



Assessment Appeals Board

City & County of San Francisco

1 Dr. Carlton B. Goodlett Pl., City Hall, Room # 405

San Francisco, California 94102

Phone: (415) 554-6778 / Fax: (415) 554-6775 / Email: aab@sfgov.org

ASSESSMENT APPEALS BOARD MEMBER APPLICATION

Complete and return this application to the Assessment Appeals Board

Application for Appointment to:
(Please check one)

☐ Board 1 or ☐ Board 1 Alternate
☒ Board 2 or ☐ Board 2 Alternate
☐ Board 3 or ☐ Board 3 Alternate

Full Name: Jose Edimilson Sobral

[REDACTED] Francisco, CA

Zip Code: 94127

Occupation: Mortgage Loan Officer

Work Phone: 415-672-3203

Employer: T.I.M.E. Lending/Fenero Capital

Business Address: 1212 Broadway Plaza, Walnut Creek, CA

Zip Code: 94596

Business Email: ed@fenerocap.com

Home Email: [REDACTED]

Form 700 is required to accompany your application. Have you attached the Form 700? ☒ Yes ☐ No

Pursuant to Ordinance No. 393-98 the following qualifications are required:

A person shall not be eligible for nomination for membership on an assessment appeals board unless he or she has a minimum of five years' professional experience in this state as one of the following: (1) certified public accountant or public accountant; (2) licensed real estate broker; (3) attorney; or (4) property appraiser accredited by a nationally recognized professional organization, or property appraiser certified by either the Office of Real Estate Appraiser or by the State Board of Equalization. Documentation of qualifying experience must be submitted with this application form. This requirement does not apply to incumbent board members nominated for appointments to their same seats.

Please state your qualifications (including occupation and education if applicable):

NMLS LIC# 483459

PROFESSIONAL EXPERIENCE: I have been working for 21 years as Mortgage Loan Officer, specializing in one-to-four unit properties. I work with prospects and clients on every stage of the process, including having an initial consultation and evaluate pre-approval eligibility. As part of the pre-approval process, I help clients with the application and request and thorough review all supporting documents, including Income, Assets and Credit report in order to submit for underwriting review. Next, I work with clients to provide the underwriting conditions for mortgage approval. Finally, once the client gets in contract, I coordinate the appraisal process and manage final underwriting requirements, facilitating a timely closing and helping clients achieve homeownership.

EDUCATION: BA in Business Administration and MBA with concentration in Personal Finance from Golden Gate University, 2002.

Please state relevant business and/or professional experience:

I began my career in finance in 1999 at Banc of America Investment Services, where I worked as a Financial Advisor and later as a Premier Client Manager. In these roles, I assisted affluent clients with their banking, deposit, and credit needs, which led to my direct involvement in the mortgage industry and appraisal valuations. In 2004, I transitioned to an independent mortgage broker where I navigated through the mortgage meltdown of 2008 and following years when perhaps the most important part of closing escrow on a mortgage, was having the valuation needed. In order to be successful, I actively participated not only on all phases of the mortgage process but also prior to offer submission as I helped advise the Realtor and Borrower on the fair estimated market value of the property. Also, as is common when Real Estate valuations are declining, many appraisals came in below the purchase price. To address this, we developed a process/method for submitting a

Please state civic activities:

Would you be able to attend Day Meetings? ☒ Yes ☐ No Evening Meetings? ☒ Yes ☐ No
How many days a week would you be available for hearings? 2 How many evenings a week? 2
Have you attended an Assessment Appeals Board meeting? ☒ Yes ☐ No

An appearance before the Rules Committee may be required at a scheduled public hearing, prior to the Board of Supervisors considering the recommended appointment. Applications should be received ten (10) days prior to the scheduled public hearing.

Date: 09/10/2025 Applicant's Signature: 
Digitally signed by 20eb7b5c-b4b7-4d80-8124-9f06737c91b3
Date: 2025.09.10 22:25:42 -0700

(Manually sign or type your complete name).
NOTE: by typing your complete name, you are hereby consenting to use of electronic signature)

PLEASE NOTE: This application will be retained for one year. Once completed, this form, including all attachments, becomes public record.

FOR OFFICE USE ONLY:

Appointed to Seat #: _____ Term Expires: _____ Date Vacated: _____



STATEMENT OF ECONOMIC INTERESTS
COVER PAGE
A PUBLIC DOCUMENT

Date Initial Filing Received
Filing Official Use Only

Please type or print in ink.

NAME OF FILER (LAST) (FIRST) (MIDDLE)
SOBRAL JOSE EDIMILSON

1. Office, Agency, or Court

Agency Name (Do not use acronyms)

BOARD OF SUPERVISORS

BOARD MEMBER

Division, Board, Department, District, if applicable

Your Position

ASSESSMENT APPEALS BOARD

► If filing for multiple positions, list below or on an attachment. (Do not use acronyms)

Agency: Position:

2. Jurisdiction of Office (Check at least one box)

☐ State

☐ Judge, Retired Judge, Pro Tem Judge, or Court Commissioner
(Statewide Jurisdiction)

☐ Multi-County

☐ County of

☒ City of SAN FRANCISCO

☐ Other

3. Type of Statement (Check at least one box)

☐ Annual: The period covered is January 1, 2021, through
December 31, 2021.

☐ Leaving Office: Date Left / /
(Check one circle.)

-or-

The period covered is / / through
December 31, 2021.

☐ The period covered is January 1, 2021, through the date of
leaving office.

-or-

The period covered is / / through
the date of leaving office.

☒ Assuming Office: Date assumed / /

☐ Candidate: Date of Election and office sought, if different than Part 1:

4. Schedule Summary (must complete)

Number of pages including this cover page: 3

Schedules attached

☒ Schedule A-1 - Investments - schedule attached

☐ Schedule C - Income, Loans, & Business Positions - schedule attached

☒ Schedule A-2 - Investments - schedule attached

☐ Schedule D - Income - Gifts - schedule attached

☐ Schedule B - Real Property - schedule attached

☐ Schedule E - Income - Gifts - Travel Payments - schedule attached

-or- None - No reportable interests on any schedule

5. Verification

820 JOOST ST. SAN FRANCISCO CA 94127

MAILING ADDRESS STREET CITY STATE ZIP CODE
(Business or Agency Address Recommended - Public Document)

DAYTIME TELEPHONE NUMBER

(415) 672-3203

EMAIL ADDRESS

SOBRAL.ED@GMAIL.COM

I have used all reasonable diligence in preparing this statement. I have reviewed this statement and to the best of my knowledge the information contained herein and in any attached schedules is true and complete. I acknowledge this is a public document.

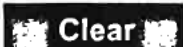
I certify under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date Signed

09/17/2025
(month, day, year)

Signature

(File the originally signed paper statement with your filing official.)



SCHEDULE A-1**Investments****Stocks, Bonds, and Other Interests**
(Ownership Interest is Less Than 10%)*Investments must be itemized.
Do not attach brokerage or financial statements.***CALIFORNIA FORM 700**

FAIR POLITICAL PRACTICES COMMISSION

Name

▶ NAME OF BUSINESS ENTITY

CHARLES SCHWAB

GENERAL DESCRIPTION OF THIS BUSINESS

BROKERAGE/INVESTMENT

FAIR MARKET VALUE

☐ \$2,000 - \$10,000 ☒ \$10,001 - \$100,000
☐ \$100,001 - \$1,000,000 ☐ Over \$1,000,000

NATURE OF INVESTMENT

☒ Stock ☐ Other _____ (Describe)
☐ Partnership ☐ Income Received of \$0 - \$499
☐ Income Received of \$500 or More (Report on Schedule C)

IF APPLICABLE, LIST DATE:

12/06/21 7/21
ACQUIRED DISPOSED

▶ NAME OF BUSINESS ENTITY

GENERAL DESCRIPTION OF THIS BUSINESS

FAIR MARKET VALUE

☐ \$2,000 - \$10,000 ☐ \$10,001 - \$100,000
☐ \$100,001 - \$1,000,000 ☐ Over \$1,000,000

NATURE OF INVESTMENT

☐ Stock ☐ Other _____ (Describe)
☐ Partnership ☐ Income Received of \$0 - \$499
☐ Income Received of \$500 or More (Report on Schedule C)

IF APPLICABLE, LIST DATE:

7/21 7/21
ACQUIRED DISPOSED

▶ NAME OF BUSINESS ENTITY

GENERAL DESCRIPTION OF THIS BUSINESS

FAIR MARKET VALUE

☐ \$2,000 - \$10,000 ☐ \$10,001 - \$100,000
☐ \$100,001 - \$1,000,000 ☐ Over \$1,000,000

NATURE OF INVESTMENT

☐ Stock ☐ Other _____ (Describe)
☐ Partnership ☐ Income Received of \$0 - \$499
☐ Income Received of \$500 or More (Report on Schedule C)

IF APPLICABLE, LIST DATE:

7/21 7/21
ACQUIRED DISPOSED

▶ NAME OF BUSINESS ENTITY

GENERAL DESCRIPTION OF THIS BUSINESS

FAIR MARKET VALUE

☐ \$2,000 - \$10,000 ☐ \$10,001 - \$100,000
☐ \$100,001 - \$1,000,000 ☐ Over \$1,000,000

NATURE OF INVESTMENT

☐ Stock ☐ Other _____ (Describe)
☐ Partnership ☐ Income Received of \$0 - \$499
☐ Income Received of \$500 or More (Report on Schedule C)

IF APPLICABLE, LIST DATE:

7/21 7/21
ACQUIRED DISPOSED

▶ NAME OF BUSINESS ENTITY

GENERAL DESCRIPTION OF THIS BUSINESS

FAIR MARKET VALUE

☐ \$2,000 - \$10,000 ☐ \$10,001 - \$100,000
☐ \$100,001 - \$1,000,000 ☐ Over \$1,000,000

NATURE OF INVESTMENT

☐ Stock ☐ Other _____ (Describe)
☐ Partnership ☐ Income Received of \$0 - \$499
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IF APPLICABLE, LIST DATE:

7/21 7/21
ACQUIRED DISPOSED

▶ NAME OF BUSINESS ENTITY

GENERAL DESCRIPTION OF THIS BUSINESS

FAIR MARKET VALUE

☐ \$2,000 - \$10,000 ☐ \$10,001 - \$100,000
☐ \$100,001 - \$1,000,000 ☐ Over \$1,000,000

NATURE OF INVESTMENT

☐ Stock ☐ Other _____ (Describe)
☐ Partnership ☐ Income Received of \$0 - \$499
☐ Income Received of \$500 or More (Report on Schedule C)

IF APPLICABLE, LIST DATE:

7/21 7/21
ACQUIRED DISPOSED

Comments:

Print

Clear

SCHEDULE A-2
Investments, Income, and Assets
of Business Entities/Trusts
(Ownership Interest is 10% or Greater)

CALIFORNIA FORM 700
FAIR POLITICAL PRACTICES COMMISSION
Name _____

1. BUSINESS ENTITY OR TRUST

META TOP PAVING STONES
Name
820 JOOST AVE. SAN ANGELO, TX 76901
Address (Business Address Acceptable)
Check one
☐ Trust, go to 2 ☒ Business Entity, complete the box, then go to 2

GENERAL DESCRIPTION OF THIS BUSINESS
PAVING STONES INSTALLATION

FAIR MARKET VALUE
☐ \$0 - \$1,999
☐ \$2,000 - \$10,000
☒ \$10,001 - \$100,000
☐ \$100,001 - \$1,000,000
☐ Over \$1,000,000

IF APPLICABLE, LIST DATE:
01/22/21 24 yrs
ACQUIRED DISPOSED

NATURE OF INVESTMENT
☐ Partnership ☐ Sole Proprietorship ☒ S-CORP ☐ Other

YOUR BUSINESS POSITION PRESIDENT

2. IDENTIFY THE GROSS INCOME RECEIVED (INCLUDE YOUR PRO RATA SHARE OF THE GROSS INCOME TO THE ENTITY/TRUST)

☐ \$0 - \$499 ☐ \$10,001 - \$100,000
☐ \$500 - \$1,000 ☒ OVER \$100,000
☐ \$1,001 - \$10,000

3. LIST THE NAME OF EACH REPORTABLE SINGLE SOURCE OF INCOME OF \$10,000 OR MORE (Attach a separate sheet if necessary)

☒ None or ☐ Names listed below

4. INVESTMENTS AND INTERESTS IN REAL PROPERTY HELD OR LEASED BY THE BUSINESS ENTITY OR TRUST

Check one box:
☐ INVESTMENT ☐ REAL PROPERTY
NONE

Name of Business Entity, if Investment, or Assessor's Parcel Number or Street Address of Real Property
META TOP PAVING STONES

Description of Business Activity or City or Other Precise Location of Real Property

FAIR MARKET VALUE
☐ \$2,000 - \$10,000
☐ \$10,001 - \$100,000
☐ \$100,001 - \$1,000,000
☐ Over \$1,000,000

IF APPLICABLE, LIST DATE:
1/21 21
ACQUIRED DISPOSED

NATURE OF INTEREST
☐ Property Ownership/Deed of Trust ☐ Stock ☐ Partnership
☐ Leasehold Yrs. remaining ☐ Other

Check box if additional schedules reporting investments or real property are attached

1. BUSINESS ENTITY OR TRUST

Name _____

Address (Business Address Acceptable) _____

Check one
☐ Trust, go to 2 ☐ Business Entity, complete the box, then go to 2

GENERAL DESCRIPTION OF THIS BUSINESS

FAIR MARKET VALUE
☐ \$0 - \$1,999
☐ \$2,000 - \$10,000
☐ \$10,001 - \$100,000
☐ \$100,001 - \$1,000,000
☐ Over \$1,000,000

IF APPLICABLE, LIST DATE:
1/21 21
ACQUIRED DISPOSED

NATURE OF INVESTMENT
☐ Partnership ☐ Sole Proprietorship ☐ Other

YOUR BUSINESS POSITION _____

2. IDENTIFY THE GROSS INCOME RECEIVED (INCLUDE YOUR PRO RATA SHARE OF THE GROSS INCOME TO THE ENTITY/TRUST)

☐ \$0 - \$499 ☐ \$10,001 - \$100,000
☐ \$500 - \$1,000 ☐ OVER \$100,000
☐ \$1,001 - \$10,000

3. LIST THE NAME OF EACH REPORTABLE SINGLE SOURCE OF INCOME OF \$10,000 OR MORE (Attach a separate sheet if necessary)

☐ None or ☐ Names listed below

4. INVESTMENTS AND INTERESTS IN REAL PROPERTY HELD OR LEASED BY THE BUSINESS ENTITY OR TRUST

Check one box:
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Name of Business Entity, if Investment, or Assessor's Parcel Number or Street Address of Real Property

Description of Business Activity or City or Other Precise Location of Real Property

FAIR MARKET VALUE
☐ \$2,000 - \$10,000
☐ \$10,001 - \$100,000
☐ \$100,001 - \$1,000,000
☐ Over \$1,000,000

IF APPLICABLE, LIST DATE:
1/21 21
ACQUIRED DISPOSED

NATURE OF INTEREST
☐ Property Ownership/Deed of Trust ☐ Stock ☐ Partnership
☐ Leasehold Yrs. remaining ☐ Other

Check box if additional schedules reporting investments or real property are attached

Comments: _____