1 SUPERIOR COURT OF THE STATE OF CALIFORNIA 2 IN AND FOR THE COUNTY OF FRESNO 3 4 VICKEN MASSOYAN; and MAGGIE Case No.: 09CECG01839 DSB 5 ANTARAMIAN; both individually and on behalf of all others similarly situated, 6 SPECIAL VERDICT Plaintiffs, 7 VS. 8 UG 0 5 2011 HL LEASING, INC., a California corporation; MANUFACTURERS ACCEPTANCE CORP.) dba HERITAGE PACIFIC LEASING, a 10 California Corporation; KATHLEEN OTTO, Individually, as successor of interest to John 11 Otto, and as trustee of the OTTO FAMILY TRUST; DAN RAMIREZ; ANDY 12 FERNANDEZ; and AIR FRED, LLC, 13 Defendants. 14 15 16 We, the jury, answer the questions submitted to us as follows: 17 18 19 SECTION 1 20 CONCEALMENT (Dan Ramirez Only) 21 1. Did Dan Ramirez intentionally fail to disclose an important fact that Vicken 22 Massoyan, Maggie Antaramian and the class members did not know and could not reasonably 23 have discovered? 24 × Yes No 25 26 If your answer to question 1 is yes, then answer question 2. If you answered no, 27 stop here and go to Section 2. 28

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2	2. Did Dan Ramirez intend to deceive Vicken Massoyan, Maggie Antaramian and
3	the class members by concealing the fact?
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5	If your answer to question 2 is yes, then answer question 3. If you answered no,
6	stop here and go to Section 2.
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8	3. Did Vicken Massoyan, Maggie Antaramian and the class members rely on Dan
9	Ramirez's deception and was such reliance reasonable under the circumstances?
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12	If your answer to question 3 is yes, then answer question 4. If you answered no,
13	stop here and go to Section 2.
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15	4. Was Dan Ramirez's concealment a substantial factor in causing harm to Vicken
16	Massoyan, Maggie Antaramian and the class members?
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18	If your answer to question 4 is yes, then answer question 5. If you answered no,
19	stop here and go to Section 2.
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22	5. What are Vicken Massoyan, Maggie Antaramian and the class members'
23	damages? \$ 720,000
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SECTION 2 1 NEGLIGENT MISREPRESENTATION 2 (Dan Ramirez Only) 3 Did Dan Ramirez make a false representation of an important fact to Vicken 4 Massoyan, Maggie Antaramian and the class members? 5 X Yes No 6 If your answer to question 6 is yes, then answer question 7. If you answered no, 7 stop here and go to Section 3. 8 9 10 7. Did Dan Ramirez honestly believe that the representation was true when he made 11 it? X Yes No 12 13 If your answer to question 7 is yes, then answer question 8. If you answered no, 14 stop here and go to Section 3. 15 16 8. Did Dan Ramirez have reasonable grounds for believing the representation was 17 true when he made it? 18 Yes No 19 If your answer to question 8 is no, then answer question 9. If you answered yes, 20 21 stop here and go to Section 3. 22 23 9. Did Dan Ramirez intend that Vicken Massoyan, Maggie Antaramian and the class 24 members to rely on the representation? 25 Yes No 26 If your answer to question 9 is yes, then answer question 10. If you answered no,

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stop here and go to Section 3.

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1	10.	Did Vicken Massoyan, Maggie Antaramian and the class members reasonably
2	rely on the re	presentation?
3		Yes No
4		If your answer to question 10 is yes, then answer question 11. If you answered no,
5	stop here and	go to Section 3.
6		
7	11.	Were Vicken Massoyan, Maggie Antaramian and the class members' reliance on
8	Dan Ramirez	s's representation a substantial factor in causing harm to Plaintiffs or the class?
9		Yes No
10		If your answer to question 11 is yes, then answer question 12. If you answered no,
11	stop here and	go to Section 3.
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13	12.	What are Vicken Massoyan, Maggie Antaramian and the class members'
14	50000	
15 16	damages?	\$
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18		REGARDLESS OF YOUR ANSWERS TO SECTIONS 1 AND 2
19		YOU MUST ANSWER THE FOLLOWING QUESTIONS
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1	SECTION 3	
2	CONSPIRACY (Dan Ramirez)	
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4	13. Was Dan Ramirez aware that John Otto planned to conceal material facts from	
5	Vicken Massoyan, Maggie Antaramian and the class members?	
6	Yes No	
7	If your answer to question 13 is yes, then answer question 14. If you answered no	
8	stop here and go to Section 4.	
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10	14 D:1D D : 14 T1 Ou 11 T1 Ou	
11	14. Did Dan Ramirez agree with John Otto and intend that material information be	
12	concealed from Vicken Massoyan, Maggie Antaramian and the class members?	
13	Yes No	
14	If your answer to question 14 is yes, then answer question 15. If you answered no	
15	stop here and go to Section 4.	
16		
17	15. At all times was Dan Ramirez acting as an agent or employee of HL Leasing, Inc	
18	and not acting to advance his own personal interests?	
19	Yes No	
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21	REGARDLESS OF YOUR ANSWERS TO SECTIONS 1 THROUGH 3	
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23	YOU MUST ANSWER THE FOLLOWING QUESTIONS	
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1	SECTION 4	
2	CONSPIRACY (Andy Fernandez)	
3	(Tallay I of Hallands)	
4	16. Was Andy Fernandez aware that John Otto and/or Dan Ramirez planned to	
5	conceal material facts from Vicken Massoyan, Maggie Antaramian and the class members?	
6	YesNo	
7	If your answer to question 16 is yes, then answer question 17. If you answered no	
8	stop here and go to Section 5.	
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10	17. Did Andy Fernandez agree with John Otto and/or Dan Ramirez and intend that	
11		
12	material information be concealed from Vicken Massoyan, Maggie Antaramian and the class	
13	members?	
14	Yes No	
15	If your answer to question 17 is yes, then answer question 18. If you answered no	
16	stop here and go to Section 5.	
17		
18	18. At all times was Andy Fernandez acting as an agent or employee of HL Leasing,	
19	Inc. and not acting to advance his own personal interests?	
20		
21	YesNo	
22		
23		
24	REGARDLESS OF YOUR ANSWERS TO SECTIONS 1 THROUGH 4	
25	YOU MUST ANSWER THE FOLLOWING QUESTIONS	
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1	SECTION 5	
1	CONSPIRACY	
2	(Kathy Otto)	
3		
4	19. Was Kathy Otto aware that John Otto and/or Dan Ramirez planned to conceal	
5	material facts from Vicken Massoyan, Maggie Antaramian and the class members?	
6	Yes No	
7	If your answer to question 19 is yes, then answer question 20. If you answered n	
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11	20. Did Kathy Otto agree with John Otto and/or Dan Ramirez and intend that material	
12	information be concealed from Vicken Massoyan, Maggie Antaramian and the class members?	
13	Yes No	
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15	REGARDLESS OF YOUR ANSWERS TO SECTIONS 1 THROUGH 5	
16	YOU MUST ANSWER THE FOLLOWING QUESTIONS	
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SECTION 6

2	AIDING AND ABETTING (Dan Ramirez)
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4	21. Did Dan Ramirez know that concealment of material facts was being committed
5	by John Otto against Vicken Massoyan, Maggie Antaramian and the class members?
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7	If your answer to question 21 is yes, then answer question 22. If you answered no,
8	stop here and go to Section 7.
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10	22. Did Dan Ramirez give substantial assistance or encouragement to John Otto?
11	YesNo
12	
13	If your answer to question 22 is yes, then answer question 23. If you answered no,
14	stop here and go to Section 7.
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16	23. Was Dan Ramirez's conduct a substantial factor in causing harm to Vicken
17	Massoyan, Maggie Antaramian and the class members?
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20	REGARDLESS OF YOUR ANSWERS TO SECTIONS 1 THROUGH 6
21	YOU MUST ANSWER THE FOLLOWING QUESTIONS
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1	SECTION 7
2	AIDING AND ABETTING (Andy Fernandez)
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4	24. Did Andy Fernandez know that concealment of material facts was being
5	committed by John Otto and/or Dan Ramirez against Vicken Massoyan, Maggie Antaramian and
6	the class members?
7	YesNo
8	If your answer to question 24 is yes, then answer question 25. If you answered no,
9	stop here and go to Section 8.
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1	25. Did Andy Fernandez give substantial assistance or encouragement to John Otto
2	
3	and/or Dan Ramirez?
4	Yes No
5	If your answer to question 25 is yes, then answer question 26. If you answered no,
6	stop here and go to Section 8.
7	
8	26. Was Andy Fernandez's conduct a substantial factor in causing harm to Vicken
9	Massoyan, Maggie Antaramian and the class members?
0.0	Yes No
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.3	REGARDLESS OF YOUR ANSWERS TO SECTIONS 1 THROUGH 7
4	YOU MUST ANSWER THE FOLLOWING QUESTIONS
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1	SECTION 8
2	AIDING AND ABETTING
3	(Kathy Otto)
4	27. Did Kathy Otto know that concealment of material facts was being committed by
5	
6	John Otto and/or Dan Ramirez against Vicken Massoyan, Maggie Antaramian and the class
7	members?
8	YesNo
9	If your answer to question 27 is yes, then answer question 28. If you answered no,
10	stop here and go to Section 9.
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12	28. Did Kathy Otto give substantial assistance or encouragement to John Otto and/or
13	Dan Ramirez?
14	YesNo
15	If your answer to question 28 is yes, then answer question 29. If you answered no,
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17	stop here and go to Section 9 .
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19	29. Was Kathy Otto's conduct a substantial factor in causing harm to Vicken
	Massoyan, Maggie Antaramian and the class members?
20	YesNo
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23	REGARDLESS OF YOUR ANSWERS TO SECTIONS 1 THROUGH 8
24	YOU MUST ANSWER THE FOLLOWING QUESTIONS
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SECTION 9

2		PLAINTIFFS' COMPARATIVE FAULT
3	30.	Did Plaintiffs' own negligence cause Plaintiffs' harm?
4		Yes No
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6		If your answer to question 30 is yes, then answer question 31. If you answered no
7	then answer	question 32 and do not reduce the total damages by any amount.
8		
9	31.	What percent of Plaintiffs' negligence caused their damages? 50 %
10	22	
11	32.	What are Plaintiffs' damages after reducing their total damages by the percentage
12	of responsibil	lity that you attribute to Plaintiffs, if any? \$ 46,500,000
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14		SIGNED:
15		Presiding Juror
16		DATED:8/4/11
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