



Curriculum Vitae and Expert Witness Qualifications

Jay Hibert

Business Address: 2600 La Costa, Ave., Carlsbad, CA 92009

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Educational Background:

High School: Point Loma High School, San Diego, CA, 1981

College: Pomona College, Claremont, CA, B.A. Areas of concentration; Philosophy, Economics and Accounting

Licenses: Licensed California Real Estate Broker (DRE#01523075)

Relevant Courses:

- Realtor Code of Ethics, 2018
- Elder Financial Abuse ABA course, 2018
- Continuing Education to maintain licenses above, 2019
- Allied Real Estate School, 2010-2011
- Annual Banker Compliance Courses from 1985 through 2009
- UCLA School of Business Courses 1986-1987

Trade Associations

Past and/or Present:

- RMA
- Biocom
- USD Family Business Forum
- American Electronics Association
- Chairman's Roundtable
- UCSD Economics Roundtable
- Association for Corporate Growth
- San Diego Downtown Partnership
- Carlsbad Chamber of Commerce
- North County Association of Realtors
- California Association of Realtors
- National Association of Realtors

Background Summary

Mr. Hibert has been in the banking, finance, investment and brokerage business for 37 years. His background includes corporate officer roles at large financial institutions such as Bank of America, Union Bank of California and Mellon Bank, as well as Correspondent bank positions. He has extensive experience in commercial loans, hard money loans, bank operations, and consulting

positions in the finance, lending and brokerage industries. In addition, he has served as a Chief Financial Officer during his career. Prior to forming Market Street Consulting Group, Inc., and JBH Real Estate Experts, he was part of the founding team of a San Diego Business Bank. He was responsible for branch operations, credit underwriting, training and administration of real estate and commercial loans. Mr. Hibert's responsibilities included the formation of the bank's real estate department, credit underwriting, recruiting and training operations officers, loan officers and related staff. He now operates his own lending and brokerage company that specializes in providing loans in the bank, hard money, private money and institutional areas. He is licensed with the California Department of Real Estate.

Relevant Experience: **Bank of America Corporate Banking** - Los Angeles, CA 3 years. Responsibilities included managing a portfolio of business clients with annual revenues that exceeded \$50,000,000.

Union Bank of California Corporate Banking - San Diego and Los Angeles, CA, 5 years. Responsibilities included portfolio management of clients with annual revenues from \$20,000,000 to \$750,000,000. Additional responsibilities included the opening of a new branch location in San Diego, CA.

Bank of the West - San Diego, CA, 3 years. Responsibilities included branch office management, business development and portfolio management of clients with annual revenues from \$10,000,000 to \$250,000,000. Additional responsibilities included real estate development loans.

Engineered Equipment Company - Corona, CA, 3 years. Served as the Chief Financial Officer. Responsible for all decisions related to the company's finance and administration. Negotiated contracts related to disputes including those where litigation was necessary.

Mellon First Business Bank - San Diego, CA, 3 years. Responsible for managing a client portfolio of private companies. Duties included real estate loan underwriting and administration. Was responsible for establishing the new San Diego branch location.

Regents Bank - San Diego, CA, 8 years. Member of the Founding Team and Shareholder. Opened a new branch location in Carlsbad, CA. as well as the Manager of the Bank's Real Estate Department including Construction lending, SBA 504 and 7a loans, participation loans and loan brokering.

Market Street Consulting Group, Inc. - May, 2009 to December, 2019. Founding partner of a licensed and bonded direct lender with the California Department of Business Oversight. Provided corporate and bank consulting services. Additionally, we provide Commercial real estate loans for all asset classes.

Market Street Homes - February 2015 to 2020. Primary focus was residential redevelopment in San Diego, CA and Portland, OR.

Market Street Realty Group - February 2015 to 2019. A full service brokerage representing buyers, sellers and real estate investors.

Endeavor Bank Real Estate Solutions - October 2019 to March 2021. Assist Endeavor Bank customers in obtaining real estate financing.

JBH Real Estate Experts - February 2020 to present. Provide expert witness and consulting services in bank operations, commercial and real estate lending, institutional finance, hard money loans, SBA lending, real estate valuation, brokerage and other related cases.

Testimony/Designations

Mr. Hibert has been providing expert witness and consulting services since 2010. He has been designated well over 130 times as an expert in 16 different states concerning matters relating to commercial and real estate loans, real estate, house flipping, construction finance, SBA loans, mortgage lending, general banking and operations, brokerage, valuation, hard money loans and investment issues. His experience includes both Federal and State court cases where he has provided deposition testimony, trial testimony and arbitration testimony over 60 times.

Other Experience: Treasurer - Pacific Southwest Conference of the Evangelical Covenant Church, Walnut Creek, CA 2001-2003
Chairman of the Board - Pacific Southwest Conference of the Evangelical Covenant Church, Walnut Creek, CA 2004-2006

Seminar presentations And Courses taught:

Financial Management for Treasurers of non-profit organizations
Expert panel member for CPA continuing education courses
Fundamentals of financial accounting
Expert panel member consulting business owners regarding banking relationships
Guest presenter multiple times for commercial brokerage companies in the area of finance and investment opportunities

Relevant Expert

Designations: Case list available upon request

Representative Client List:

- **Fatima Satya**, Law office of Y. Jessie Shaw, Pasadena, CA
- **Alpert Family Trust**, Kirby Noonan Lance & Hoge, LLP., San Diego, CA
- **Won Ki Kim**, Law Office of Charles C. Song, Los Angeles, CA

- **Tomato Bank**, Neufeld Marks, Los Angeles, CA
- **Farmer Boys Produce Market, Inc.**, Law office, John Thomas Dzialo, Orange, CA
- **Eric and Craig Sterling**, Dan Johnson Law Group, San Francisco, CA
- **Old Republic Title Co.**, Early Sullivan Wright Gizer & McRae LLP, Los Angeles, CA
- **Southeast Properties, LLC.**, Early Sullivan Wright Gizer & McRae, LLP, Los Angeles, CA
- **Fred Sacher.**, Bohm Wildish, LLP, Costa Mesa, CA
- **All California Mortgage**, Kaufman Dolowich Voluck & Gonzo, LLP., San Francisco, CA
- **George Fiegl**, Goode Hemme Peterson, San Diego, Baker & McKenzie, San Francisco, CA
- **David Stebbins**, Simone & Associates, San Diego, CA
- **Selby Corporation**, Law Office of Kenneth E. Chyten, Oxnard, CA
- **Stewart Title Company**, Early Sullivan Wright Gizer & McRae, LLP, Los Angeles, CA
- **Ticor Title Company**, Early Sullivan Wright Gizer & McRae, LLP, Los Angeles, CA
- **Victor and Sandra Solano**, Patrick E. Herman, Esq. San Diego, CA
- **Kenmore Villas, LLC.** Western Law Connection, Los Angeles, CA
- **Danny Ho**, Law Offices of Edward C. Tu, Pasadena, CA
- **United Central Bank**, Chuhak & Tecson, Chicago, IL
- **Kamran Banayan**, Scott Kennedy, Attorney at Law, San Diego, CA
- **Fort McDowell Yavapai Nation**, Poindexter & Doutre, Inc., Los Angeles, CA
- **Farmers and Merchants Bank**, Law Offices of Michael Leight, Long Beach, CA
- **William J. Smith, Jr.**, Law Office of Thomas K. Eckhardt, Indio, CA
- **CIT Small Business Lending Corporation**, Troy Gould Attorneys, Los Angeles, CA
- **Sheryl Briggs and Atomic Design, LLC.** Coronado Katz, LLC Kansas City, MO
- **Real Estate Acquisition Leaders, Inc.** Vakili & Leus, LLP, Los Angeles. CA
- **Cynthia Espino**, Law Office of Kenneth E. Chyten, Oxnard, CA
- **Barry McCown, Chula Vista Physicians** Mazzarella & Mazzarella, Esq., San Diego, CA
- **Community Valley Bank**, Lewis Brisbois, Palm Desert, CA
- **Richard Meruelo**, Neufeld Marks, Los Angeles, CA
- **Purefitness**, Bradley L. Jacobs Attorney at Law APC, San Diego, CA
- **Deanna Boll**, Denbeaux & Denbeaux, Westwood, NJ
- **Robert D. Voit, et. al.**, Grant, Genovese, & Baratta, LLP, Irvine, CA
- **California Furnishing, Inc.**, The Onu Law Firm, Redwood City, CA
- **Lauren Smith-Hams Dressler**, Baker & McKenzie, LLP, San Francisco, CA
- **Healthcare Finance Partners Corporation**, Kaplan Law Firm, San Diego, CA
- **Heeyoung Kim**, LTL Attorneys LLP, Los Angeles, CA
- **EMM Realty of Utah**, Humphrey's Law, Salt Lake City, UT
- **Nationwide Title Insurance**, Jampol Zimet, LLP, Los Angeles, CA
- **Momentum Business Capital**, Global Legal Law Firm, Carlsbad, CA
- **Universal Bank**, Dykema Gosset, LLP, Los Angeles, CA
- **Hugh Douglas Bek**, Avila Law Firm, APC, Torrance, CA
- **John Whang, et. al.**, Willenken Wilson Loh & Delgado, LLP, Los Angeles, CA
- **North Island Financial Credit Union**, Cooley LLP, San Diego, CA
- **Arrowhead Credit Union**, Anderson, McPharlin & Connors LLP, Los Angeles, CA
- **Veridian Credit Union**, Pettit Kohn Ingrassia Lutz & Dolin, San Diego, CA
- **Patrick Kealy**, Hua Gallai, LLP, Beverly Hills, CA
- **Fidelity National Title Group**, Early Sullivan Wright Gizer & McRae, LLP, Los Angeles, CA
- **LJ 6309, LLC.**, Anderson, McPharlin & Connors LLP, Los Angeles, CA
- **Dreien Opportunity Partners LLC**, Jackson Walker LLP, Dallas TX
- **Riverwalk Petroleum, Inc.** William D. Chapman Law Offices, Irvine, CA
- **Thomas W. McNamara**, McNamara Smith LLP, San Diego, CA
- **Bohm Wildish, LLP**, Bohm Wildish & Matson, LLP Costa Mesa, CA

- **Surgeet Sohal**, Law Offices of Heather Gibson, P.C. Santa Clara, CA
- **Debbie Emmer**, Leinoff & Lemos, P.A., South Miami, FL
- **Kevin and Laurie Walton**, Abir Cohen Treyzon Salo, LLP, Los Angeles, CA
- **ANJ Holding LLC**, Law Offices of Stephen R. McLeod, Sherman Oaks, CA
- **Ramon Rahimi**, McFarlin, LLP, Irvine, CA
- **Sylvania, L.P.**, La Jolla Law Group, La Jolla, CA
- **Kashian Enterprises, LP**, Procopio, San Diego, CA
- **Computershare, Inc.** Ogletree, Deakins, Nash, Smoak & Stewart San Francisco, CA
- **Christine Chui**, Bohm Wildish & Matson, LLP Costa Mesa, CA
- **Global Premier Development, Inc.**, Mark Butler & Associates, Newport Beach, CA
- **Daniel Johnson Jr. Attorney in fact.**, Dan Johnson Law Group, San Francisco, CA
- **Richard Brodowski**, David Axelrod, Sierra Law Group, Sonora, CA
- **Cuong Van Tran**, Kaufman Dolowich Voluck & Gonzo, LLP., San Francisco, CA
- **First American Title Company**, Hilbert & Satterly, LLP, San Diego, CA
- **Brownpenny, LLC**, Hilbert & Satterly, LLP, San Diego, CA
- **William L. Roy**, Law Offices of Shun C. Chen, Irvine, CA
- **JPMorgan Chase**, Massey & Gail LLP, Chicago, IL
- **KBC Capital, LLC**, Finch, Thornton & Baird, LLP, San Diego, CA
- **California Marketplace**, Fisher & Wolfe, LLP, Beverly Hills, CA
- **Wells Fargo Bank**, Hemar, Rousso & Heald, LLP, Encino, CA
- **New Power, Inc.**, Kunzler Bean & Adamson, Salt Lake City, UT
- **Donald and Lynn Southard**, Ulwelling Law, APC, Costa Mesa, CA
- **Stewart Title.**, Anderson, McPharlin & Conners LLP, Los Angeles, CA
- **Sweet, et al.**, Stone & Sallus, LLP, Manhattan Beach, CA
- **Valbridge Property Advisors, Inc.**, Olson Cannon Gormley & Stoberski, Las Vegas, NV
- **Dave Freeman**, Jamison Law Firm, PC, Pasadena, CA
- **Star Mobilehome Park Management**, Rudderow Law Group, Newport Beach, CA
- **Fidelity National Title Group**, Meylan Davitt Jain Arevian & Kim, Los Angeles, CA
- **WFG National Title Insurance Company**, Ablon, Lewis, Bass & Gale LLP, Los Angeles, CA
- **Muayad Kassab**, Ogletree, Deakins, Nash, Smoak & Stewart, P.C., San Diego, CA
- **Angelica Gardner**, Skane Mills, San Francisco, CA
- **Tamra Perdomo**, Wagner, Zemming Christensen, Riverside, CA
- **Richard Anderson**, Bradley L. Jacobs, Attorney at Law APC, San Diego, CA
- **Deborah Evenchik**, Law Office of Lynn Eric Goar, P.C. Tucson, AZ
- **Cheers Development, LLC**, Kaufman Dolowich Voluck & Gonzo, LLP., San Francisco, CA
- **Crosspointe Church**, Von Esch Law Group, ALC, Fullerton, CA
- **Rhonda Drakeford, et al.**, Law Office of Peter Fredman, PC, Berkeley, CA
- **Pamela Redmond Satran**, Law Offices of Brad Snyder, Woodland Hills, CA
- **David Brewer and Dennise Murdock**, Kelsey Law Group, Henderson, NV
- **Ken Madhvani**, Law Offices of Martin Deutsch, Los Gatos, CA
- **Alia Salem Al-Sabah, The State of Kuwait**, Venable LLP, Baltimore, MD
- **Desert Mountain Luxury Homes, LLC**, Burdman Willis, LLLP, Phoenix, AZ
- **Hilton & Hyland Real Estate, Inc.**, Tuchman & Associates, Los Angeles, CA
- **Waleid Shousha**, Anthony J. Vignier, Esquire, Kearny, NJ
- **American Appraisers Corporation**, Keeney Waite & Stevens, San Diego, CA
- **Russel Myrick**, RDM Legal Group, La Jolla, CA
- **Erick and Michael Diaspro**, Ford, Walker, Haggerty & Behar, LLP, Long Beach, CA
- **Pinnacle Bank**, Hill Wallack, LLP, Princeton, NJ
- **Ramiro Hinojosa**, Ruiz Law Firm PLLC, Pearland, TX
- **Fidelity National Title**, Fidelity Law Group, Irvine, CA

- **Paula Gilbert-Bonnaire**, Leslie W. Westmoreland, Esq., Fresno, CA
- **Presidio Collins, LLC**, Kaufman Dolowich Voluck, San Francisco, CA
- **Christopher Sun**, Robert J. Anderson, Attorney at Law, San Jose, CA
- **Roberto Morelli**, Hanson Law Office, San Francisco, CA
- **Gabriel Michel**, Robert J. Anderson, Attorney at Law, San Jose, CA
- **Verbree Land Holdings, LLC**, Bush Kornfeld LLP, Seattle, WA
- **Residential Bancorp**, Wright, Finlay, & Zak, LLP, Newport Beach, CA
- **F. Anthony Bushman**, Flicker, Kerin, Kruger & Bissada, LLP, Menlo Park, CA
- **Davis**, The Goodell Law Firm, San Francisco, CA
- **Kenneth Dean Patterson**, Buchalter, San Diego, CA
- **Fidelity National Title**, Fidelity Law Group, Los Angeles, CA
- **Eighteen Capital**, Sbaiti & Company PLLC, Dallas, Texas
- **Silvergate Bank**, Buchalter, San Diego, CA
- **Kimberly M. Jones**, Gibson Lowry, LLP, Las Vegas, NV
- **Karlene Keller**, Sollertis, Rancho Santa Fe, CA
- **Zuniga**, Law Offices of Robert Mills, Glendora, CA
- **Nadine Falbo**, La Jolla Law Group, La Jolla, CA
- **Roger Miles**, Kaufman Dolowich Voluck, San Francisco, CA
- **Sandra Tucceri**, Law offices of Maurizio Mangini, Oceanside, CA
- **Team View Player Associates, LLC**, Vakili & Leus, LLP, Los Angeles, CA
- **Wing Lung Bank**, Kaufman Dolowich Voluck, Los Angeles, CA
- **The Yoga Connection**, Trachtman & Trachtman, LLP, Irvine, CA
- **Brandon Hintz**, Law Office of Eric Andrew Mercer, Sacramento, CA
- **Kirk & Company**, Morrison Mahoney, LLP, Boston, MA
- **David Oas, Co-Trustee of The Ludvigson Trust**, The Yocca Law Firm, LLP, Irvine, CA
- **New Millennium Business**, Engstrom, Lipscomb & Lack, PC, Los Angeles, CA
- **Baruck Bros. Investments**, Boren, Osher & Luftman LLP, El Segundo, CA
- **Brian Burns**, Burns Law Firm, Granada Hills, CA
- **Rendler Val Verde Ranch, LLC**, Lucas & Haverkamp Law Firm, Encinitas, CA
- **Irene Tritz**, Bohm Wildish & Matsen LLP, Costa Mesa, CA
- **TSG Financial Corp.**, The Coleman Firm PC, Newport Beach, CA
- **Jacob Koo**, Vakili & Leus, LLP, Los Angeles, CA
- **Sean Lee, DDS**, Stream Kim Hicks Wrage & Alfaro, PC, Riverside, CA
- **Sunny Acre LLC**, Meylan Davitt Jain Arevian & Kim, Los Angeles, CA
- **Sweeney**, Stone & Sallus, LLP, Manhattan Beach, CA
- **Donald Kunkle**, Law Offices of Michael Bisson, Las Vegas, CA