

TWELFTH DISTRICT ADVISORY COUNCIL

As of January 1, 2005

Chairman



Duff Willey
President
Willey Automotive Group
Bountiful, Utah

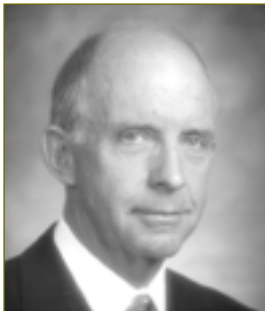
Vice Chairman



Thomas E. Cleveland
Chairman and Chief Executive Officer
Access Business Finance
Bellevue, Washington



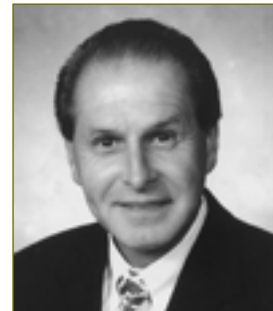
Roberto Barragan
President
Valley Economic
Development Center, Inc.
Van Nuys, California



Stephen M. Brophy
President
Page Land & Cattle Co.
Phoenix, Arizona



Barbara Bry
Chief Operating Officer
Voice of San Diego
San Diego, California



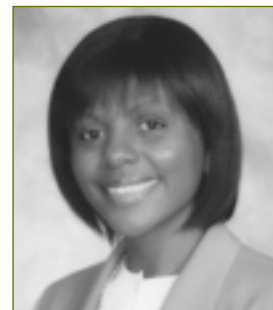
Manuel Cunha, Jr.
President
Nisei Farmers League
Fresno, California



Paul Ecke, III
Chairman and Chief Executive Officer
Paul Ecke Ranch
Encinitas, California



Jack H. Gleason
ComPlan Advisors LLC
Scottsdale, Arizona



Denice A. Young, CPA
President
Young Consulting Group
and Real Estate Services
Torrance, California