UNITED STATES DISTRICT COURT NOTHERN DISTRICT OF CALIFORNIA

	Case Number: C 13-2858
BOBBIE PACHECO DYER and	
PATRICIA STALLWORTH, on behalf	
of themselves and all others similarly situated,	PACHECO DYER
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Plaintiffs,	
vs.	
WELLS FARGO BANK, N.A.,	
Defendant.	

- I, BOBBIE PACHECO DYER under penalty of perjury declare as follows:
- 1. My name is Bobbie Pacheco Dyer. I am one of the named Plaintiffs in this lawsuit.
 - 2. After high school I went to college for 2 years, but I have not obtained a degree. I hold a Florida Real Estate license, Florida Mortgage Brokers license, and I am an FHA Certified Homebuyer Counselor. I have been in the mortgage business for 25 years (including at Wells Fargo from 1994-2012) and I am employed as Division President of Dyer Mortgage Group, a Division of Primary Residential Mortgage, Inc. In addition I serve on the Board of Directors for Junior Achievement, Florida Tech University Women's Business Center, Health First Hospital Foundation, and Kerosene Lamp Foundation (all Board of Director

service is non-paid). I also volunteer for our local Autism Center and many women and children organizations.

- 3. I decided to file this case as a class action instead of as an individual action because my previous employer, Wells Fargo, did not pay us as our contract said they would. This affected both myself and thousands of fellow employees. I escalated this issue many times in 2011 and 2012 to Wells Fargo Management, however was not able to obtain a resolution. It was very important for me to do the right thing and seek legal counsel to find out our rights because it is not easy to take on a large corporation. I felt like if we were promised a certain amount of pay for doing the job we should be paid accordingly. I took the decision to take legal action very seriously, and I retained an attorney to represent both myself and all the others that were affected. After extensive research with counsel and my family I decided the best, and only, course of action was to file a class action lawsuit against Wells Fargo. That was the only way that we would be able to get paid the money we earned.
- 4. Before this case was filed as a class action, John Yanchunis explained to me what a class action case is about and my responsibilities as a class representative. After many meetings with counsel I was informed of what responsibilities would be by acting as the Lead Plaintiff in a class action lawsuit. It was explained to me that I would make decisions that would affect the entire group, and this was a big responsibility. I take this responsibility very seriously and I have always held myself to a very high standard of integrity and "doing the right thing even when no one is watching". I have never taken this type of legal action against anyone, and I wanted to be 100% sure that I could represent the best interests of everyone in the class. After many hours of discussion with legal counsel and my family I felt strongly that I could be a good representative of what is best for the class. I worked at Wells Fargo nearly 18 years and I have knowledge of

how this lawsuit would affect all parties; I also knew that if the lawsuit was filed and settled with class-action status I would get the same amount of money as everyone else. I spent many hours putting the documentation together, reviewing every piece of evidence/motions and the complaint. I also carefully reviewed the case law that the attorney's shared with me, and my attorney's detailed the pros and cons of a class litigation lawsuit.

- 5. My attorney's explained to me that my share of the disbursement for the wages would be the same as all members of the class, and I fully understand that. I have not been promised any extra portion of the settlement, and that is fine with me. I just want to do what is right to help a great number of people!
- 6. I have spent at least 200 hours on the preparation of the documentation, attending conferences with attorney's, organizing file documents for several years (these documents are hundreds of pages), and have over 150 emails/phone calls with various legal counsel. In addition to all the preparation (which took 18 months) I also attended a deposition (I missed a day of work for the deposition as it was out of town); I went to San Francisco for several days for the mediation (I missed 4 days of work and lost the income I would have received had I been working), and I missed time away from my family and my business.
- 7. I have spent over 200 hours of my time (over the past 18 months), 5 days of travel, over 150 email/phone call correspondence, and personally lost income from missing work from my current job. But I was confident that this investment of time and resources would help so many people in the same situation as me (7,787 people are affected) so I was more than willing to put the time into this matter so the documentation and preparation was 100% accurate and honest.

8. During the mediation (nearly 10 hours long) I actively participate with my attorneys and the mediator. I explained and clarified many issues, and completed timelines and documentation so all the issues were clear.

- 9. During the mediation we were able to come to a compromise and obtain a settlement agreement so everyone could get a percentage of the monies owed to them. I understand that life is about compromise and this litigation is no different. I wanted to be fair to both the parties affected by the class action (the 7,787 home mortgage consultants and branch managers) and to Wells Fargo. By agreeing to an amicable settlement all parties can walk away with a positive outcome. I believe compromise and being reasonable is better than extended litigation that could go on for years with no guarantee of the outcome.
- 10. I was not promised, nor did I expect, any incentive award and it was explained to me from Day 1 that any incentive award would be at the Court's discretion. With or without an incentive award I wanted to get the best possible result for all parties. I did not even know that an incentive award was part of the mediation because that was not part of the settlement terms and not a factor in the decision to come to a resolution. After we reached an agreement on the amount of the award for the class then my attorney's advised me an incentive award may be given to me, however at no time was this ever part of doing what was best for everyone involved. I do appreciate the offer of an incentive award as I have spent a tremendous amount of time away from work and I have taken a personal financial loss as a result of my participation. But doing the right thing often comes with a cost, and I am more than willing to continue to invest as much time as is needed so that everyone benefits.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury, that the foregoing statements are true and correct.

Executed this 4th day of February, 2014.

BOBBIE PACHECO DYER

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