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EXHIBIT A

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6 **Attorneys for Defendant**
CITIMORTGAGE, INC.

7
8 **UNITED STATES DISTRICT COURT**
9 **CENTRAL DISTRICT OF CALIFORNIA**

10
11 **MARINA J. BOYD, ANITA FAYE**
BOYD, ALEXIS BOYD-HOLLING,

12 **Plaintiffs,**

13 **v.**

14 **CITIMORTGAGE, INC., SKYWAY**
15 **REALTY, MARK ALSTON and DOES**
16 **1-100,**

17 **Defendants**

Case No. 2:14-cv-09780 FMO JEMx

CITIMORTGAGE, INC.'S
EXPERT WITNESS DISCLOSURE

Action Filed: May 18, 2012

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21 **TO ALL PARTIES HEREIN:**

22 Defendant CitiMortgage, Inc., pursuant to F.R.C.P. Rule 26(a)(2), hereby
23 discloses the identify of witnesses it may use at trial to present evidence under
24 Federal Rules of Evidence 702, 703 or 705, as follows:

25 1. Eugene Evans, 3310 Airport Avenue #7, Santa Monica, CA 90405. Mr.
26 Evans is an independent property claims consultant and principal of E. L. Evans
27 Associates Independent Claims Consultants. He may be reached through counsel of
28 record for CitiMortgage, Inc. herein. Attached hereto as Exhibit 1 is a true correct



1 copy of Mr. Evans's report, its attachments and items in compliance with F.R.C.P.
2 Rule 26(a)(2), including a compact disc of materials containing facts or data
3 considered by Mr. Evans in forming his opinions.

4 2. Richard Ross, 2630 Minorca Way, Del Mar, CA 92014. Mr. Ross is a
5 consultant in the area of banking and financial institutions' policies, procedures,
6 regulatory compliance, and related topics. He may be reached through counsel of
7 record for CitiMortgage, Inc. herein. Attached hereto as **Exhibit 2** is a true correct
8 copy of Mr. Ross's report, its attachments and items in compliance with F.R.C.P.
9 Rule 26(a)(2), including a compact disc of materials containing facts or data
10 considered by Mr. Ross in forming his opinions.

11 3. Dominick Addario, M.D., 2630 Minorca Way, Del Mar, CA 92014. Dr.
12 Addario is a board certified psychiatrist. He may be reached through counsel of
13 record for CitiMortgage, Inc. herein. Attached hereto as **Exhibit 3** is a true correct
14 copy of Dr. Addario's report, its attachments and items in compliance with F.R.C.P.
15 Rule 26(a)(2), including a compact disc of materials containing facts or data
16 considered by Dr. Addario in forming his opinions.

17 4. CitiMortgage, Inc. reserves its right to designate, name and/or call
18 rebuttal experts, experts designated by any other party, and/or additional experts as
19 may be necessary.

20
21 DATED: June 2, 2015

WOLFE & WYMAN LLP

22
23 By: 

24 STUART B. WOLFE
25 CATHY L. GRANGER

26 Attorneys for Defendant
27 **CITIMORTGAGE, INC.**
28

EXHIBIT 1

REPORT IN COMPLIANCE WITH FRCP RULE 26 (a)

Eugene L. Evans, is over the age of 18 and has been retained by the Defendant, CitiMortgage Inc. as a consultant and expert witness and hereby submits a written report.

I have been an insurance adjuster for over 45 years and a licensed Independent Insurance Adjuster in the state of California since 1974 (License 2C02692). I have, in the past, been licensed in two other states. I have taught adjusting for the Insurance Educational Association and I continue to inspect insurance claims to this day. For over thirty years I have acted as a consultant and expert witness in the courts of California and the U.S. Federal Court. I attach a copy of my Curriculum Vitae, which details my professional history. I also attach a copy of a list of cases in which I have testified in the last few years. I have not published any articles since 1985.

During the course of my years as a claims adjuster, supervisor and owner of a company of Independent Insurance Adjusters, I have handled and supervised the handling of numerous personal property claims. I have investigated and valued hundreds of these claims, as an adjuster. I have also been retained, as an expert appraiser and evaluator, in numerous direct and subrogated personal property law suits against insurers and other companies, including the Los Angeles Department of Water and Power. Most were settled but some carried through the trial or arbitration process. I am quite familiar with the handling and settlement of this type of claim.

I am being compensated for my participation as an Expert Witness at the rate of \$200.00 an hour for consultation and review and \$300.00 for deposition and testimony. This is my regular rate.

In preparation for expressing the opinions set forth in this report I have reviewed the following material:

- The letter of January 11, 2012 from Marina & Anita Boyd
- List of claimed lost items of Marina Joy Boyd
- List of claimed lost items of Anita Faye Boyd
- Notice Posted September 23, 2011
- 24 Photographs of 12321 Ocean Park Blvd. #1 Los Angeles, CA
- Deposition of Marina Joy Boyd
- Deposition of Alexis Boyd-Holling

- IN ADDITION I HAVE VISITED THE FOLLOWING LOCATIONS
- Goodwill Industries 530 Santa Monica Blvd. Santa Monica CA
- Goodwill Industries 1803 Lincoln Blvd. Santa Monica CA
- Salvation Army Store 1658 11th Street, Santa Monica, CA
- Cherry Picked Thrift Shop 2807 W. Pico Blvd. Santa Monica, CA
- Assistance League Thrift Shop 1453 15th Street Santa Monica, CA
- Lighthouse Thrift Store 1727 Wilshire Blvd. Santa Monica, CA
- St. Mathews Thrift Shop 2812 Main Street, Santa Monica, CA
- Haute Seconds Designer 2721 Wilshire Blvd. Santa Monica, CA
- Buffalo Exchange 2449 Main Street, Santa Monica, CA
- And I have also visited Craig's List, E-Bay, Guitar Center, Prepal, Amazon, Adorama and Penny Saver web sites.
-

Standards and Practices in the insurance claims industry have been developed over many years and they include making accurate and fair assessments of claims on personal property. The claimant is to be "given the benefit of the doubt" in any area of dispute of value. I have kept these standards in mind while forming my opinions.

California courts have established Actual Cash Value as equal to Fair Market Value. In locating markets and values I have in every instance given the Boyd's the benefit of the doubt and used the highest average value for an item. My research was in Santa Monica, the most affluent area closest to the plaintiff's former residence and on the internet at the most popular sites for quality re-sale items, as these would yield the highest value for the Boyd's.

Many years of experience and my continuing efforts to stay abreast of current costs and values have given me a general knowledge of the Actual Cash Value of many popular household items. I was able to set some preliminary values in reviewing the lists. I then compared my estimated values to those found at the sources listed above and adjusted for any differences I found. On those items for which I was not able to set a preliminary value I used the sources from the list to find current values and prices for used items.

From the above and my over 45 years of experience in the Insurance Claims Business I have come to certain opinions.

OPINIONS:

From the above I offer the following opinions:

Marina Joy Boyd and Anita Faye Boyd had a large amount of personal property but it appears to have been of the average quality and of the type in most residences in this area. However, I did note the presence of seven (7) blenders and two (2) waffle irons and then a "Standard Waffle Maker" and a "Belgium Waffle Maker" this not typical or usual.

The lists provided were not, in certain instances, as detailed as required to make an exact determination of all values. Where there is a description I have made my best effort to determine a Fair Market Value for the item. However, it is impossible to make any determination of description or value where the list uses descriptions such as "other Misc items of value" or "Misc full stocked kitchen" or "Misc clothing". I will need more specific and itemized descriptions of the item to make a determination of values.

My years of experience in dealing with personal property claims has taught me there is always the possibility of a 10% to 15% fluctuation in price of used and second hand items, I have always endeavored to be as accurate as possible in the averages and always have given the benefit of the doubt to the Boyd's as to quality and value.

CONCLUSION:

I have attached the lists with the corresponding values that I have determined from my research.

The Actual Cash Value of the Marina Joy Boyd list is \$6,405.00.

The Actual Cash Value of the Anita Faye Boyd list is \$1,270.00.

This still leaves open the items described in miscellaneous or lumped areas. I will need, within these categories, more specific information, accurate and detailed descriptions to be able to determine their value as well.

I swear that the above opinions are true and correct to a reasonable degree of certainty as to the standards and practices in the insurance claims industry in California.

As this case is ongoing I reserve the right to review these and any other documentations offered. I also reserve my right to alter, revise or add to my opinions if the new information differs substantially from that which I have reviewed



Eugene L. Evans

June 1, 2015

Date: