

EXHIBIT K

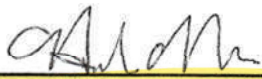
Michael and Barbara Montgomery hired NorCal Fire to rebuild their home. The initial rebuild contract was \$548,240 (04/28/2018). In November 2019, MINOR proposed an increase to the contract of \$121,499 which included increased budget items for appliances, cabinets, flooring, fixtures, etc. According to the Montgomerys, they never signed the contract increase document but agreed to the additional cost so long as their insurance company approved the increase. The Montgomerys paid NorCal a total of \$578,827 [Note: this amount did not account for all items the Montgomerys paid for like windows, doors, condenser, etc. Nor does it account for the outstanding subcontractor bills they paid]. The Montgomerys money was deposited into NorCal's accounts – both Zachary and Angela MINOR were on the Wells Fargo account; just MINOR was on the Umpqua account. The Montgomerys paid for several of the contract budget items themselves direct to material suppliers and thus should have reduced their contract with NorCal for each budgeted line item they paid directly for. When considering the budget items the Montgomerys paid for themselves like flooring, appliances, lighting, stair railing, and cabinets, it would reduce the contract amount to \$574,903 and they paid NorCal \$578,827. NorCal did not complete the Montgomerys rebuild; MINOR alleged to the Montgomerys that he was owed money from customers. The Montgomerys allege that in addition to the money they paid NorCal, they paid an additional \$272,777.07 for labor and materials to complete their build (note: this amount included landscaping as well as water/mold remediation/repair). In reviewing the NorCal Wells Fargo and Umpqua accounts, there was a substantial amount of funds diverted to expenditures not related to construction (vacations/travel, food, personal items, donations, clothing, an adoption, etc.) [484B PC]. Michal Montgomery was an elder at the time (DOB: 11/05/1950) [368(d) PC].

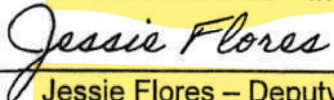
Maurits and Lori Andre hired NorCal to rebuild their home for a contract amount of \$434,840. The build was completed and the Andres's paid NorCal in full. Four checks from the Andres were deposited into the NorCal Wells Fargo account.

NorCal failed to pay the roofing subcontractor, Trademark Roofing. The Andres received a mechanics' lien from Trademark Roofing for \$11,750. On February 18, 2021, the Andres' paid Trademark Roofing \$11,750 to clear the balance NorCal owed them [484b PC]

Catherine Altamura hired MINOR to issue payroll checks and provide workers' compensation coverage to workers on her rebuild project. On July 01, 2020, and August 06, 2020, MINOR sent Catherine Altamura an email that displayed his CSLB license number. At this time, NorCal Fire's license was suspended for a workers' compensation issue [7027.3 BP]. In the August 06, 2020, email, it stated, "Workers comp co Mid Century Insurance A09485873." Mid-Century Insurance Company policy #A09485873 expired on 06/09/2020.

MINOR failed to return materials that were rented by his company, NorCal Fire, to Marshall Scaffold. According to Justin Miller, owner of Marshall Scaffold, NorCal had a balance due of \$2,798.06. The estimated replacement value of the equipment that was not returned was \$2,169.10 [487(a) PC].

Reporting Officer: 
Amanda Martinez – Investigator – #12

Supervisor: 
Jessie Flores – Deputy Chief

Date: 2/6/2023

Date: 2.2.2023