

CALIFORNIA DEBT LIMIT ALLOCATION COMMITTEE

2002 Round #3 - Qualified Residential Rental Project Developers

APPL. No.	ISSUER	PROJECT NAME	PROJECT ADDRESS	COUNTY	DEVELOPER	DEVELOPER ADDRESS	DEVELOPER CONTACT	DEVELOPER CONTACT TELEPHONE & E-MAIL INFORMATION
02-148	Community Development Commission of the County of Los Angeles	Palmdale Gardens Apartments	38601 10th St. East, Palmdale, CA 93550	Los Angeles	3r Real Estate	3605 Long Beach Blvd., Suite 410, Long Beach, CA 90807	Ted Amidon	(562) 989-3730, x201 tamidon@e3r.net
02-149	Community Development Commission of the County of Los Angeles	Tres Lomas Gardens Apartments	4343 Toland Way, Los Angeles, CA 90041	Los Angeles	3r Real Estate	3605 Long Beach Blvd., Suite 410, Long Beach, CA 90807	Ted Amidon	(562) 989-3730, x201 tamidon@e3r.net
02-183	California Statewide Communities Development Authority	Osborne Place Manors Apartments	12236 Osborne Place, Los Angeles, CA 91331	Los Angeles	Affordable Family Housing, LLC	801 S. Grand Avenue, 10th Floor, Los Angeles, CA 90017	c/o Ninoos Benjamin, Mutual Capital Advisors, 354 South Spring, Suite 240, Los Angeles, CA 90013	(213) 687-4000 NinoosB@earthlink.net
02-208	City of Los Angeles	LA 78 Preservation Apartments	<u>Vendome Court Apts.</u> , 135 S. Reno, Los Angeles, CA 90057; 831 Lucile Ave., Los Angeles, CA 90026; 4131 W. Normal Ave., Los Angeles, CA 90029; 4215 Burns Ave., Los Angeles, CA 90029; <u>Delta Apts.</u> , 825 Forest, Los Angeles, CA 90033; <u>Casa de Wods Apts.</u> , 1951 w. 22nd Street, Los Angeles, CA 90001	Los Angeles	Affordable Housing Development, Inc. and Hampstead Partners Development, Inc.	<u>Affordable Housing Dev. Inc.</u> , 1755 E. Martin Luther King, Jr. Blvd., Los Angeles, CA 90058 <u>Hampstead Partners Dev. Inc.</u> , 1205 Prospect Street, Suite 450, La Jolla, CA 92037	Dean Foley (AHD) and Chris Foster (Hampstead)	<u>Dean</u> : (323) 231-4174 dfoley@alphaproperty.com <u>Chris</u> : (858) 551-5302 chris@hampstead.com

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02-197	California Statewide Communities Development Authority	Coventry Place Apartments	Coventry and Temperance, Clovis, CA 93611	Fresno	AHDC, Inc.	3128 Willow Avenue, Suite 101, Clovis, CA 93612	Chuck Treach	(559) 292-9212 ctreach@ahdcinc.com
02-212	California Statewide Communities Development Authority	Canyon Springs Apartments	Figarden & Santa Fe Railroad, Fresno, CA 93722	Fresno	AHDC, Inc.	3128 Willow Avenue, Suite 101, Clovis, CA 93612	Chuck Treach	(559) 292-9212 ctreach@ahdcinc.com
02-198	California Statewide Communities Development Authority	The Grove Apartments	286 S. Parsons Avenue, Merced, CA 95340	Merced	AHDC, Inc.	3128 Willow Avenue, Suite 101 Clovis, CA 93612	Chuck Treach	(559)292-9212 ctreach@ahdcinc.com
02-042	California Housing Finance Agency	Parkwood Apartments	4091 Prospect Avenue, Yorba Linda, CA 92886	Orange	AHP California Assets, L.P.	19700 Fairfield, Suite 170 Irvine, CA 92612	Robert Zamora	(949) 752-8074 robertAHP@sbcglobal.net
02-203	California Statewide Communities Development Authority	Heritage Park At Glendale Apartments	420 E. Harvard Street, Glendale, CA 91205	Los Angeles	American Senior Living, Inc.	1740 E. Garry Ave., Ste. 105 Santa Ana, CA 92705	Kaye Mondell	(949) 224-1800, x108 kmondell@americanseniorliving.com
02-188	California Statewide Communities Development Authority	Heritage Park At Huntington Beach Apartments	16171 Springdale Street, Huntington Beach, CA 92649	Orange	American Senior Living, Inc.	1740 E. Garry Ave., Ste. 105 Santa Ana, CA 92705	Kaye Mondell	(949) 224-1800, x108 kmondell@americanseniorliving.com
02-202	California Statewide Communities Development Authority	Heritage Park At Cathedral City Apartments	McCallum Way, Cathedral City, CA 92234	Riverside	American Senior Living, Inc.	1740 E. Garry Ave., Ste. 105 Santa Ana, CA 92705	Kaye Mondell	(949) 224-1800, x108 kmondell@americanseniorliving.com
02-205	California Statewide Communities Development Authority	Main Plaza Apartments	NE corner of Broadway & Main Street (APN's 622-112-13,-14), Chula Vista, CA 91911	San Diego	Avalon Communities, LLC	1615 East Shields Avenue Fresno, CA 93704	Leo Puig	(559) 241-0866 lpuig@avalonllc.net

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02-172	California Housing Finance Agency	Laguna Canyon Apartments	Limestone & Laguna Canyon Road, Irvine, CA 92618	Orange	BRIDGE Housing Corporation-Southern California	9191 Towne Centre Drive, Suite L-101, San Diego, CA 92122	Brad Wiblin	(585) 535-0552 bwiblin@bridgehousing.com
02-166	California Housing Finance Agency	4S Ranch Apartments	Dove Canyon Road, San Diego, CA 92127	San Diego	BRIDGE Housing Corporation-Southern California	9191 Towne Centre Drive, Suite L-101, San Diego, CA 92122	Tim Baker	(585) 535-0552 tbaker@bridgehousing.com
02-201	California Statewide Communities Development Authority	Waterford Senior Housing Apartments	195 S. Pasadena Avenue, Waterford, CA 95386-9002	Stanislaus	CA-Grant Development, Inc.	4405 College Oak Sacramento, CA 95841	Joseph Mohamed, Sr.	(916) 444-0550
02-171	California Housing Finance Agency	Cedar Park Apartments	210 Sutton Way, Grass Valley, CA 95945	Nevada	Cascade Housing Association	87460 Cedar Flat Road Springfield, OR 97478	Kelly Williams	(541) 726-6181 cha-pha@worldnet.att.com
02-151	Community Development Commission of the County of Los Angeles	Imperial Highway Apartments	1659 E. Imperial Hwy., Los Angeles, CA 90059; 1746 E. 117th Street, Los Angeles, CA 90059; 2216 E. El Segundo Blvd., Los Angeles, CA 90222	Los Angeles	CCRC Affordable Housing Partners, LLC and Beyond Shelter Housing Development Corporation	<u>CCRC Affordable Housing</u> 225 W. Broadway, Ste. 120 Glendale, CA 91204 <u>Beyond Shelter Hsg. Corp.</u> 3255 Wilshire Blvd., #815 Los Angeles, CA 90010	Andrea Davis (Beyond Shelter)	(213) 251-2111 ad-bshde@pacbell.net
02-180	City and County of San Francisco	Folsom/Dore Apartments	1346 Folsom Street & 75 Dore Street, San Francisco, CA 94103	San Francisco	Citizens Housing Corporation	26 O'Farrell Street, Ste. 600 San Francisco, CA 94108	Deva Dawson	(415) 421-8605 deva@citizenshousing.org
02-030	Redevelopment Agency of the City of Sacramento	18th and L Apartments	18th & L Streets, Sacramento, CA 95814	Sacramento	CNM Construction Company, Inc.	818 19th Street, Suite 200 Sacramento, CA 95814	Sotiris Kolokotronis	(916) 449-8989 sotiris@urbancapitalpartners.com

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02-156	City of Novato	Creekside at Meadow Park Apartments	Randolph Drive at Bolling Drive, Novato, CA 94949	Marin	Community Home Builders & Associates	675 N. First Street, Ste. 610 San Jose, CA 95112	Mark D. Lazzarini	(408) 977-1726 mlazz@msn.com
02-158	City of San Jose	Ensenanza Apartments	Lucretia Avenue between Mistflower Drive & Vintage Way, San Jose, CA 95122	Santa Clara	Community Home Builders & Associates	675 N. First Street, Ste. 610 San Jose, CA 95112	Mark D. Lazzarini	(408) 977-1726 mlazz@msn.com
02-125	City of Carlsbad	Affordable Housing at The Greens Apartments	NW corner of Alga & Estrella del Mar, Carlsbad, CA 92009	San Diego	Community Housing of North County, and Mercy Housing California	Community Hsg. of N. Co. 1820 S. Escondido Blvd., Suite 202, Escondido, CA 92025	David Ricker	(760) 432-6878, x315 daver@communityhousing-sd.org
02-147	City of Los Angeles	Central City Apartments	746 South Lake Street, 1315 West 9th Street, 1810 West 12th Street, Los Angeles, CA 90006	Los Angeles	CVE Development, Inc.	854 W. Adams Boulevard Los Angeles, CA 90007	Lefeba J. Gougis	(213) 747-7437 lgougis@capitalvision.net
02-135	City of Los Angeles	L.A. Colorado Terrace Apartments	2461 Colorado Blvd., Eagle Rock, CA 90041	Los Angeles	DDCM, Inc.	11038 Arminta St. Sun Valley, CA 91352	Kurken Alyanakian	(818) 765-1000 kurken@earthlink.net
02-141	Community Redevelopment Agency of the City of Los Angeles	Pico Union Scattered Site Preservation Apartments	32 scattered sites in 4 Los Angeles zip code areas (90006, 90011, 90015, 90019).	Los Angeles	Dolores-Frances Affordable Housing, Inc.	1345 S. Toberman Street Los Angeles, CA 90015	Bob Zardeneta	(213) 738-0087 bzardeneta@picounionhousing.org
02-168	California Housing Finance Agency	Gateway Santa Clara Apartments	1000 El Camino Real, Sant Clara, CA 95050	Santa Clara	EAH, Inc.	2169 East Francisco San Rafael, CA 94901	Heather Jacoby	(415) 258-1800 hjacoby@eah.org
02-209	City of Los Angeles	Lorena Terrace Apartments	611 South Lorena Street, Los Angeles, CA 90023	Los Angeles	East LA Community Corporation	530 South Boyle Avenue Los Angeles, CA 90033	Robert Cox	(323) 269-4214 rcox@eastlacc.org

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02-145	City of Simi Valley	Parker Ranch Apartments	Near intersection of E. Los Angeles Ave. & Stearns St., tract 5164-1, Simi Valley, CA 93063	Ventura	Essex Management Corporation	925 East Meadow Drive Palo Alto, CA 94303	Maura Lederer	(818) 227-2131 mlederer@essexpropertytrust.com
02-095	Housing Authority of the City of San Diego	Stonewood Garden Apartments	3839 Midway Drive, San Diego, CA 92110	San Diego	FF Development LP	5510 Morehouse Dr., #200 San Diego, CA 92121	Timothy Wray	(858) 824-6404 twray@ffres.com
02-123	Community Redevelopment Agency of the City of Los Angeles	Metropolitan Lofts Apartments	1040 S. Flower Street, Los Angeles, CA 90015	Los Angeles	Forest City Residential West, Inc.	949 S. Hope St., Ste. 100 Los Angeles, CA 90017	Ted Beder	(213) 488-0010 ted_beder@fceinc.com
02-210	City of Los Angeles	Colonia Corona Apartments Project	13034 - 13052 Sherman Way, Los Angeles, CA 91605	Los Angeles	Hermandad LA CEDC	364 S. Spring St., 8th Floor Los Angeles, CA 90014	c/o Ninoos Benjamin Mutual Capital Advisors, 354 South Spring, Suite 240, Los Angeles, CA 90013	(213) 687-4000 NinoosB@earthlink.net
02-196	California Statewide Communities Development Authority	The Knolls At Green Valley Apartments	3301 Cimmarron Road, Cameron Park, CA 95682	El Dorado	Ionic Enterprises, Inc.	3007 Douglas Blvd., Ste. 170 Roseville, CA 95661	Paul Z. Stamas	(916) 783-0330 mfolsom@surewest.com
02-195	California Statewide Communities Development Authority	Lincoln Terrace Apartments	Joiner Parkway & 5th Street, Lincoln, CA 95648	Placer	Ionic Enterprises, Inc.	3007 Douglas Blvd., Ste. 170 Roseville, CA 95661	Paul Z. Stamas	(916) 783-0330 mfolsom@surewest.com

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02-152	City of Long Beach	Grisham Community Housing Apartments	11-71 West 49th Street; 4901-4951 Ruth Ave.; 20-80 W. Peace St.; & 4902-4952 Grisham Avenue, Long Beach, CA 90805	Los Angeles	Los Angeles Community Design Center	315 W. 9th Street, Ste. 410 Los Angeles, CA 90015	Charmaine Atherton	(213) 629-2702, x40 catherton@lacdc.com
02-169	California Housing Finance Agency	White Rock Village Apartments	Valley View Parkway, El Dorado Hills, CA 95762 (unincorporated area)	El Dorado	Mercy Housing California	3120 Freeboard Dr., Ste. 202 West Sacramento, CA 95691	Stephan Daves	(916) 414-4440 sdaves@mercyhousing.org
02-137	City and County of San Francisco	Carter Terrace Apartments	522, 550, 552 Carter and 105 Walbridge Streets, San Francisco, CA 94134	San Francisco	Mercy Housing California	1038 Howard Street San Francisco, CA 94103	Ramie Dare	(415) 553-6377 rdare@mercyhousing.org
02-138	Redevelopment Agency of the City and County of San Francisco	Leland Polk Senior Community Apartments	1301-1327 Polk Street, San Francisco, CA 94109-4613	San Francisco	Mercy Housing California	1038 Howard Street San Francisco, CA 94103	Jennifer Dolin	(415) 553-6378 jdolin@mercyhousing.org
02-139	Redevelopment Agency of the City and County of San Francisco	Mission Creek Senior Community Apartments	SW corner of 4th & Berry Streets, San Francisco, CA 94107	San Francisco	Mercy Housing California	1038 Howard Street San Francisco, CA 94103	Merle Malakoff	(415) 553-6391 mmalakoff@mercyhousing.org
02-140	Redevelopment Agency of the City and County of San Francisco	Derek Silva Community Apartments	1594 Market Street, San Francisco, CA 94102	San Francisco	Mercy Housing California	1038 Howard Street San Francisco, CA 94103	Rosalba Navarro	(415) 553-6378 navarro@mercyhousing.org
02-167	California Housing Finance Agency	Villa Madera Apartments	1111 N. Oxnard Blvd., Oxnard, CA 93030	Ventura	Mercy Housing California	500 Main Street, Suite 200 Orange, CA 92868	Mario Turner-Lloveras	(714) 550-5084 mturner-lloveras@mercyhousing.org

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02-142	ABAG Finance Authority for Nonprofit Corporations	Villas del Paraiso Apartments	324 Amesti Road, Watsonville, CA 95076	Santa Cruz	Mid-Peninsula Housing Coalition	658 Bair Island Rd., Ste. 300 Redwood City, CA 94063	Desiree Esponzoza	(831) 761-7216 espinoza@midpen-housing.org
02-078	California Statewide Communities Development Authority	Village Green II Apartments	SW corner of Hecker Pass Hwy. & Santa Teresa Boulevard, Gilroy, CA 95020	Santa Clara	MJF Development Corporation	411 108th Ave., NE, #1970 Bellevue, WA 98004	Frank J. Mola	(425) 646-3030 reneemola@aol.com
02-186	California Statewide Communities Development Authority	Larkspur Apartments	708 Allegheny Avenue, Beaumont, CA 92223	Riverside	MW Development	1620 26th Street, 3rd Floor S., Santa Monica, CA 90404	Michael Weyrick	(310) 255-8461 mwdevelopment@cs.net
02-136	City of Los Angeles	Victor Apartments	242-246 S. Broadway, Los Angeles, CA 90012	Los Angeles	Neighborhood Effort	3345 Wilshire Boulevard, Suite 1203, Los Angeles, CA 90010	Allen Gross	(213) 386-1435
02-206	California Statewide Communities Development Authority	Olen Jones Senior Apartments	7125 Amethyst Avenue, Rancho Cucamonga, CA 91701	San Bernardino	Northern Housing Development Corporation	9999 Feron Blvd., Suite A Rancho Cucamonga, CA 91730	Antonio I. Garcia	(909) 980-0465 nhdc@earthling.net
02-153	Redevelopment Agency of the City of Lancaster	Oakridge Terrace Apartments	43339 Gadsden, Lancaster, CA 93534	Los Angeles	Oakridge Terrace Apartments, LP	13655 Victory Blvd., #202 Van Nuys, CA 91401	Mark Kaufman	(818) 501-8656 MarkK22222@aol.com
02-160	Housing Authority of the City of Sacramento	Atrium Court Apartments	Duckhorn Road, Sacramento, CA 95834	Sacramento	Pacific West Builders, Inc.	7025 Langley Lane, Suite 60 Reno, NV 89511	Dane Hillyard	(775) 852-8453 dhillyard@pacificwest.net
02-161	Housing Authority of the City of Sacramento	The Lofts Apartments	Duckhorn & San Juan Roads, Sacramento, CA 95834	Sacramento	Pacific West Builders, Inc.	7025 Langley Lane, Suite 60 Reno, NV 89511	Dane Hillyard	(775) 852-8453 dhillyard@pacificwest.net

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02-126	ABAG Finance Authority for Nonprofit Corporations	Fine Arts Building Apts.	2471 Shattuck Avenue, Berkeley, CA 94704	Alameda	Panoramic Interests, LLC	2116 Allston Way, Suite 1 Berkeley, CA 94704	Chris Hudson	(510) 665-0302 chris@panoramicinterests.com
02-127	ABAG Finance Authority for Nonprofit Corporations	The Bachenheimer Building Apartments	2119 University Avenue, Berkeley, CA 94704	Alameda	Panoramic Interests, LLC	2116 Allston Way, Suite 1 Berkeley, CA 94704	Chris Hudson	(510) 665-0302 chris@panoramicinterests.com
02-128	ABAG Finance Authority for Nonprofit Corporations	The Darling Florists Building Apartments	2004-2008 University Avenue, Berkeley, CA 94704	Alameda	Panoramic Interests, LLC	2116 Allston Way, Suite 1 Berkeley, CA 94704	Chris Hudson	(510) 665-0302 chris@panoramicinterests.com
02-214	California Statewide Communities Development Authority	Los Arcos Apartments	12721 Gateway Park, Poway, CA 92064	San Diego	Retirement Housing Foundation	911 N. Studebaker Road Long Beach, CA 90815	Richard Washington	(562) 257-5110 richard.Washington@rhf.org
02-157	City of San Jose	Monte Vista Gardens Senior Housing II Apartments	335 South Capitol Avenue, San Jose, CA 95127	Santa Clara	ROEM Development Corporation, and Foundation for Affordable Housing II	<u>ROEM Development Corp.</u> 1895 Dobbin Drive San Jose, CA 95133 <u>Fnd. for Affordable Hsg. II</u> 2600 Michelson Dr., #1050 Irvine, CA 92612	Daniel Goncharoff (ROEM)	(408) 928-5600 dan@roemcorp.com
02-159	City of San Jose	Fallen Leaves Apartments	202 Lewis Road, San Jose, CA 95111	Santa Clara	ROEM Development Corporation, and Foundation for Affordable Housing II	<u>ROEM Development Corp.</u> 1895 Dobbin Drive San Jose, CA 95133 <u>Fnd. for Affordable Hsg. II</u> 2600 Michelson Dr., #1050 Irvine, CA 92612	Daniel Goncharoff (ROEM)	(408) 928-5600 dan@roemcorp.com
02-120	Community Development Commission of Mendocino County	Orchard Village Apartments	548 Ford Street, Ukiah, CA 95482	Mendocino	Rural Communities Housing Development Corporation	237 East Gobbi Street Ukiah, CA 95482	Duane Hill	(707) 463-1975 dhill@rchdc.org

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02-121	Community Development Commission of Mendocino County	River Gardens Apartments	421 South Street, Fort Bragg, CA 95437	Mendocino	Rural Communities Housing Development Corporation	237 East Gobbi Street Ukiah, CA 95482	Duane Hill	(707) 463-1975 dhill@rchdc.org
02-122	Community Development Commission of Mendocino County	Orchard Manor Apartments	601 N. Orchard Avenue, Ukiah, CA 95482	Mendocino	Rural Communities Housing Development Corporation	237 East Gobbi Street Ukiah, CA 95482	Duane Hill	(707) 463-1975 dhill@rchdc.org
02-170	California Housing Finance Agency	Fremont Oaks Gardens Apartments	2791 Driscoll Road, Fremont, CA 94539	Alameda	Satellite Senior Homes, Inc.	2526 Martin Luther King, Jr. Wy Berkeley, CA 94704	Ryan Chao	(510) 647-0700, x106 rchao@sathomes.org
02-118	ABAG Finance Authority for Nonprofit Corporations	Almaden Family Apartments	1525-1541 Almaden Road, San Jose, CA 95125	Santa Clara	Simpson Housing Solutions, LLC	320 Golden Shore, Ste. 200 Long Beach, CA 90802	Mohanad H. Mohanna	(562) 256-2036 moe.mohanna@simpsonhousing.com
02-185	California Statewide Communities Development Authority	Victoria Woods Senior Apartments	Dover Avenue near Marigold Drive, Fairfield, CA 94533	Solano	St. Anton Capital, LLC	1801 "I" Street, Suite 202 Sacramento, CA 95814	Maylee Duong	(916) 444-9887
02-129	ABAG Finance Authority for Nonprofit Corporations	Southport Apartments	Southport Parkway near Promenade Street, West Sacramento, CA 95691	Yolo	St. Anton Capital, LLC	1801 "I" Street, Suite 202 Sacramento, CA 95814	Steven L. Eggert	(916) 444-9808 sle@antonllc.com
02-133	California Statewide Communities Development Authority	River Run Senior Apartments	791 River Road, Corona, CA 92880	Riverside	Steadfast Properties & Development, Inc.	20411 S.W. Birch St., #200 Newport Beach, CA 92660	Rod Emery	(949) 852-0700 remery@steadfastp.com

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02-146	ABAG Finance Authority for Nonprofit Corporations	The Crossing Apartments	900 E. Commodore Drive, San Bruno, CA 94068	San Mateo	The Crossing Apartments Associates I, LLC	c/o Regis Homes of Northern California, Inc. 393 Vintage Park Dr., #100 Foster City, CA 94404	David P. Cropper TMG Partners 100 Bush Street, 26th Fl. San Francisco, CA 94104	(650) 569-4989 dcropper@tmgpartners.com
02-204	California Statewide Communities Development Authority	Oak Creek Senior Villas Apartments	367 E. Thousand Oaks Blvd., Thousand Oaks, CA 91360	Ventura	Urban Pacific Builders, LLC	244 Pine Avenue Long Beach, CA 90804	Scott K. Choppin	(562) 590-5600 choppin@urbanpacific.com
02-184	Housing Authority of the County of Sacramento	Terracina Park Meadows Apartments	8875 Lewis Stein Road, Elk Grove, CA 95758	Sacramento	USA Properties Fund, Inc.	2440 Professional Drive Roseville, CA 95661	Geoffrey C. Brown	(916) 773-6060, x236 gbrown@usapropfund.com
02-200	City of Oceanside	Vintage Pointe Senior Apartments, Phase II	SW corner of Bush Street at Canyon Street, Oceanside, CA 92054	San Diego	USA Properties Fund, Inc.	2440 Professional Drive Roseville, CA 95661	Geoffrey C. Brown	(916) 773-6060, x236 gbrown@usapropfund.com
02-189	City of Moorpark	Vintage Crest Senior Apartments	195 Park Crest Lane, Moorpark, CA 93021-1155	Ventura	USA Properties Fund, Inc.	2440 Professional Drive Roseville, CA 95661	Geoffrey C. Brown	(916) 773-6060, x236 gbrown@usapropfund.com
02-199	City of Simi Valley	Vintage Paseo Senior Apartments	SW corner of Tapo Canyon Road at Avenida Simi, Simi Valley, CA 93063	Ventura	USA Properties Fund, Inc.	2440 Professional Drive Roseville, CA 95661	Royce Sanders	(916) 773-6060, x240 rsanders@usapropfund.com
02-119	Housing Authority of the City of Wasco	El Mirage Apartments	NE corner of Filburn & Poplar Avenues, Wasco, CA 93280	Kern	Wasco Affordable Housing, Inc.	750 H Street, Wasco, CA 93280	c/o Daniel I. Fred, Fred Consulting Associates, P. O. Box 45, Novato, CA 94948	(415) 898-1750 dfredplan@aol.com