

EXHIBIT "A"

1. Guaranty dated April 13, 2007, executed by Steven R. Jones in favor of First Heritage Bank, N.A.
2. Guaranty dated April 13, 2007, executed by Joseph G. Woodley in favor of First Heritage Bank, N.A.
3. Security and Pledge Agreement dated April 13, 2007, executed by Steven R. Jones in favor of First Heritage Bank, NA., as secured party.
4. Credit Agreement between First Heritage Bank, N.A. and Westover Financial, Inc., dated April 13, 2007 and executed by Steven R. Jones.
5. First Amendment to Credit Agreement dated July 24, 2007, executed by Steven R. Jones and Joseph G. Woodley as guarantors.
6. Second Amendment to Credit Agreement dated October 8, 2007, executed by Steven R. Jones as guarantor.
7. Custodian Agreement dated April 13, 2007, executed by Steven R. Jones in favor of First Heritage Bank, N.A.
8. Corporate Resolution To Borrow and Guaranty Debt dated April 13, 2007, executed by Joseph G. Woodley and Steven R. Jones in favor of First Heritage Bank, N.A.
9. Landlord's Waiver and Consent between Westover Financial, Inc. ("Borrower") and ParkCenter 400, LLC ("Landlord") dated April 13, 2007, in favor of First Heritage Bank, N.A.
10. UCC N7-7112480585 filed May 2, 2007 with California Secretary of State.