

State of California



Fair Political Practices Commission

P.O. BOX 807 • SACRAMENTO, 95804 ••• 1100 K STREET BUILDING, SACRAMENTO, 95814

Technical Assistance •• Administration •• Executive/Legal •• Enforcement
(916) 322-5662 322-5660 322-5901 322-6441

August 9, 1984

Ken D. Little
City Attorney
City of Martinez
525 Henrietta Street
Martinez, CA 94553-2394

Re: Your Request for Advice
Our No. A-84-194

Dear Mr. Little:

I have received your letter requesting advice on behalf of Martinez City Councilmember William Pollacek. Before I can complete my analysis and provide you with advice, I must have all of the material facts pertinent to the question. Government Code Section 83114(b).

I assume that your reference on page 1 to the fact that Mr. Pollacek "... owns shares of stock in the Bank which exceed the triggering amount for a conflict pursuant to Section 18702...." was intended, instead, to refer to Government Code Section 87103(a), to wit: Mr. Pollacek has an investment in the Bank in excess of \$1,000. You have not advised whether he owns 10% or more of the Bank and whether his position with the Bank is a branch position or a corporate-wide position. However, a review of his Statement of Economic Interests indicates that the Bank apparently is Wells Fargo; therefore, presumably he is with a branch office. His statement also shows that he owns less than 10% of Wells Fargo.

On page 2 of your letter you make reference to "certain confidential information and knowledge which Mr. Pollacek possesses." Since Government Code Section 87100 speaks in terms of "knows or has reason to know," what he knows is very material to the issue and, therefore, it is next to impossible for us to

Ken D. Little
August 9, 1984
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give advice without knowing these circumstances. Further down on page 2, you state:

The potential financial effect comes into play if the credit line goes into default and this source of collateral is no longer available. The impact then would easily exceed \$100,000.

Can you please explain this circumstance? If the property is sold, why won't the second deed of trust be paid off? This would seem necessary in order for the City to obtain clear title.

Beyond Mr. Pollacek's specific duties with the Bank (please specify more clearly what these are) we need to know what his more general responsibilities are as an officer (Vice President) of the Bank. I note that his spouse is also employed by Wells Fargo. Assuming that this is the Bank in question, what are her duties with the Bank?

I shall await your response before proceeding with my analysis. If you have any questions, I may be reached at (916) 322-5901.

Sincerely,



Robert E. Leidigh
Counsel
Legal Division

REL:plh

State of California



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July 30, 1984

Ken Little
City Attorney
525 Henrietta Street
Martinez, CA 94553-2394

Re: A-84-194

Dear Mr. Little:

Your letter requesting advice under the Political Reform Act has been referred to Robert E. Leidigh, an attorney in the Legal Division of the Fair Political Practices Commission. If you have any questions about your advice request, you may contact this attorney directly at (916) 322-5901.

We try to answer all advice requests promptly. Therefore, unless your request poses particularly complex legal questions, or unless more information is needed to answer your request, you should expect a response within 21 working days.

Very truly yours,

Barbara A. Milman
Barbara A. Milman
General Counsel

BAM:plh

State of California



Fair Political Practices Commission

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September 19, 1984

Ken D. Little
City Attorney
City of Martinez
525 Henrietta Street
Martinez, CA 94553-2394

Re: Your Request for Advice on
Behalf of Councilmember
William Pollacek
Our No. A-84-194

Dear Mr. Little:

This letter is written in response to your request for advice on behalf of Councilmember Pollacek and to confirm telephone advice rendered to him by me on August 31, 1984. At that time he and I spoke on the telephone and he provided me with the additional material facts requested in my letter to you of August 9, 1984. Based upon all of the material facts provided, I advised Councilmember Pollacek that he is required to disqualify himself from any participation in the City of Martinez' decision regarding possible acquisition of the subject property. The facts and analysis are set forth below.

FACTS

Mr. Pollacek is a member of the City Council of Martinez. He is employed by Wells Fargo Bank (the "Bank") at its offices at 1333 Broadway, #300, Oakland. He is also an officer of the Bank, holding the position of Vice President. He serves as a Division Credit Manager dealing with the monitoring and controlling of the quality of consumer credit. As a Vice President, he owes a broader duty to his employer of the preservation of the Bank's assets. In addition to his employment relationship, Mr. Pollacek owns stock in the Bank in excess of \$1,000 and his wife is also an employee of Wells Fargo at its offices on John Glenn Drive in Concord.

Wells Fargo financed the purchase of a parcel of property in Martinez by Bill Thomason and his wife. Wells Fargo holds a

first trust deed to secure this purchase. Mr. Thomason has a company which also has a line of credit with the Bank. While the line of credit is in favor of the company, it is backed up by the personal obligation of Mr. Thomason and his wife, which is secured by a second deed of trust on the same property.

The property is listed for sale at \$1.8 million. The amount of the first trust deed is approximately \$325,000. The amount of the personal guarantee on the line of credit is approximately \$1.5 million, which is secured by the second trust deed. The outstanding balance on the line of credit is substantially greater than this amount.

QUESTION

The City of Martinez is considering a cash purchase of the parcel in question. If the property is sold the Bank will have its trust deeds paid off. You have asked whether Councilmember Pollacek should disqualify himself from this decision.

CONCLUSION

Councilmember Pollacek must disqualify himself from participation in the City's decisions relative to possible purchase of this parcel.

ANALYSIS

The Political Reform Act (the "Act")^{1/} requires officials to disqualify themselves from decisions in which they know or have reason to know that they have a financial interest. Section 87100. An official has a financial interest in a decision if it will have a reasonably foreseeable material financial effect on any business entity in which the official holds an investment of more than \$1,000, is an officer, partner, director or employee, or which is a source of income totalling \$250 or more to the official during the preceding 12 months. Councilmember Pollacek is an officer and an employee of Wells Fargo. Wells Fargo is also a source of income to him and he holds an investment in Wells Fargo in excess of \$1,000. Consequently, while only one of these economic interests need be present, all three exist in his case.

^{1/} Government Code Sections 81000-91014. All statutory references are to the Government Code unless otherwise specified.

The question therefore is whether the City's decision on the purchase of Mr. Thomason's property will have a reasonably foreseeable material financial effect upon Wells Fargo. Any such effect must be distinguishable from the effect upon the public generally; however, the effect upon Wells Fargo clearly would be distinguishable in this case. That leaves only materiality at issue. The immediate impact of the decision would be to relieve Wells Fargo of \$1.8 million in outstanding credit by repayment of the loan amounts secured by the two trust deeds.

The Commission has adopted a regulation to provide guidance in determining the issue of materiality. 2 Cal. Adm. Code Section 18702. In the case of a business entity which is a source of income or in which an official holds an investment (both of which apply here) the decision's effect will be material if it will increase or decrease:

(C) Current assets or liabilities by the lesser
of:

1. One hundred thousand dollars (\$100,000);
or
2. One half of one percent if the effect is
one thousand dollars (\$1,000) or more.

2 Cal. Adm. Code Section
18702(b)(1)(C).

In the instant case, the effect will be to alter Wells Fargo's accounts receivable situation by \$1.8 million. While this arguably does not change its assets, immediate cash payment of the amount owed will obviously be worth something to the Bank in comparison to payment over time. While we do not have the precise figures to calculate the exact impact,^{2/} Councilmember Pollacek, as an officer of the Bank, has advised that it would be significant in this case. 2 Cal. Adm. Code Section 18702(a).

Because of Councilmember Pollacek's high personal ethical standards, he fully recognized his need for disqualification and

^{2/} Depending upon the change in interest rates between the time that the loan was extended and the current rates, the value of early payment could be quite substantial, either positive or negative.

Ken D. Little
September 19, 1984
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this advice merely confirms his own beliefs. Should you have any questions regarding the advice contained herein, please do not hesitate to call me at (916) 322-5901.

Sincerely,

A handwritten signature in cursive script that reads "Robert E. Leidigh". The signature is written in dark ink and is positioned above the typed name.

Robert E. Leidigh
Counsel
Legal Division

REL:plh

JUL 27 1984

City of Martinez

525 HENRIETTA STREET • MARTINEZ
CALIFORNIA 94553-2394 (415) 372-

July 25, 1984

Ms. Barbara Milman
General Counsel
Fair Political Practices Commission
P.O. Box 807
Sacramento, CA 95804

Re: Request for Ruling on Potential Conflict
of William Pollacek, City of Martinez

Dear Ms. Milman:

The purpose of this letter is to request a formal written opinion regarding the potential conflict of interest of Mr. William Pollacek under the Political Reform Act. The salient facts are set forth below.

Mr. Pollacek is a member of the City Council of the City of Martinez. In his private life, he is a vice president of a bank. In addition, he owns shares of stock in the Bank which exceed the triggering amount for a conflict pursuant to Section 18702, Title 2 Division 6 of the California Administrative Code ("Regulations"). Mr. Pollacek's position with the Bank is that of a manager of a Consumer Credit Division. As such, he supervises the operations of a variety of personnel who engage in approving loan packages, administering loans, and collecting loans.

The City of Martinez is contemplating purchasing a particular parcel of property (the "property") for use by the City. The property is presently encumbered by a first deed of trust which is security for the Bank's purchase money note. It is also encumbered by a second deed of trust in favor of the Bank which is to secure a line of credit. The line of credit has been extended to a corporation of which the owners of the property are major stockholders. The property represents collateral which forms the basis for a personal guaranty by the owners. The property is not the only collateral pledged to secure the line of credit. The line of credit is not one which is under the auspices of Mr. Pollecek's unit, rather it is handled by another unit of the Bank.



Ms. Barbara Milman
General Counsel
Fair Political Practices Commission
July 25, 1984
Page 2

The line of credit is the type of loan that is often questioned by auditors, both internal and external to the Bank. Because of this and because of certain confidential information and knowledge which Mr. Pollacek possesses, he recognizes that the purchase of this property can have an impact on the Bank.

It does not appear that the effect on the Bank would meet the criteria defined in Section 18702 of the Regulations. That is, the effect of the governmental decision would neither increase or decrease the annualized gross revenues by the lesser of \$100,000 or 1%, nor should it change annual net income by the lesser of \$50,000 or 1/2 of 1%. Technically speaking, a Bank does not have current assets or liabilities, but if it did, it is unlikely that the decision to purchase the property would change those assets or liabilities by the amount specified in Section 18702(b)(1)(C). However, should the credit line not be repaid thus necessitating a charging off of a portion of that obligation, then the impact could equal that amount.

The property is listed for sale at \$1.8 million. The amount of the first deed of trust is approximately \$325,000. The amount of the personal guaranty is approximately \$1.5 million, but the line of credit is significantly greater. If the property is sold and the line of credit repaid or if the line of credit is repaid whether or not the property is sold (regardless of to whom the property is sold), there should be no material financial effect on the Bank. The potential financial effect comes into play if the credit line goes into default and this source of collateral is no longer available. The impact then would easily exceed \$100,000.

Finally, while loan collection is a part of the purpose for which Mr. Pollacek receives income, collection of the credit line guarantee in question is not. That is, his unit does not supervise that loan; but, he does interact with other credit managers and such loans are discussed. It would seem that there is no clear nexus between the governmental decision and the purpose for which the official receives income pursuant to Section 18702(b)(3)(B).

Please provide me with your written opinion as to whether there is a conflict of interest with respect to the proposed governmental decision to purchase or not to purchase the property pursuant to Government Code Section

Ms. Barbara Milman
General Counsel
Fair Political Practices Commission
July 25, 1984
Page 3

87103, the Regulations or other opinions or decisions rendered thereunder. If you need further information or clarification, please do not hesitate to contact me.

Very truly yours,

A handwritten signature in dark ink, appearing to read "Ken D. Little", is written over a light-colored background.

Ken D. Little
City Attorney

KDL/mk
cc: William Pollacek



FORM 721

MAY 8 1983

Statement of Economic Interests

JUL 23 1984

Important Notice To Filers: The Political Reform Act is intended to prevent conflicts of interests by requiring public officials such as yourself to disclose financial interests which could foreseeably cause conflicts. In addition, as a public official, you may be required to disqualify yourself from making, participating in, or attempting to influence any governmental decision which will affect your financial interests, including those you are required to report on this Statement. The Fair Political Practices Commission's *Guide to the Political Reform Act: California's Conflict of Interest Law for Public Officials* explains what a conflict of interest is, and when disqualification is required by law. Failure to file your Statement before the filing deadline may result in penalties including but not limited to late fines.

Please type or print in ink

Name
 William J. Pollacek

Office Held or Sought (e.g. county supervisor, city council member, etc.)
 Martinez City Councilmember

Mailing Address
 2012 Silver Lake Way, Martinez, California 94553

Telephone Number
 464-1874 (w)
 798-5326 (h)

State of California County of Contra Costa City of Martinez

Check the appropriate box(es):

CANDIDATE STATEMENT. File no later than the final filing date for your declaration of candidacy. Complete Schedules A, B and C disclosing interests held on the date of filing.

ASSUMING OFFICE STATEMENT. Not required of elected state officers assuming office in December or January, who should instead file annual Statements. (See page 2 of the Form 721 Manual.)

Elected Official (other than elected state officers assuming office in December or January). File within 30 days after assuming office. Complete Schedules A, B and C disclosing interests held on the date of assuming office, which was April 17, 1984
mo. day yr.

Appointed Official, not subject to confirmation by the State Senate or the Commission on Judicial Appointments. File within 10 days after assuming office. Complete Schedules A, B and C disclosing interests held on the date of assuming office, which was _____
mo. day yr.

Appointed Official, subject to confirmation by the State Senate or the Commission on Judicial Appointments. File within 10 days after appointment or nomination. Complete Schedules A, B and C disclosing interests held on the date of appointment or nomination, which was _____
mo. day yr.

ANNUAL STATEMENT. State officials and judges file between January 1 and March 1. City and county officials file between January 1 and April 1. Complete all Schedules disclosing interests held or received at any time during the period covered by the Statement.

Period Covered: Disclose all reportable interests held or received during the period from January 1, 1983, through December 31, 1983.

LEAVING OFFICE STATEMENT: File within 30 days after leaving office. Complete all Schedules disclosing interests held or received at any time from January 1, 198____, to the date of leaving office, which was _____
mo. day yr.

The Following Summary Must Be Completed By All Filers

SCHEDULE A—Investments

Schedule completed and attached No reportable interests

SCHEDULE B—Interests in Real Property

Schedule completed and attached No reportable interests

SCHEDULE C—Interests in Real Property and Investments Held by Business Entities or Trusts

Schedule completed and attached No reportable interests

SCHEDULE D—Income (other than Gifts and Loans)

Schedule completed and attached No reportable interests

SCHEDULE E—Loans

Schedule completed and attached No reportable interests

SCHEDULE F—Gifts

Schedule completed and attached No reportable interests

SCHEDULE G—Honoraria

Schedule completed and attached No reportable interests

SCHEDULE H—Income and Loans to Business Entities

Schedule completed and attached No reportable interests

NOTE: Filers whose reportable interests on any particular schedule have not changed since a previously filed annual Statement may attach copies of the appropriate schedule from the previous annual Statement. After the summary page has been completed, please discard those Schedules on which you have no reportable interests.

VERIFICATION

I declare under penalty of perjury that I have used all reasonable diligence in preparing this Statement, that I have reviewed the attached schedules and to the best of my knowledge the information provided in this Statement is true and correct.

Executed on May 8, 19 84, at Montezuma, Ca

SIGNATURE [Signature]

Filing this Statement may not relieve you of the obligation to file under the Conflict of Interest Code for any other agency. Consult your filing officer or the Fair Political Practices Commission.

All of the information required by this form is mandatory, is required by the provisions of the Political Reform Act, Government Code Sections 81000, et seq., and will be available to any member of the public upon request. This information is to be used to reveal to public scrutiny certain financial interests of public officials in order to disclose potential conflicts of interests and to aid in the prevention of actual conflicts of interests.

NOTE TO AGENCIES: Make and retain copies of all Statements filed with you and forward the originals within five days of the filing deadline (or if filed late, within five days of receipt) to: The Fair Political Practices Commission, Technical Assistance and Analysis Division, P.O. Box 807, Sacramento, California 95804, (916) 322-5662.

Schedule A—Investments

(SEE INSTRUCTIONS ON PRECEDING PAGE)

NAME OF BUSINESS ENTITY Wells Fargo Bank		VALUE <input type="checkbox"/> \$1,001-\$10,000 <input checked="" type="checkbox"/> \$10,001-\$100,000 <input type="checkbox"/> Over \$100,000
NATURE OF INTERESTS, E.G., COMMON STOCK, PARTNERSHIP INTEREST Common Stock		
GENERAL DESCRIPTION OF BUSINESS ACTIVITY Banking	<input checked="" type="checkbox"/> ACQUIRED <input type="checkbox"/> DISPOSED	Various since DATE 1968 OWNERSHIP INTEREST * <input checked="" type="checkbox"/> Less than 10% <input type="checkbox"/> 10% or greater
NAME OF BUSINESS ENTITY		VALUE <input type="checkbox"/> \$1,001-\$10,000
NATURE OF INTERESTS, E.G., COMMON STOCK, PARTNERSHIP INTEREST		<input type="checkbox"/> \$10,001-\$100,000
		<input type="checkbox"/> Over \$100,000
GENERAL DESCRIPTION OF BUSINESS ACTIVITY	<input type="checkbox"/> ACQUIRED	OWNERSHIP INTEREST * <input type="checkbox"/> Less than 10%
	<input type="checkbox"/> DISPOSED DATE	<input type="checkbox"/> 10% or greater
NAME OF BUSINESS ENTITY		VALUE <input type="checkbox"/> \$1,001-\$10,000
NATURE OF INTERESTS, E.G., COMMON STOCK, PARTNERSHIP INTEREST		<input type="checkbox"/> \$10,001-\$100,000
		<input type="checkbox"/> Over \$100,000
GENERAL DESCRIPTION OF BUSINESS ACTIVITY	<input type="checkbox"/> ACQUIRED	OWNERSHIP INTEREST * <input type="checkbox"/> Less than 10%
	<input type="checkbox"/> DISPOSED DATE	<input type="checkbox"/> 10% or greater
NAME OF BUSINESS ENTITY		VALUE <input type="checkbox"/> \$1,001-\$10,000
NATURE OF INTERESTS, E.G., COMMON STOCK, PARTNERSHIP INTEREST		<input type="checkbox"/> \$10,001-\$100,000
		<input type="checkbox"/> Over \$100,000
GENERAL DESCRIPTION OF BUSINESS ACTIVITY	<input type="checkbox"/> ACQUIRED	OWNERSHIP INTEREST * <input type="checkbox"/> Less than 10%
	<input type="checkbox"/> DISPOSED DATE	<input type="checkbox"/> 10% or greater
NAME OF BUSINESS ENTITY		VALUE <input type="checkbox"/> \$1,001-\$10,000
NATURE OF INTERESTS, E.G., COMMON STOCK, PARTNERSHIP INTEREST		<input type="checkbox"/> \$10,001-\$100,000
		<input type="checkbox"/> Over \$100,000
GENERAL DESCRIPTION OF BUSINESS ACTIVITY	<input type="checkbox"/> ACQUIRED	OWNERSHIP INTEREST * <input type="checkbox"/> Less than 10%
	<input type="checkbox"/> DISPOSED DATE	<input type="checkbox"/> 10% or greater
NAME OF BUSINESS ENTITY		VALUE <input type="checkbox"/> \$1,001-\$10,000
NATURE OF INTERESTS, E.G., COMMON STOCK, PARTNERSHIP INTEREST		<input type="checkbox"/> \$10,001-\$100,000
		<input type="checkbox"/> Over \$100,000
GENERAL DESCRIPTION OF BUSINESS ACTIVITY	<input type="checkbox"/> ACQUIRED	OWNERSHIP INTEREST * <input type="checkbox"/> Less than 10%
	<input type="checkbox"/> DISPOSED DATE	<input type="checkbox"/> 10% or greater
NAME OF BUSINESS ENTITY		VALUE <input type="checkbox"/> \$1,001-\$10,000
NATURE OF INTERESTS, E.G., COMMON STOCK, PARTNERSHIP INTEREST		<input type="checkbox"/> \$10,001-\$100,000
		<input type="checkbox"/> Over \$100,000
GENERAL DESCRIPTION OF BUSINESS ACTIVITY	<input type="checkbox"/> ACQUIRED	OWNERSHIP INTEREST * <input type="checkbox"/> Less than 10%
	<input type="checkbox"/> DISPOSED DATE	<input type="checkbox"/> 10% or greater

* If you have checked this box, you must report the interests in real property and investments held by the business entity on Schedule C; your pro rata share of the business' total gross income on Schedule D; and if your pro rata share of the gross income from any one source was \$10,000 or more, the name of that source on Schedule H.

If more space is needed, attach an additional Schedule A.

Schedule D—Income (other than Gifts and Loans)

(SEE INSTRUCTIONS ON PRECEDING PAGE)

NAME OF SOURCE OF INCOME Wells Fargo Bank	Amount <input type="checkbox"/> \$250-\$1,000 <input type="checkbox"/> \$1,001-\$10,000 <input checked="" type="checkbox"/> Over \$10,000
ADDRESS OF SOURCE OF INCOME 1333 Broadway, #300, Oakland, Ca. 94553	
BUSINESS ACTIVITY OF SOURCE OF INCOME, IF ANY Banking	
DESCRIPTION OF THE CONSIDERATION FOR WHICH INCOME WAS RECEIVED Vice President	
NAME OF SOURCE OF INCOME Wells Fargo Bank (wife: Linda Z. Pollacek)	Amount <input type="checkbox"/> \$250-\$1,000 <input type="checkbox"/> \$1,001-\$10,000 <input checked="" type="checkbox"/> Over \$10,000
ADDRESS OF SOURCE OF INCOME John Glenn Dr., Concord, Ca	
BUSINESS ACTIVITY OF SOURCE OF INCOME, IF ANY Banking	
DESCRIPTION OF THE CONSIDERATION FOR WHICH INCOME WAS RECEIVED Operations Officer	
NAME OF SOURCE OF INCOME Wells Fargo Bank	Amount <input checked="" type="checkbox"/> \$250-\$1,000 <input type="checkbox"/> \$1,001-\$10,000 <input type="checkbox"/> Over \$10,000
ADDRESS OF SOURCE OF INCOME 420 Montgomery Street, San Francisco, California	
BUSINESS ACTIVITY OF SOURCE OF INCOME, IF ANY Banking	
DESCRIPTION OF THE CONSIDERATION FOR WHICH INCOME WAS RECEIVED Dividends on Common Stock	
NAME OF SOURCE OF INCOME	Amount <input type="checkbox"/> \$250-\$1,000 <input type="checkbox"/> \$1,001-\$10,000 <input type="checkbox"/> Over \$10,000
ADDRESS OF SOURCE OF INCOME	
BUSINESS ACTIVITY OF SOURCE OF INCOME, IF ANY	
DESCRIPTION OF THE CONSIDERATION FOR WHICH INCOME WAS RECEIVED	
NAME OF SOURCE OF INCOME	Amount <input type="checkbox"/> \$250-\$1,000 <input type="checkbox"/> \$1,001-\$10,000 <input type="checkbox"/> Over \$10,000
ADDRESS OF SOURCE OF INCOME	
BUSINESS ACTIVITY OF SOURCE OF INCOME, IF ANY	
DESCRIPTION OF THE CONSIDERATION FOR WHICH INCOME WAS RECEIVED	

If more space is needed, attach an additional Schedule D.

Schedule E—Loans (Received or Outstanding During the Period)

(SEE INSTRUCTIONS ON PRECEDING PAGE)

NAME OF LENDER Wells Fargo Bank		Amount of Highest Balance <input type="checkbox"/> \$250-\$1,000	
ADDRESS OF LENDER 44 Montgomery Street, San Francisco, California		<input type="checkbox"/> \$1,001-\$10,000	
BUSINESS ACTIVITY OF LENDER Banking		<input checked="" type="checkbox"/> Over \$10,000	
SECURITY FOR LOAN D/T on Personal Residence <input type="checkbox"/> NONE	ENTIRE LOAN REPAID <input type="checkbox"/>	INTEREST RATE 9.5% <input type="checkbox"/> NONE	
NAME OF LENDER Wells Fargo Bank		Amount of Highest Balance <input type="checkbox"/> \$250-\$1,000	
ADDRESS OF LENDER 44 Montgomery St. San Francisco, Ca		<input checked="" type="checkbox"/> \$1,001-\$10,000	
BUSINESS ACTIVITY OF LENDER Banking		<input type="checkbox"/> Over \$10,000	
SECURITY FOR LOAN 1982 Honda <input type="checkbox"/> NONE	ENTIRE LOAN REPAID <input type="checkbox"/>	INTEREST RATE 15% <input type="checkbox"/> NONE	
NAME OF LENDER Wells Fargo Bank		Amount of Highest Balance <input type="checkbox"/> \$250-\$1,000	
ADDRESS OF LENDER Zanker Road, San Jose, California		<input type="checkbox"/> \$1,001-\$10,000	
BUSINESS ACTIVITY OF LENDER Banking		<input checked="" type="checkbox"/> Over \$10,000	
SECURITY FOR LOAN 2nd D/T Personal Residence <input type="checkbox"/> NONE	ENTIRE LOAN REPAID <input type="checkbox"/>	INTEREST RATE variable rate: <input type="checkbox"/> NONE	
NAME OF LENDER Wells Fargo Bank (Linda Z. Pollacek)		3.5% above New York Fed \$100.00 C/D rate	
ADDRESS OF LENDER 44 Montgomery Street, San Francisco, California		Amount of Highest Balance <input type="checkbox"/> \$250-\$1,000	
BUSINESS ACTIVITY OF LENDER Banking		<input type="checkbox"/> \$1,001-\$10,000	
SECURITY FOR LOAN D/T on Real Estate <input type="checkbox"/> NONE		<input checked="" type="checkbox"/> Over \$10,000	
NAME OF LENDER Wells Fargo Bank		Amount of Highest Balance <input checked="" type="checkbox"/> \$250-\$1,000	
ADDRESS OF LENDER 44 Montgomery Street, San Francisco, Ca		<input type="checkbox"/> \$1,001-\$10,000	
BUSINESS ACTIVITY OF LENDER Banking		Balance on three credit cards <input type="checkbox"/> Over \$10,000	
SECURITY FOR LOAN <input checked="" type="checkbox"/> NONE	ENTIRE LOAN REPAID <input type="checkbox"/>	INTEREST RATE <input type="checkbox"/> NONE	
NAME OF LENDER		Amount of Highest Balance <input type="checkbox"/> \$250-\$1,000	
ADDRESS OF LENDER		<input type="checkbox"/> \$1,001-\$10,000	
BUSINESS ACTIVITY OF LENDER		<input type="checkbox"/> Over \$10,000	
SECURITY FOR LOAN <input type="checkbox"/> NONE	ENTIRE LOAN REPAID <input type="checkbox"/>	INTEREST RATE <input type="checkbox"/> NONE	