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BEFORE THE DIVISION OF SECURITIES

OF THE DEPARTMENT OF COMMERCE

OF THE STATE OF UTAH

IN THE MATTER OF, JEFFREY STEVEN HALL and J&K LENDING, INC. RESPONDENTS.	DESIGNATION OF EXPERT WITNESS AND REPORT CASE NO. SD- 13-0003 CASE NO. SD- 13-0004

The State of Utah, Department of Commerce, Securities Division (Division), pursuant to Utah Rules of Administrative Procedure R151-4-504(1)(a)(I) and (ii), and Utah Rules of Civil Procedure 26(a)(4)(A), hereby discloses and designates its expert witness who will testify at trial in this matter on July 25, 2013, and submits the following report required by the rules:

1. Expert Witness: Benjamin Johnson, 160 East 300 South, 2nd Floor, Salt Lake City, Utah, 801.530.6600.
2. Qualifications,:
   (a) Graduated cum laude with Masters of Accountancy and Bachelors of Science in Accountancy Degrees, Brigham Young University, 1994;
   (b) Graduated with a Juris Doctor Degree, University of Utah, 2001;

(c) Currently serving as Director of Corporate Finance for the Utah Division of Securities. Responsibilities include analyzing corporate securities filings for compliance with all regulatory requirements and the researching and drafting of no-action letters and interpretive legal opinions relating to all aspects of the Utah Uniform Securities Act. Term of current service commenced November 2004.

(d) Served for approximately one year as a staff attorney in the Enforcement Section of the Utah Division of Securities.

3. Publications: None.

4. Other cases in which the expert has testified at trial of by deposition within the preceding four years:

(a) State of Utah v. Michael Kay Smith, Preliminary Hearing, 02/29/2012.

5. Brief Summary of the opinion(s) to which the expert is expected to testify:

The witness is expected to testify, in part, as to the materiality of the omissions, which make up the Division's cause of action under 61-1-1 of the Utah Uniform Securities Act.

6. Data and/or information that will be relied upon by the witness in forming those opinions,

(a) All Division Exhibits,

(b) All testimony of witnesses, and

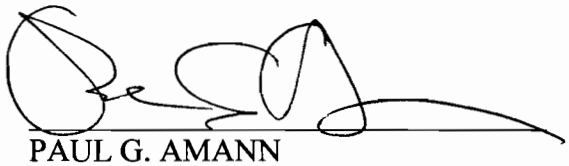
(c) Relevant statutory, administrative and caselaw sources.

7. Compensation to be paid for the witness' study and testimony: None.

The Division reserves the right to amend this report as necessary.

DATED this 3rd day of May, 2013.

JOHN E. SWALLOW
UTAH ATTORNEY GENERAL



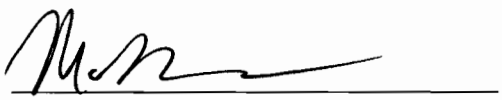
PAUL G. AMANN
Assistant Attorney General

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 3rd day of May, 2013, I sent via email a true and correct copy of the foregoing to the following:

Jeffrey Steven Hall

Email: jeffhall5333@gmail.com



Maria Skedros