


I, Danielle Wood hereby declare and state,

1. I am an Associate Director with NBS which is a corporation that provides financial services to public entities, including the County of El Dorado (the "County"). I have been employed with NBS since 6/4/2002. I have personal knowledge of the management of the County's special financing districts and special taxes and I could testify thereto if called as a witness.
2. In 2001 I graduated from California State University, San Bernardino with a Bachelors of Science Degree in administration. I began my career in finance and accounting in 1998. In 2002 I joined NBS and began specializing in special financing districts. Over the past seven and a half years I have provided training to many governmental officials on the administration of special financing districts including special taxes.
3. I have reviewed the Indenture documents and Rate and Method of Apportionment for Community Facilities District No. 1992-1. I am familiar with the manner in which the delinquency rate is to be calculated under those indenture documents.
4. I have reviewed the calculations regarding the delinquency rate calculated for the El Dorado County Community Facilities District No. 1992-1 for the years in dispute herein, 2000/2001 through 2008/2009.
5. The calculation of the delinquency rate for each of the subject years was done correctly and in accordance with the provisions of the Indenture and the RMA.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct and if called upon to testify I could and would competently testify thereto.

Executed on this 20th day of January 2010, in Temecula, California.

By: 
Danielle Wood