

TIERONE CORP  
Form SC 13G  
March 14, 2008

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

**SCHEDULE 13G**

**Under the Securities Exchange Act of 1934**

**(Amendment No. \_\_\_\_)\***

**TierOne Corporation**

**(Name of Issuer)**

**Common Stock**

**(Title of Class of Securities)**

**88650R108**

**(CUSIP Number)**

**March 5, 2008**

**(Date of Event Which Requires Filing of this Statement)**

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Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

Rule 13d-1(b)

Rule 13d-1(c)

Rule 13d-1(d)

\* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page. The information required in the remainder of this cover page shall not be deemed to be filed for the purpose of Section 18 of the Securities Exchange Act of 1934 ( Act ) or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

Page 1

CUSIP NO. 88650R108

1 Name of Reporting Persons

West Family Investments, LLC

2 Check the Appropriate Box if a Member of a Group

(a)

(b)

3 SEC Use Only

4 Citizenship or Place of Organization

Illinois

5 Sole Voting Power:

Number of

-0-

Shares

6 Shared Voting Power:

Beneficially

Owned by

155,585

Each

7 Sole Dispositive Power:

Reporting

Person

-0-

8 Shared Dispositive Power:

With

155,585

9 Aggregate Amount Beneficially Owned by Each Reporting Person

155,585<sup>(1)</sup>

10 Check if the Aggregate Amount in Row (9) Excludes Certain Shares

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11 Percent of Class Represented by Amount in Row (9)

0.9%<sup>(1)</sup>

12 Type of Reporting Person

OO

<sup>(1)</sup> The percent ownership is calculated based upon an aggregate of 18,058,946 shares outstanding as of December 31, 2007

Page 2

CUSIP NO. 88650R108

1 Name of Reporting Persons

Gary L. West

2 Check the Appropriate Box if a Member of a Group

(a)

(b)

3 SEC Use Only

4 Citizenship or Place of Organization

United States

5 Sole Voting Power:

Number of

-0-

Shares

6 Shared Voting Power:

Beneficially

Owned by

535,288<sup>(1)</sup>

Each

7 Sole Dispositive Power:

Reporting

Person

-0-

8 Shared Dispositive Power:

With

535,288<sup>(1)</sup>

9 Aggregate Amount Beneficially Owned by Each Reporting Person

535,288<sup>(1)(2)</sup>

10 Check if the Aggregate Amount in Row (9) Excludes Certain Shares

11 Percent of Class Represented by Amount in Row (9)

3.0%<sup>(2)</sup>

12 Type of Reporting Person

IN

<sup>(1)</sup> Includes 155,585 shares that West Family Investments, LLC ( WFI ) holds voting and dispositive power over. As a principal owner of WFI, Mr. West may be deemed to control WFI and share investment discretion over the shares that WFI beneficially owns. Mr. West disclaims beneficial ownership of these shares except to the extent of his pecuniary interest therein.

<sup>(2)</sup> The percent ownership is calculated based upon an aggregate of 18,058,946 shares outstanding as of December 31, 2007

CUSIP NO. 88650R108

1 Name of Reporting Persons

Mary E. West

2 Check the Appropriate Box if a Member of a Group

(a)

(b)

3 SEC Use Only

4 Citizenship or Place of Organization

United States

5 Sole Voting Power:

Number of

-0-

Shares

6 Shared Voting Power:

Beneficially

Owned by

535,273<sup>(1)</sup>

Each

7 Sole Dispositive Power:

Reporting

Person

-0-

8 Shared Dispositive Power:

With

535,273<sup>(1)</sup>

9 Aggregate Amount Beneficially Owned by Each Reporting Person

535,273<sup>(1)(2)</sup>

10 Check if the Aggregate Amount in Row (9) Excludes Certain Shares

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11 Percent of Class Represented by Amount in Row (9)

3.0%<sup>(2)</sup>

12 Type of Reporting Person

IN

- <sup>(1)</sup> Includes 155,585 shares that West Family Investments, LLC ( WFI ) holds voting and dispositive power over. As a principal owner of WFI, Mrs. West may be deemed to control WFI and share investment discretion over the shares that WFI beneficially owns. Mrs. West disclaims beneficial ownership of these shares except to the extent of her pecuniary interest therein.
- <sup>(2)</sup> The percent ownership is calculated based upon an aggregate of 18,058,946 shares outstanding as of December 31, 2007



CUSIP NO. 88650R108

1 Name of Reporting Persons

Randy Rochman

2 Check the Appropriate Box if a Member of a Group

(a)

(b)

3 SEC Use Only

4 Citizenship or Place of Organization

United States

5 Sole Voting Power:

Number of

-0-

Shares

6 Shared Voting Power:

Beneficially

Owned by

961,148<sup>(1)</sup>

Each

7 Sole Dispositive Power:

Reporting

Person

-0-

8 Shared Dispositive Power:

With

961,148<sup>(1)</sup>

9 Aggregate Amount Beneficially Owned by Each Reporting Person

961,148<sup>(1)(2)</sup>

10 Check if the Aggregate Amount in Row (9) Excludes Certain Shares

11 Percent of Class Represented by Amount in Row (9)

5.3%<sup>(1)</sup>

12 Type of Reporting Person

IN

- <sup>(1)</sup> Includes (i) 56,172 shares held jointly with Mr. Rochman's spouse, (ii) 374,703 shares held by Gary L. West over which Mr. Rochman holds shared dispositive and voting power, (iii) 374,688 shares held by Mary E. West over which Mr. Rochman holds shared dispositive and voting power and (iv) 155,585 shares that West Family Investments, LLC ( WFI ) holds voting and dispositive power over. As the Chief Executive Officer of WFI, Mr. Rochman may be deemed to control WFI and share investment discretion over the shares that WFI beneficially owns. Mr. Rochman disclaims beneficial ownership of these shares except to the extent of his pecuniary interest therein.
- <sup>(2)</sup> The percent ownership is calculated based upon an aggregate of 18,058,946 shares outstanding as of December 31, 2007

CUSIP NO. 88650R108

1 Name of Reporting Persons

Elizabeth Rochman

2 Check the Appropriate Box if a Member of a Group

(a)

(b)

3 SEC Use Only

4 Citizenship or Place of Organization

United States

5 Sole Voting Power:

Number of

Shares 2,200  
6 Shared Voting Power:

Beneficially

Owned by 56,172  
Each 7 Sole Dispositive Power:

Reporting

Person 2,200  
8 Shared Dispositive Power:  
With

56,172

9 Aggregate Amount Beneficially Owned by Each Reporting Person

58,372<sup>(1)</sup>

10 Check if the Aggregate Amount in Row (9) Excludes Certain Shares

11 Percent of Class Represented by Amount in Row (9)

0.0%<sup>(1)</sup>

12 Type of Reporting Person

IN

<sup>(1)</sup> The percent ownership is calculated based upon an aggregate of 18,058,946 shares outstanding as of December 31, 2007

CUSIP NO. 88650R108

1 Name of Reporting Persons

Barton Rochman

2 Check the Appropriate Box if a Member of a Group

(a)

(b)

3 SEC Use Only

4 Citizenship or Place of Organization

United States

5 Sole Voting Power:

Number of

Shares 6,739  
6 Shared Voting Power:

Beneficially

Owned by

Each -0-  
7 Sole Dispositive Power:

Reporting

Person 6,739  
8 Shared Dispositive Power:

With

-0-

9 Aggregate Amount Beneficially Owned by Each Reporting Person

6,739<sup>(1)</sup>

10 Check if the Aggregate Amount in Row (9) Excludes Certain Shares

11 Percent of Class Represented by Amount in Row (9)

0.0%<sup>(1)</sup>

12 Type of Reporting Person

IN

<sup>(1)</sup> The percent ownership is calculated based upon an aggregate of 18,058,946 shares outstanding as of December 31, 2007

CUSIP NO. 88650R108

1 Name of Reporting Persons

Susan Temple

2 Check the Appropriate Box if a Member of a Group

(a)

(b)

3 SEC Use Only

4 Citizenship or Place of Organization

United States

5 Sole Voting Power:

Number of

Shares 2,200  
6 Shared Voting Power:

Beneficially

Owned by -0-  
Each 7 Sole Dispositive Power:

Reporting

Person 2,200  
8 Shared Dispositive Power:  
With

-0-

9 Aggregate Amount Beneficially Owned by Each Reporting Person

2,200<sup>(1)</sup>

10 Check if the Aggregate Amount in Row (9) Excludes Certain Shares

11 Percent of Class Represented by Amount in Row (9)

0.0%<sup>(1)</sup>

12 Type of Reporting Person

IN

<sup>(1)</sup> The percent ownership is calculated based upon an aggregate of 18,058,946 shares outstanding as of December 31, 2007



CUSIP NO. 88650R108

1 Name of Reporting Persons

Jim Young

2 Check the Appropriate Box if a Member of a Group

(a)

(b)

3 SEC Use Only

4 Citizenship or Place of Organization

United States

5 Sole Voting Power:

Number of

400

Shares

6 Shared Voting Power:

Beneficially

Owned by

-0-

Each

7 Sole Dispositive Power:

Reporting

Person

400

8 Shared Dispositive Power:

With

-0-

9 Aggregate Amount Beneficially Owned by Each Reporting Person

400<sup>(1)</sup>

10 Check if the Aggregate Amount in Row (9) Excludes Certain Shares

11 Percent of Class Represented by Amount in Row (9)

0.0%<sup>(1)</sup>

12 Type of Reporting Person

IN

<sup>(1)</sup> The percent ownership is calculated based upon an aggregate of 18,058,946 shares outstanding as of December 31, 2007

CUSIP NO. 88650R108

1 Name of Reporting Persons

Andy McDill

2 Check the Appropriate Box if a Member of a Group

(a)

(b)

3 SEC Use Only

4 Citizenship or Place of Organization

United States

5 Sole Voting Power:

Number of

Shares 350  
6 Shared Voting Power:

Beneficially

Owned by -0-  
Each 7 Sole Dispositive Power:

Reporting

Person 350  
8 Shared Dispositive Power:  
With

-0-

9 Aggregate Amount Beneficially Owned by Each Reporting Person

350<sup>(1)</sup>

10 Check if the Aggregate Amount in Row (9) Excludes Certain Shares

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11 Percent of Class Represented by Amount in Row (9)

0.0% <sup>(1)</sup>

12 Type of Reporting Person

IN

<sup>(1)</sup> The percent ownership is calculated based upon an aggregate of 18,058,946 shares outstanding as of December 31, 2007

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CUSIP NO. 88650R108

1 Name of Reporting Persons

Johnny Bubb

2 Check the Appropriate Box if a Member of a Group

(a)

(b)

3 SEC Use Only

4 Citizenship or Place of Organization

United States

5 Sole Voting Power:

Number of

Shares 1,560  
6 Shared Voting Power:

Beneficially

Owned by -0-  
Each 7 Sole Dispositive Power:

Reporting

Person 1,560  
8 Shared Dispositive Power:  
With

-0-

9 Aggregate Amount Beneficially Owned by Each Reporting Person

1,560<sup>(1)</sup>

10 Check if the Aggregate Amount in Row (9) Excludes Certain Shares

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11 Percent of Class Represented by Amount in Row (9)

0.0% <sup>(1)</sup>

12 Type of Reporting Person

IN

<sup>(1)</sup> The percent ownership is calculated based upon an aggregate of 18,058,946 shares outstanding as of December 31, 2007

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CUSIP NO. 88650R108

1 Name of Reporting Persons

Dennis M. O'Brien

2 Check the Appropriate Box if a Member of a Group

(a)

(b)

3 SEC Use Only

4 Citizenship or Place of Organization

United States

5 Sole Voting Power:

Number of

Shares 10,000  
6 Shared Voting Power:

Beneficially

Owned by -0-  
Each 7 Sole Dispositive Power:

Reporting

Person 10,000  
8 Shared Dispositive Power:  
With

-0-

9 Aggregate Amount Beneficially Owned by Each Reporting Person

10,000<sup>(1)</sup>

10 Check if the Aggregate Amount in Row (9) Excludes Certain Shares

11 Percent of Class Represented by Amount in Row (9)

0.0% <sup>(1)</sup>

12 Type of Reporting Person

IN

<sup>(1)</sup> The percent ownership is calculated based upon an aggregate of 18,058,946 shares outstanding as of December 31, 2007



CUSIP NO. 88650R108

1 Name of Reporting Persons

Chad Sandstedt

2 Check the Appropriate Box if a Member of a Group

(a)

(b)

3 SEC Use Only

4 Citizenship or Place of Organization

United States

5 Sole Voting Power:

Number of

Shares 3,300  
6 Shared Voting Power:

Beneficially

Owned by -0-  
Each 7 Sole Dispositive Power:

Reporting

Person 3,300  
8 Shared Dispositive Power:  
With

-0-

9 Aggregate Amount Beneficially Owned by Each Reporting Person

3,300<sup>(1)</sup>

10 Check if the Aggregate Amount in Row (9) Excludes Certain Shares

11 Percent of Class Represented by Amount in Row (9)

0.0% <sup>(1)</sup>

12 Type of Reporting Person

IN

<sup>(1)</sup> The percent ownership is calculated based upon an aggregate of 18,058,946 shares outstanding as of December 31, 2007

- Item 1. a. Name of Issuer:  
TierOne Corporation (the Issuer )
- b. Address of Issuer's Principal Executive Offices:  
1235 N Street  
Lincoln, NE 68508

- Item 2. a. Name of Person Filing:  
The persons filing this report (collectively, the Reporting Persons ) are:
- (i) West Family Investments, LLC
  - (ii) Gary L. West
  - (iii) Mary E. West
  - (iv) Randy Rochman
  - (v) Elizabeth Rochman
  - (vi) Susan Temple
  - (vii) Barton Rochman
  - (viii) Jim Young
  - (ix) Andy McDill
  - (x) Johnny Bubb
  - (xi) Dennis M. O'Brien
  - (xii) Chad Sandstedt

The natural persons identified in (ii) through (xii) above are affiliates, employees or otherwise related persons of West Family Investments, LLC. Accordingly, the Reporting Persons are making a group filing because, due to the relationships between them, the Reporting Persons may be deemed to constitute a group for the purposes of Section 13(d)(3) of the Securities and Exchange Act of 1934 (the Act ). Neither the present filing nor anything contained herein shall be construed as an admission that all or any of the Reporting Persons constitute a group for the purposes of Section 13(d)(3) of the Act. Each of the Reporting Persons expressly disclaims beneficial ownership of securities held by any person or entity other than, to the extent of any pecuniary interest therein, the various accounts under such Reporting Person's management and control.

- b. Address of Principal Business Office:  
The principal business address of West Family Investments, LLC, Gary L. West, Mary E. West, Randy Rochman, Elizabeth Rochman, Susan Temple, Barton Rochman, Jim Young, Andy McDill and Johnny Bubb is:

1603 Orrington, Suite 810

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Evanston, Illinois 60201

The principal business address of Dennis M. O'Brien and Chad Sandstedt is:

6005 Hidden Valley Road, Suite 290

Carlsbad, CA 92011

c. Citizenship:

West Family Investments, LLC is an Illinois limited liability company. Each natural person filing this Report is a citizen of the United States.

d. Title of Class of Securities:

Common Stock

e. CUSIP Number:

88650R108

Item 3. If this statement is filed pursuant to sections 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a(n): N/A

- a.  Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);
- b.  Bank is defined in section 3(a)(6) of the Act (15 U.S.C. 78c);
- c.  Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);
- d.  Investment company registered under section 8 of the Investment Company Act (15 U.S.C. 80a-8);
- e.  Investment adviser in accordance with section 240.13d-1(b)(1)(ii)(E);
- f.  Employee benefit plan or endowment fund in accordance with section 240.13d-1(b)(1)(ii)(F);
- g.  Parent holding company or control person in accordance with section 240.13d-1(b)(ii)(G);
- h.  Savings association as defined in section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
- i.  Church plan is excluded from the definition of an investment company under Section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
- j.  Group, in accordance with Section 240.13d-1(b)(1)(ii)(J)

Item 4. Ownership

West Family Investments, LLC

- a. Amount Beneficially Owned:  
155,585
- b. Percent of Class:  
0.9%
- c. Number of shares as to which such person has:
  - i. Sole power to vote or to direct the vote:  
-0-
  - ii. Shared power to vote or to direct the vote:  
155,585
  - iii. Sole power to dispose or to direct the disposition of:  
-0-
  - iv. Shared power to direct the disposition of:  
155,585

Gary L. West

- a. Amount Beneficially Owned:  
535,288
- b. Percent of Class:  
3.0%
- c. Number of shares as to which such person has:
  - i. Sole power to vote or to direct the vote:  
-0-
  - ii. Shared power to vote or to direct the vote:  
535,288
  - iii. Sole power to dispose or to direct the disposition of:  
-0-
  - iv. Shared power to direct the disposition of:  
535,288

Mary E. West

- a. Amount Beneficially Owned:  
535,273
- b. Percent of Class:  
3.0%
- c. Number of shares as to which such person has:
  - i. Sole power to vote or to direct the vote:  
-0-
  - ii. Shared power to vote or to direct the vote:  
535,273

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iii. Sole power to dispose or to direct the disposition of:

-0-

iv. Shared power to direct the disposition of:

535,273

Randy Rochman

a. Amount Beneficially Owned:

961,148

b. Percent of Class:

5.3%

c. Number of shares as to which such person has:

i. Sole power to vote or to direct the vote:

-0-

ii. Shared power to vote or to direct the vote:

961,148

iii. Sole power to dispose or to direct the disposition of:

-0-

iv. Shared power to direct the disposition of:

961,148

Elizabeth Rochman

a. Amount Beneficially Owned:

58,372

b. Percent of Class:

0.0%

c. Number of shares as to which such person has:

i. Sole power to vote or to direct the vote:

2,200

ii. Shared power to vote or to direct the vote:

56,172

iii. Sole power to dispose or to direct the disposition of:

2,200

iv. Shared power to direct the disposition of:

56,172

Barton Rochman

a. Amount Beneficially Owned:

6,739

b. Percent of Class:

0.0%

c. Number of shares as to which such person has:

i. Sole power to vote or to direct the vote:

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6,739

ii. Shared power to vote or to direct the vote:

-0-

iii. Sole power to dispose or to direct the disposition of:

6,739

iv. Shared power to direct the disposition of:

-0-

Susan Temple

a. Amount Beneficially Owned:

2,200

b. Percent of Class:

0.0%

c. Number of shares as to which such person has:

i. Sole power to vote or to direct the vote:

2,200

ii. Shared power to vote or to direct the vote:

-0-

iii. Sole power to dispose or to direct the disposition of:

2,200

iv. Shared power to direct the disposition of:

-0-

Jim Young

a. Amount Beneficially Owned:

400

b. Percent of Class:

0.0%

c. Number of shares as to which such person has:

i. Sole power to vote or to direct the vote:

400

ii. Shared power to vote or to direct the vote:

-0-

iii. Sole power to dispose or to direct the disposition of:

400

iv. Shared power to direct the disposition of:

-0-

Andy McDill

a. Amount Beneficially Owned:

350

b. Percent of Class:

0.0%

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- c. Number of shares as to which such person has:
  - i. Sole power to vote or to direct the vote:  
350
  - ii. Shared power to vote or to direct the vote:  
-0-
  - iii. Sole power to dispose or to direct the disposition of:  
350
  - iv. Shared power to direct the disposition of:  
-0-

Johnny Bubb

- a. Amount Beneficially Owned:  
1,560
- b. Percent of Class:  
0.0%
- c. Number of shares as to which such person has:
  - i. Sole power to vote or to direct the vote:  
1,560
  - ii. Shared power to vote or to direct the vote:  
-0-
  - iii. Sole power to dispose or to direct the disposition of:  
1,560
  - iv. Shared power to direct the disposition of:  
-0-

Dennis M. O. Brien

- a. Amount Beneficially Owned:  
10,000
- b. Percent of Class:  
0.0%
- c. Number of shares as to which such person has:
  - i. Sole power to vote or to direct the vote:  
10,000
  - ii. Shared power to vote or to direct the vote:  
-0-
  - iii. Sole power to dispose or to direct the disposition of:  
10,000
  - iv. Shared power to direct the disposition of:  
-0-

Chad Sandstedt

- a. Amount Beneficially Owned:



3,300

b. Percent of Class:

0.0%

c. Number of shares as to which such person has:

i. Sole power to vote or to direct the vote:

3,300

ii. Shared power to vote or to direct the vote:

-0-

iii. Sole power to dispose or to direct the disposition of:

3,300

iv. Shared power to direct the disposition of:

-0-

Item 5. Ownership of Five Percent or Less of a Class

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following " ".

Item 6. Ownership of More than Five Percent on Behalf of Another Person

N/A

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding Company

N/A

Item 8. Identification and Classification of Members of the Group

See Exhibit 1, Joint Filing Agreement.

Item 9. Notice of Dissolution of Group

N/A

Item 10. Certification (see Rule 13-1(b) and (c)).

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

**Exhibits:**

Exhibit 1: Joint Filing Agreement

Signature

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Date: March 13, 2008

WEST FAMILY INVESTMENTS, LLC

By: /s/ Randy Rochman  
Randy Rochman, Chief Executive Officer

/s/ Gary L. West  
Gary L. West

/s/ Mary E. West  
Mary E. West

/s/ Randy Rochman  
Randy Rochman

/s/ Elizabeth Rochman  
Elizabeth Rochman

/s/ Barton Rochman  
Barton Rochman

/s/ Susan Temple  
Susan Temple

/s/ Jim Young  
Jim Young

/s/ Andy McDill  
Andy McDill

/s/ Johnny Bubb  
Johnny Bubb

/s/ Dennis M. O'Brien  
Dennis M. O'Brien

/s/ Chad Sandstedt  
Chad Sandstedt

**Exhibit 1**

Joint Filing Agreement

In accordance with Rule 13d-1(k) under the Securities Exchange Act of 1934 (the Act), the undersigned hereby agree to file jointly the Statement on Schedule 13G with respect to the securities of TierOne Corporation, and any amendments thereto which may be deemed necessary, pursuant to Regulation 13D-G under the Act. It is understood and agreed that each of the parties hereto is responsible for the timely filing of such statement and any amendments thereto and for the completeness and accuracy of the information concerning such party contained therein, but such party is not responsible for the completeness or accuracy of information concerning the other party unless such party knows or has reason to believe that such information is inaccurate. It is understood and agreed that a copy of this Agreement shall be attached as an exhibit to the statement on Schedule 13G, and any amendments thereto, filed on behalf of each of the parties hereto. In evidence thereof, the undersigned hereby execute this agreement as of the 13<sup>th</sup> day of March, 2008.

WEST FAMILY INVESTMENTS, LLC

By: /s/ Randy Rochman  
Randy Rochman, Chief Executive Officer

/s/ Gary L. West  
Gary L. West

/s/ Jim Young  
Jim Young

/s/ Mary E. West  
Mary E. West

/s/ Andy McDill  
Andy McDill

/s/ Randy Rochman  
Randy Rochman

/s/ Johnny Bubb  
Johnny Bubb

/s/ Elizabeth Rochman  
Elizabeth Rochman

/s/ Dennis O Brien  
Dennis M. O Brien

/s/ Barton Rochman  
Barton Rochman

/s/ Chad Sandstedt  
Chad Sandstedt

/s/ Susan Temple  
Susan Temple