

# **Exhibit J**

To Joint Plan of Liquidation

# MICHAEL F. BURKART

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## **PROFESSIONAL HISTORY**

July, 1995  
to  
Present

**CONSULTANT, FIDUCIARY & TRUSTEE IN BANKRUPTCY**, Sacramento, CA.  
*Free-lance consultant.* Specializing in management, financial and banking services; liquidation analysis; general business advisory; project management; litigation support and expert witness in debt renegotiation, credit understanding and commercial bank management. Serving as a *private trustee* for trusts and estates. Serving as a court-appointed *fiduciary, special administrator, referee* and *receiver* for property liquidations and distributions. Presently serving as a *Chapter 7 Panel Trustee* and *Chapter 11 Trustee* in the Eastern District of California.

October, 1996  
to  
June, 1997

**MERCANTILE BANK**, Sacramento, California. (Acquired by Sierra West Bank)

*President & Chief Executive Officer.*

Responsible for overall management of this \$50 million Bank; facilitated planning process for the Board of Directors to implement a strategic alliance or merger. Successfully negotiated the sale of this Bank to SierraWest Bancorp and the subsequent merger into SierraWest Bank at a multiple of 1.4 times equity. This transaction closed at the end of June, 1997. Significantly increased earnings in 1996 while maintaining compliance under an outstanding MOU and reduced non-performing assets to enhance selling price.

October, 1993  
to  
July, 1995

**BUSINESS & PROFESSIONAL BANK**, (Formerly the Bank of Woodland)  
Woodland, California. (Acquired by U. S. Bank of California)

*President & Chief Executive Officer, Member of the Board of Directors.*

Responsible for overall management of this \$225 million Bank; established objectives, reviewed policies and formulated the business plan for the Bank. Orchestrated the change of the Bank's name, entry into the Sacramento Market, successful acquisition of Sacramento First National Bank in January of 1995, and the successful completion of a coincident capital offering for \$1.8 million that was over subscribed by nearly \$1 million in three weeks. Doubled earnings in 1994 and posted record earnings in the year of 1995. Bank was recognized as a Premier Performing Bank for fiscal year of 1994.

June, 1992  
to  
October, 1993

*Executive Vice President, Member of the Board of Directors.*

Responsible planning and special projects assigned by the Board of Directors. Planned and personally orchestrated the application for regulatory approval, organization, construction and staffing of the Sacramento Office, as well as the marketing plan, name change, design logo and the legal filings associated therewith.

**PLACER BANK OF COMMERCE**, Roseville, CA.  
(Acquired by American River Bank)

*Interim President & Chief Executive Officer.*

December, 1991  
to  
March, 1992

Responsible for overall management of this \$45 million Bank that was under an FDIC/ Section 8A Proceeding (Termination of insured status) having been under Regulatory Supervision since 1997. reduced classified assets by 52% and personally negotiated and closed ORE sales totaling \$2.4 million in four months. Maintained integrity of the Bank until a regulatory-assisted sale to American River Bank was consummated.

**CAPITOL BANK SACRAMENTO**, (Formerly Capitol Bank of Commerce)  
Sacramento, California. (Acquired by WestAmerica Bank)

*President & Chief Executive, Member of the Board of Directors.*

March, 1988  
to  
November, 1991

Responsible for the overall management of the Bank; established objectives, policies and strategic plans. Expanded asset growth from \$100 million in early 1988 to \$150 million in 1990 while increasing net earnings from \$0.4 million loss in 1987 to record earnings of \$1.7 million in 1990. Successfully negotiated the purchase of another trust business unit to bolster existing trust department. Orchestrated the marketing plan, name change and logo design. Negotiated the tentative sale of the Bank in 1991 to U. S. Bancorp as a means to settle shareholder proxy contests brought about by a dissident director and shareholder.

*Executive Vice President & Chief Administrative Officer.*

1984  
to  
1988

Responsible for strategic planning, the management of non-performing assets, disposition of ORE, pending litigation, adequacy of the loan loss reserve and the Trust Department. Active member of Senior Management Committee, Senior Loan Committee, Asset/Liability Management Committee and Board Committee Liaison.

*Vice President & Senior Commercial Officer.*

1981  
to  
1984

Responsible for managing commercial loan portfolio and supervision of all commercial lending officers, collections and loan documentation.

**BANK OF NEWPORT**, Newport Beach, California (Acquired by Union Bank)

*Vice President, Business Banking Group.*

1981  
to  
1982

Responsible for commercial lending to middle market companies including loan packaging and credit underwriting, credit analysis, investigations, documentation, collections and business development.

*Vice President, Real Estate Finance Division.*

1980  
to  
1981

Responsible for credit underwriting, documentation, disbursements and collections in interim construction and project development financing.

**FARMERS & MERCHANTS BANK OF CENTRAL CALIFORNIA**, Lodi, Calif.

*Vice President, Headquarters Office.*

1973  
to  
1980

Commercial and real estate lending officer responsible for loan packaging and credit underwriting, credit analysis, Administrative Liaison for commercial and real estate lending staff, including training for branch lending officers. Agricultural production financing for vineyard and orchard crops. SBA and FmHA Guaranty financing. Real estate construction and development financing. Co-manager for Bank's IRA Program.

**FIRST INTERSTATE BANK**, (Formerly United California Bank)

Los Angeles, California. (Acquired by Wells Fargo Bank)

1972  
to  
1973

*Commercial Lending Officer*, Beverly Hills Main Office, for first year.  
*Customer Service Officer*, Branch Management. Responsible for management of Woodland Hills Branch Office. Credit analysis, investigations, documentation, disbursements and loan collections.

1968 **BANCOHIO / OHIO NATIONAL BANK**, Columbus, Ohio.  
to *Management Trainee*. Completed formal training program that included basic training  
1971 in operations and branch banking systems. Primary training in commercial lending including credit analysis, loan underwriting, investigation and documentation. SBA guaranty financing.

1983 **NATIONAL UNIVERSITY**, Sacramento, California.  
to *Adjunct Faculty Member*. Part-time instructor in the subject areas of finance,  
1985 financial institutions & markets, and money & banking.

**EDUCATION** **PACIFIC COAST BANKING SCHOOL / UNIVERSITY OF WASHINGTON**,  
Seattle, Washington. Certificate of Graduation, Commercial Division, 1981.

**CALIFORNIA STATE UNIVERSITY / STANISLAUS**, Turlock, California.  
Masters in Business Administration with specialization in management, 1979.

**OHIO STATE UNIVERSITY**, Columbus, Ohio.  
Bachelor of Science. Agricultural Economics. Completed business curriculum in  
College of Agriculture, 1971.

**CALIFORNIA CHANCELLOR OF COMMUNITY COLLEGES**,  
Instructor Credential in areas of Real Estate, Banking, Finance, Business & Industrial  
Management. Instructor Credential is valid for life, 1981.

**MILITARY** **UNITED STATES ARMY**, Active duty from 1966 to 1968.  
**SERVICE** Adjutant General Corps. Honorable Discharge at rank of Sergeant E-5.

**PROFESSIONAL** American Cancer Society (Sacramento Chapter) – Former Board Member  
**AFFILIATIONS** Bankruptcy Panel Trustee (Chapter 7 & 11) – Eastern District of California – Active  
California Bankruptcy Forum – Active Member  
Community Bankers of Northern California – Former Board Member  
Granite Bay Golf Club – Active Member  
National Association of Bankruptcy Trustees. Active Member  
Rhone Rangers - Active Member  
Rotary Club of West Sacramento – Inactive Member & Past President  
Sacramento Chapter 7 Trustees Association – Active Member  
Sacramento Housing & Redevelopment Agency Loan Committee – Former Member  
Sacramento Valley Bankruptcy Forum – Active Member  
Toastmasters International – Former Member  
United Way of Sacramento – Former Board Member  
Zinfandel Advocates & Producers - Active Member

**BACKGROUND** Brought up in Cincinnati, Ohio, area. Traveled extensively throughout the United States and Caribbean. Active guest speaker concerning business and banking subjects at various schools, professional and trade associations such as Pacific Coast Banking School, UCD Graduate School of Management and Sacramento Valley Forum. Completed Toastmasters International curriculum to enhance public speaking skills. Published articles concerning banking and financial services industry in various magazine and trade periodicals. Accomplished personal computer skills.