paso Robles, CA 93446	
Alan M. Dow	Christine A. Dow	21022 Barclay Ln.	Lake Forest, CA 92630
Alice J. Larive	2705 Rodman Dr.	Los Osos, CA 93402	
Alvin D. Christensen	Iverne B. Christensen	3945 Woodford Dr.	San Jose, CA 95124-3738
Ann Li Browning	2200 San Fernando Rd.	Atascadero, CA 93422	
Arnold C. Larson, Trustee	1800 Bridgate Street # 105	Westlake Village, CA 91361	
Barbara Hardwick	Stan L. Jirka	P.O. Box 718	Atlatville, CA 95221-0718
Barbara L. Hansen, Trustee	Cindy S. Robinson, Trustee	1014 Nanette Ln.	Paso Robles, CA 93446
Barbara Thorburn, Trustee	2534 Selrose Lane	Santa Barbara, CA 93109-	
Bernard M. Moe	Marilyn R. Moe	1631 Experimental Station Rd.	Paso Robles, CA 93446
Beverly Heschke, Trustee	360 Whitewater	Templeton, CA 93465	
Bruce A. Saile	Jane A. Saile	1480 Barley Grain Road	Paso Robles, CA 93446
C. G. Thomas, Trustee	Sue Z. Thomas, Trustee	560 St. Remy Place	Arroyo Grande, CA 93420
Calvin A. Kushen, Trustee	Claudia A. Kushen, Trustee	8206 Amber Dr., Southwest	Lakewood, WA 98498
Carilyn M. Anderson, Trustee	532 Chumash Court	Paso Robles, CA 93446	
Carol Ellen Pimentel	3 Vineyard Place	Asheville, NC 28804	
Catherine M. Doherty, Trustee	1203 PRESIDIO BLVD.	Pacific Grove, CA 93950	
Charles W. Murray, Trustee	112 Loma Lane	Paso Robles, CA 93446	
Chester E. Simon	P.O. Box 2882	Paso Robles, CA 93447-	
Chris Madson	P.O. Box 2465	Atascadero, CA 93422	
Clifford Andreas Munk	P.O. Box 433	Paso Robles, CA 93447-	
Colleen Dahlgren	Eric Dahlgren	1317 Costa Del Sol	Pismo Beach, CA 93449
Conrad H. Penn, Trustee	Sharon K. Penn, Trustee	3915 Golden Hill Dr.	Paso Robles, CA 93446
Craig A. Chandler	Kathy A. Chandler	101 Naomi ave.	PISMO BEACH, CA 93449
Dale J. Zeulner, Trustee	Betty L. Zeulner, Trustee	9 Dove Ct.	Paso Robles, CA 93446
Debra R. Gallant, Trustee	565 Oak Lane	Paso Robles, CA 93446	
Dianne Lamproe, Trustee	Jack Lamproe, Trustee	P.O. Box 3894	Paso Robles, CA 93447
Donald J. La Vallee, Trustee	5125 Stockdale Rd.	Paso Robles, CA 93446	
Donna L. Wobber, Trustee	Donald R. Wobber, Trustee	560 Grove Acre Avenue	Pacific Grove, CA 93950
Doreen H. Case, Trustee	244 Albert Drive	San Luis Obispo, CA 93405	
Dorte Di Giorgi	3529 San Jose Ln.	Santa Barbara, CA 93105	

1	Earl E. Brockmann, Trustee	1200 Cypress Lane # 113	Ventura, CA 93003	
2	Edward M. Mathias, Trustee	Ann J. Mathias, Trustee	937 Corbett Canyon	Arroyo Grande, CA 93420
3	Edward P. Petricca	27373 Paseo Placentia	San Juan Capistrano, CA 92675	
4	EDWARD S. ZUSMAN	465 CALIFORNIA STREET, SUITE 500	SAN FRANCISCO, CA 94104	
5	Elizabeth McDonald, Trustee	9038 Carson St.	Culver City, CA 90232	
6	Elizabeth McKinnon	Jerry L. McKinnon	2580 Emerson Road	Cambria, CA 93428
7	Erna H. Morris	401 Bishop Ave.	Pacific Grove, CA 93950	
8	Ernst Charitable Remainder Unitrust	490 Pacific Ave.	Paso Robles, CA 93446	
9	Erwin E. Maruna, Trustee	Doris I. Maruna, Trustee	Po Box 1235	Paso Robles, CA 93447
10	Estate Financial Mortgage Fund, LLC	c/o Bradley D. Sharp as Chapter 11 Trustee	333 S. Grand Ave, Suite 4070	Los Angeles, CA 90071
11	Eugene A. Hill, Trustee	Anita C. Hill, Trustee	8624 Golden Ridge Rd.	Lakeside, CA 92040
12	Floyd Clemens, Trustee	Betty Clemens, Trustee	13208 Jonesboro Pl.	Los Angeles, CA 90049
13	Frances L. Bellis, IRA	717 PALO ALTO CT.	P.O. Box 548	
14	Frank Zalusky	3429 Rio Hato Ct.	Camarillo, CA 93010	
15	Gail A. Elbek	Paul E. Elbek	380 N. San Marcos Rd.	Santa Barbara, CA 93111
16	Gary L. Owens	Sharon E. Owens	70401 Vineyard Canyon Rd.	Parkfield, CA 93451
17	Gordon Hansen, Trustee	Diane G. Hansen, Trustee	308 Jeffrey Drive	San Luis Obispo, CA 93405
18	Harvey L. Wells	Rita C. Wells	2840 Berry Patch Lane	Templeton, CA 93465
19	Hastings Enterprises 401K DTD 01-01-03 FBO Bryan Beckham	504 First St. Suite A	Paso Robles, CA 93446	
20	Hendrix R. Bull, Trustee	1524 Alana Way	Escondido, CA 92027	
21	Jack D. Montague, Trustee	Shirley M. Montague, Trustee	14400 Sandoval	Atascadero, CA 93422
22	Jacob E. Crawford, Trustee	Joanne D. Crawford, Trustee	5315 Edna Ranch Cr.	San Luis Obispo, CA 93401
23	Jaime Carmo	Fatima Carmo	672 Rancho Dr.	San Luis Obispo, CA 93405-
24	Jake Angles	6415 Eucalyptus Lane	Paso Robles, CA 93446	
25	James D. Clancy	P.O. Box 228	Springville, CA 93265	
26	James E. Scott, Trustee	Kathleen A. Scott Trustee	6528 Nancy Rd.	Rancho Palos Verdes, CA 90275-
27	James O'Connell and	Karen O'Connell	9110 La Linia	Atascadero, CA 93422-
28	Janet Marie Brown, Successor Trustee	Ruth H. Poe c/o Stephen K. Hall, Esq.	756 Santa Rosa Street	San Luis Obispo, CA 93401
	Jerry W. Hill, Trustee	J. Frances Hill, Trustee	80610 Philadelphia Ave.	Indio, CA 92201
	Jerryann Sivetz, Trustee	1991 S. Camino Real	Palm Springs, CA 92264	
	John C. Gilbert, IRA	7708 Kroll Way	Bakersfield, CA 93309	

1	John Childers	19505 Walnut	Atascadero, CA 93422	
2	John L. Sommer	5094 Avenida Hacienda	Tarzana, CA 91356-4223	
3	John Michael Bell, IRA	Trust "a" dministration Services Corp.	245 Kendal Lane	Cambria, CA 93428
4	John P. & Joanne L. Hile, Trustees	Hile Family Trust 8/29/90	4022 Calle Sonora Este Unit N.	Laguna Woods, CA 92653-
5	John W. Thenhaus	Linda J. Thenhaus	10800 Cebada Road	Atascadero, CA 93422
6	Josephine Still, Trustee	12151 Dale Ave. Apt. J2A	Stanton, CA 90680	
7	Joyce G. Einer, Trustee	2220 Manning Ave.	Los Angeles, CA 90064	
8	Judith Robbins	630 Huntington Rd.	Cambria, CA 93428-	
9	Julia Uberuaga Coleman, Trustee	606 Ricardo Avenue	Santa Barbara, CA 93109-1626	
10	Karen Rengel	1867 San Luis Drive	San Luis Obispo, CA 93401	
11	Kathleen R. Reneau, Trustee	1524 COUNTRY CLUB DR	PASO ROBLES, CA 93446-3405	
12	Kenneth A. Carman	Tomasita Villarreal-Carman	2004 Autumn Breeze Ln	Paso Robles, CA 93446
13	Kenneth C. Love	Sudie M. Love	405 Niblick Rd.	Paso Robles, CA 93446
14	Kirit Patel	56 El Viento	Pismo Beach, CA 93449	
15	Lance Mason, TASC IRA	C/o Sheila Smith	2890 WAVERLY AVENUE	CAMARILLO, CA 93010
16	Lee V. La Velle, Trustee	Laurette M. La Velle, Trustee	45330 Vista Pl.	King City, CA 93930
17	Lorraine Marie Alltounian, Trustee	P.O. Box 403	Pismo Beach, CA 93448-0403	
18	Louise A. Cleary	555 East Memory Lane #a106	Santa Ana, CA 92706	
19	Louise Alden	2029 Moultrie Square	Anderson, SC 29621	
20	Louise B. Wilson, Trustee	37121 Galena Cr.	Burney, CA 96013	
21	Luther L. Miller & Margret Miller 1990 Trust, Margret Miller, Lyndehurst, LTD.	Karen Fryer, Linda Campbell, TTEES	685 Avocet Way	Arroyo Grande, CA 93420
22	Lynn Snyder	Thad Snyder	1192 Pellham Dr.	Lompoc, CA 93436
23	Marijon M. Billado	4021 Arcadia Way	Oceanside, CA 92056	
24	Marilyn Larsen-Phillips	James Phillips	15313 Gosford Road	Bakersfield, CA 93313-9613
25	Marilynn M. Hanson, Trustee	5030 Vineyard Dr.	Paso Robles, CA 93446-	
26	Marjorie E. Erbes, Trustee	761 Lewiston Court	Sunnyvale, CA 94087-	
27	Marjorie L. Jacobsen, Trustee	261 Leighton	Cambria, CA 93428-	
28	Marlene B. Jacobus	James L. Jacobus	2795 Neal Spring Rd.	Templeton, CA 93465
	Mary Ellen Zalusky, Trustee	3429 Rio Hato	Camarillo, CA 93010	
	Maxine D. DiDonna, Trustee	3490 Airport Rd.	Paso Robles, CA 93446	
	Megan Hoover or	Claudia Moody	504 Emperor Dr.	Suisun, CA 94585
	Mel E. Brown, Trustee	1520 Barley Grain Road	Paso Robles, CA 93446	

1	Melvin Small, Trustee	Shirley Small, Trustee	5500 Senford	Los Angeles, CA 90056
2	Mervyn Katz, IRA	25319 Clearview Ct.	Santa Clarita, CA 91350	
3	Michael C. Donahue	Chantal D. Donahue	1795 Newhall Ave.	Cambria, CA 93428
4	Michael DiLembo	Nancy L. DiLembo	45 Samrose Drive	Novato, CA 94945
5	Michael E. Shaw	504 Emperor Drive	Suisun City, CA 94585	
6	Michael J. Goodwin	555 Yellow Pine Road	Reno, NV 89511	
7	Michael Morris, Trustee	Carol J. Morris, Trustee	2745 Nokomis Court	Los Osos, CA 93402
8	Michele Adney, Trustee	Craig Adney, Trustee	775 Avocet Way	Arroyo Grande, CA 93420
9	Nancy Lee Missakian Trotter, Trustee	3901 Laguna Blanca Dr.	Santa Barbara, CA 93110	
10	Patricia J. Aiken, Trustee	1940 San Luis Dr.	San Luis Obispo, CA 93401	
11	Patricia J. Painter, Trustee	127 Flag Way	Paso Robles, CA 93446	
12	Paul Kinne, Trustee	Billie Ruth Kinne, Trustee	3910 Buena Vista Dr.	Paso Robles, CA 93446
13	Philip E. Guerrero	Lisa M. Guerrero	225 Willow Green Way	Vacaville, CA 95687
14	POA & Revocation of Trust for Russell F Beglau	Russell F Beglau	PO Box 8224	Mammoth Lakes, CA 93546
15	Ralph D. Boone Jr.	1007 Parkview Ln.	Paso Robles, CA 93446	
16	Raymond & Eddylou Brown Bypass	Trust, Eddylou Brown, Trustee	1520 Barley Grain Road	Paso Robles, CA 93446
17	Reynold Costa, Trustee	606 Ricardo Avenue	Santa Barbara, CA 93109	
18	Rich Weichbrod, Trustee	2202 Foothill Ln.	Santa Barbara, CA 93105	
19	Richard & Karen Rengel	333 El Camino Real	Tustin, CA 92680-3605	
20	Richard H. Ward D.D.S. Profit Sharing Plan	2027 Edgewater Way	Santa Barbara, CA 93109	
21	Richard H. Ward, Trustee	Linda G. Ward, Trustee	2027 Edgewater Way	Santa Barbara, CA 93109
22	Richard L. Norris	Gloria L. Norris	7901 McNulty Ave.	Winnetka, CA 91306
23	Richard L. Rock	Beverlee Ann Rock	102 Nighthawk Way	Georgetown, TX 78628
24	Richard Pech, Trustee	Ilse E. Pech, Trustee	P.O. Box 145	California Hot Springs, CA 93207
25	Rick Grether	Claire Grether	158 Paddock Ave.	Shell Beach, CA 93449
26	Rigmor Elbek Paul E. Elbek Gail A. Elbeck	380 N. San Marcos Rd.	Santa Barbara, CA 93111	
27	Robert A. Dinnel	Judy Dinnel	P.O. Box 2454	Avial Beach, CA 93424
28	Robert A. Dinnel	Judy Dinnel	P.O. Box 2454	Avila Beach, CA 93424
	Robert Bigoni, Trustee	149 Vereda Leyenda	Goleta, CA 93117	
	Robert C. Edgar, Trustee	Margaret E. Edgar, Trustee	1545 Via Arroyo	Paso Robles, CA 93446
	Robert Dinnel	Judy Dinnel	P.O. Box 2454	Avila Beach, CA 93424
	Robert I. Fishburn, Trustee	Nita R. Fishburn, Trustee	626 Al Hil Drive	San Luis Obispo, CA 93405

1	Robin M. Greene	207 Oro Drive	Arroyo Grande, CA 93420	
2	Rodney L. Dykhouse, Trustee	Connie L. Dykhouse, Trustee	P.O. Box 1084	Templeton, CA 93465
3	Roger G. Whittington	Norma J. Whittington	1166 Atascadero St.	San Luis Obispo, CA 93405
4	Roger McKenzie, Trustee	Po Box 4650	Carlsbad, CA 92008	
5	Ron Cowan	Po Box 481	Cambria, CA 93428-	
6	Ron R. Richardson	3770 Lincolnwood Dr.	Santa Barbara, CA 93110	
7	Ron R. Richardson, Trustee	3770 Lincolnwood Dr.	Santa Barbara, CA 93110	
8	Ronald Earl Nelson, Trustee	Ella Genece Nelson, Trustee	8070 Santa Rosa Road	Atascadero, CA 93422-
9	Ronald S. Mattson	685 Pasatiempo Drive	San Luis Obispo, CA 93405	
10	Sarina Adams	826 Vales St.	Santa Barbara, CA 93109	
11	Scott J. Hallett	Kelly P. Hallett	5420 Ardilla	Atascadero, CA 93422
12	Senior Citizens United, Inc.	5905 East Mall	Atascadero, CA 93422-	
13	Sharon R. Girkins, Trustee	The Girkins Family Trust	30620 Sheeptrail Crt.	Tehachapi, CA 93561
14	Shaun P. Gallant	c/o Deborah Gallant 565 Oak Lane	Paso Robles, CA 93446	
15	Shelley J. Baier	2105 Vine Street	Paso Robles, CA 93446	
16	Sherri G. Bell	John M. Bell	245 Kendal Lane	Cambria, CA 93428
17	Sherri G. Bell, IRA	Trust Administration Services Corp.	245 Kendal Lane	Cambria, CA 93428
18	Sidney H. Zusman, Trustee	Sandra P. Zusman, Trustee	1751 Spyglass Lane	Moraga, CA 94556
19	Stanley E. Moody	Claudia A. Moody	504 Emperor Dr.	Suisun, CA 94585
20	Stephen B. Lavagnino, Ttee	Mrs. Jeanne L. Lavagnino, Ttee	170 Baker Ave.	Shell Beach, CA 93449
21	Susan P. McDaniel	470 Island St.	Morro Bay, CA 93442	
22	Teri E. Nelson	465 Puesta Del Sol	Arroyo Grande, CA 93420	
23	Terry G. Dahlgren	Linda L. Dahlgren	758 Via Bandolero	Arroyo Grande, CA 93420
24	The Levanduski Family Trust UTD 2/18/02	505 Creekside Crt.	Paso Robles, CA 93446	
25	The SLO Partners	329 Indio Dr.	Pismo Beach, CA 93449-1515	
26	Thomas J. Shelley	Joyce S. Shelley	4570 Oak Flat Road	Paso Robles, CA 93446
27	Thomas M. Young	Annelies Young	2819 Loyola St.	Bakersfield, CA 93306-2624
28	Thomas N. Tacker	P.O. Box 6782	Los Osos, CA 93412	
29	Tom Rook	214 E. De La Guerra	Santa Barbara, CA 93101	
30	Triple D Ranch Inc.	758 Via Bandolero	Arroyo Grande, CA 93420	
31	Vince G. Pellerin, Trustee	Alice M. Pellerin, Trustee	1405 Fair Way	Calistoga, CA 94515
32	Vivian I. Ridenour, Trustee	1485 Blue Bell Dr.	Hartford, WI 53027	
33	Walter W. Glaser, Trustee	Ann L. Glaser, Trustee	1390 Ellis Ave.	Cambria, CA 93428
34	Walter W. Gustafson, Trustee	Rose M. Gustafson, Trustee	140 W. Pioneer Ave. #80	Redlands, CA 92374
35	Wayne R. Adams	Carla B. Adams	P.O. Box 453	Cayucos, CA 93430

1	William C. Gallant	461 Kenton Crt.	Paso Robles, CA 93446	
2	William F. Baker, Trustee	4995 Grove St.	Cambria, CA 93428	
3	William F. Baker, Trustee	FBO Deborah I. Baker Exempt	4995 Grove St.	Cambria, CA 93428
4	William F. Baker, Trustee	FBO Deborah I. Baker Non-Exempt	4995 Grove St.	Cambria, CA 93428
5	William F. Baker, Trustee	FBO Stanley W. Baker Exempt	4995 Grove St.	Cambria, CA 93428
6	William F. Baker, Trustee	FBO Stanley W. Baker Non-exempt	4995 Grove St.	Cambria, CA 93428
7	William R. Hayward, Trustee	Jean Hayward, Trustee	1314 Pinnacle Court	Paso Robles, CA 93446-
8	WM Fisher Co.	176 Searidge Court	Shell Beach, CA 93449	
9	Yves J. Julien	Clotilde M. Julien	2985 Templeton Rd.	Templeton, CA 93465

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None

Exhibit C

NOTE: When using this form to indicate service of a proposed order, **DO NOT** list any person or entity in Category I. Proposed orders do not generate an NEF because only orders that have been entered are placed on the CM/ECF docket.

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

10100 SANTA MONICA BLVD., SUITE 1100, LOS ANGELES, CA 90067

The foregoing document described as **NOTICE OF EFI TRUSTEE'S ENTRY INTO STIPULATION BETWEEN [FOLEY-GANNON, INC.] AND THE TRUSTEE FOR ESTATE FINANCIAL, INC. (1) ALLOWING RELIEF FROM THE AUTOMATIC STAY AND (2) FOR USE OF CASH COLLATERAL** will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner indicated below:

I. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING ("NEF") – Pursuant to controlling General Order(s) and Local Bankruptcy Rule(s) ("LBR"), the foregoing document will be served by the court via NEF and hyperlink to the document. On June 12, 2009 I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following person(s) are on the Electronic Mail Notice List to receive NEF transmission at the email address(es) indicated below:

☒ Service information continued on attached page

II. SERVED BY U.S. MAIL OR OVERNIGHT MAIL(indicate method for each person or entity served):

On June 12, 2009 I served the following person(s) and/or entity(ies) at the last known address(es) in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States Mail, first class, postage prepaid, and/or with an overnight mail service addressed as follows. *Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.*

Via Federal Express

The Honorable Robin Riblet
United States Bankruptcy Court
Central District of California
1415 State Street
Santa Barbara, CA 93101

☒ Service information continued on attached page

III. SERVED BY PERSONAL DELIVERY, FACSIMILE TRANSMISSION OR EMAIL (indicate method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on June 12, 2009 I served the following person(s) and/or entity(ies) by personal delivery, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. *Listing the judge here constitutes a declaration that personal delivery on the judge will be completed no later than 24 hours after the document is filed.*

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

6/12/2009

Michelle F. Evans

/s/ Michelle F. Evans

Signature

I. SERVED VIA NEF

William C Beall on behalf of Debtor Estate Financial Inc
artyc@aol.com

Mark Bradshaw on behalf of Interested Party Karen Guth
mbradshaw@shbllp.com

Martin J Brill on behalf of Petitioning Creditor 1994 Scott Revocable Trust
mjb@lnbrb.com

James L Brunello on behalf of Creditor Stan Young
kateover66@yahoo.com

Jerome S Cohen on behalf of Creditor William Adams
jsc@jscbklaw.com

Caroline Djang on behalf of Interested Party Courtesy NEF
crd@jmbm.com

Joseph A Eisenberg on behalf of Interested Party Estate Financial Mortgage Fund, LLC
jae@jmbm.com

Brian D Fittipaldi on behalf of U.S. Trustee United States Trustee (ND)
brian.fittipaldi@usdoj.gov

Thomas M Geher on behalf of Interested Party Bradley Sharp
tmg@jmbm.com

Robert P Goe on behalf of Creditor MACC Foundation
kmurphy@goeforlaw.com

David Gould on behalf of Interested Party David Gould
dgould@davidgouldlaw.com

Steven T Gubner on behalf of Creditor Committee Committee Of Unsecured Creditors
sgubner@ebg-law.com, ecf@ebg-law.com

Ralph P Guenther on behalf of Creditor Jack Montague
rguenther@montereylaw.com

Robert E Hurlbett on behalf of Creditor Foley-Gannon, Inc.
bob@hurlbettlaw.com

Brian M Kandel on behalf of Creditor Alvand Construction
brian.kandel@bookandbook.com

Lewis R Landau on behalf of Interested Party Estate Financial Mortgage Fund, LLC
lew@landaunet.com

rene Lastreto on behalf of Creditor Scott Drimmel
rl2@lrplaw.net

Leib M Lerner on behalf of Creditor Charles & Debra Applebaum
leib.lerner@alston.com

Samuel R Maizel on behalf of Trustee Thomas Jeremiassen
smaizel@pszjlaw.com, smaizel@pszjlaw.com

Frank F McGinn on behalf of Interested Party Iron Mountain Information Management Inc
ffm@bostonbusinesslaw.com

Byron Z Moldo on behalf of Creditor Highwater Granada Hills, LLC
bmoldo@ecjlaw.com, tmelendez@ecjlaw.com

Robert B Orgel on behalf of Debtor Estate Financial Inc
rorgel@pszjlaw.com, rorgel@pszjlaw.com

David M Poitras on behalf of Financial Advisor Development Specialists Inc
dpoitras@jmbm.com

Dean G Rallis Jr on behalf of Creditor Charles & Debra Applebaum
dean.rallis@alston.com

Edwin J Rambuski on behalf of Respondent James Kimball
rambuskilaw@sbcglobal.net

Paul F Ready on behalf of Creditor Lorraine Cagliero
tamara@farmerandready.com

Henry G Rendler on behalf of Creditor Conselho Supremo Da Sociedade Do Espirito Santo
henry@rendlerlaw.com

Martha E Romero on behalf of Creditor San Bernardino County Tax Collector
Romero@mromerolawfirm.com

Robyn B Sokol on behalf of Creditor Committee Committee Of Unsecured Creditors
ecf@ebg-law.com, rsokol@ebg-law.com

Peter Susi on behalf of Creditor Centennial Livestock
cheryl@msmlaw.com, peter@msmlaw.com

United States Trustee (ND)
ustpregion16.nd.ecf@usdoj.gov

Katherine M Windler on behalf of Creditor Bryan Cave LLP
katherine.windler@bryancave.com

Jennifer C Wong on behalf of Creditor Spondulix Company, Inc. and The Doctors Company
bknotice@mccarthyholthus.com

Jonathan R Zeko on behalf of Plaintiff Shelton Construction Company Inc
jzeko@grantandzeko.com

In re: ESTATE FINANCIAL, INC.

CHAPTER 11

Debtor.

CASE NUMBER: 9:08-bk-11457-RR

II. SERVED VIA U.S. MAIL

UNITED STATES TRUSTEE (ND)

Office of the U.S. Trustee
Attn: Brian Fittipaldi
21051 Warner Center Lane, Suite 115
Woodland Hills, CA 91367

ATTNYS FOR EFME TRUSTEE

David M. Poitras, Esq.
Jeffer Mangels Butler & Marmaro, LLP
1900 Avenue of the Stars
7th Floor
Los Angeles, CA 90067

ATTNYS FOR EQUITY COMMITTEE

Peter Susi
Michaelson Susi & Michaelson
7 W Figueroa St
Santa Barbara, CA 93101

COUNSEL TO OFFICIAL COMMITTEE OF CREDITORS HOLDING UNSECURED CLAIMS

Steven T. Gubner, Esq.
Larry W. Gabriel, Esq.
Robyn B. Sokol, Esq.
Ezra Brutzkus Gubner LLP
21650 Oxnard Street, Suite 500
Woodland Hills, California 91367

ATTNYS FOR FOLEY-GANNON, INC.

John D. Faucher, Esq.
Hurlbett & Faucher
3324 State Street, Suite O
Santa Barbara, CA 93105

SUBJECT INVESTORS:

Adelle C. Orton, Trustee	2457 Winding Brook Rd.	Paso Robles, CA 93446	
Alan M. Dow	Christine A. Dow	21022 Barclay Ln.	Lake Forest, CA 92630
Alice J. Larive	2705 Rodman Dr.	Los Osos, CA 93402	
Alvin D. Christensen	Iverne B. Christensen	3945 Woodford Dr.	San Jose, CA 95124-3738
Ann Li Browning	2200 San Fernando Rd.	Atascadero, CA 93422	
Arnold C. Larson, Trustee	1800 Bridgate Street # 105	Westlake Village, CA 91361	
Barbara Hardwick	Stan L. Jirka	P.O. Box 718	Atlatville, CA 95221-0718
Barbara L. Hansen. Trustee	Cindy S. Robinson, Trustee	1014 Nanette Ln.	Paso Robles, CA 93446
Barbara Thorburn, Trustee	2534 Selrose Lane	Santa Barbara, CA 93109-	
Bernard M. Moe	Marilyn R. Moe	1631 Experimental Station	Paso Robles, CA 93446

This form is mandatory. It has been approved for use by the United States Bankruptcy Court for the Central District of California.

January 2009

F 9013-3.1

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In re: ESTATE FINANCIAL, INC.	CHAPTER 11 Debtor. CASE NUMBER: 9:08-bk-11457-RR
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		Rd.	
Beverly Heschke, Trustee	360 Whitewater	Templeton, CA 93465	
Bruce A. Saile	Jane A. Saile	1480 Barley Grain Road	Paso Robles, CA 93446
C. G. Thomas, Trustee	Sue Z. Thomas, Trustee	560 St. Remy Place	Arroyo Grande, CA 93420
Calvin A. Kushen, Trustee	Claudia A. Kushen, Trustee	8206 Amber Dr., Southwest	Lakewood, WA 98498
Carilyn M. Anderson, Trustee	532 Chumash Court	Paso Robles, CA 93446	
Carol Ellen Pimentel	3 Vineyard Place	Asheville, NC 28804	
Catherine M. Doherty, Trustee	1203 PRESIDIO BLVD.	Pacific Grove, CA 93950	
Charles W. Murray, Trustee	112 Loma Lane	Paso Robles, CA 93446	
Chester E. Simon	P.O. Box 2882	Paso Robles, CA 93447-	
Chris Madson	P.O. Box 2465	Atascadero, CA 93422	
Clifford Andreas Munk	P.O. Box 433	Paso Robles, CA 93447-	
Colleen Dahlgren	Eric Dahlgren	1317 Costa Del Sol	Pismo Beach, CA 93449
Conrad H. Penn, Trustee	Sharon K. Penn, Trustee	3915 Golden Hill Dr.	Paso Robles, CA 93446
Craig A. Chandler	Kathy A. Chandler	101 Naomi ave.	PISMO BEACH, CA 93449
Dale J. Zeulner, Trustee	Betty L. Zeulner, Trustee	9 Dove Ct.	Paso Robles, CA 93446
Debra R. Gallant, Trustee	565 Oak Lane	Paso Robles, CA 93446	
Dianne Lamproe, Trustee	Jack Lamproe, Trustee	P.O. Box 3894	Paso Robles, CA 93447
Donald J. La Vallee, Trustee	5125 Stockdale Rd.	Paso Robles, CA 93446	
Donna L. Wobber, Trustee	Donald R. Wobber, Trustee	560 Grove Acre Avenue	Pacific Grove, CA 93950
Doreen H. Case, Trustee	244 Albert Drive	San Luis Obispo, CA 93405	
Dorte Di Giorgi	3529 San Jose Ln.	Santa Barbara, CA 93105	
Earl E. Brockmann, Trustee	1200 Cypress Lane # 113	Ventura, CA 93003	
Edward M. Mathias, Trustee	Ann J. Mathias, Trustee	937 Corbett Canyon	Arroyo Grande, CA 93420
Edward P. Petricca	27373 Paseo Placentia	San Juan Capistrano, CA 92675	
EDWARD S. ZUSMAN	465 CALIFORNIA STREET, SUITE 500	SAN FRANCISCO, CA 94104	
Elizabeth McDonald, Trustee	9038 Carson St.	Culver City, CA 90232	
Elizabeth McKinnon	Jerry L. McKinnon	2580 Emerson Road	Cambria, CA 93428
Erna H. Morris	401 Bishop Ave.	Pacific Grove, CA 93950	
Ernst Charitable Remainder Unitrust	490 Pacific Ave.	Paso Robles, CA 93446	

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January 2009

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In re: ESTATE FINANCIAL, INC.	CHAPTER 11 Debtor. CASE NUMBER: 9:08-blk-11457-RR
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Joyce G. Einer, Trustee	2220 Manning Ave.	Los Angeles, CA 90064	
Judith Robbins	630 Huntington Rd.	Cambria, CA 93428-	
Julia Uberuaga Coleman, Trustee	606 Ricardo Avenue	Santa Barbara, CA 93109-1626	
Karen Rengel	1867 San Luis Drive	San Luis Obispo, CA 93401	
Kathleen R. Reneau, Trustee	1524 COUNTRY CLUB DR	PASO ROBLES, CA 93446-3405	
Kenneth A. Carman	Tomasita Villarreal-Carman	2004 Autumn Breeze Ln	Paso Robles, CA 93446
Kenneth C. Love	Sudie M. Love	405 Niblick Rd.	Paso Robles, CA 93446
Kirit Patel	56 El Viento	Pismo Beach, CA 93449	
Lance Mason, TASC IRA	C/o Sheila Smith	2890 WAVERLY AVENUE	CAMARILLO, CA 93010
Lee V. La Velle, Trustee	Laurette M. La Velle, Trustee	45330 Vista Pl.	King City, CA 93930
Lorraine Marie Alltounian, Trustee	P.O. Box 403	Pismo Beach, CA 93448-0403	
Louise A. Cleary	555 East Memory Lane #a106	Santa Ana, CA 92706	
Louise Alden	2029 Moultrie Square	Anderson, SC 29621	
Louise B. Wilson, Trustee	37121 Galena Cr.	Burney, CA 96013	
Luther L. Miller & Margret Miller 1990 Trust, Margret Miller,	Karen Fryer, Linda Campbell, TTEES	685 Avocet Way	Arroyo Grande, CA 93420
Lyndehurst, LTD.	5535 West 64th St.	Los Angeles, CA 90056	
Lynn Snyder	Thad Snyder	1192 Pellham Dr.	Lompoc, CA 93436
Marijon M. Billado	4021 Arcadia Way	Oceanside, CA 92056	
Marilyn Larsen-Phillips	James Phillips	15313 Gosford Road	Bakersfield, CA 93313-9613
Marilynn M. Hanson, Trustee	5030 Vineyard Dr.	Paso Robles, CA 93446-	
Marjorie E. Erbes, Trustee	761 Lewiston Court	Sunnyvale, CA 94087-	
Marjorie L. Jacobsen, Trustee	261 Leighton	Cambria, CA 93428-	
Marlene B. Jacobus	James L. Jacobus	2795 Neal Spring Rd.	Templeton, CA 93465
Mary Ellen Zalusky, Trustee	3429 Rio Hato	Camarillo, CA 93010	
Maxine D. DiDonna, Trustee	3490 Airport Rd.	Paso Robles, CA 93446	
Megan Hoover or	Claudia Moody	504 Emperior Dr.	Suisun, CA 94585
Mel E. Brown, Trustee	1520 Barley Grain Road	Paso Robles, CA 93446	
Melvin Small, Trustee	Shirley Small, Trustee	5500 Sanford	Los Angeles, CA 90056
Mervyn Katz, IRA	25319 Clearview Ct.	Santa Clarita, CA 91350	
Michael C. Donahue	Chantal D. Donahue	1795 Newhall Ave.	Cambria, CA 93428
Michael DiLembo	Nancy L. DiLembo	45 Samrose Drive	Novato, CA 94945

This form is mandatory. It has been approved for use by the United States Bankruptcy Court for the Central District of California.

In re: ESTATE FINANCIAL, INC. Debtor.	CHAPTER 11 CASE NUMBER: 9:08-bk-11457-RR
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Michael E. Shaw	504 Emperor Drive	Suisun City, CA 94585	
Michael J. Goodwin	555 Yellow Pine Road	Reno, NV 89511	
Michael Morris, Trustee	Carol J. Morris, Trustee	2745 Nokomis Court	Los Osos, CA 93402
Michele Adney, Trustee	Craig Adney, Trustee	775 Avocet Way	Arroyo Grande, CA 93420
Nancy Lee Missakian Trotter, Trustee	3901 Laguna Blanca Dr.	Santa Barbara, CA 93110	
Patricia J. Aiken, Trustee	1940 San Luis Dr.	San Luis Obispo, CA 93401	
Patricia J. Painter, Trustee	127 Flag Way	Paso Robles, CA 93446	
Paul Kinne, Trustee	Billie Ruth Kinne, Trustee	3910 Buena Vista Dr.	Paso Robles, CA 93446
Philip E. Guerrero	Lisa M. Guerrero	225 Willow Green Way	Vacaville, CA 95687
POA & Revocation of Trust for Russell F Beglau	Russell F Beglau	PO Box 8224	Mammoth Lakes, CA 93546
Ralph D. Boone Jr.	1007 Parkview Ln.	Paso Robles, CA 93446	
Raymond & Eddylou Brown Bypass	Trust, Eddylou Brown, Trustee	1520 Barley Grain Road	Paso Robles, CA 93446
Reynold Costa, Trustee	606 Ricardo Avenue	Santa Barbara, CA 93109	
Rich Weichbrod, Trustee	2202 Foothill Ln.	Santa Barbara, CA 93105	
Richard & Karen Rengel	333 El Camino Real	Tustin, CA 92680-3605	
Richard H. Ward D.D.S. Profit Sharing Plan	2027 Edgewater Way	Santa Barbara, CA 93109	
Richard H. Ward, Trustee	Linda G. Ward, Trustee	2027 Edgewater Way	Santa Barbara, CA 93109
Richard L. Norris	Gloria L. Norris	7901 McNulty Ave.	Winnetka, CA 91306
Richard L. Rock	Beverlee Ann Rock	102 Nighthawk Way	Georgetown, TX 78628
Richard Pech, Trustee	Ilse E. Pech, Trustee	P.O. Box 145	California Hot Springs, CA 93207
Rick Grether	Claire Grether	158 Paddock Ave.	Shell Beach, CA 93449
Rigmor Elbek Paul E. Elbek Gail A. Elbeck	380 N. San Marcos Rd.	Santa Barbara, CA 93111	
Robert A. Dinnel	Judy Dinnel	P.O. Box 2454	Avial Beach, CA 93424
Robert A. Dinnel	Judy Dinnel	P.O. Box 2454	Avila Beach, CA 93424
Robert Bigoni, Trustee	149 Vereda Leyenda	Goleta, CA 93117	
Robert C. Edgar, Trustee	Margaret E. Edgar, Trustee	1545 Via Arroyo	Paso Robles, CA 93446
Robert Dinnel	Judy Dinnel	P.O Box 2454	Avila Beach, CA 93424
Robert I. Fishburn, Trustee	Nita R.Fishburn, Trustee	626 Al Hil Drive	San Luis Obispo, CA 93405
Robin M. Greene	207 Oro Drive	Arroyo Grande, CA 93420	

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January 2009

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In re: ESTATE FINANCIAL, INC.	CHAPTER 11
Debtor.	CASE NUMBER: 9:08-bk-11457-RR

Rodney L. Dykhous, Trustee	Connie L. Dykhous, Trustee	P.O. Box 1084	Templeton, CA 93465
Roger G. Whittington	Norma J. Whittington	1166 Atascadero St.	San Luis Obispo, CA 93405
Roger McKenzie, Trustee	Po Box 4650	Carlsbad, CA 92008	
Ron Cowan	Po Box 481	Cambria, CA 93428-	
Ron R. Richardson	3770 Lincolnwood Dr.	Santa Barbara, CA 93110	
Ron R. Richardson, Trustee	3770 Lincolnwood Dr.	Santa Barbara, CA 93110	
Ronald Earl Nelson, Trustee	Ella Genece Nelson, Trustee	8070 Santa Rosa Road	Atascadero, CA 93422-
Ronald S. Mattson	685 Pasatiempo Drive	San Luis Obispo, CA 93405	
Sarina Adams	826 Vales St.	Santa Barbara, CA 93109	
Scott J. Hallett	Kelly P. Hallett	5420 Ardilla	Atascadero, CA 93422
Senior Citizens United, Inc.	5905 East Mall	Atascadero, CA 93422-	
Sharon R. Girkins, Trustee	The Girkins Family Trust	30620 Sheeptrail Crt.	Tehachapi, CA 93561
Shaun P. Gallant	c/o Deborah Gallant 565 Oak Lane	Paso Robles, CA 93446	
Shelley J. Baier	2105 Vine Street	Paso Robles, CA 93446	
Sherri G. Bell	John M. Bell	245 Kendal Lane	Cambria, CA 93428
Sherri G. Bell, IRA	Trust Administration Services Corp.	245 Kendal Lane	Cambria, CA 93428
Sidney H. Zusman, Trustee	Sandra P. Zusman, Trustee	1751 Spyglass Lane	Moraga, CA 94556
Stanley E. Moody	Claudia A. Moody	504 Emperor Dr.	Suisun, CA 94585
Stephen B. Lavagnino, Ttee	Mrs. Jeanne L. Lavagnino, Ttee	170 Baker Ave.	Shell Beach, CA 93449
Susan P. McDaniel	470 Island St.	Morro Bay, CA 93442	
Teri E. Nelson	465 Puesta Del Sol	Arroyo Grande, CA 93420	
Terry G. Dahlgren	Linda L. Dahlgren	758 Via Bandolero	Arroyo Grande, CA 93420
The Levanduski Family Trust UTD 2/18/02	505 Creekside Crt.	Paso Robles, CA 93446	
The SLO Partners	329 Indio Dr.	Pismo Beach, CA 93449-1515	
Thomas J. Shelley	Joyce S. Shelley	4570 Oak Flat Road	Paso Robles, CA 93446
Thomas M. Young	Annelies Young	2819 Loyola St.	Bakersfield, CA 93306-2624
Thomas N. Tacker	P.O. Box 6782	Los Osos, CA 93412	
Tom Rook	214 E. De La Guerra	Santa Barbara, CA 93101	
Triple D Ranch Inc.	758 Via Bandolero	Arroyo Grande, CA 93420	
Vince G. Pellerin, Trustee	Alice M. Pellerin, Trustee	1405 Fair Way	Calistoga, CA 94515
Vivian I. Ridenour, Trustee	1485 Blue Bell Dr.	Hartford, WI 53027	
Walter W. Glaser, Trustee	Ann L. Glaser, Trustee	1390 Ellis Ave.	Cambria, CA 93428

This form is mandatory. It has been approved for use by the United States Bankruptcy Court for the Central District of California.

In re: ESTATE FINANCIAL, INC. Debtor.	CHAPTER 11 CASE NUMBER: 9:08-bk-11457-RR
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Walter W. Gustafson, Trustee	Rose M. Gustafson, Trustee	140 W. Pioneer Ave. #80	Redlands, CA 92374
Wayne R. Adams	Carla B. Adams	P.O. Box 453	Cayucos, CA 93430
William C. Gallant	461 Kenton Crt.	Paso Robles, CA 93446	
William F. Baker, Trustee	4995 Grove St.	Cambria, CA 93428	
William F. Baker, Trustee	FBO Deborah I. Baker Exempt	4995 Grove St.	Cambria, CA 93428
William F. Baker, Trustee	FBO Deborah I. Baker Non-Exempt	4995 Grove St.	Cambria, CA 93428
William F. Baker, Trustee	FBO Stanley W. Baker Exempt	4995 Grove St.	Cambria, CA 93428
William F. Baker, Trustee	FBO Stanley W. Baker Non-exempt	4995 Grove St.	Cambria, CA 93428
William R. Hayward, Trustee	Jean Hayward, Trustee	1314 Pinnacle Court	Paso Robles, CA 93446-
WM Fisher Co.	176 Searidge Court	Shell Beach, CA 93449	
Yves J. Julien	Clotilde M. Julien	2985 Templeton Rd.	Templeton, CA 93465