APPLICATION
UNITED STATES BANKRUPTCY COURT
DISTRICT OF MARYLAND
BANKRUPTCY DISPUTE RESOLUTION PROGRAM PANEL

Name: John R. Garza

Office Address: 17 West Jefferson Street

                            Rockville, Maryland 20850

Office Phone: 301-340-8200   Office Fax: 301-294-6159

Education: J.D. University of Maryland, Marshall School of Law; B.A. University of
              Maryland

Professional licenses or memberships and accreditations:

    U.S. Supreme Court; U.S. Court of Appeals, 4th Circuit; U.S. Court of Appeals,
    DC Circuit; U.S. District Court, Maryland; U.S. District Court, DC; Maryland
    Court of Appeals; DC Court of Appeals; Board Certified Consumer Bankruptcy;
    President, Bankruptcy Bar Association for the District of Maryland (2001-2002);
    Chair, Montgomery County Bar Association Professionalism Committee (2001-
    2002).

Dispute Resolution Training: Yes ___X___   No _____

    (a) U.S. Bankruptcy Court Training _____

    (b) Other Training: Training by Judge Roslyn Bell for Montgomery County Bar
                       Association (8 hours).

Experience: I have been involved in over 50 successful mediations in Montgomery County
              Circuit Court, Prince George's County Circuit Court, and Baltimore City Circuit
              Court. A number of these mediations involved 5 or more parties and millions of
              dollars in dispute. One mediation took several days and involved over 30 parties.

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Counties in which you are willing to serve as a Resolution Advocate:

All western Maryland counties.

If you are also applying to be a Paid Resolution Advocate, rates charged:

$175.00 per hour.

Additional Information: I believe in mediation. My experience and training provides me with the tools necessary to aid the parties in settling their disuptes.

I hereby certify that the information set-forth above is true and correct.[1] I agree to serve for a minimum of one year and to act as an unpaid Resolution Advocate in matters, not to exceed one matter per calendar quarter.

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[1] It is the responsibility of the applicant to submit an amended application if any information contained on this application changes.

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