


State Bar Court of California
Hearing Department
San Francisco

Counsel For The State Bar Susan I. Kagan Deputy Trial Counsel 180 Howard Street, 7th Fl. San Francisco, CA 94105 Tel.: (415) 538-2037	Case Number (s) 06-O-14507 07-O-10129	(for Court's use) PUBLIC MATTER FILED  OCT 23 2007 STATE BAR COURT CLERK'S OFFICE SAN FRANCISCO
Bar # 214209 In Pro Per Respondent Jennifer Fay Blackburn P.O. Box 1533 Fresno, CA 93716 Tel.: (559) 790-8322		
Bar # 214781 In the Matter Of: Jennifer Fay Blackburn	Submitted to: Settlement Judge STIPULATION RE FACTS, CONCLUSIONS OF LAW AND DISPOSITION AND ORDER APPROVING STAYED SUSPENSION; NO ACTUAL SUSPENSION <input type="checkbox"/> PREVIOUS STIPULATION REJECTED	
Bar # 214781 A Member of the State Bar of California (Respondent)		

Note: All information required by this form and any additional information which cannot be provided in the space provided, must be set forth in an attachment to this stipulation under specific headings, e.g., "Facts," "Dismissals," "Conclusions of Law," "Supporting Authority," etc.

A. Parties' Acknowledgments:

- (1) Respondent is a member of the State Bar of California, admitted **November 5, 2001**.
- (2) The parties agree to be bound by the factual stipulations contained herein even if conclusions of law or disposition are rejected or changed by the Supreme Court.
- (3) All investigations or proceedings listed by case number in the caption of this stipulation are entirely resolved by this stipulation and are deemed consolidated. Dismissed charge(s)/count(s) are listed under "Dismissals." The stipulation consists of **11** pages, not including the order.
- (4) A statement of acts or omissions acknowledged by Respondent as cause or causes for discipline is included under "Facts."
- (5) Conclusions of law, drawn from and specifically referring to the facts are also included under "Conclusions of Law".
- (6) The parties must include supporting authority for the recommended level of discipline under the heading "Supporting Authority."



(Do not write above this line.)

- (7) No more than 30 days prior to the filing of this stipulation, Respondent has been advised in writing of any pending investigation/proceeding not resolved by this stipulation, except for criminal investigations.
- (8) Payment of Disciplinary Costs—Respondent acknowledges the provisions of Bus. & Prof. Code §§6086.10 & 6140.7. (Check one option only):

- ☒ costs added to membership fee for calendar year following effective date of discipline.
- ☐ costs to be paid in equal amounts prior to February 1 for the following membership years:
(hardship, special circumstances or other good cause per rule 284, Rules of Procedure)
- ☐ costs waived in part as set forth in a separate attachment entitled "Partial Waiver of Costs"
- ☐ costs entirely waived

B. Aggravating Circumstances [for definition, see Standards for Attorney Sanctions for Professional Misconduct, standard 1.2(b)]. Facts supporting aggravating circumstances are required.

- (1) ☐ **Prior record of discipline** [see standard 1.2(f)]
- (a) ☐ State Bar Court case # of prior case
- (b) ☐ Date prior discipline effective
- (c) ☐ Rules of Professional Conduct/ State Bar Act violations:
- (d) ☐ Degree of prior discipline
- (e) ☐ If Respondent has two or more incidents of prior discipline, use space provided below or a separate attachment entitled "Prior Discipline."
- (2) ☐ **Dishonesty:** Respondent's misconduct was surrounded by or followed by bad faith, dishonesty, concealment, overreaching or other violations of the State Bar Act or Rules of Professional Conduct.
- (3) ☐ **Trust Violation:** Trust funds or property were involved and Respondent refused or was unable to account to the client or person who was the object of the misconduct for improper conduct toward said funds or property.
- (4) ☒ **Harm:** Respondent's misconduct harmed significantly a client, the public or the administration of justice. See page 8.
- (5) ☐ **Indifference:** Respondent demonstrated indifference toward rectification of or atonement for the consequences of his or her misconduct.
- (6) ☐ **Lack of Cooperation:** Respondent displayed a lack of candor and cooperation to victims of his/her misconduct or to the State Bar during disciplinary investigation or proceedings.
- (7) ☐ **Multiple/Pattern of Misconduct:** Respondent's current misconduct evidences multiple acts of wrongdoing or demonstrates a pattern of misconduct.
- (8) ☐ **No aggravating circumstances** are involved.

Additional aggravating circumstances

C. Mitigating Circumstances [see standard 1.2(e)]. Facts supporting mitigating circumstances are required.

- (1) ☐ **No Prior Discipline:** Respondent has no prior record of discipline over many years of practice coupled with present misconduct which is not deemed serious.
- (2) ☐ **No Harm:** Respondent did not harm the client or person who was the object of the misconduct.
- (3) ☒ **Candor/Cooperation:** Respondent displayed spontaneous candor and cooperation with the victims of his/her misconduct and to the State Bar during disciplinary investigation and proceedings. **See page 8.**
- (4) ☒ **Remorse:** Respondent promptly took objective steps spontaneously demonstrating remorse and recognition of the wrongdoing, which steps were designed to timely atone for any consequences of his/her misconduct. **See page 8.**
- (5) ☐ **Restitution:** Respondent paid \$ on in restitution to without the threat or force of disciplinary, civil or criminal proceedings.
- (6) ☐ **Delay:** These disciplinary proceedings were excessively delayed. The delay is not attributable to Respondent and the delay prejudiced him/her.
- (7) ☐ **Good Faith:** Respondent acted in good faith.
- (8) ☒ **Emotional/Physical Difficulties:** At the time of the stipulated act or acts of professional misconduct Respondent suffered extreme emotional difficulties or physical disabilities which expert testimony would establish was directly responsible for the misconduct. The difficulties or disabilities were not the product of any illegal conduct by the member, such as illegal drug or substance abuse, and Respondent no longer suffers from such difficulties or disabilities. **See page 8.**
- (9) ☐ **Severe Financial Stress:** At the time of the misconduct, Respondent suffered from severe financial stress which resulted from circumstances not reasonably foreseeable or which were beyond his/her control and which were directly responsible for the misconduct.
- (10) ☒ **Family Problems:** At the time of the misconduct, Respondent suffered extreme difficulties in his/her personal life which were other than emotional or physical in nature.
- (11) ☐ **Good Character:** Respondent's good character is attested to by a wide range of references in the legal and general communities who are aware of the full extent of his/her misconduct.
- (12) ☐ **Rehabilitation:** Considerable time has passed since the acts of professional misconduct occurred followed by convincing proof of subsequent rehabilitation.
- (13) ☐ **No mitigating circumstances** are involved.

Additional mitigating circumstances

D. Discipline:

- (1) ☒ **Stayed Suspension:**

- (a) ☒ Respondent must be suspended from the practice of law for a period of **one (1) year**.
- i. ☐ and until Respondent shows proof satisfactory to the State Bar Court of rehabilitation and present fitness to practice and present learning and ability in the law pursuant to standard 1.4(c)(ii), Standards for Attorney Sanctions for Professional Misconduct.
- ii. ☐ and until Respondent pays restitution as set forth in the Financial Conditions form attached to this stipulation.
- iii. ☐ and until Respondent does the following:

The above-referenced suspension is stayed.

(2) ☒ **Probation:**

Respondent is placed on probation for a period of **two (2) years**, which will commence upon the effective date of the Supreme Court order in this matter. (See rule 9.18 California Rules of Court)

E. Additional Conditions of Probation:

- (1) ☒ During the probation period, Respondent must comply with the provisions of the State Bar Act and Rules of Professional Conduct.
- (2) ☒ Within ten (10) days of any change, Respondent must report to the Membership Records Office of the State Bar and to the Office of Probation of the State Bar of California ("Office of Probation"), all changes of information, including current office address and telephone number, or other address for State Bar purposes, as prescribed by section 6002.1 of the Business and Professions Code.
- (3) ☒ Within thirty (30) days from the effective date of discipline, Respondent must contact the Office of Probation and schedule a meeting with Respondent's assigned probation deputy to discuss these terms and conditions of probation. Upon the direction of the Office of Probation, Respondent must meet with the probation deputy either in-person or by telephone. During the period of probation, Respondent must promptly meet with the probation deputy as directed and upon request.
- (4) ☒ Respondent must submit written quarterly reports to the Office of Probation on each January 10, April 10, July 10, and October 10 of the period of probation. Under penalty of perjury, Respondent must state whether Respondent has complied with the State Bar Act, the Rules of Professional Conduct, and all conditions of probation during the preceding calendar quarter. Respondent must also state whether there are any proceedings pending against him or her in the State Bar Court and if so, the case number and current status of that proceeding. If the first report would cover less than 30 days, that report must be submitted on the next quarter date, and cover the extended period.

In addition to all quarterly reports, a final report, containing the same information, is due no earlier than twenty (20) days before the last day of the period of probation and no later than the last day of probation.

- (5) ☐ Respondent must be assigned a probation monitor. Respondent must promptly review the terms and conditions of probation with the probation monitor to establish a manner and schedule of compliance. During the period of probation, Respondent must furnish to the monitor such reports as may be requested, in addition to the quarterly reports required to be submitted to the Office of Probation. Respondent must cooperate fully with the probation monitor.
- (6) ☒ Subject to assertion of applicable privileges, Respondent must answer fully, promptly and truthfully any inquiries of the Office of Probation and any probation monitor assigned under these conditions which are

directed to Respondent personally or in writing relating to whether Respondent is complying or has complied with the probation conditions.

- (7) ☐ Within one (1) year of the effective date of the discipline herein, Respondent must provide to the Office of Probation satisfactory proof of attendance at a session of the State Bar Ethics School, and passage of the test given at the end of that session.
- ☒ No Ethics School recommended. Reason: **Respondent is moving outside California and is unable to attend State Bar Ethics School. As an alternative to State Bar Ethics School, the parties agree that Respondent will complete the following courses: six (6) hours of MCLE courses in legal ethics. Within one (1) year of the effective date of discipline herein, Respondent must provide the Office of Probation satisfactory proof of participation for the MCLE courses.**
- (8) ☐ Respondent must comply with all conditions of probation imposed in the underlying criminal matter and must so declare under penalty of perjury in conjunction with any quarterly report to be filed with the Office of Probation.
- (9) ☒ The following conditions are attached hereto and incorporated:
- | | |
|---|---|
| <input type="checkbox"/> Substance Abuse Conditions | <input type="checkbox"/> Law Office Management Conditions |
| <input type="checkbox"/> Medical Conditions | <input checked="" type="checkbox"/> Financial Conditions |

F. Other Conditions Negotiated by the Parties:

- (1) ☒ **Multistate Professional Responsibility Examination:** Respondent must provide proof of passage of the Multistate Professional Responsibility Examination ("MPRE"), administered by the National Conference of Bar Examiners, to the Office of Probation within one year. **Failure to pass the MPRE results in actual suspension without further hearing until passage. But see rule 9.10(b), California Rules of Court, and rule 321(a)(1) & (c), Rules of Procedure.**
- ☐ No MPRE recommended. Reason:
- (2) ☐ **Other Conditions:**

Attachment language (if any):

FACTS AND CONCLUSIONS OF LAW

Case No. 06-O-14597

Facts

1. From November of 2001 through September 15, 2003, respondent was an associate attorney and employee of the law firm Kharazi & Sirabian.
2. On November 6, 2002, Virginia Mae Smith ("Smith") and Joan Charleen Rodman ("Rodman") employed the Kharazi & Sirabian firm to file Chapter 7 bankruptcy petitions on their behalf. Although Smith and Rodman are domestic partners, each signed a separate fee agreement with the Kharazi & Sirabian firm to file a joint Chapter 7 bankruptcy petition. Respondent signed the fee agreements on behalf of Hadi-Ty S. Kharazi ("Kharazi"). Respondent explained to Smith that they would each need to file separate bankruptcy petitions. Smith and Rodman paid a total of \$800 in attorney's fees to the Kharazi & Sirabian firm. Respondent was assigned to work on Smith and Rodman's cases.
3. On November 21, 2002, respondent received Smith and Rodman's completed questionnaires.
4. On November 25, 2002, respondent wrote to Smith and Rodman regarding issues in the case. She also advised Rodman to sell real property she owned in Oregon.
5. On February 3, 2003, Smith and Rodman wrote to respondent's paralegal, Laura, with updated information about their income and informed her that the Oregon property had not sold. Smith and Rodman asked that respondent contact them if she needed more information. Respondent received the updated information.
6. On March 1, 2003, Smith and Rodman reviewed drafts of their bankruptcy petitions.
7. On September 15, 2003, respondent ended her employment with Kharazi & Sirabian. Respondent and Kharazi orally agreed that beginning on September 16, 2003, respondent would complete the bankruptcy cases she was already working on for the firm and that he would refer any new bankruptcy cases that came into the firm to her. Respondent agreed to complete work on the Smith and Rodman cases without further compensation from the clients.
8. On April 7, 2004, Smith called respondent at the Kharazi and Sirabian firm. Smith was told that respondent no longer worked for the firm and was given respondent's address and telephone number.
9. Respondent took no further steps to complete the bankruptcy matter for Smith and Rodman, including not filing the bankruptcy petition.
10. On October 25, 2005, one of Smith's creditors, Unifund CCR Partners ("Unifund"), filed a lawsuit against Smith for a debt owed on a credit card. *Unifund CCR Partners v. Virginia Smith*, Fresno County Superior Court case number 05CLCL00614. Smith had provided information about this debt to respondent when she employed her to file the bankruptcy petition. After receiving notice about the Unifund lawsuit, Smith and Rodman called respondent on several occasions to determine the status of the bankruptcy petition, leaving messages for respondent to return their calls. Respondent received the messages, but did not respond.
11. In January 2006, Smith and Rodman went to Central California Legal Services, Inc. ("CCLS") due to fact that respondent had not filed a bankruptcy petitions on their behalf.
12. In February 2006, Ofra Pleban ("Pleban"), an attorney with CCLS called and spoke to respondent about Smith and Rodman's case. Respondent told Pleban that she would help Smith and Rodman with their bankruptcy filings and asked that Pleban give Smith and Rodman her cell telephone number so that they could contact her directly. Pleban also gave respondent Smith's telephone number at that time. After the conversation with Pleban, respondent took no actions to complete the bankruptcy matter for Smith and Rodman.
13. On April 26, 2006, Pleban wrote respondent a letter stating respondent had failed to complete the bankruptcy matter, failed to communicate with Smith and Rodman, and requesting that she take action in the matter right away.

Respondent received the letter, but did not respond to it. After April 2006, respondent took no steps to complete the bankruptcy matter for Smith and Rodman.

Conclusions of Law

By not filing the petitions or taking any other steps to complete the bankruptcy matters for Smith and Rodman, respondent intentionally, recklessly, and repeatedly failed to perform legal services with competence in willful violation of rule 3-110(A) of the Rules of Professional Conduct.

By not informing Smith and Rodman that she had left the Kharazi and Sirabian firm and not notifying them of her new address and telephone number, respondent has failed to keep a client reasonably informed of significant developments in a matter in which respondent had agreed to provide legal services in willful violation of section 6068(m) of the Business and Professions Code.

By not returning Smith and Rodman's telephone calls and not responding to Pleban's letter regarding the status of the bankruptcy matter, respondent failed to respond promptly to reasonable status inquiries of a client in a matter in which Respondent had agreed to provide legal services in willful violation of section 6068(m) of the Business and Professions Code.

Case No. 07-O-10129

Facts

1. On November 24, 2003, Christopher Dondero ("Dondero") employed respondent to represent him in a bankruptcy matter. Dondero paid respondent a total of \$635 as fees.
2. On September 1, 2004, Dondero spoke to respondent to confirm she had received the final payment for fees. Respondent confirmed receipt of his final payment and assured him that she did not need anything further to file the petition.
3. From September 15, 2004 through December 2005, Dondero called respondent approximately once per month to determine the status of his bankruptcy case, leaving messages for her to return his calls. Respondent received the messages, but did not return Dondero's calls. During the period of September 2004 through December 2005, Dondero went to respondent's office at 1145 W. Shaw Avenue, Fresno. Respondent's office was empty. Dondero also tried to send respondent a facsimile, but found that the number was disconnected.
4. Respondent took no steps to pursue Dondero's bankruptcy matter, including not filing the bankruptcy petition. Respondent's services were of little or no value to Dondero. However, respondent did not return any portion of the fees that Dondero paid.
5. On February 22, 2007, a State Bar investigator wrote respondent a letter requesting a response to Dondero's allegations by March 10, 2007. On March 9, 2007, respondent sent a letter via facsimile to the State Bar investigator requesting an extension to respond to Dondero's complaint until March 26, 2007.
6. On March 9, 2007, the State Bar investigator wrote respondent a letter in which she granted her request for an extension to respond by March 27, 2007.
7. Thereafter, respondent failed to provide a written response to the letter.

Conclusions of law

By not pursuing Dondero's bankruptcy matter, respondent intentionally, recklessly, and repeatedly failed to perform legal services with competence in willful violation of rule 3-110(A) of the Rules of Professional Conduct.

By not returning Dondero's telephone calls regarding the status of his case, respondent failed to respond promptly to reasonable status inquiries of a client in a matter in which respondent had agreed to provide legal services in willful violation of section 6068(m) of the Business and Professions Code.

By not informing Dondero that she had moved from her office, respondent failed to keep a client reasonably informed of significant developments in a matter in which respondent had agreed to provide legal services in willful violation of section 6068(m) of the Business and Professions Code.

By failing to refund any portion of the fees Dondero paid, respondent wilfully failed to refund promptly any part of a fee paid in advance that has not been earned in violation of rule 3-700(D)(2) of the Rules of Professional Conduct.

By failing to provide a written response to the State Bar investigator's letter in the Dondero matter, respondent failed to cooperate with and participate in the State Bar investigation in willful violation of section 6068(i) of the Business and Professions Code.

WAIVER OF VARIANCE BETWEEN NDC AND STIPULATED FACTS AND CULPABILITY

The parties waive any variance between the Notice of Disciplinary Charges filed on June 27, 2007, and the facts and/or conclusions of law contained in this stipulation. Additionally, the parties waive the issuance of an amended Notice of Disciplinary Charges. The parties further waive the right to the filing of a Notice of Disciplinary Charges and to a formal hearing on any charge not included in the pending Notice of Disciplinary Charges.

PENDING PROCEEDINGS

The disclosure date referred to on page two, paragraph A (7) was October 9, 2007.

MCLE

Because respondent has agreed to participate in MCLE courses as part of this stipulation, respondent may receive Minimum Continuing Legal Education credit upon the satisfactory completion of the MCLE courses.

SUPPORTING AUTHORITY

Standard 2.4(b) requires reproof or suspension for a respondent who has wilfully failed to perform services in which she was retained.

Standard 2.6(a) requires that a violation of Business and Professions Code section 6068 shall result in disbarment or suspension depending on the gravity of the offense or harm, if any, to the victim, with due regard to the purpose of imposing discipline set forth in standard 1.3.

Based on respondent's misconduct in two client matters, a stayed suspension is the appropriate level of discipline.

FACTS SUPPORTING AGGRAVATING AND MITIGATING CIRCUMSTANCES

AGGRAVATING CIRCUMSTANCES

Standard 1.2(b)(iv). Due to respondent's failure to perform, her clients were unable to file petitions for bankruptcy in a timely manner, causing significant harm to the clients.

MITIGATING CIRCUMSTANCES

Standard 1.2(e)(iv). Respondent was in the process of relocating her family during the time that Ms. Smith, Ms. Rodman and Mr. Dondero were attempting to contact her.

Standard 1.2(e)(v). Respondent displayed spontaneous candor and cooperation to the State Bar during the disciplinary proceedings.

Standard 1.2(e)(vii). Respondent displayed remorse for her misconduct.

In the Matter of
Jennifer Fay Blackburn

Case number(s):
06-O-14507; 07-O-10129

A Member of the State Bar

Financial Conditions

a. Restitution

- ☒ Respondent must pay restitution (including the principal amount, plus interest of 10% per annum) to the payee(s) listed below. If the Client Security Fund ("CSF") has reimbursed one or more of the payee(s) for all or any portion of the principal amount(s) listed below, Respondent must also pay restitution to CSF in the amount(s) paid, plus applicable interest and costs.

Payee	Principal Amount	Interest Accrues From
Christopher Dondero	\$635.00	11/24/03

- ☐ Respondent must pay above-referenced restitution and provide satisfactory proof of payment to the Office of Probation not later than

b. Installment Restitution Payments

- ☐ Respondent must pay the above-referenced restitution on the payment schedule set forth below. Respondent must provide satisfactory proof of payment to the Office of Probation with each quarterly probation report, or as otherwise directed by the Office of Probation. No later than 30 days prior to the expiration of the period of probation (or period of reprobation), Respondent must make any necessary final payment(s) in order to complete the payment of restitution, including interest, in full.

Payee/CSF (as applicable)	Minimum Payment Amount	Payment Frequency

c. Client Funds Certificate

- ☐ 1. If Respondent possesses client funds at any time during the period covered by a required quarterly report, Respondent must file with each required report a certificate from Respondent and/or a certified public accountant or other financial professional approved by the Office of Probation, certifying that:
- a. Respondent has maintained a bank account in a bank authorized to do business in the State of California, at a branch located within the State of California, and that such account is designated as a "Trust Account" or "Clients' Funds Account";

b. Respondent has kept and maintained the following:

- i. A written ledger for each client on whose behalf funds are held that sets forth:
 1. the name of such client;
 2. the date, amount and source of all funds received on behalf of such client;
 3. the date, amount, payee and purpose of each disbursement made on behalf of such client; and,
 4. the current balance for such client.
- ii. a written journal for each client trust fund account that sets forth:
 1. the name of such account;
 2. the date, amount and client affected by each debit and credit; and,
 3. the current balance in such account.
- iii. all bank statements and cancelled checks for each client trust account; and,
- iv. each monthly reconciliation (balancing) of (i), (ii), and (iii), above, and if there are any differences between the monthly total balances reflected in (i), (ii), and (iii), above, the reasons for the differences.

c. Respondent has maintained a written journal of securities or other properties held for clients that specifies:

- i. each item of security and property held;
- ii. the person on whose behalf the security or property is held;
- iii. the date of receipt of the security or property;
- iv. the date of distribution of the security or property; and,
- v. the person to whom the security or property was distributed.

2. If Respondent does not possess any client funds, property or securities during the entire period covered by a report, Respondent must so state under penalty of perjury in the report filed with the Office of Probation for that reporting period. In this circumstance, Respondent need not file the accountant's certificate described above.
3. The requirements of this condition are in addition to those set forth in rule 4-100, Rules of Professional Conduct.

d. Client Trust Accounting School

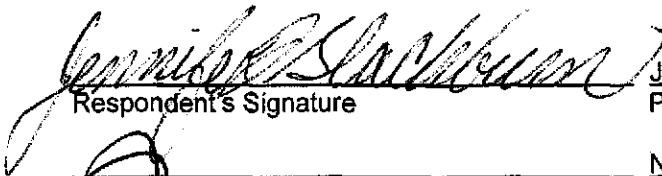
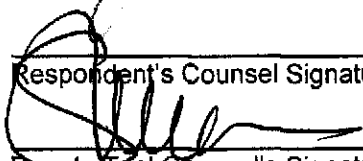
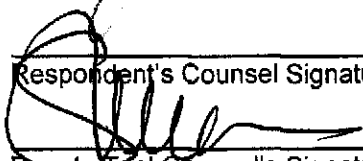
- ☐ Within one (1) year of the effective date of the discipline herein, Respondent must supply to the Office of Probation satisfactory proof of attendance at a session of the Ethics School Client Trust Accounting School, within the same period of time, and passage of the test given at the end of that session.

(Do not write above this line.)

In the Matter of Jennifer Fay Blackburn	Case number(s): 06-O-14507; 07-O-10129
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SIGNATURE OF THE PARTIES

By their signatures below, the parties and their counsel, as applicable, signify their agreement with each of the recitations and each of the terms and conditions of this Stipulation Re Fact, Conclusions of Law and Disposition.

<u>10/12/07</u> Date	 Respondent's Signature	<u>Jennifer Fay Blackburn</u> Print Name
<u>10/18/07</u> Date	 Respondent's Counsel Signature	<u>N/A</u> Print Name
<u>10/18/07</u> Date	 Deputy Trial Counsel's Signature	<u>Susan I. Kagan</u> Print Name

(Do not write above this line.)

In the Matter Of
Jennifer Fay Blackburn

Case Number(s):
06-O-14507; 07-O-10129

ORDER

Finding the stipulation to be fair to the parties and that it adequately protects the public,
IT IS ORDERED that the requested dismissal of counts/charges, if any, is GRANTED without
prejudice, and:

- ☒ The stipulated facts and disposition are APPROVED and the DISCIPLINE
RECOMMENDED to the Supreme Court.
- ☐ The stipulated facts and disposition are APPROVED AS MODIFIED as set forth
below, and the DISCIPLINE IS RECOMMENDED to the Supreme Court.
- ☐ All Hearing dates are vacated.

The parties are bound by the stipulation as approved unless: 1) a motion to withdraw or modify
the stipulation, filed within 15 days after service of this order, is granted; or 2) this court modifies
or further modifies the approved stipulation. (See rule 135(b), Rules of Procedure.) **The
effective date of this disposition is the effective date of the Supreme Court order herein,
normally 30 days after file date. (See rule 9.18(a), California Rules of Court.)**

Date

10-23-07


Judge of the State Bar Court

CERTIFICATE OF SERVICE
[Rule 62(b), Rules Proc.; Code Civ. Proc., § 1013a(4)]

I am a Case Administrator of the State Bar Court of California. I am over the age of eighteen and not a party to the within proceeding. Pursuant to standard court practice, in the City and County of San Francisco, on October 23, 2007, I deposited a true copy of the following document(s):

**STIPULATION RE FACTS, CONCLUSIONS OF LAW AND DISPOSITION
AND ORDER APPROVING**

in a sealed envelope for collection and mailing on that date as follows:

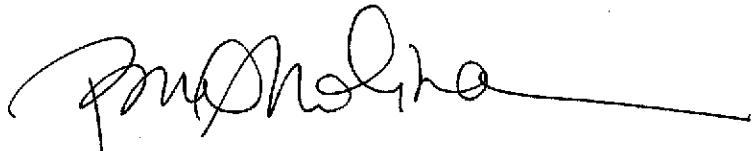
- [X] by first-class mail, with postage thereon fully prepaid, through the United States Postal Service at San Francisco, California, addressed as follows:

**JENNIFER F. BLACKBURN
PMB 242
16-540 KEAAU PAHOA RD STE 2
KEAAU, HI 96749**

- [X] by interoffice mail through a facility regularly maintained by the State Bar of California addressed as follows:

SUSAN I. KAGAN, Enforcement, San Francisco

I hereby certify that the foregoing is true and correct. Executed in San Francisco, California, on **October 23, 2007.**



Bernadette C. O. Molina
Case Administrator
State Bar Court