

Barbara Rocco Professional Services

Writing ♦ Editing ♦ Bookkeeping ♦ Notary Public ♦ Event Planning

April 1, 2014

Honorable Raymond Cadei
Superior Court of California
800 9th Street, Department 54
Sacramento, CA 95814

2014 APR -9 AM 7:14

SUPERIOR COURT OF CALIFORNIA
DEPARTMENT 54

RE: Case #34-2011-00104973-CL-CL-GDS, Capital one Bank USA NA vs. Rocco

Dear Judge Cadei,

This will address the claims by the Legal Recovery Law Office, counsel for Capital One Bank, that I had not provided sufficient evidence in my Notice of Exemption of funds received from unemployment benefits (EDD). I am providing here sufficient evidence of not only funds received from EDD and deposited into the EDD account at Bank of America, but also transfer of those funds to my personal bank account at Wells Fargo Bank. The deposits and withdrawals clearly show a paper trail of when funds were received, withdrawn, and deposited into my personal account. It should be noted that the "cash" withdrawals from Bank of America were made before I was advised by Wells Fargo that it could use the EDD debit card and do a direct cash advance and deposit into my personal account.

In their opposition to the claim of exemption, counsel stated the following:

- 1) "The judgment debtor indicates that many deposits are from Social Security and Employment Development Department, and they appear to be."

See attached bank statements. According to CCP §§ 704.120 and 704.130, unemployment and disability compensation payments and contributions are exempt, except for support orders and some health care providers. According to CCP § 704.080(b)(2) and (4), Social Security payments in a direct-deposit account are exempt up to \$2,425 if just the debtor is the payee.

- 2) "There are, however much greater and more numerous deposits from other sources. Notable among them are \$16,775.73 deposit on 1-17-14, and 7,812.75 on 2-3-14."

See attached documents from Placer Title and Rust Consulting, Inc., that show that the \$16,775.73 deposit was from the sale of a piece of property, and that \$7,500.00 of the \$7,812.75 was from a federal settlement with GMAC mortgage for an unlawful foreclosure. The additional \$312.75 was from self-employment income, which was a one-time payment from one client who uses me only once per year. I do not earn nearly the large amount of money indicated above (see #5 below).

APR 2014

L/11
#50

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- 3) "She appears to be the director Wildlife Society and owns a Professional Services Document preparation company."

I have not worked for Wildlife Society since 2004. Lack of funding prompted a layoff. I went to work for Wildlife Heritage Foundation shortly after that layoff; however, I was laid off from there in 2009 and have been struggling through the bad economy since then.

My home-based company is not a "document preparation" service. I am a wildlife biologist, writer, and editor, and also provide bookkeeping services to small companies. I am also a Notary Public.

- 4) "Income from such self employment activity or ownership of a company is not exempt."

According to CCP § 704.070, 75% of the debtor's earnings are exempt, and previously paid earnings that can be traced to exempt earnings are exempt, but this does not limit support orders.

- 5) "It appears she has substantial self employment income."

See #2 above. My business brings in very little income (less than \$1,000/month), as you can see from my bank statements.

Further, I am including here a financial statement. I have been barely making ends meet since the layoff in 2009 from Wildlife Heritage Foundation and have worked several jobs at one time to keep my home and pay my bills. After the layoff in 2009, I tried to keep up on all bills, including Capital One, and used every penny of my retirement funds to pay this and other credit cards and to keep my home, leaving me with nothing.

I am 65 years old and on partial Social Security; I am not allowed to earn a substantial amount of money this year because my benefit will be reduced; however, I do try to earn as much as possible. My washing machine, dryer, and refrigerator are 26+ years old. I have no extra money to buy new ones. Until the additional funds were received, I was barely able to buy food and put gas in my car to get to a contract job that paid nearly nothing for 2 years. That contract ended September 30, 2013. In addition, the recent government shutdown prevented me from working on my other contract with NOAA/NMFS for the 17 days of the shutdown; therefore, I could not earn contract income during that time. Those employed by the federal government received back pay; those of us who are contractors received nothing.

I recently went on Medicare as well; therefore, my Social Security benefit was reduced to \$1359.00/month.

I had fully intended to pay the Capitol One debt as soon as I was back on my feet. After 5 years, I was still not earning enough to manage, and the extra money that recently and suddenly came

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in allowed me to finally pay off most expenses past due (utilities, medical bills, automobile repairs, etc.) and to begin to pay off the IRS (owed ~\$4,600.00) from 2011 and 2012 taxes. I expect to owe the IRS another \$6,000+ for 2013. Once these were paid, I could focus on paying past debts; however, my money was taken by Capital One before I could accomplish what I had planned.


The original amount owed to Capital One was in the vicinity of \$8,500.00. The current amount they want is more than \$13,000.00 and they continue to add interest and penalties. They have taken nearly every dime from me and I have next to nothing left. If my bank had not removed the Social Security payments as exempt, Capital One would have taken my account down to zero and left me with nothing for bills, food, gas, etc.

The large deposits were used to pay the following debts:

IRS	\$2100.00 (still owe ~\$2500.00)
Franchise Tax Board	549.00
Notary Public fees/license	150.00
Overdraft fees	105.00
Overdue medical bills	1247.55
Overdue utilities	1422.04
Mortgage x 2	2508.81 (made double payment to get current; partial late fees)
GE Financial	782.00 (loan to fix transmission on Dodge; paid off)
Paypal (credit)	377.22 (paid off)
Firestone	500.00 (car card)
Capital One & Credit One	843.94 (new Capital One card was issued to me last year; paid off)
Computer	975.97 (old computer [10 years old] was freezing up and not going to last; needed to upgrade for business)
Printer ink cartridges	221.97 (had not been able to print for several months because ink was too expensive)
Past due car Insurance	241.26
<u>Mechanic</u>	<u>334.39 (repairs)</u>
Total Paid	\$12,459.15

Finally, according to the attached "Proof of Service of Summons", I was served on 6/21/2011 by "substituted" service; however, the person named in this document does not exist. I do not now nor did I on 6/21/2011 share a residence with anyone. The proof of service is false.

Sincerely,



Barbara Rocco

SHORT TITLE: Capital One Bank USA NA vs. Rocco	LEVYING OFFICER FILE NO. 2014004981	COURT CASE NO. 34-2011-001049 0010473
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FINANCIAL STATEMENT
(Wage Garnishment—Enforcement of Judgment)

NOTE: If you are married, this form must be signed by your spouse unless you and your spouse are living separate and apart. If this form is not signed by your spouse, check the applicable box on the reverse in item 9.

1. The following persons other than myself depend, in whole or in part, on me or my spouse for support:

NAME	AGE	RELATIONSHIP TO ME	MONTHLY TAKE-HOME INCOME & SOURCE
a.		Spouse	
b.			
c.			
d.			
e.			

2. My monthly income

a. My gross monthly pay is: 2a. \$ 3892.00

b. My payroll deductions are (specify purpose and amount):

(1) Federal and state withholding, FICA, and SDI. \$ _____

(2) _____ \$ _____

(3) _____ \$ _____

(4) _____ \$ _____

My TOTAL payroll deduction amount is (add (1) through (4)): b. \$ 0

c. My monthly take-home pay is (a minus b): c. \$ 3892.00

d. Other money I get each month from (specify source):
_____ is d. \$ _____

e. TOTAL MONTHLY INCOME (c plus d) e. \$ 3892.00

3. I, my spouse, and my other dependents own the following property:

a. Cash 3a. \$ 15.00

b. Checking, savings, and credit union accounts (list banks):

(1) Wells Fargo Bank Checking \$ 1079.57

(2) Wells Fargo Savings \$ 94.00

(3) _____ \$ _____ b. \$ 1173.57

c. Cars, other vehicles, and boat equity (list make, year of each):

(1) 1995 Dodge Caravan \$ 300.00

(2) 1986 Jeep CJ7 \$ 1500.00

(3) _____ \$ _____ c. \$ 1800.00

d. Real estate equity d. \$ 0

e. Other personal property (jewelry, furniture, furs, stocks, bonds, etc.) (list separately):
computer & printer \$1000, jewelry \$1000, furniture \$300

e. \$ 2300.00

SHORT TITLE: Capital One Bank USA NA vs. Rocco	LEVYING OFFICER FILE NO. 2014004981	COURT CASE NO. 34-2011-001049
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4. The monthly expenses for me, my spouse, and my other dependents

a. Rent or house payment and maintenance	4 a. \$ 1178.00
b. Food and household supplies	b. \$ 800.00
c. Utilities and telephone	c. \$ 800.00
d. Clothing	d. \$ 10.00
e. Medical and dental payments	e. \$ 400.00
f. Insurance (life, health, accident, etc.)	f. \$ 45.00
g. School, child care	g. \$ _____
h. Child, spousal support (prior marriage)	h. \$ _____
i. Transportation & auto expenses (insurance, gas, repair) (list car payments in item 5)	i. \$ 350.00
j. Installment payments (insert total and itemize below in item 5)	j. \$ _____
k. Laundry and cleaning	k. \$ _____
l. Entertainment	l. \$ _____
m. Other (specify): Car insurance, \$62.50; prescriptions, \$170.00;	m. \$ 232.50

n. TOTAL MONTHLY EXPENSES (add a through m):	n. \$ 3815.50
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5. I, my spouse, and my other dependents owe the following debts:

CREDITOR'S NAME	FOR	MO. PAYMENTS	BALANCE OWED	OWED BY (State person's name)
IRS	2011 & 2012	100.00	2600.00	Barbara Rocco
Firestone	car repairs	30.00	762.00	Barbara Rocco
Capital One	Old debt-levy?		8500.00-13000.00	Barbara Rocco
Wells Fargo	Old debt-jud?		4500.00	Barbara Rocco
Citibank	Old debt ?		1700.00	Barbara Rocco

6. Other facts which support this Claim of Exemption (i.e., unusual medical needs, school tuition, expenses for recent family emergencies, or other unusual expenses to help your creditor and the judge understand your budget) (describe): (If more space is needed, attach page labeled Attachment 6.)

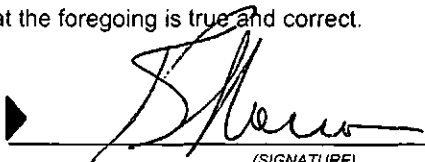
7. An earnings withholding order is now in effect with respect to my earnings or those of my spouse or dependents named in item 1 (specify each person's name and monthly amount):
8. A wage assignment for support is now in effect with respect to my earnings or those of my spouse or dependents named in item 1 (specify each person's name and monthly amount):
9. My spouse has signed below.
 I have no spouse.
 My spouse and I are living separate and apart.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: 4/1/14

Barbara Rocco

 (TYPE OR PRINT NAME)



 (SIGNATURE)

 (TYPE OR PRINT NAME OF SPOUSE)

 (SIGNATURE OF SPOUSE)

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number and address) MARK D WALSH 206059 Legal Recovery Law Office 5030 Camino De La Siesta, #340 San Diego, CA 92108 TELEPHONE NO 800-785-4001 FAX NO (Optional) EMAIL ADDRESS (Optional) ATTORNEY FOR (Name) CAPITAL ONE BANK (USA) N A	FOR COURT USE ONLY FILED ENDORSED 11 JUN 23 PM 1:59 LEGAL PROCESS #7
SUPERIOR COURT OF CALIFORNIA, COUNTY OF SACRAMENTO STREET ADDRESS 720 Ninth Street, Room 102 MAILING ADDRESS CITY AND ZIP CODE Sacramento 95814 BRANCH NAME Gordon D Schaber Downtown Courthouse	CASE NUMBER 34-2011-00104973
PLAINTIFF/PETITIONER CAPITAL ONE BANK (USA) N.A.	Ref No or File No 758274-001
DEFENDANT/RESPONDENT BARBARA A ROCCO	
PROOF OF SERVICE OF SUMMONS	

- 1 At the time of service I was at least 18 years of age and not a party to this action
- 2 I served copies of the (specify documents)
Summons; Complaint, Affidavit of Venue; Civil Case Cover Sheet; Alternative Dispute Resolution (adr) Packet
- 3 a Party served (specify name of party as shown on documents served)
BARBARA A ROCCO
 b [] Person (other than the party in item 3a) served on behalf of an entity or as an authorized agent (and not a person under item 5b whom substituted service was made) (specify name and relationship to the party named in item 3a)
- 4 Address where the party was served
10824 GLENHAVEN Way, RANCHO CORDOVA, CA 95670-4947
- 5 I served the party (check proper box)
 - a [] by personal service. I personally delivered the documents listed in item 2 to the party or person authorized to receive service of process for the party (1) on (date) (2) at (time).
 - b [X] by substituted service. On (date) **6/21/2011** (2) at (time) **7:04 PM** I left the documents listed in item 2 with or in the presence of (name and title or relationship to person indicated in item 3)
John Doe, WHO REFUSED TO GIVE NAME, CO-RESIDENT, a brown-haired white male approx. 55-65 years of age, 5'8"-6'0" tall and weighing 180-220 lbs.
 - (1) [] (business) a person at least 18 years of age apparently in charge at the office or usual place of business of the person to be served I informed him or her of the general nature of the papers
 - (2) [X] (home) a competent member of the household (at least 18 years of age) at the dwelling house or usual place of abode of the party I informed him or her of the general nature of the papers
 - (3) [] (physical address unknown) a person of at least 18 years of age apparently in charge at the usual mailing address of the person to be served, other than a United States Postal Service post office box I informed him or her of the general nature of the papers
 - (4) [] I thereafter mailed (by first-class, postage prepaid) copies of the documents to the person to be served at the place where the copies were left (Code Civ. Proc., § 415.20) I mailed the documents on (date) from (city). or [X] a declaration of mailing is attached
 - (5) [X] I attach a declaration of diligence stating actions taken first to attempt personal service

BY FAX

No such person

PROOF OF SERVICE OF SUMMONS

Order No 9078480 SEA FIL



PLAINTIFF/PETITIONER CAPITAL ONE BANK (USA) N A	CASE NUMBER 34-2011-00104973
DEFENDANT/RESPONDENT BARBARA A ROCCO	

- c. by mail and acknowledgment of receipt of service. I mailed the documents listed in item 2 to the party, to the address shown in item 4, by first-class mail, postage prepaid,
 (1) on (date) (2) from (city)
 (3) with two copies of the Notice and Acknowledgment of Receipt and a postage-paid return envelope addressed to me (Attach completed Notice and Acknowledgment of Receipt) (Code Civ. Proc., § 415.30)
 (4) to an address outside California with return receipt requested (Code Civ. Proc., § 415.40)
 d. by other means (specify means of service and authorizing code section)
 Additional page describing service is attached

6 The "Notice to the Person Served" (on the summons) was completed as follows

- a. as an individual defendant
 b. as the person sued under the fictitious name of (specify)
 c. as occupant
 d. On behalf of (specify)
 under the following Code of Civil Procedure section
- | | |
|---|---|
| <input type="checkbox"/> 416.10 (corporation) | <input type="checkbox"/> 415.95 (business organization, form unknown) |
| <input type="checkbox"/> 416.20 (defunct corporation) | <input type="checkbox"/> 416.60 (minor) |
| <input type="checkbox"/> 416.30 (joint stock company/association) | <input type="checkbox"/> 416.70 (ward or conservatee) |
| <input type="checkbox"/> 416.40 (association or partnership) | <input type="checkbox"/> 416.90 (authorized person) |
| <input type="checkbox"/> 416.50 (public entity) | <input type="checkbox"/> 415.46 (occupant) |
| | <input type="checkbox"/> other |

7 Person who served papers

- a. Name Mike Singh
 b. Address 501 12TH STREET, SACRAMENTO, CA 95814
 c. Telephone number 916-449-8990
 d. The fee for service was \$64.50
 e. I am
 (1) not a registered California process server
 (2) exempt from registration under Business and Professions Code section 22350(b)
 (3) registered California process server.
 (i) owner employee independent contractor
 (ii) Registration No 2000-002
 (iii) County Sacramento

BY FAX

8 I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct
 or

9 I am a California sheriff or marshal and I certify that the foregoing is true and correct

Date 6/22/2011

Mike Singh
 (NAME OF PERSON WHO SERVED PAPERS/SHERIFF OR MARSHAL)


 (SIGNATURE)



ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number and address) MARK O. WALSH 206059 Legal Recovery Law Office 5030 Camino De La Siesta, #340 San Diego, CA 92108 TELEPHONE NO 800-785-4001 FAX NO (Optional) EMAIL ADDRESS (Optional) ATTORNEY FOR (Name) CAPITAL ONE BANK (USA) N A	FOR COURT USE ONLY
SUPERIOR COURT OF CALIFORNIA, COUNTY OF SACRAMENTO STREET ADDRESS 720 Ninth Street, Room 102 MAILING ADDRESS CITY AND ZIP CODE Sacramento 95814 BRANCH NAME Gordon D Schaber Downtown Courthouse	
PLAINTIFF/PETITIONER CAPITAL ONE BANK (USA) N.A.	CASE NUMBER 34-2011-00104973
DEFENDANT/RESPONDENT BARBARA A ROCCO	
DECLARATION OF REASONABLE DILIGENCE	Ref No or File No 758274-001

Party to Serve
BARBARA A ROCCO

Documents
Summons; Complaint; Affidavit of Venue, Civil Case Cover Sheet; Alternative Dispute Resolution (adr) Packet

Service Address
10824 GLENHAVEN Way, RANCHO CORDOVA, CA 95670-4947

I declare the following attempts were made to effect service by personal delivery
6/18/2011 3:29 PM: No answer at door, no noise inside, no movement inside and no lights.
6/20/2011 7:16 PM: No answer at door, no noise inside, no movement inside and no lights.
6/21/2011 7:04 PM: Per JOHN DOE, WHO REFUSED TO GIVE NAME, CO-RESIDENT, a brown-haired white male contact approx. 55-65 years of age, 5'8"-6'0" tall and weighing 180-220 lbs, subject not available at this time.

Person who served papers
Mike Singh
501 12TH STREET, SACRAMENTO, CA 95814
916-449-8990

BY FAX

I am a registered California process server
 Registration No **2000-002**
 County **Sacramento**

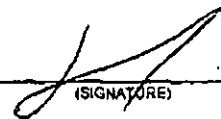
I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: **6/22/2011**

Mike Singh

 (NAME OF PERSON WHO SERVED PAPERS/SHERIFF OR MARSHAL)

(SIGNATURE)




Order No 9078480 SEA FIL



ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number and address) MARK D WALSH 206059 Legal Recovery Law Office 5030 Camino De La Siesta, #340 San Diego, CA 92108 TELEPHONE NO 800-785-4001 FAX NO (Optional) EMAIL ADDRESS (Optional) ATTORNEY FOR (Name) CAPITAL ONE BANK (USA) N A	FOR COURT USE ONLY
SUPERIOR COURT OF CALIFORNIA, COUNTY OF SACRAMENTO STREET ADDRESS 720 Ninth Street, Room 102 MAILING ADDRESS CITY AND ZIP CODE Sacramento 95814 BRANCH NAME Gordon D Schaber Downtown Courthouse	
PLAINTIFF/PETITIONER CAPITAL ONE BANK (USA) N.A.	CASE NUMBER 34-2011-00104973
DEFENDANT/RESPONDENT BARBARA A ROCCO	
DECLARATION OF MAILING	Ref No of File No 758274-001

The undersigned hereby declares that I am over 18 years of age and not a party to this action. I am a resident of or employed in the county where the mailing took place.

My business address is 501 12th St Sacramento, CA 95814

That on June 22nd, 2011, after substituted service was made, I mailed the following documents: **Summons; Complaint; Affidavit of Venue; Civil Case Cover Sheet; Alternative Dispute Resolution (adr) Packet** to the servee in this action by placing a true copy thereof enclosed in a sealed envelope with postage prepaid for first class mail and placing the envelope for collection and mailing following our ordinary business practices. I am readily familiar with this business's practice for collecting and processing correspondence for mailing. On the same day that correspondence is placed for collection and mailing, it is deposited in the ordinary course of business with the United States Postal Service in **Sacramento, CA**.

That I addressed the envelope as follows:

BARBARA A ROCCO
10824 GLENHAVEN Way
RANCHO CORDOVA, CA 95670-4947

BY FAX

That I declare under penalty of perjury of the state of California that the foregoing is true and correct.

That I executed this declaration on June 22nd, 2011 at Sacramento, CA


 Declarant **Russell Duane**



Order No 9078480 SEA FIL





Legal Order Processing S3928-021
P.O. Box 29779
Phoenix, AZ 85038
(800) 922-4684

February 17, 2014

BARBARA A ROCCO
10824 GLENHAVEN WAY
RANCHO CORDOVA CA 95670-4947

RE: IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Dear BARBARA A ROCCO:

Enclosed is a copy of a garnishment served on Wells Fargo Bank NA on February 14, 2014 for \$12,857.80. A garnishment includes many forms of attachment orders; including the one attached. We are sending you this notice to let you know what we have done in response to the garnishment order.

Garnishment is a legal process that allows a creditor to remove funds from your bank account to satisfy a debt that you have not paid. In other words, if you owe money to a person or company they can obtain a court order directing your bank to take money out of your account to pay off your debt. If this happens, you cannot use that money in your account.

On February 14, 2014 we researched your account and identified one or more Federal benefit payments deposited in the last 2 months. In most cases, Federal benefit payments are protected from garnishment as required by Federal regulations. Therefore, we have established a "protected amount" of funds that will remain available to you and that will not be debited from your account in response to the garnishment order.

Your account contained additional money that may not be protected from garnishment. By law Wells Fargo Bank NA must comply with this legal document and immediately hold/debit the funds in the amount of "Amount Held" and may have to turn these funds over to your creditor as directed by the garnishment order. The chart below summarizes this information about your account.

Account Number	Amount in Account	Amount Available	Amount Protected	Amount Held	Bank Fee
XXXXXX7737	\$10,817.58	\$10,817.58	\$0.00	\$7,767.58	\$0.00

Furthermore, \$0.00 was debited from the account(s) referenced above towards a \$125.00 non-refundable processing fee.

If you have any questions concerning the enclosed legal document, please contact the Plaintiff's Attorney or Government Agency whose name appears on the document.

Sincerely,

Legal Order Processing

WF Case #: 14824214



Legal Order Processing S3928-021
P.O. Box 29779
Phoenix, AZ 85038
(800) 922-4684

February 17, 2014

BARBARA A ROCCO
10824 GLENHAVEN WAY
RANCHO CORDOVA CA 95670-4947

Subject: Required withdrawal from your account ending in 9574

Dear BARBARA A ROCCO:

We were served with the legal document attached on February 14, 2014, in the amount of \$12,857.80, which requires us by law to deduct these funds from your account. We deducted \$1,785.74 from your account on February 14, 2014. Additionally, we deducted \$125.00 from your account as a non-refundable processing fee.

Account Number	Debit Amount	Bank Fee
XXXXXXX9574	\$1,785.74	\$125.00

Please review the attached copy of the legal document. If you have questions, contact the Plaintiffs Attorney or Government Agency whose name appears on the attached legal document for further clarification.

For questions about your account, please call us at (800) 922-4684.

Thank you.

Legal Order Processing
Wells Fargo Bank, N.A.

Enclosure

WF Case #: 14824214

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name and Address): Andrew Rundquist SBN # 262523 LEGAL RECOVERY LAW OFFICES, INC. 5030 Camino De La Siesta # 340 San Diego, CA 92108		TELEPHONE NO.: 800-785-4001	FOR COURT USE ONLY FILED ENDORSED 2014 MAR -6 PM 3: 08 LEGAL PROCESS #3
ATTORNEY FOR (Name): CAPITAL ONE BANK (USA) N.A. NAME OF COURT: SUPERIOR COURT OF CALIFORNIA COUNTY OF SACRAMENTO STREET ADDRESS: 720 9TH ST MAILING ADDRESS: 720 9TH ST CITY AND ZIP CODE: SACRAMENTO CA 95814 BRANCH NAME: GORDON D SCHABER COURTHOUSE,			
PLAINTIFF: CAPITAL ONE BANK (USA) N.A. DEFENDANT: BARBARA A ROCCO			
NOTICE OF OPPOSITION TO CLAIM OF EXEMPTION (Enforcement of Judgment)		LEVYING OFFICER FILE NO.: 2014004981	COURT CASE NO.: 34-2011-00104973

FILE BY FAX

- DO NOT USE THIS FORM FOR WAGE GARNISHMENTS -

The original of this form and a Notice of Hearing on Claim of Exemption must be filed with the court.
 A copy of this Notice of Opposition and the Notice of Hearing must be filed with the levying officer.
 A copy of this Notice of Opposition and the Notice of Hearing must be served on the judgment debtor and other claimant at least 10 days before the hearing.

TO THE LEVYING OFFICER:

1. Name and address of judgment creditor

CAPITAL ONE BANK (USA) N.A. 15000 CAPITAL ONE DRIVE RICHMOND VA 23238	
---	--

2. Name and address of judgment debtor

BARBARA A ROCCO 10824 GLENHAVEN WAY RANCHO CORDOVA CA 95670-4947	
--	--

Social Security Number (if known):

3. Name and address of claimant (if other than judgment debtor)

--	--

4. The notice of filing claim of exemption states it was mailed on (date): 01/09/2014

5. The item or items claimed as exempt are

- a. not exempt under the statutes relied upon in the Claim of Exemption.
- b. not exempt because the judgment debtor's equity is greater than the amount provided in the exemption.
- c. other (specify):

6. The facts necessary to support item 5 are
 continued on the attachment labeled Attachment 6.
 as follows:

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: February 27, 2014

Andrew P. Rundquist
 (TYPE OR PRINT NAME)



 (SIGNATURE OF DECLARANT)

OPPOSITION TO CLAIM OF EXEMPTION-CAPITAL ONE BANK V ROCCO

CASE 34-2011-104973

The judgment debtor indicates that many deposits are from Social Security and Employment Development Department, and they appear to be. There are, however much greater and more numerous deposits from other sources. Notable among them are a \$16,775.73 deposit on 1-17-14, and 7,812.75 on 2-3-14. She appears to be the director Wildlife Society and owns a Professional Services Document preparation company. Income from such self employment activity or ownership of a company is not exempt. The judgment creditor would also note the second account included in the COE is not identified by name.

Per social media authored and published by the judgment debtor:

"Barbara Rocco
Writing, Editing, Bookkeeping
Sacramento, California Area /Writing and Editing Current:
Writer at Edugate, Editor at Editage, Subcontractor at Ocean Associates, Inc.,
Bookkeeping at Various Clients, Owner at Barbara Rocco Professiona..."

The judgment debtor has failed to establish that levied funds are exempt from levy, or to trace the funds to an exempt source. It appears she has substantial self employment income. Her own filing corroborates this.

\$16,775.73 = land sale (see docs)

7,812.75 = \$7,500.00 from GMAC Mortgage
Independent Titleclosure Review

No longer with Wildlife Society - layoff in 2004

Self employment income is less than \$1000/mo.

SELLER'S INSTRUCTIONS ON DISBURSEMENT OF PROCEEDS

RE: Escrow No.: 205-17398-KM
 Property: 5000 MEADOW GLEN DR, GRIZZLY FLATS, CA 95636

Upon close of the above referenced escrow you are hereby authorized and instructed to disburse our proceeds as follows:
 (Note: If another form of disbursement is requested after a check has been issued, funds must be held until the issuing bank verifies payment on the check has been stopped. Significant delays in disbursement may be encountered.)

- Check to be delivered to my Real Estate Agent
- Check to be mailed to _____
- Check is to be held for pick up at your office

*Wire transfer proceeds to the account of:

*Whose address _____

*City, State and Zip _____

*Bank Name: _____

*Bank Address: _____

*Bank City, State and Zip _____

*ABA# _____

*Required for _____

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11-4288/1210

5528



Barbara Rocco
 10824 Glenhaven Way
 Rancho Cordova, CA 95670
 CDL N4067544

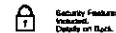
PRINTED ON RECYCLED PAPER USING VEGETABLE-BASED INKS

PAY TO THE ORDER OF _____

WOLVES

\$ _____

DOLLARS



Overnight courier _____

(A FEE OF \$ _____)

WELLS FARGO BANK
 CALIFORNIA
 WWW.WELLSFARGO.COM

TO HELP SAVE WOLVES VISIT
 WWW.DEFENDERS.ORG

The undersigned Transfer funds Escrow No. _____

For _____

⑆ 121042882⑆ 0381537737⑆ 5528

Other: _____

SUPPORT DEFENDERS OF WILDLIFE

After close of escrow, my mailing address will be: _____

Date: 1/16/14

**THE BARBARA A. ROCCO TRUST INITIALLY
 ESTABLISHED ON JUNE 17, 2003**

By: *Barbara A. Rocco*
BARBARA A. ROCCO, AS TRUSTEE



CALIFORNIA ASSOCIATION OF REALTORS®

VACANT LAND PURCHASE AGREEMENT AND JOINT ESCROW INSTRUCTIONS

(C.A.R. Form VLP/A, Revised 1/06)

Date JANUARY 6, 2014 at GRIZZLY FLATS, California.

1. OFFER:
A. THIS IS AN OFFER FROM KEVIN W. AND JACKIE L. SMELSER (Buyer).
B. THE REAL PROPERTY TO BE ACQUIRED is described as LOT 74 UNIT 7 5000 MEADOW GLEN DR GRIZZLY FLATS, CA 95636
C. THE PURCHASE PRICE offered is TWENTY THOUSAND DOLLARS & NO/100 Dollars \$ 20,000
D. CLOSE OF ESCROW shall occur on (date) (or) 14 Days After Acceptance.

2. FINANCE TERMS: Obtaining the loans below is a contingency of this Agreement unless: (i) either 2D or 2L is checked below; or (ii) otherwise agreed in writing. Buyer shall act diligently and in good faith to obtain the designated loans.
A. INITIAL DEPOSIT: Buyer has given a deposit in the amount of \$ 1,000.00 to the agent submitting the offer (or to) PLACER TITLE COMPANY, by Personal Check (or) made payable to PLACER TITLE COMPANY which shall be held uncashed until Acceptance and then deposited within 3 business days after Acceptance (or) with Escrow Holder, (or) into Broker's trust account.
B. INCREASED DEPOSIT: Buyer shall deposit with Escrow Holder an increased deposit in the amount of \$ -0- within Days After Acceptance, or
C. FIRST LOAN IN THE AMOUNT OF \$ -0- NEW First Deed of Trust in favor of lender, seller; OR ASSUMPTION of Existing First Deed of Trust; encumbering the Property, securing a note payable at maximum interest of % fixed rate, or % initial adjustable rate with a maximum interest rate of %, balance due in years, amortized over years (OR, if checked, payable in interest-only installments). Payments due monthly, quarterly, semi-annually, annually. Buyer shall pay loan fees/points not to exceed
D. ALL CASH OFFER (if checked): No loan is needed to purchase the Property. Buyer shall, within 7 (or) Days After Acceptance, provide Seller written verification of sufficient funds to close this transaction.
E. ADDITIONAL FINANCING TERMS: \$ -0-

F. BALANCE OF PURCHASE PRICE: (not including costs of obtaining loans and other closing costs) in the amount of \$ 19,000.00 to be deposited with Escrow Holder within sufficient time to close escrow.
G. PURCHASE PRICE (TOTAL): \$ 20,000.00
H. LOAN APPLICATIONS: Within 7 (or) Days After Acceptance, Buyer shall provide Seller a letter from lender or mortgage loan broker stating that, based on a review of Buyer's written application and credit report, Buyer is prequalified or preapproved for any NEW loan specified above.
I. VERIFICATION OF DOWN PAYMENT AND CLOSING COSTS: Buyer (or Buyer's lender or loan broker pursuant to 2H) shall, within 7 (or) Days After Acceptance, provide Seller written verification of Buyer's down payment and closing costs.
J. LOAN CONTINGENCY REMOVAL: (i) Within 17 (or) Days After Acceptance Buyer shall, as specified in paragraph 18, remove the loan contingency or cancel this Agreement; OR (ii) (if checked), loan contingency shall remain in effect until the designated loans are funded.
K. APPRAISAL CONTINGENCY AND REMOVAL: This Agreement is (OR, if checked, IS NOT) contingent upon the Property appraising at no less than the specified purchase price. If there is a loan contingency, at the time the loan contingency is removed (or, if checked, within 17 (or) Days After Acceptance), Buyer shall, as specified in paragraph 18, remove the appraisal contingency or cancel this Agreement. If there is no loan contingency, Buyer shall, as specified in paragraph 18, remove the appraisal contingency within 17 (or) Days After Acceptance.
L. NO LOAN CONTINGENCY (if checked): Obtaining any loan in paragraphs 2C, 2E or elsewhere in this Agreement is NOT a contingency of this Agreement. If Buyer does not obtain the loan and as a result Buyer does not purchase the Property, Seller may be entitled to Buyer's deposit or other legal remedies.
M. SELLER FINANCING: The following terms (or) (if checked) the terms specified in the attached Seller Financing Addendum (C.A.R. Form SFA) apply ONLY to financing extended by Seller under this Agreement.
(i) BUYER'S CREDIT-WORTHINESS: Buyer authorizes Seller and/or Brokers to obtain, at Buyer's expense, a copy of Buyer's credit report. Within 7 (or) Days After Acceptance, Buyer shall provide any supporting documentation reasonably requested by Seller.

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Buyer's Initials (KWS) (JL)
Seller's Initials (KWS) (JL)
Reviewed by Date



MASTER COPY

Paying Agent – Rust Consulting, Inc.
P.O. Box 3036
Faribault, MN 55021-2636



Independent Foreclosure Review

January 27, 2014

IMPORTANT PAYMENT AGREEMENT INFORMATION ENCLOSED



Your payment is enclosed.

**SNGLP
BARBARA A ROCCO
10824 GLENHAVEN WY
RANCHO CORDOVA, CA 95670



Reference Number: 1000387108

Property Address:
5006 MEADOW GLEN DRIVE
GRIZZLY FLATS CA 95636

Si usted habla español, tenemos representantes que pueden asistirle en su idioma.



Dear Barbara A Rocco,

You were recently sent a notice that you are eligible to receive a payment as a result of an agreement between federal banking regulators and GMAC Mortgage, LLC in connection with an enforcement action related to deficient mortgage servicing and foreclosure processes.

This letter includes your check. It also explains the amount of the payment, why you are receiving a payment, how to cash the check, and other important information and disclosures.

Your payment is: **\$7,500.00.**

Why you are receiving a payment

In July of 2013, GMAC Mortgage, LLC entered into an agreement with the Board of Governors of the Federal Reserve System. This agreement resolved the Independent Foreclosure Review required by the Board of Governors. Additional information about this agreement can be found at www.federalreserve.gov.

Regulators determined your payment amount based on the stage of your foreclosure process and other considerations related to your foreclosure.

How to cash the check

You must cash or deposit the check within 90 days, or the check will be void. All borrowers listed on the check must sign it to cash it.

**The payment amount is final.
There is no process to appeal the payment.**

Continued on reverse side

Payment related to the Independent Foreclosure Review

PLEASE WATCH YOUR MAIL

You are eligible to receive a payment as the result of an agreement between GMAC Mortgage, LLC and the Federal Reserve Board—announced in July. This payment is related to an enforcement action regarding deficiencies in the mortgage servicing and foreclosure processes of GMAC Mortgage, LLC. Payment will be made by the paying agent—Rust Consulting, Inc.

You should expect a check or additional information about your payment to be mailed by Rust Consulting by the end of January 2014. Please watch your mail. If your mailing address is different than the one pre-printed on this card or you move, please contact Rust Consulting at 1-888-952-9105 to update your mailing address.

Only Rust Consulting will contact you regarding your check or to request additional information if required to process your payment. Always use caution when providing personal information.

If you have questions, you may call toll free at 1-888-952-9105 or visit

www.independentforeclosurereview.com

www.federalreserve.gov

Si tiene preguntas, puede llamar al número de teléfono 1-888-952-9105 para hablar con un representante.

Assistance is also available from the toll-free number in more than 200 languages, including Chinese, Korean, Vietnamese, Tagalog, Hmong, and Russian.

提供中文幫助。

Trợ giúp hiện có bằng tiếng Việt.

Peb muaj cov neeg hais lus Hmoob pab nej.

한국어 도움을 제공합니다.

Available ang tulong sa wikang Tagalog.

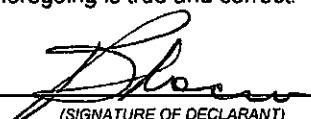
Помощь на русском языке.

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number, and address): <i>Barbara A. Rocco</i> <i>10824 Glenhaven Way</i> <i>Rancho Cordova, CA 95670</i> TELEPHONE NO.: <i>9166386839</i> FAX NO. (Optional): E-MAIL ADDRESS (Optional): <i>barocco@sbcglobal.net</i> ATTORNEY FOR (Name):	FOR LEVYING OFFICER USE ONLY (Levyng Officer Name and Address)
SUPERIOR COURT OF CALIFORNIA, COUNTY OF STREET ADDRESS: MAILING ADDRESS: CITY AND ZIP CODE: BRANCH NAME:	LEVYING OFFICER FILE NUMBER: <div style="font-size: 1.5em; font-family: cursive;">14-4981</div>
CLAIM OF EXEMPTION (Enforcement of Judgment)	FOR COURT USE ONLY
Copy all the information required above (except the top left space) from the Notice of Levy. The top left space is for your name or your attorney's name and address. The original and one copy of this form must be filed with the levying officer. <p align="center">DO NOT FILE WITH THE COURT.</p>	
1. My name is: <i>Barbara Rocco</i> 2. Papers should be sent to: <input checked="" type="checkbox"/> me. <input type="checkbox"/> my attorney (I have filed with the court and served on the judgment creditor a request that papers be sent to my attorney and my attorney has consented in writing on the request to receive these papers.) at the address <input type="checkbox"/> shown above <input type="checkbox"/> following (specify):	CASE NUMBER:

3. I am not the judgment debtor named in the notice of levy. The name and last known address of the judgment debtor is (specify):
4. The property I claim to be exempt is (describe): *Bank funds: Social Security & unemployment benefits*
5. The property is claimed to be exempt under the following code and section (specify):
6. The facts which support this claim are (describe): *Bank deposit statements*
- BR* 7. The claim is made pursuant to a provision exempting property to the extent necessary for the support of the judgment debtor and the spouse and dependents of the judgment debtor. **A Financial Statement form is attached to this claim.**
8. The property claimed to be exempt is
- a. a motor vehicle, the proceeds of an execution sale of a motor vehicle, or the proceeds of insurance or other indemnification for the loss, damage, or destruction of a motor vehicle.
- b. tools, implements, materials, uniforms, furnishings, books, equipment, a commercial motor vehicle, a vessel, or other personal property used in the trade, business or profession of the judgment debtor or spouse.
- c. all other property of the same type owned by the judgment debtor, either alone or in combination with others, is (describe):
9. The property claimed to be exempt consists of the loan value of unmaturred life insurance policies (including endowment and annuity policies) or benefits from matured life insurance policies (including endowment and annuity policies). All other property of the same type owned by the judgment debtor or the spouse of the judgment debtor, either alone or in combination with others, is (describe):

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: *Barbara A. Rocco*
(TYPE OR PRINT NAME)


(SIGNATURE OF DECLARANT)



Bank of America EDD Debit Card

Balance/Transaction History

Card Information

Cardholder Name: BARBARA A. ROCCO
Actual Balance: \$0.00
Available Balance: \$0.00
Card Number: XXXX XXXX XXXX 3734
Expiration Date [MM/YY]: 11/16
Status: Active

Note: Your Available Balance may differ from your Actual Balance due to pending transactions that have not yet posted to your account.

Pending Transactions

No pending transactions found.

Posted Transactions

Posted Transaction Details

Posted Date(M/D/Y)	Merchant/Location	Description	Amount	Actual Balance	Available Balance
11/12/2013	CA EDD DEPOSIT	ACH Load Credit	\$856.00	\$865.00	\$865.00
10/31/2013	State of CA EDD Unemploym Debit Card SACRAMENTO CA 958144503	Direct Deposit Funds Transfer to checking/savings	\$850.00	\$9.00	\$9.00
10/30/2013	CA EDD DEPOSIT	ACH Load Credit	\$856.00	\$859.00	\$859.00
10/28/2013	State of CA EDD Unemploym Debit Card SACRAMENTO CA 958144503	Direct Deposit Funds Transfer to checking/savings	\$125.00	\$3.00	\$3.00
10/24/2013	State of CA EDD Unemploym Debit Card SACRAMENTO CA 958144503	Direct Deposit Funds Transfer to checking/savings	\$300.00	\$128.00	\$128.00
10/21/2013	CA EDD DEPOSIT	ACH Load Credit	\$428.00	\$428.00	\$428.00

[Previous](#) | Page [1](#) [2](#) [3](#) [4](#) [5](#)

Balance/Transaction History

- Card Information

Cardholder Name: BARBARA A. ROCCO
Actual Balance: \$0.00
Available Balance: \$0.00
Card Number: XXXX XXXX XXXX 3734
Expiration Date [MM/YY]: 11/16
Status: Active

Note: Your Available Balance may differ from your Actual Balance due to pending transactions that have not yet posted to your account.

- Pending Transactions

No pending transactions found.

- Posted Transactions

Posted Transaction Details

Posted Date(M/D/Y)	Merchant/Location	Description	Amount	Actual Balance	Available Balance
11/23/2013	7-ELEVEN RANCHO CORDO CA 95670	Purchase of Goods or Services	-\$28.05	\$3.40	\$3.40
11/21/2013	WESTERN FEEDPET SUP RANCHO CORDOV CA 95670	Purchase Return	\$21.59	\$31.45	\$31.45
11/18/2013	WESTERN FEED & PET SUP WESTERN FEED & PET SUP RANCHO CORDOV CA 95670	Purchase of Goods or Services	-\$38.86	\$9.86	\$9.86
11/16/2013	WALGREENS 4050 SUNRISE BL WALGREENS 4050 SUNRISE BL RANCHO CORDOV CA	Purchase of Goods or Services	-\$14.66	\$48.72	\$48.72
11/16/2013	SMOG USA SMOG USA RANCHO CORDOV CA 956700000	Purchase of Goods or Services	\$100.00	\$63.38	\$63.38
11/15/2013	CHEVRON 00096080 RNCHO CORDOVA CA 95670	Purchase of Goods or Services	-\$38.21	\$163.38	\$163.38
11/15/2013	PRO-OP EYEGLOSS/2222 SUNR PRO-OP EYEGLOSS/2222 SUNR RANCHO CORDOV CA 956704376	Purchase of Goods or Services	-\$39.50	\$201.59	\$201.59
11/15/2013	ADALBERTO'S MEXICAN FO GOLD RIVER CA 95670	Purchase of Goods or Services	-\$23.63	\$241.09	\$241.09
11/14/2013	BEL AIR #522 BEL AIR #522 GOLD RIVER CA 95670	Purchase of Goods or Services	\$200.28	\$264.72	\$244.09
11/13/2013	State of CA EDD Unemploy Debit Card SACRAMENTO CA 958144503	Direct Deposit Funds Transfer to checking/savings	\$400.00	\$465.00	\$465.00



Bank of America EDD Debit Card

Balance/Transaction History

Card Information

Cardholder Name: BARBARA A. ROCCO
Actual Balance: \$0.00
Available Balance: \$0.00
Card Number: XXXX XXXX XXXX 3734
Expiration Date [MM/YY]: 11/16
Status: Active

Note: Your Available Balance may differ from your Actual Balance due to pending transactions that have not yet posted to your account.

Pending Transactions

No pending transactions found.

Posted Transactions

Posted Transaction Details

Posted Date(M/D/Y)	Merchant/Location	Description	Amount	Actual Balance	Available Balance
12/12/2013	CASH BANK OF AMERICA CA17 RANCHO CORDOV CA 95670	Teller Cash Withdrawal	\$850.00	\$23.58	\$23.58
12/10/2013	CA EDD DEPOSIT	ACH Load Credit	\$856.00	\$873.58	\$873.58
12/03/2013	7-ELEVEN RANCHO CORDO CA 95670	Purchase of Goods or Services	-\$15.15	\$17.58	\$17.58
12/03/2013	GOLDEN STATE WATER 909-394-3600 CA 91773	Purchase of Goods or Services	-\$56.54	\$32.73	\$17.58
11/29/2013	DS WATERS STANDARD COFFEE 800-4928377 GA 30126	Purchase of Goods or Services	-\$75.00	\$89.27	\$32.73
11/28/2013	7-ELEVEN RANCHO CORDO CA 95670	Purchase of Goods or Services	-\$30.26	\$164.27	\$164.27
11/28/2013	B & E MARKET/7596 BRADSHA B & E MARKET/7596 BRADSHA SACRAMENTO CA 958291033	Purchase of Goods or Services	-\$14.33	\$194.53	\$164.27
11/27/2013	BEL AIR #522 BEL AIR #522 GOLD RIVER CA 95670	Purchase of Goods or Services	-\$50.54	\$208.86	\$208.86
11/27/2013	State of CA EDD Unemploy Debit Card SACRAMENTO CA 958144503	Direct Deposit Funds Transfer to checking/savings	\$600.00	\$259.40	\$259.40
11/26/2013	CA EDD DEPOSIT	ACH Load Credit	\$856.00	\$859.40	\$859.40



Bank of America EDD Debit Card

Balance/Transaction History

Card Information

Cardholder Name: BARBARA A. ROCCO
Actual Balance: \$0.00
Available Balance: \$0.00
Card Number: XXXX XXXX XXXX 3734
Expiration Date [MM/YY]: 11/16
Status: Active

Note: Your Available Balance may differ from your Actual Balance due to pending transactions that have not yet posted to your account.

Pending Transactions

No pending transactions found.

Posted Transactions

Posted Transaction Details

Posted Date(M/D/Y)	Merchant/Location	Description	Amount	Actual Balance	Available Balance
01/08/2014	7-ELEVEN RANCHO CORDO CA 95670	Purchase of Goods or Services	-\$50.37	\$5.63	\$5.63
01/08/2014	BANK OF AMERICA *GOLD RIVER RANCHO CORDOV CA	ATM Cash Withdrawal	\$100.00	\$56.00	\$5.63
01/08/2014	BANK OF AMERICA *GOLD RIVER RANCHO CORDOV CA	ATM Cash Withdrawal	\$100.00	\$156.00	\$105.63
01/08/2014	BANK OF AMERICA *GOLD RIVER RANCHO CORDOV CA	ATM Cash Withdrawal	\$200.00	\$256.00	\$205.63
01/08/2014	BANK OF AMERICA *GOLD RIVER RANCHO CORDOV CA	ATM Cash Withdrawal	\$200.00	\$456.00	\$405.63
01/08/2014	BANK OF AMERICA *GOLD RIVER RANCHO CORDOV CA	ATM Cash Withdrawal	\$200.00	\$656.00	\$605.63
01/07/2014	CA EDD DEPOSIT	ACH Load Credit	\$856.00	\$856.00	\$856.00
12/25/2013	State of CA EDD Unemploym Debit Card SACRAMENTO CA 958144503	Direct Deposit Funds Transfer to checking/savings	\$856.00	\$0.00	\$0.00
12/24/2013	CA EDD DEPOSIT	ACH Load Credit	\$856.00	\$856.00	\$856.00

00.00 CASH

12/16/2013	State of CA EDD Unemploy Debit Card SACRAMENTO CA 958144503	Direct Deposit Funds Transfer to checking/savings	-\$23.58	\$0.00	\$0.00
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[Previous](#) | Page [1](#) [2](#) [3](#) [4](#) [5](#) | [Next](#)



Bank of America EDD Debit Card

Balance/Transaction History

Card Information

Cardholder Name: BARBARA A. ROCCO
Actual Balance: \$0.00
Available Balance: \$0.00
Card Number: XXXX XXXX XXXX 3734
Expiration Date [MM/YY]: 11/16
Status: Active

Note: Your Available Balance may differ from your Actual Balance due to pending transactions that have not yet posted to your account.

Pending Transactions

No pending transactions found.

Posted Transactions

Posted Transaction Details

Posted Date(M/D/Y)	Merchant/Location	Description	Amount	Actual Balance	Available Balance
03/21/2014	CASH WELLS FARGO C/A #000 RANCHO CORDOV CA 95670	Teller Cash Withdrawal	\$856.00	\$0.00	\$0.00
03/18/2014	CA EDD DEPOSIT	ACH Load Credit	\$856.00	\$856.00	\$856.00
03/09/2014	CASH WELLS FARGO C/A #000 RANCHO CORDOV CA 95670	Teller Cash Withdrawal	\$856.00	\$0.00	\$0.00
03/04/2014	CA EDD DEPOSIT	ACH Load Credit	\$856.00	\$856.00	\$856.00
02/21/2014	CASH WELLS FARGO C/A #000 RANCHO CORDOV CA 95670	Teller Cash Withdrawal	\$859.63	\$0.00	\$0.00
02/18/2014	CA EDD DEPOSIT	ACH Load Credit	\$856.00	\$859.63	\$859.63
02/06/2014	CASH WELLS FARGO C/A #000 RANCHO CORDOV CA 95670	Teller Cash Withdrawal	\$853.00	\$3.63	\$3.63
02/04/2014	CA EDD DEPOSIT	ACH Load Credit	\$856.00	\$856.63	\$856.63
01/24/2014	CASH WELLS FARGO C/A #000 RANCHO CORDOV CA 95670	Teller Cash Withdrawal	\$861.00	\$0.63	\$0.63
01/22/2014	CA EDD DEPOSIT	ACH Load Credit	\$856.00	\$861.63	\$861.63



Wells Fargo Business Online®

Account Activity

~~BARBARA ROCCO PROFESSIONAL SERVICES Account~~

~~Rocco Professional Services~~

Activity Summary

Ending Collected Balance as of 03/24/14	\$1,278.32
Current Posted Balance	\$1,278.32
Pending Withdrawals/ Debits	-\$81.95
Pending Deposits/ Credits	\$0.00
Available Balance	\$1,196.37

Transactions

Show: for Last 6 Months

Date ↓	Description	Deposits / Credits	Withdrawals / Debits
Pending Transactions Note: Amounts may change			
No pending transactions meet your criteria above.			
Posted Transactions			
03/20/14	DEPOSIT MADE IN A BRANCH/STORE #795832456	\$856.00	EDD
03/19/14	OCEAN ASSOCIATES PAYMENT 140319 XXXX3060 BARBARA ROCCO	\$526.32	
03/10/14	DEPOSIT MADE IN A BRANCH/STORE #795892013	\$856.00	EDD
03/06/14	PAYPAL TRANSFER 140306 53M227VN5LLXY BARBARA ROCCO	\$153.08	
02/24/14	BANK OF AMERICA TRIALCREDIT 140224 XXXX1564 BARBARA ROCCO	\$0.01	
02/20/14	DEPOSIT MADE IN A BRANCH/STORE #669990204	\$859.63	EDD
02/18/14	ONLINE TRANSFER FROM ROCCO B CUSTOM MANAGEMENT(RM) XXXXX7737 REF #IBE5HRF28S ON 02/18/14	\$100.00	
Totals		\$3,351.04	\$0.00

Equal Housing Lender

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Wells Fargo Business Online®

Account Activity

Business and Personal Accounts

Personal Checking XXXXXX7737

Activity Summary

Current Posted Balance	\$52.11
Pending Withdrawals/ Debits	\$0.00
Pending Deposits/ Credits	\$0.00
Available Balance	\$52.11

Transactions

Show: for Last 6 Months

Date ↓	Description	Deposits / Credits	Withdrawals / Debits
Pending Transactions Note: Amounts may change			
No pending transactions meet your criteria above.			
Posted Transactions			
02/26/14	SSA TREAS 310 XXSOC SEC 022614 XXXX0651A SSA BARBARA A ROCCO	\$1,464.00	SS
02/20/14	OCEAN ASSOCIATES PAYMENT 140220 XXXX6302 BARBARA ROCCO	\$417.18	
02/03/14	ATM CHECK DEPOSIT - 2010 GOLDFIELD DRIVE RANCHO CORDOV CA 4847 0009158	\$7,812.55	- see attached docs
01/30/14	CHECK CRD PUR RTRN 01/29 BEL AIR #522 GOLD RIVER CA 434256XXXXX4847 624030549383303 ?MCC=5411	\$44.49	
01/22/14	SSA TREAS 310 XXSOC SEC 012214 XXXX0651A SSA BARBARA A ROCCO	\$1,464.00	SS
01/17/14	OCEAN ASSOCIATES PAYMENT 140117 XXXX5422 BARBARA ROCCO	\$759.96	
01/17/14	WT FED#01085 CITY NATIONAL BANK /ORG=PLACER TITLE COMPANY SRF# 2014011700002544 TRN#140117069096 RFB# 2468544	\$16,775.73	see attached docs
01/14/14	ONLINE TRANSFER FROM ROCCO B SAVINGS XXXXX9574 REF #IBEXNV82PH ON 01/14/14	\$25.00	
01/13/14	ATM CHECK DEPOSIT - 10814 FOLSOM BLVD RANCHO CORDOV CA 4847 0009187	\$70.00	
01/09/14	PAYPAL TRANSFER 140109 53M227R32LFPA BARBARA ROCCO	\$372.54	
01/08/14	ATM CASH DEPOSIT - 2010 GOLDFIELD DRIVE RANCHO CORDOV CA 4847 0000251	\$100.00	
01/08/14	DEPOSIT	\$720.70	EDD cash
12/31/13	ATM CHECK DEPOSIT - 10814 FOLSOM BLVD RANCHO CORDOV CA 4847 0004063	\$75.00	
12/30/13	ATM CHECK DEPOSIT - WILTON CHEVRON ELK GROVE CA 4847 0002820	\$100.00	
12/27/13	ATM CHECK DEPOSIT - 2010 GOLDFIELD DRIVE RANCHO CORDOV CA 4847 0000983	\$100.00	
12/27/13	BANK OF AMERICA FndTrnsfr 131226 ROCCO, BARBARA A	\$856.00	EDD deposit
12/24/13	SSA TREAS 310 XXSOC SEC 122413 XXXX0651A SSA BARBARA A ROCCO	\$1,450.00	SS
12/23/13	ATM CHECK DEPOSIT - 10814 FOLSOM BLVD RANCHO CORDOV CA 4847 0000746	\$30.00	
12/20/13	DIRECT DEPOSIT ADVANCE ON 12/20 (\$37.50 ADVANCE FEE ALSO APPLIES)	\$500.00	
12/19/13	OCEAN ASSOCIATES EXPENSE DD 131219 XXXX9188 BARBARA ROCCO	\$697.35	
12/17/13	BANK OF AMERICA FndTrnsfr 131216 ROCCO, BARBARA A	\$23.58	EDD
12/11/13	DEPOSIT MADE IN A BRANCH/STORE #680156795	\$850.00	EDD
12/09/13	CHECK CRD PUR RTRN 12/07 TRAVEL INSURANCE P RICHMOND VA 434256XXXXX4847 623342551575358 ?MCC=6300	\$7.00	
12/09/13	DIRECT DEPOSIT ADVANCE ON 12/07 (\$ 6.00 ADVANCE FEE ALSO APPLIES)	\$80.00	
12/05/13	PAYPAL TRANSFER 131205 53M227N4M7XFC BARBARA ROCCO	\$205.96	
11/29/13	DIRECT DEPOSIT ADVANCE ON 11/29 (\$37.50 ADVANCE FEE ALSO APPLIES)	\$500.00	

11/29/13	BANK OF AMERICA FndTrnsfr 131127 ROCCO, BARBARA, A	\$600.00	EDD
11/27/13	ATM CHECK DEPOSIT - 2010 GOLDFIELD DRIVE RANCHO CORDOV CA 4847 0003943	\$190.75	
11/27/13	SSA TREAS 310 XSOC SEC 112713 XXXXX0651A SSA BARBARA A ROCCO	\$1,436.00	SS
11/25/13	DIRECT DEPOSIT ADVANCE ON 11/24 (\$30.00 ADVANCE FEE ALSO APPLIES)	\$400.00	
11/22/13	ATM CHECK DEPOSIT - 10814 FOLSOM BLVD RANCHO CORDOV CA 4847 0008192	\$56.65	
11/22/13	OCEAN ASSOCIATES EXPENSE DD 131122 XXXXX7254 BARBARA ROCCO	\$266.96	
11/14/13	BANK OF AMERICA FndTrnsfr 131113 ROCCO, BARBARA, A	\$400.00	EDD
11/12/13	ONLINE TRANSFER FROM ROCCO B SAVINGS XXXXX9574 REF #IBE2KTLNSM ON 11/10/13	\$25.00	
11/12/13	DIRECT DEPOSIT ADVANCE ON 11/11 (\$ 7.50 ADVANCE FEE ALSO APPLIES)	\$100.00	
11/07/13	ATM CHECK DEPOSIT - 2010 GOLDFIELD DRIVE RANCHO CORDOV CA 4847 0009778	\$140.00	
11/05/13	ATM CHECK DEPOSIT - 2010 GOLDFIELD DRIVE RANCHO CORDOV CA 4847 0009192	\$115.50	
11/05/13	PAYPAL TRANSFER 131105 53M227KHKG4F6 BARBARA ROCCO	\$257.00	
11/01/13	DIRECT DEPOSIT ADVANCE ON 11/01 (\$37.50 ADVANCE FEE ALSO APPLIES)	\$500.00	
11/01/13	BANK OF AMERICA FndTrnsfr 131031 ROCCO, BARBARA, A	\$850.00	EDD
10/31/13	CHECK CRD PUR RTRN 10/30 ENTERPRISE RENT-A- RANCHO CORDOV CA 434256 XXXXX4847 613304550580924 ?MCC=3405	\$17.74	
10/29/13	BANK OF AMERICA FndTrnsfr 131028 ROCCO, BARBARA, A	\$125.00	EDD
10/29/13	DIRECT DEPOSIT ADVANCE ON 10/29 (\$37.50 ADVANCE FEE ALSO APPLIES)	\$500.00	
10/28/13	OVERDRAFT PROTECTION XFER FROM DEP ACT	\$3.42	
10/25/13	BANK OF AMERICA FndTrnsfr 131024 ROCCO, BARBARA, A	\$300.00	EDD
10/25/13	ATM CHECK DEPOSIT - 2010 GOLDFIELD DRIVE RANCHO CORDOV CA 4847 0002476	\$304.15	
10/23/13	ONLINE TRANSFER FROM ROCCO B SAVINGS XXXXX9574 REF #IBE2KNWZFK ON 10/23/13	\$250.00	
10/16/13	ATM CHECK DEPOSIT - 10814 FOLSOM BLVD RANCHO CORDOV CA 4847 0003942	\$198.59	
10/16/13	OCEAN ASSOCIATES PAYMENT 131016 XXXXX2594 BARBARA ROCCO	\$746.90	
10/15/13	ATM CHECK DEPOSIT - 10814 FOLSOM BLVD RANCHO CORDOV CA 4847 0002628	\$1,024.86	
10/10/13	DIRECT DEPOSIT ADVANCE ON 10/10 (\$15.00 ADVANCE FEE ALSO APPLIES)	\$200.00	
10/07/13	OCEAN ASSOCIATES DIRECT DEP 131007 521029183031&D1 ROCCO, BARBARA	\$1,752.65	401K
10/01/13	ONLINE TRANSFER FROM ROCCO B SAVINGS XXXXX9574 REF #IBEC8MYCLV ON 10/01/13	\$240.00	
09/27/13	DIRECT DEPOSIT ADVANCE ON 09/27 (\$37.50 ADVANCE FEE ALSO APPLIES)	\$500.00	
Totals		\$47,002.21	\$0.00

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Wells Fargo Business Online®

Account Activity

Personal Accounts

Personal Savings XXXXXX9574

Savings

Activity Summary

Current Posted Balance	\$120.01
Pending Withdrawals/ Debits	\$0.00
Pending Deposits/ Credits	\$0.00
Available Balance	\$120.01

Transactions

Show: for Last 6 Months

Date ↓	Description	Deposits / Credits	Withdrawals / Debits
Pending Transactions			
No pending transactions meet your criteria above.			
Posted Transactions			
03/24/14	INTEREST PAYMENT	\$0.01	
03/10/14	RECURRING TRANSFER FROM ROCCO B CUSTOM MANAGEMENT(RM) REF #OPEK45NQFK XXXXXX7737	\$25.00	
02/18/14	ATM CHECK DEPOSIT - 2010 GOLDFIELD DRIVE RANCHO CORDOV CA 4847 0008597	\$95.00	
02/10/14	RECURRING TRANSFER FROM ROCCO B CUSTOM MANAGEMENT(RM) REF #OPETS2KFN7 XXXXXX7737	\$25.00	
02/10/14	PAYPAL TRANSFER 140210 53M227TLJVFS8 BARBARA ROCCO	\$171.74	
02/05/14	DEPOSIT MADE IN A BRANCH/STORE #669870001	\$853.00	EDD
01/23/14	DEPOSIT MADE IN A BRANCH/STORE #670050139	\$861.00	EDD
01/10/14	RECURRING TRANSFER FROM ROCCO B CUSTOM MANAGEMENT(RM) REF #OPEMYSXRS XXXXXX7737	\$25.00	
11/12/13	RECURRING TRANSFER FROM ROCCO B CUSTOM MANAGEMENT(RM) REF #OPE5GW44G2 XXXXXX7737	\$25.00	
10/23/13	CACTUS PAYMENTS BARBARA ROCCO BARBARA ROCCO	\$252.21	
Totals		\$2,332.96	\$0.00

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