

BIOGRAPHICAL STATEMENT

John Munding is a shareholder of the law firm of Crumb & Munding, P.S., located in Spokane, Washington. John is a graduate of Santa Clara University and Gonzaga University School of Law. John's bankruptcy experience began in 1990 when he served as an extern to the Honorable John Rossmeyssl, United States Bankruptcy Judge. He continued his bankruptcy experience after law school as an associate with a bankruptcy firm in Los Angeles, California.

John is currently a member of the California, Idaho, and Washington State Bar and actively practicing law in each state. His practice mainly focuses on debtor/creditor law and civil litigation and ranges from simple individual Chapter 7 cases to complex Chapter 11 reorganizations.

Pepperdine University
School of Law

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This verifies that

John Munding

has successfully completed 18 hours of training in
STAR- A Systematic Approach to Mediation Strategies

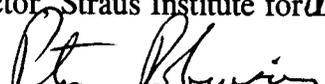
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