

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

CASE NO.: 04-60573-CIV-MORENO/GARBER

SECURITIES AND EXCHANGE COMMISSION,

Plaintiff,

v.

MUTUAL BENEFITS CORP., *et al.*,

Defendants,

VIATICAL BENEFACTORS, LLC, *et al.*,

Relief Defendants.

**RECEIVER'S MEMORANDUM REGARDING DISTRIBUTION OF
FUNDS AT UNION PLANTERS BANK, N.A. AND OTHER BANKS**

Roberto Martínez, as court-appointed Receiver (the "Receiver") of Mutual Benefits Corp., Viatical Benefactors, LLC, Viatical Services, Inc., and Anthony Livoti, Jr. and Anthony Livoti, Jr., P.A., solely in their capacity as trustee, as directed by the Court's Order Requiring Union Planters Bank to Disburse Funds [D.E. 727] (the "Disbursement Order"), files this memorandum: (a) to support the Joint Proposed Disbursement Plan of the Receiver and Union Planters Bank, N.A. filed simultaneously herewith; and (b) to address the distinctions between the funds held by Union Planters Bank, N.A. ("Union Planters") and the funds held in certain accounts at RBC Centura Bank, Northern Trust Bank of Florida and Bank of America

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THE JOINT DISTRIBUTION PROPOSAL

The Receiver and Union Planters have jointly submitted a proposal for the return and disbursement of the pre-closing funds held in the "Union Planters Bank, N.A. – MBC Purchaser Escrow Account" (the "Union Planters Escrow Account"). (The joint proposal has been filed separately but is attached hereto as Exhibit A for convenience.)

Based on preliminary information drawn from Union Planters' data, there are approximately 1,925 investors with principal currently in the Union Planters Escrow Account, of which approximately 855 reside in the United States and 1,070 reside in foreign countries. The joint proposal is made with the goal of having the funds distributed to these investors as expeditiously as is practicable, as inexpensively as is practicable, and with a minimum amount of attorney involvement. The Receiver submits the following additional notes to assist the Court in its evaluation of the joint proposal.

1. **Claims Administrator:** The Receiver proposes that Garden City Group, Inc. ("GCG") serve as the claims administrator. GCG is a claims administration firm located in Mellville, New York that has experience in distributing hundreds of millions of dollars and has routinely handled distributions involving payments made around the world. GCG currently acts as the administrator for the thousands of e-mail, letter and telephone inquiries that the Receiver receives from MBC investors and other interested parties. GCG thus is already familiar with this matter and has already been involved in the updating of investor contact information that will be used in the mailing out of claim forms. The Receiver proposes to have GCG forward disputed

claims to a Special Master for resolution, and not to the Receiver.¹

2. Interest Cut-Off Date: In the Disbursement Order, the Court stated that “[t]he cost of such administration [of the disbursement] shall be borne by the pre-purchaser claimants.” (Disbursement Order at 2.) The Receiver and Union Planters have jointly proposed that the Court set a cut-off date for the accrual of interest of December 31, 2004, and that the interest that accrues on the principal in the Union Planters Escrow Account after that date be set aside to pay for the costs of administration. This approach would assure the pre-closing investors of the return of their principal in its entirety and would still apportion the costs in an equitable manner (as the amount of interest an investor foregoes would be proportionate to the amount of principal deposited).

3. Limited Releases: The Claim Form proposed by the Receiver and Union Planters contains a Limited Release as follows: “By signing and returning the claim form to claim your money, you will be giving up all claims you may have against Union Planters Bank, N.A., Mutual Benefits Corp., Viatical Benefactors, LLC, or the Receiver for Mutual Benefits Corp. and Viatical Benefactors, LLC, relating to the money you currently have in the ‘Union Planters Bank, N.A. -- MBC Purchaser Escrow Account’ that was not used to invest in an insurance policy as of May 4, 2004. You are not releasing any claims you may have against MBC or any other person for any of your money that was invested in an insurance policy.” The purpose of the Limited

¹ In the Disbursement Order, the Court stated that “any proposal must include the appointment of a claims administrator unrelated to the parties to review the claims from pre-purchasers.” (Disbursement Order at 1-2.) The Receiver understood this to mean that the Court did not want any of the parties acting as the Claims Administrator. If the Court prefers, the Receiver can also propose a different claims administration firm or small accounting firm with experience in the distribution of funds for this task.

Release is to avoid duplicative claims for the return of the same funds by investors. The Limited Release makes clear that the investors may still assert claims against the Receivership Entities, and any other parties, for funds that were invested in insurance policies. As the Court has jurisdiction over both Union Planters (which is a defendant in *Patricia Cook, et al. v. Mutual Benefits Corp., et al.* (the “Cook Action”)), and the account itself (which is a subject of the Court’s Temporary Restraining Order and Asset Freeze in the SEC Action), the Court may set appropriate conditions on the return of such funds.

4. Post-Closing Investors’ Interest: Based on preliminary information drawn from Union Planters’ data, there are currently approximately 2,500 investors with interest only (and no principal) in Union Planters Escrow Account. This interest accrued during the time the investors’ principal was awaiting a closing on an insurance policy, but these investors are now post-closing investors. The amounts of interest are generally relatively small, and the total amount at issue is approximately \$63,000. Of the 2,500 post-closing investors with interest only, approximately 1,500 have \$20 or less. Under the Disbursement Order, the return of the “interest only” deposits is not required at this time. The Disbursement Order applies to “the pre-closing purchase plaintiffs” whose funds were “deposited in accounts at Union Planters Bank which were never used to purchase viatical settlements.” (Disbursement Order at 1.) The investors who only have interest remaining in the account are post-closing investors whose principal was used to close on a viatical settlement.

That said, the version of MBC’s Viatical and Life Settlement Purchase Agreement (the “Purchase Agreement”) used with investors during the time period Union Planters served as

escrow agent provided that “[a]ccrued interest on the funds used to purchase each policy shall be paid to the Purchaser separately after closing. Any amount of accrued interest less than ten dollars (\$10.00) will be disbursed in accordance with the directions contained in paragraph 26 below [which provides for the funds to be donated to certain charities].” There are approximately 930 investors with \$10 or less in interest only in the Union Planters Escrow Account.

In addition, the return of the interest poses a significant logistical problem. As noted, the amounts of interest are generally relatively small (and in many cases less than \$1), and many of the investors reside in foreign countries. Thus, for many of these investors, the cost of returning the interest will exceed the amount of the interest itself. In addition, approximately 930 investors have \$10 or less in interest and have contracts with MBC in which they agreed that the interest could be donated to charities. As a result, and because the “interest only” deposits are not covered by the Disbursement Order, the Receiver will make a proposal for disbursement of these funds to the Court at a later date, if and when the time is appropriate for a recommendation for the disbursements of funds to investors as part of a claims process.

5. Unclaimed Funds: Based on historical experience with MBC’s investors, and experience generally in disbursements of large funds, it is likely that some funds will go unclaimed. The Receiver recommends that such unclaimed funds be used, first, to offset any expenses of administration of the disbursement that are not covered by the accrued interest from January 1, 2005. Any remaining funds should be paid over to the Receivership Estate.

6. Objections by the Receiver: The Receiver proposes to submit to the Court a list of the specific disbursements to investors for which the Receiver objects, in whole or in part, within 45 days from the entry of an Order authorizing a disbursement plan. These objections will likely require legal rulings by the Court to determine whether the disbursements to these investors should take place. The Receiver is in the process of reviewing the approximately 1,925 individuals and entities who have principal in the Union Planters Escrow Account, but anticipates that the objections will fall in the following categories:

(a) **Disbursements to Defendants.** The Receiver intends to object to the disbursement of funds to a certain entity that may be affiliated with, or controlled by, one of more of the Defendants in the SEC Action. Among other things, a distribution of funds to such entity could violate the Court's Asset Freeze Order. The Receiver is in the process of investigating this entity.

(b) **Set-offs.** Certain of the purchasers that currently have funds in the account were also paid commissions by MBC for acting as sales agents. These commissions were received for the sale of what this Court has determined to be securities under the federal securities laws. Commissions for the sale of unregistered securities are subject to disgorgement to a Receiver. *See, e.g., In re Alpha Telecom, Inc.*, 2004 WL 3142555, at *4 (D. Or. 2004). Accordingly, the Receiver will seek to delay disbursement pending resolution of the Receiver's right to set-off the amount of the commission received by the sales agent from the amount of the disbursement.

(c) **Roll-over funds.** The Receiver is in the process of analyzing whether the

Receivership has a claim to certain funds that investors "rolled over" into a new investment after receiving death benefits on a matured investment. Because funds invested by other investors may have been used to pay premiums on the matured investments, other post-closing investors may have a claim to these funds. The total amount of these funds is approximately \$442,778.

(d) **Closed Funds Awaiting Transfer.** There are a small number of insurance policies (though some of very high dollar value) that were in the process of having final disbursements made as of the date of the Receivership. For these policies, there are investor funds that were placed on the policies (and for which placement letters notifying the investor had already been sent out), but which had not yet been transferred out of the Union Planters Escrow Account. In effect, these are post-closing investor funds that were in the process of being disbursed (to fund premium escrow accounts or for other purposes) when the account was frozen on May 4, 2004.

OTHER BANK ACCOUNTS

The Receiver next addresses the funds in accounts at banks other than Union Planters that have been included in the Cook Action as potential pre-closing purchaser escrow accounts. There are four accounts at Bank of America, one account at Northern Trust Bank of Florida, N.A. ("Northern Trust"), and one account at RBC Centura Bank. The Receiver respectfully submits that certain of the funds currently held in two "MBC Purchaser Escrow Accounts" at Bank of America are pre-closing purchaser funds that should be returned consistent with the Court's Disbursement Order. However, the funds in the other accounts at Bank of America, and

in accounts at RBC Centura Bank and Northern Trust Bank of Florida do not contain pre-closing purchaser funds and should not be disbursed at this time.

1. **Bank of America (account # 0034 4902 1786 and account # 0054 8754 0405):**

These Bank of America accounts were opened by American Express Tax & Business Services, Inc. ("AET&BS"), which functioned as MBC's escrow agent for a period of time prior to Union Planters assuming that role in April 2003. Both accounts are titled "**American Express Tax & Business Services – Mutual Benefits Corp. Purchase Escrow Account.**" The former account is a money market account, and the latter account is a checking account. The money market account had a balance of approximately **\$784,512** (as of May 28, 2004). The checking account had a balance of approximately **\$337,850** (as of November 24, 2004).

These accounts were used by MBC and AET&BS in a manner similar to the Union Planters Escrow Account. That is, MBC investors' funds were deposited into these accounts pending their placement on an interest in an insurance policy. The money market account was an interest-bearing account used to hold the funds pending a closing on an insurance policy; funds would be transferred into the checking account periodically to cut checks for disbursements at closings. The books and records of MBC do not allow for a dollar-for-dollar reconciliation of the funds currently in the account, and the reconciliation statement prepared by MBC is out-of-balance with the balance reflected in the account by Bank of America. The Receiver has subpoenaed documents from Bank of America and AET&BS to assist in this process. A partial reconciliation statement for the accounts is attached as Exhibit B.

As of the date of the Receivership, there were a small number of investors who had a

Purchase Agreement with MBC who had funds in these accounts that had not been placed on insurance policies. Although there are a number of distinctions in the particular manner in which these accounts were handled as compared to the Union Planters Escrow Account, the distinctions do not take the accounts outside of the scope of the Disbursement Order. However, there are distinctions that should apply to certain of the funds in the accounts.

Specifically, the funds in the accounts fall into the following categories:

(a) **Pre-Closing Purchaser Funds.** There is approximately \$885,000 in pre-closing purchaser funds that was deposited by three individuals or entities who have signed a Purchase Agreement with MBC (an individual with \$15,000, an individual with \$1,216, and an entity with \$869,455). These funds were never used to close on an interest in an insurance policy. Such funds should be subject to the Disbursement Order and returned to the investors (though the Receiver will likely object to the return of the approximately \$869,455 deposited by the entity).

(b) **"Unidentified Funds."** There is approximately \$165,000 that was deposited into the account in the name of 4 different individuals or entities that have never been identified by MBC. The named depositor does not have a Purchase Agreement with MBC, and thus cannot be said to be a pre-closing investor who deposited funds with the understanding that they would be placed in an escrow account. In addition, the Receiver's counsel has been advised by a former MBC employee that efforts were made to contact each of these named depositors and they either could not be reached or stated that they had not deposited the funds. As evidenced by the dates of the deposits (all in

2002), these funds have sat in the account unclaimed for a significant period of time. The Receiver suggests that these funds should not be distributed (or attempt to be distributed) to the depositors at this time and should await further investigation.

(c) **Undisbursed Interest.** There is approximately \$155,000 in undisbursed interest. Like the interest in the Union Planters Escrow Account, this interest accrued on investors' principal while it was awaiting a closing on an interest in an insurance policy. A final reconciliation of this interest has not been completed. Some of this interest will have accrued on the pre-closing purchasers' principal that was never placed on a policy and should be included in their disbursement. However, some of this interest is likely to have accrued on the principal of post-closing investors whose principal was placed on a policy and should not be distributed at this time.

(d) **Unnegotiated Checks.** Finally, there is approximately \$55,832 in four unnegotiated checks written on the account. The checks were issued between April 2003 and November 2003 to investors as a return of their pre-closing funds, but were never negotiated for reasons that are not known. Such funds should be subject to the Disbursement Order and returned to the investors (though in light of the checks previously having gone unnegotiated this may prove impossible).²

2 As there only a small number of pre-closing purchasers with funds in the Bank of America account, the Receiver proposes to follow the same distribution procedures as are used for the Union Planters Escrow Account, with the Receiver providing the necessary information to the court-approved Claims Administrator and directing Bank of America to deliver the appropriate checks to the Claims Administrator. In the event any claim is disputed, it would be forwarded to the Special Master.

2. **Bank of America (account # 0054 8754 0337):** This Bank of America account was also opened by AET&BS. The account is titled “**American Express Tax & Business Services – Mutual Benefits Corp. (Interest Only) Purchase Escrow Account.**” The account has a balance of approximately \$52,664 (as of May 28, 2004). MBC used this account to hold the interest from the Bank of America money market account after investor funds were assigned to policies. The interest was then disbursed to investors. In other words, the balance in the account consists of interest due to post-closing investors. A reconciliation statement for the account (with the investors’ identities redacted) is attached as Exhibit C. There is currently a balance in the account because (a) the interest amounts are generally very small (and denominated in U.S. dollars) and were sent to foreign investors who apparently never negotiated the checks (as can be seen from the older dates for many of the checks); and (b) as of the date of the Receivership, MBC stopped cutting checks to return interest to post-closing investors. These funds should not be subject to the Disbursement Order.

3. **Bank of America (account # 0054 8754 0421):** This Bank of America account was also opened by AET&BS. The account is titled “**American Express Tax & Business Services, Inc. -- Beneficiary Escrow Account.**” The account has a balance of approximately \$232,083 (as of May 31, 2004). When certain insurance policies matured for which AET&BS served as the escrow agent, the death benefits were paid into this account for disbursement to the beneficiaries/investors. There is currently a balance in the account because (a) the checks issued to some investors were never negotiated (as can be seen from the older dates for some of the checks), and (b) as of the date of the Receivership, Bank of America stopped accepting checks

drawn on this frozen account (as can be seen from the dates shortly before May 4, 2004 for some of the checks). As with the death benefits that have been paid by insurers since the date of the Receivership, the Receiver has held these funds pending an ultimate determination by this Court as to how and to whom the funds should be distributed. As of May 4, 2004, the date of the Order Appointing Receiver, there were 10 pending checks to investors. A reconciliation statement for the account (with the investors' identities redacted) is attached as Exhibit D. Because this account does not contain pre-closing investors' funds, it should not be subject to the Disbursement Order.

4. **Northern Trust Bank of Florida N.A. (account # 1410019424)**: The Northern Trust Bank of Florida N.A. account was opened by Brinkley McNerney Morgan Solomon & Tatum LLP ("Brinkley McNerney"). The account is titled "**Brinkley McNerney, et al. Escrow Account FBO Mutual Benefits Corp. Purchasers.**" The account has a balance of approximately \$71,147 (as of November 24, 2004). In a joint interview of Michael McNerney, Esq., with counsel for the Cook Action, Mr. McNerney stated that the account does not presently contain funds deposited by pre-closing MBC purchasers. As set forth in detail in the attached letter and accompanying reconciliation statement from Mr. McNerney (Exhibit E), "[t]hese are not purchaser funds awaiting placement on a policy. These are funds that were strictly for uncashed checks that had been issued to purchasers over a period of time for interest on their money earned while held by the law firm." Because this account does not contain pre-closing investors' funds, it should not be subject to the Disbursement Order.

5. **RBC Centura Bank (account # 7060005702):** The RBC Centura Bank account was also opened by the Brinkley McNerney law firm. The account is titled “**Brinkley McNerney Morgan Solomon & Tatum LLP for the benefit of Mutual Benefits Corp. Purchasers.**” The account has a balance of approximately \$3,298 (as of November 30, 2004). In a joint interview of Michael McNerney, Esq., with counsel for the Cook Action, Mr. McNerney stated that the account does not presently contain funds deposited by pre-closing MBC purchasers. As set forth in detail in the attached letter and accompanying reconciliation statements from Mr. McNerney (Exhibit E), the account does not contain pre-closing purchaser funds, and Mr. McNerney believes that “the remaining balance is the property of Mutual Benefits Corp.” Because this account does not contain pre-closing investors’ funds, it should not be subject to the Disbursement Order.

CONCLUSION

The Receiver respectfully requests that the Court (a) enter an Order adopting the Joint Disbursement Proposal of the Receiver and Union Planters Bank, N.A.; and (b) with the exception of the funds in the Bank of America accounts identified above, exclude the accounts at Bank of America, RBC Centura Bank and Northern Trust Bank of Florida from the Court's Disbursement Order.

Respectfully submitted,

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By 
CURTIS MINER
Fla. Bar No.: 885681

CERTIFICATE OF SERVICE

WE HEREBY CERTIFY that a true and correct copy of the foregoing was served in accordance with the attached Receiver's Service List on March 15, 2005.

By 
CURTIS MINER

SERVICE LIST OF RECEIVER

Case No.: 04-60573 CIV-Moreno

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Exhibit “A”
Joint Disbursement Proposal

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

CASE NO.: 04-60573 CIV-MORENO/GARBER

SECURITIES AND EXCHANGE COMMISSION,

Plaintiff,

v.

MUTUAL BENEFITS CORP., *et al.*,

Defendants,

VIATICAL BENEFACTORS, LLC, *et al.*,

Relief Defendants.

JOINT PROPOSED DISBURSEMENT PLAN
OF THE RECEIVER AND UNION PLANTERS BANK, N.A.

Roberto Martínez, court-appointed receiver (the “Receiver”) of Mutual Benefits Corp., Viatical Benefactors, LLC, Viatical Services, Inc., and Anthony Livoti, Jr. and Anthony Livoti, Jr., P.A. as trustee, and Union Planters Bank, N.A. (the “Bank”) jointly submit the following proposal for the return and disbursement of the pre-closing funds as Ordered by the Court on February 22, 2005 [D.E. 727].

This joint proposal is made with the goal of having the funds distributed as expeditiously as is practicable, as inexpensively as is practicable, and with a minimum amount of attorney involvement. To that end, and as noted in more detail below, the Receiver and the Bank seek an Order from the Court that would, *inter alia*, (1) provide a process for undisputed claims to be returned and for disputed claims to be adjudicated; (2) appoint a Claims Administrator to assist in the disbursement of these funds, and a Special Master to assist in resolving disputed claims,

and (3) segregate the interest collected on the pre-closing funds at issue from a date certain to the date of final disbursement to be utilized for the payments of fees and costs associated with the return of these funds (the "Order"). The following details the joint proposal:

<u>Action</u>	<u>Timeframe</u>
Lifting of the Freeze Order: The Court's Order will serve to immediately lift the freeze on all Bank accounts holding pre-closing funds. This will allow for the Bank to re-deposit stale interest checks and make other necessary internal corrections and notations to the accounts so that the information provided to the Claims Administrator is accurate as of December 31, 2004.	upon the Court Order
Designation of Pre-Closing Funds: The Bank and the Receiver will identify all sub-accounts that contain pre-closing purchaser funds, with the Receiver providing the most current address information available and the Bank providing the balance on those sub-accounts, inclusive of interest (as of the date elected by the Court). The Bank and the Receiver will provide this information to the court-approved Claims Administrator.	within 30 days from the Order
Submission of Receiver's Objections: The Receiver will file with the Court a report stating to which specific disbursements the Receiver objects and the grounds for each such objection. The Receiver will give notice to the investors to whose disbursements the Receiver objects stating the grounds for the objection.	within 45 days from the Order
Distribution of Claim Forms: The court-approved Claims Administrator will send via certified mail (domestic) or registered mail (foreign) the bar-coded Claim Form attached to this joint proposal to all investors with pre-closing funds in sub-accounts identified by the Bank and the Receiver, other than those which the Receiver raises in an objection. The Claim Form will be translated into Spanish and Chinese. The Claim Form will be mailed to the person or entity identified as having deposited the funds; in the case of institutional investors that are identified as having deposited the funds, the Claim Form will only be mailed to the institutional investor (and not to any beneficial owners of the funds).	within 45 days from the Order

<p>Return of Claim Forms: The investors will be instructed to return the Claim Forms by mail to the Court-approved Claims Administrator no later than 120 days from the Order. The Claims Administrator shall sort the undisputed claims from the disputed claims and respond to investor inquiries about the Claim Form. The disputed claims will be forwarded to the Special Master.</p>	<p>rolling returns with a postmark cut-off date 120 days from the Order</p>
<p>Disbursement of Funds to Undisputed Claims: No less than twice a month, the Claims Administrator will provide to the Receiver and the Bank a list of all investors that returned the Claim Form with no objection to the disbursement as described in the Claim Form. The Bank will instruct Sunguard, an independent data processing company that maintains the data for these accounts, to disburse the funds as listed by the Claims Administrator. The payee of the checks will be the name of the investor. The checks will be sent to the Claims Administrator via federal express who will thereafter forward the check to the investor. All checks will be made payable in US dollars (the same form in which they were deposited). The final disbursements (excluding any checks that have to be re-issued) for undisputed claims will be completed no later than 60 days from the postmark cut-off date for the return of Claim Forms.</p>	<p>rolling disbursements to be completed within 180 days from the Order</p>
<p>Status Report to the Court of Disbursements: Every 30 days from the date the Claim Forms are mailed out, the Receiver will file with the Court a status report stating (a) the number of investors receiving payments pursuant to undisputed requests (and the total amount of funds paid out), and (b) the number of investors disputing the amount due to them (and the amount of funds). Within 15 days from the final disbursements, the Receiver will file a final status report with the Court listing the total amounts returned, the total amount being disputed by investors, the total amounts remaining unclaimed, and the number of investors who did not respond.</p>	<p>every 30 days</p>
<p>Resolution of Disputed Claims: As to those investors that dispute the return of their funds as provided for in the Claim Form, the Court's Special Master or other designee will first attempt to resolve the claim consensually with the investor (or the investor's counsel). For the claims that cannot be resolved consensually, the Special Master or other designee will advise the Court of all claims that remain disputed and propose a resolution of those claims to the Court.</p>	<p>rolling resolutions to be completed within 180 days from the Order</p>

<p>Final Omnibus Hearing: The Court can hold a final omnibus hearing to resolve (a) any of the disputed claims that remain unresolved, (b) the Receiver's objections to particular disbursements, and (c) the award of any expenses for administering the disbursement of the funds.</p>	<p>within 180 days from the Order</p>
<p>Interest on the Pre-Closing Funds: The Receiver and the Bank would request that the Court order that the interest earned on pre-closing funds in the sub-accounts identified cease to accrue in favor of the investor as of January 1, 2005. Interest accrued after that date will be set aside in a separate account to pay the fees and costs, as approved by the Court, associated with the return of the funds. The Bank will be authorized to close sub-accounts after the funds are disbursed.</p>	<p>January 1, 2005</p>
<p>Payment of Administrative Costs: The administrative costs of returning the funds, including the fees and costs of the Claims Administrator and the Special Master, and the costs of the Bank and any outside vendor utilized for expedition of check processing would be paid from the interest collected on the pre-closing funds from January 1, 2005 to the date of final disbursement and any unclaimed funds. In addition, the Receiver and the Bank may also petition the Court for fees associated with the return of these funds. The Court may also consider fee petitions from other parties. Within 15 days from the final disbursements authorized by the Court or the Special Master, the Bank will submit a report to the Court notifying the Court of the amount of interest that the sub-accounts accrued from January 1, 2005, to the date of final disbursement. Within fifteen days of that report, all interested parties are to submit their petitions for fees and costs.</p>	<p>30 days from the final disbursement of funds</p>

The Receiver and the Bank respectfully request that the Court hold a hearing so that all written objections to this proposal can be heard, and so that other proposals can be considered. Because any change in the proposal might affect other aspects of the proposal, the Court should hear from the parties before any final order is entered. All objections should be in writing and should be filed with the Court no later than five (5) business days before the date of the hearing.

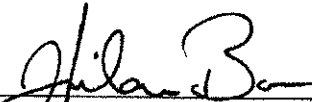
Respectfully submitted,

COLSON HICKS EIDSON
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By 
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Fla. Bar No.: 885681

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By 
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JACQUELINE BECERRA
Fla. Bar No.: 25135

Counsel for Union Planters Bank, N.A.

CERTIFICATE OF SERVICE

WE HEREBY CERTIFY that a true and correct copy of the foregoing was served in accordance with the attached Receiver's Service List on March 15, 2005.

By 
Curtis Miner, Esq.

Claim Form

MUTUAL BENEFITS CORPORATION

Request for Return of Funds Deposited With Union Planters Bank N.A.

Our records show that you currently have money in a sub-account of an account entitled "Union Planters Bank N.A. - MBC Purchaser Escrow Account" at Union Planters Bank, N.A. (the "Escrow Account"). This money was deposited in the Escrow Account in connection with your investment in a Viatical and Life Settlement Purchase Agreement with Mutual Benefits Corp. ("MBC") or Viatical Benefactors, LLC ("VBLLC"). On May 4, 2004, the U.S. District Court for the Southern District of Florida (the "Court") entered an order placing MBC into receivership and freezing all the activity of the Escrow Account. As of that date, our records reflect that some or all of your money had not yet been invested into the purchase of an interest in an insurance policy, so money deposited by you for this investment was still being held in the Escrow Account. The amount of your principal in the Escrow Account is printed on the attached Claim Form.

On February 22, 2005, the Court ordered that the funds remaining in the Escrow Account that had not been used to purchase an interest in an insurance policy be returned to the investors who deposited those funds. The amount returned to you will include all interest accrued through December 31, 2004. You can view a copy of the Court's Order by going to www.mbcreceiver.com and clicking on the link for "COURT DOCS." Please note that the Court's Order deals only with the money in the Escrow Account that was not invested in an insurance policy as of May 4, 2004. **Any money that you may have deposited that had been invested in a policy as of May 4, 2004, is not subject to the Court's Order to return funds. The Court has not made any determination as to how money already invested as of May 4, 2004 will be treated.**

Below you will find instructions on how to claim your money, or how to file a dispute if you believe the amount that should be returned to you is different than that printed on the attached Claim Form. If you have any questions regarding the claim form, you can call **1-877- 267-1351**. Please note that money will only be returned by check to the address noted in the Claim Form. The check will be payable in United States currency. Whether you are claiming or disputing the amount printed on the Claim Form, your Claim Form **must be postmarked by _____, 2005**, or you will waive your right to the money in the Escrow Account.

How to Claim Your Money

If you agree that the amount printed on the attached Claim Form is correct, fill out the form, have it notarized, and return the notarized form and a copy of your driver's license or face page of passport to:

**MBC Purchaser Escrow Account Claims
Administrator
P.O. Box 9000 #6231
Merrick, NY 11566-9000**

If you do not dispute the amount, your money (including interest accrued through December 31, 2004) should be returned to you within 30 days of the date your Claim Form is received by the Claims Administrator.

If You Have Documents Showing the Amount Is Incorrect

If you disagree that the amount printed on the attached Claim Form is the correct amount, you should so indicate on the Claim Form in the space provided and should attach all documents that you may have to support your claim.

Please keep in mind that this Claim Form deals only with the money in the "Union Planters Bank, N.A. -- MBC Purchaser Escrow Account" that had not been invested in an insurance policy as of May 4, 2004, and not with any other money that you may have invested through MBC.

If you dispute the amount printed on the form, your dispute will be reviewed by a Court designee who will attempt to resolve your dispute. In the event that your dispute cannot be resolved, it will be forwarded to the District Court Judge, or his designee, who will render a decision as to your dispute sometime in the future.

Updated Information

Please also advise us if the person in whose name the money is held, as printed on the Claim Form, is incorrect. If it is incorrect, you need to attach to the Claim Form evidence of why the name should be changed. (For example, if there has been a death, you will need to provide a certified copy of a death certificate and letters testamentary for a personal representative if there is one.)

Must be Postmarked
No Later Than
_____, 2005

Mutual Benefits Corporation
c/o The Garden City Group, Inc.
Administrator for MBC Reciever
P.O. Box 9000 #6231
Merrick, NY 11566-9000
1 (877) 267-1351



CLAIM FORM

Claimant Identification:

Claim Number:

Control Number:

YOUR NAME AND ADDRESS:

AMOUNT OF MONEY:

(plus accrued interest)

**PLEASE MAKE ANY CORRECTIONS TO YOUR NAME
AND ADDRESS HERE:**

Name:

Address:

City:

State/Country:

Zip Code:

I WOULD LIKE TO HAVE MY MONEY RETURNED TO ME

- ☐ I agree that the amount of money shown above is the amount I currently have in the Union Planters Bank, N.A. -- MBC Purchaser Escrow Account that was not invested in the purchase of an interest in an insurance policy as of May 4, 2004.

I have attached a photocopy of my driver's license (U.S. residents) or comparable government issued identification, or the face page of my passport (foreign residents).

I DISAGREE WITH THE AMOUNT OF MONEY TO BE RETURNED

- ☐ I disagree that the amount of money shown above is the amount I currently have in the Union Planters Bank, N.A. -- MBC Purchaser Escrow Account that was not invested in the purchase of an interest in an insurance policy as of May 4, 2004. I have attached an explanation of why I disagree that this is the correct amount.

I have attached all of the documents I have showing the amount of money I believe that I should have in the Union Planters Bank, N.A. - MBC Purchaser Escrow Account.

I have attached a photocopy of my driver's license (U.S. residents) or comparable government issued identification, or the face page of my passport (foreign residents).

LIMITED RELEASE

BY SIGNING AND RETURNING THE CLAIM FORM TO CLAIM YOUR MONEY, YOU WILL BE GIVING UP ALL CLAIMS YOU MAY HAVE AGAINST UNION PLANTERS BANK, N.A., MUTUAL BENEFITS CORP., VIATICAL BENEFACORS, LLC, OR THE RECEIVER FOR MUTUAL BENEFITS CORP. AND VIATICAL BENEFACORS, LLC, RELATING TO THE MONEY YOU CURRENTLY HAVE IN THE "UNION PLANTERS BANK, N.A. -- MBC PURCHASER ESCROW ACCOUNT" THAT WAS NOT USED TO INVEST IN AN INSURANCE POLICY AS OF MAY 4, 2004. YOU ARE NOT RELEASING ANY CLAIMS YOU MAY HAVE AGAINST MUTUAL BENEFITS CORP. OR ANY OTHER PERSON FOR ANY OF YOUR MONEY THAT WAS INVESTED IN AN INSURANCE POLICY.

This Claim Form was sworn to and signed before me:

Signature

Date

Notary

ALL CLAIM FORMS MUST BE POSTMARKED NO LATER THAN _____, 2005

Exhibit “B”
**(Documents Relating to Bank of America –
“Purchaser Escrow” Accounts)**

AMEX
 ESCROW RECONCILIATION
 15-Feb-05

Date Rec'd	Depositor	Amt received	Purchaser contract
11/30/2002		50,000.00	No file found
07/30/2002		84,982.00	No file found
09/30/2002		20,000.00	No file found
09/30/2002		10,000.00	No file found
04/16/2002		869,455.00	Part of 15million sent in with one Purchase agreement these monies not placed
08/02/2003		15,000.00	31-0036145 \$30,000 rec'd with purchase agreement \$15K placed \$15K not placed
		1,216.00	31-0024593 placed on 99-7778
	INTEREST EARNED IN 2004	5,364.36	
	INTEREST EARNED NOT DISBURSED	155,234.20	
	FUNDS IN AMEX PER MBC	1,211,251.56	
	MM - BANK BALANCE	(784,512.88)	
	CH - BANK BALANCE	(337,850.06)	
	O/S CHECKS CHECKING A/C	55,832.00	
	O/S INTEREST A/C	57,000.00	
	DIFFERENCE	201,720.62	

Date of Issu

4/23/2004 cks o/s

ck#'s

4/3/2003	15,000.00	2767
9/11/2003	276.00	3239
10/23/2003	10,000.00	3254
11/18/2003	30,556.00	3261

total o/s

55,832.00

Exhibit “C”
**(Documents Relating to Bank of America –
“Interest Only” Account)**

BANK RECONCILIATION REGISTER

AS OF: 06/30/04

BANK CODE: K AMX Purchase Esc Interest Only

CHECKS:

CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
000148	10/05/02	AP	310016681		1.89	N
000150	10/05/02	AP	310017000		63.73	N
000151	10/05/02	AP	310017039		49.36	N
000162	10/05/02	AP	310017887		39.31	N
000164	10/05/02	AP	310017928		35.21	N
000173	10/05/02	AP	310018211		74.31	N
000182	10/05/02	AP	310018606		215.94	N
000187	10/05/02	AP	310018871		84.50	N
000200	10/05/02	AP	310019118		26.74	N
000201	10/05/02	AP	310019168		51.65	N
000204	10/05/02	AP	310019249		46.29	N
000212	10/05/02	AP	310019560		51.64	N
000227	10/05/02	AP	310020069		45.07	N
000234	10/05/02	AP	310020165		60.41	N
000250	10/05/02	AP	310020661		11.27	N
000270	10/05/02	AP	310020993		6.57	N
000271	10/05/02	AP	310021002		21.59	N
000277	10/05/02	AP	310021045		18.78	N
000303	10/05/02	AP	310021304		27.23	N
000304	10/05/02	AP	310021322		21.58	N
000311	10/05/02	AP	310021482		35.21	N
000317	10/05/02	AP	310021539		147.88	N
000323	10/05/02	AP	310021649		55.86	N
000327	10/05/02	AP	310021674		9.39	N
000333	10/05/02	AP	310021798		38.49	N
000334	10/05/02	AP	310021816		137.92	N
000337	10/05/02	AP	310021831		49.29	N
000365	10/05/02	AP	310022039		194.51	N
000368	10/05/02	AP	310022108		37.84	N
000372	10/05/02	AP	310022136		196.23	N
000380	10/05/02	AP	310022175		35.21	N
000393	10/05/02	AP	310022210		25.82	N
000397	10/05/02	AP	310022216		25.35	N
000401	10/05/02	AP	310022222		66.66	N
000405	10/05/02	AP	310022260		31.92	N
000406	10/05/02	AP	310022263		31.92	N
000409	10/05/02	AP	310022270		31.45	N
000418	10/05/02	AP	310022310		396.68	N
000420	10/05/02	AP	310022314		29.58	N
000422	10/05/02	AP	310022323		29.11	N
000423	10/05/02	AP	310022324		30.50	N
000433	10/05/02	AP	310022355		28.17	N
000441	10/05/02	AP	310022369		28.17	N
000442	10/05/02	AP	310022372		28.64	N
000445	10/05/02	AP	310022386		27.70	N
000453	10/05/02	AP	310022400		26.29	N
000475	10/05/02	AP	310022451		25.35	N
000477	10/05/02	AP	310022457		51.64	N
000492	10/05/02	AP	310022498		25.35	N
000496	10/05/02	AP	310022509		104.22	N

BANK RECONCILIATION REGISTER

AS OF: 06/30/04

BANK CODE: K AMX Purchase Esc Interest Only

CHECKS:

CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
000502	10/05/02	AP	310022525		35.21	N
000504	10/05/02	AP	310022527		70.42	N
000506	10/05/02	AP	310022531		46.94	N
000514	10/05/02	AP	310022546		41.69	N
000517	10/05/02	AP	310022551		29.76	N
000518	10/05/02	AP	310022552		19.72	N
000524	10/05/02	AP	310022568		22.53	N
000531	10/05/02	AP	310022583		96.89	N
000541	10/05/02	AP	310022612		31.93	N
000556	10/05/02	AP	310022640		59.15	N
000569	10/05/02	AP	310022691		22.67	N
000574	10/05/02	AP	310022703		43.38	N
000590	10/05/02	AP	310022744		67.42	N
000591	10/05/02	AP	310022745		216.05	N
000593	10/05/02	AP	310022749		28.64	N
000601	10/05/02	AP	310022774		21.59	N
000602	10/05/02	AP	310022782		9.39	N
000603	10/05/02	AP	310022792		202.80	N
000618	10/05/02	AP	310022842		15.96	N
000625	10/05/02	AP	310022874		183.09	N
000626	10/05/02	AP	310022875		69.29	N
000627	10/05/02	AP	310022876		192.47	N
000630	10/05/02	AP	310022899		13.14	N
000635	10/05/02	AP	310022949		18.31	N
000655	10/05/02	AP	310023004		52.11	N
000656	10/05/02	AP	310023005		14.76	N
000665	10/05/02	AP	310023054		31.79	N
000671	10/05/02	AP	310023072		63.38	N
000674	10/05/02	AP	310023083		19.25	N
000687	10/05/02	AP	310023152		22.53	N
000694	10/05/02	AP	310023180		37.32	N
000696	10/05/02	AP	310023200		56.33	N
000704	10/05/02	AP	310023238		6.10	N
000710	10/05/02	AP	310023260		5.63	N
000711	10/05/02	AP	310023262		6.76	N
000722	10/05/02	AP	310023293		12.68	N
000727	10/05/02	AP	310023307		30.51	N
000733	10/05/02	AP	310023339		3.29	N
000769	10/14/02	AP	310016681		2.58	N
000777	10/14/02	AP	310018606		295.17	N
000781	10/14/02	AP	310018871		115.50	N
000786	10/14/02	AP	310019168		67.10	N
000788	10/14/02	AP	310019249		63.26	N
000792	10/14/02	AP	310019560		70.58	N
000802	10/14/02	AP	310020069		61.60	N
000808	10/14/02	AP	310020165		82.58	N
000818	10/14/02	AP	310020661		15.40	N
000851	11/22/02	AP	310015707		60.57	N
000855	11/22/02	AP	310016620		41.13	N
000863	11/22/02	AP	310017536		595.06	N

BANK RECONCILIATION REGISTER

AS OF: 06/30/04

BANK CODE: K AMX Purchase Esc Interest Only

CHECKS:

CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
000872	11/22/02	AP	310018327		36.71	N
000889	11/22/02	AP	310019628		30.42	N
000892	11/22/02	AP	310019956		25.06	N
000896	11/22/02	AP	310020156		20.83	N
000931	11/22/02	AP	310021725		58.58	N
000943	11/22/02	AP	310021921		737.47	N
000949	11/22/02	AP	310021941		52.81	N
000956	11/22/02	AP	310022111		91.26	N
000964	11/22/02	AP	310022245		7.22	N
000968	11/22/02	AP	310022273		13.61	N
000978	11/22/02	AP	310022344		23.00	N
000985	11/22/02	AP	310022368		22.53	N
000986	11/22/02	AP	310022370		22.53	N
000994	11/22/02	AP	310022401		30.98	N
001008	11/22/02	AP	310022475		58.58	N
001015	11/22/02	AP	310022494		151.89	N
001017	11/22/02	AP	310022496		466.14	N
001036	11/22/02	AP	310022577		74.17	N
001037	11/22/02	AP	310022578		46.94	N
001043	11/22/02	AP	310022595		15.49	N
001047	11/22/02	AP	310022605		279.31	N
001049	11/22/02	AP	310022609		52.57	N
001058	11/22/02	AP	310022683		94.82	N
001063	11/22/02	AP	310022718		39.43	N
001068	11/22/02	AP	310022748		41.78	N
001073	11/22/02	AP	310022759		42.44	N
001077	11/22/02	AP	310022774		35.20	N
001081	11/22/02	AP	310022781		38.96	N
001085	11/22/02	AP	310022793		104.37	N
001087	11/22/02	AP	310022801		40.84	N
001092	11/22/02	AP	310022814		40.37	N
001093	11/22/02	AP	310022815		66.36	N
001104	11/22/02	AP	310022854		39.90	N
001105	11/22/02	AP	310022855		172.75	N
001109	11/22/02	AP	310022878		6.10	N
001113	11/22/02	AP	310022884		36.61	N
001114	11/22/02	AP	310022887		54.92	N
001118	11/22/02	AP	310022918		44.59	N
001131	11/22/02	AP	310022946		44.02	N
001136	11/22/02	AP	310022969		67.57	N
001140	11/22/02	AP	310022986		61.02	N
001144	11/22/02	AP	310023006		121.11	N
001149	11/22/02	AP	310023022		35.20	N
001152	11/22/02	AP	310023026		86.87	N
001154	11/22/02	AP	310023028		49.29	N
001163	11/22/02	AP	310023040		123.22	N
001168	11/22/02	AP	310023047		37.27	N
001171	11/22/02	AP	310023051		35.20	N
001173	11/22/02	AP	310023054		11.22	N
001176	11/22/02	AP	310023057		88.02	N

BANK RECONCILIATION REGISTER

AS OF: 06/30/04

BANK CODE: K AMX Purchase Esc Interest Only

CHECKS:

CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
001177	11/22/02	AP	310023059		88.02	N
001178	11/22/02	AP	310023060		88.02	N
001186	11/22/02	AP	310023074		22.53	N
001197	11/22/02	AP	310023089		34.26	N
001202	11/22/02	AP	310023097		191.76	N
001202	11/22/02	AP	310023097		191.76	N
001204	11/22/02	AP	310023103		64.31	N
001208	11/22/02	AP	310023115		30.98	N
001210	11/22/02	AP	310023117		77.45	N
001211	11/22/02	AP	310023118		77.45	N
001224	11/22/02	AP	310023136		147.87	N
001225	11/22/02	AP	310023137		29.57	N
001226	11/22/02	AP	310023140		31.92	N
001233	11/22/02	AP	310023152		110.31	N
001249	11/22/02	AP	310023189		191.99	N
001250	11/22/02	AP	310023192		46.53	N
001261	11/22/02	AP	310023228		26.75	N
001268	11/22/02	AP	310023239		192.98	N
001270	11/22/02	AP	310023241		36.14	N
001277	11/22/02	AP	310023251		36.14	N
001280	11/22/02	AP	310023257		25.81	N
001281	11/22/02	AP	310023259		26.28	N
001282	11/22/02	AP	310023260		28.16	N
001285	11/22/02	AP	310023270		35.67	N
001293	11/22/02	AP	310023289		60.55	N
001294	11/22/02	AP	310023290		25.35	N
001296	11/22/02	AP	310023294		7.98	N
001304	11/22/02	AP	310023315		2.81	N
001308	11/22/02	AP	310023324		33.33	N
001309	11/22/02	AP	310023325		33.33	N
001310	11/22/02	AP	310023326		33.33	N
001322	11/22/02	AP	310023352		11.50	N
001345	11/22/02	AP	310023396		30.87	N
001346	11/22/02	AP	310023401		22.06	N
001354	11/22/02	AP	310023413		56.85	N
001356	11/22/02	AP	310023415		12.20	N
001368	11/22/02	AP	310023446		30.04	N
001370	11/22/02	AP	310023448		32.86	N
001396	11/22/02	AP	310023502		18.77	N
001397	11/22/02	AP	310023503		380.25	N
001406	11/22/02	AP	310023518		183.07	N
001416	11/22/02	AP	310023537		28.63	N
001419	11/22/02	AP	310023547		57.71	N
001432	11/22/02	AP	310023573		26.75	N
001440	11/22/02	AP	310023588		59.56	N
001445	11/22/02	AP	310023597		34.73	N
001457	11/22/02	AP	310023614		26.28	N
001467	11/22/02	AP	310023633		25.81	N
001477	11/22/02	AP	310023653		39.90	N
001478	11/22/02	AP	310023654		26.30	N

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CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
001486	11/22/02	AP	310023664		69.00	N
001502	11/22/02	AP	310023684		32.86	N
001507	11/22/02	AP	310023693		23.47	N
001508	11/22/02	AP	310023696		23.47	N
001511	11/22/02	AP	310023700		28.16	N
001512	11/22/02	AP	310023701		19.71	N
001515	11/22/02	AP	310023705		23.47	N
001516	11/22/02	AP	310023707		153.97	N
001522	11/22/02	AP	310023717		371.53	N
001530	11/22/02	AP	310023738		22.53	N
001531	11/22/02	AP	310023740		22.53	N
001532	11/22/02	AP	310023741		79.94	N
001540	11/22/02	AP	310023761		44.12	N
001541	11/22/02	AP	310023765		37.44	N
001543	11/22/02	AP	310023768		21.12	N
001545	11/22/02	AP	310023770		24.41	N
001547	11/22/02	AP	310023772		20.65	N
001550	11/22/02	AP	310023777		10.32	N
001560	11/22/02	AP	310023793		33.46	N
001563	11/22/02	AP	310023796		20.18	N
001566	11/22/02	AP	310023801		20.18	N
001570	11/22/02	AP	310023808		20.18	N
001578	11/22/02	AP	310023821		29.57	N
001580	11/22/02	AP	310023823		98.20	N
001585	11/22/02	AP	310023836		19.71	N
001586	11/22/02	AP	310023837		19.71	N
001588	11/22/02	AP	310023841		37.55	N
001591	11/22/02	AP	310023844		41.40	N
001594	11/22/02	AP	310023848		42.24	N
001606	11/22/02	AP	310023879		30.98	N
001613	11/22/02	AP	310023897		19.65	N
001623	11/22/02	AP	310023931		16.90	N
001626	11/22/02	AP	310023966		19.71	N
001628	11/22/02	AP	310023969		19.71	N
001636	11/22/02	AP	310024004		24.64	N
001642	11/22/02	AP	310024031		14.08	N
001644	11/22/02	AP	310024037		24.66	N
001646	11/22/02	AP	310024040		14.08	N
001648	11/22/02	AP	310024042		13.74	N
001651	11/22/02	AP	310024049		16.90	N
001655	11/22/02	AP	310024064		65.72	N
001661	11/22/02	AP	310024081		24.64	N
001672	11/22/02	AP	310024136		31.92	N
001673	11/22/02	AP	310024144		15.96	N
001676	11/22/02	AP	310024160		30.18	N
001681	11/22/02	AP	310024185		15.97	N
001690	11/22/02	AP	310024212		14.08	N
001693	11/22/02	AP	310024220		14.08	N
001697	11/22/02	AP	310024231		10.21	N
001698	11/22/02	AP	310024232		43.30	N

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CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
001700	11/22/02	AP	310024235		14.51	N
001702	11/22/02	AP	310024237		13.61	N
001705	11/22/02	AP	310024248		27.22	N
001708	11/22/02	AP	310024262		26.28	N
001709	11/22/02	AP	310024264		21.12	N
001711	11/22/02	AP	310024268		14.08	N
001729	11/22/02	AP	310024335		12.20	N
001730	11/22/02	AP	310024343		9.38	N
001731	11/22/02	AP	310024344		12.20	N
001733	11/22/02	AP	310024347		12.20	N
001740	11/22/02	AP	310024372		23.47	N
001741	11/22/02	AP	310024375		12.20	N
001744	11/22/02	AP	310024387		23.47	N
001745	11/22/02	AP	310024390		16.73	N
001746	11/22/02	AP	310024391		19.95	N
001748	11/22/02	AP	310024399		7.98	N
001752	11/22/02	AP	310024409		16.19	N
001753	11/22/02	AP	310024411		16.19	N
001759	11/22/02	AP	310024428		10.32	N
001761	11/22/02	AP	310024433		17.55	N
001762	11/22/02	AP	310024434		11.87	N
001764	11/22/02	AP	310024446		24.64	N
001776	11/22/02	AP	310024483		9.38	N
001777	11/22/02	AP	310024485		9.38	N
001780	11/22/02	AP	310024496		8.91	N
001781	11/22/02	AP	310024498		9.38	N
001783	11/22/02	AP	310024505		19.71	N
001784	11/22/02	AP	310024506		14.08	N
001791	11/22/02	AP	310024554		13.59	N
001793	11/22/02	AP	310024556		7.51	N
001794	11/22/02	AP	310024557		9.46	N
001795	11/22/02	AP	310024573		14.08	N
001799	11/22/02	AP	310024582		15.42	N
001800	11/22/02	AP	310024583		14.08	N
001805	11/22/02	AP	310024611		6.57	N
001808	11/22/02	AP	310024618		16.43	N
001810	11/22/02	AP	310024620		5.98	N
001820	11/22/02	AP	310030072		5.63	N
001825	11/22/02	AP	310030098		5.28	N
001826	11/22/02	AP	310030103		4.22	N
001827	11/22/02	AP	310030108		4.22	N
001828	11/22/02	AP	310030109		8.45	N
001830	11/22/02	AP	310030117		5.28	N
001831	11/22/02	AP	310030122		4.22	N
002720	02/13/03	AP	310018996		39.06	N
002722	02/13/03	AP	310019064		51.68	N
002723	02/13/03	AP	310019168		14.08	N
002730	02/13/03	AP	310020081		13.64	N
002731	02/13/03	AP	310020137		50.70	N
002744	02/13/03	AP	310021433		43.66	N

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CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
002751	02/13/03	AP	310021680		12.86	N
002755	02/13/03	AP	310021789		77.93	N
002757	02/13/03	AP	310021921		197.17	N
002760	02/13/03	AP	310022112		190.13	N
002762	02/13/03	AP	310022175		24.88	N
002779	02/13/03	AP	310022439		97.64	N
002787	02/13/03	AP	310022529		26.29	N
002792	02/13/03	AP	310022565		878.82	N
002803	02/13/03	AP	310022683		58.86	N
002804	02/13/03	AP	310022686		46.93	N
002806	02/13/03	AP	310022707		42.72	N
002814	02/13/03	AP	310022775		32.86	N
002816	02/13/03	AP	310022779		39.90	N
002823	02/13/03	AP	310022828		18.65	N
002829	02/13/03	AP	310022855		121.12	N
002835	02/13/03	AP	310022896		37.30	N
002837	02/13/03	AP	310022900		18.31	N
002838	02/13/03	AP	310022901		73.41	N
002846	02/13/03	AP	310022935		38.03	N
002850	02/13/03	AP	310022952		215.95	N
002851	02/13/03	AP	310022957		55.16	N
002852	02/13/03	AP	310022958		44.60	N
002876	02/13/03	AP	310023152		46.01	N
002895	02/13/03	AP	310023490		41.55	N
002905	02/13/03	AP	310023578		126.75	N
002909	02/13/03	AP	310023597		17.84	N
002921	02/13/03	AP	310023684		50.65	N
002923	02/13/03	AP	310023695		38.96	N
002924	02/13/03	AP	310023699		38.96	N
002925	02/13/03	AP	310023701		17.84	N
002927	02/13/03	AP	310023704		38.96	N
002928	02/13/03	AP	310023706		58.77	Y
002928	02/13/03	AP	310023706		58.77-	Y
002929	02/13/03	AP	310023707		128.58	N
002932	02/13/03	AP	310023717		1,036.54	N
002938	02/13/03	AP	310023741		55.07	N
002948	02/13/03	AP	310023764		37.56	N
002949	02/13/03	AP	310023765		68.38	N
002950	02/13/03	AP	310023790		95.76	N
002951	02/13/03	AP	310023793		17.17	N
002958	02/13/03	AP	310023823		53.52	N
002968	02/13/03	AP	310023859		12.21	N
002985	02/13/03	AP	310023901		157.49	N
002987	02/13/03	AP	310023904		16.43	N
002988	02/13/03	AP	310023907		16.20	N
002989	02/13/03	AP	310023908		50.66	N
003006	02/13/03	AP	310023937		28.64	N
003010	02/13/03	AP	310023969		25.82	N
003024	02/13/03	AP	310023992		55.39	N
003026	02/13/03	AP	310023995		56.33	N

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CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
003029	02/13/03	AP	310024003		42.95	N
003050	02/13/03	AP	310024061		23.00	N
003053	02/13/03	AP	310024067		50.70	N
003056	02/13/03	AP	310024076		12.21	N
003071	02/13/03	AP	310024131		115.01	N
003080	02/13/03	AP	310024143		44.13	N
003083	02/13/03	AP	310024148		11.03	N
003085	02/13/03	AP	310024164		34.27	N
003090	02/13/03	AP	310024169		73.94	N
003093	02/13/03	AP	310024172		73.94	N
003116	02/13/03	AP	310024220		35.21	N
003117	02/13/03	AP	310024222		40.37	N
003121	02/13/03	AP	310024231		17.60	N
003124	02/13/03	AP	310024239		10.80	N
003125	02/13/03	AP	310024240		16.20	N
003126	02/13/03	AP	310024247		16.20	N
003128	02/13/03	AP	310024249		69.48	N
003129	02/13/03	AP	310024251		54.90	N
003130	02/13/03	AP	310024252		49.29	N
003140	02/13/03	AP	310024296		15.49	N
003142	02/13/03	AP	310024300		10.33	N
003145	02/13/03	AP	310024319		46.94	N
003152	02/13/03	AP	310024331		32.39	N
003155	02/13/03	AP	310024334		32.39	N
003159	02/13/03	AP	310024351		53.99	N
003166	02/13/03	AP	310024367		18.31	N
003167	02/13/03	AP	310024368		54.93	N
003168	02/13/03	AP	310024371		56.33	N
003170	02/13/03	AP	310024374		47.12	N
003179	02/13/03	AP	310024398		19.72	N
003180	02/13/03	AP	310024399		29.11	N
003189	02/13/03	AP	310024446		25.35	N
003194	02/13/03	AP	310024454		16.90	N
003197	02/13/03	AP	310024471		46.01	N
003204	02/13/03	AP	310024494		18.31	N
003217	02/13/03	AP	310024523		15.96	N
003219	02/13/03	AP	310024525		76.28	N
003220	02/13/03	AP	310024526		28.88	N
003221	02/13/03	AP	310024528		32.38	N
003230	02/13/03	AP	310024561		63.38	N
003246	02/13/03	AP	310024610		40.97	N
003253	02/13/03	AP	310024629		79.81	N
003254	02/13/03	AP	310024630		27.23	N
003265	02/13/03	AP	310030062		16.25	N
003269	02/13/03	AP	310030074		12.68	N
003270	02/13/03	AP	310030090		10.33	N
003275	02/13/03	AP	310030117		31.69	N
003276	02/13/03	AP	310030118		25.35	N
003285	02/13/03	AP	310030191		13.14	N
003286	02/13/03	AP	310030203		19.72	N

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003288	02/13/03	AP	310030217		43.66	N
003290	02/13/03	AP	310030227		51.17	N
003296	02/13/03	AP	310030266		24.89	N
003307	02/13/03	AP	310030283		38.03	N
003310	02/13/03	AP	310030287		11.03	N
003311	02/13/03	AP	310030288		114.08	N
003317	02/13/03	AP	310030300		31.92	N
003326	02/13/03	AP	310030312		25.82	N
003327	02/13/03	AP	310030313		34.27	N
003328	02/13/03	AP	310030314		67.13	N
003338	02/13/03	AP	310030325		43.38	N
003343	02/13/03	AP	310030330		36.15	N
003358	02/13/03	AP	310030364		187.78	N
003359	02/13/03	AP	310030365		14.55	N
003360	02/13/03	AP	310030368		26.96	N
003364	02/13/03	AP	310030372		35.68	N
003382	02/13/03	AP	310030401		35.68	N
003385	02/13/03	AP	310030409		35.68	N
003386	02/13/03	AP	310030410		73.23	N
003394	02/13/03	AP	310030428		33.80	N
003395	02/13/03	AP	310030429		33.80	N
003398	02/13/03	AP	310030435		127.92	N
003401	02/13/03	AP	310030441		33.33	N
003407	02/13/03	AP	310030461		32.86	N
003415	02/13/03	AP	310030480		32.39	N
003426	02/13/03	AP	310030499		32.39	N
003427	02/13/03	AP	310030501		46.57	N
003428	02/13/03	AP	310030506		43.66	N
003432	02/13/03	AP	310030513		29.11	N
003433	02/13/03	AP	310030514		72.76	N
003439	02/13/03	AP	310030531		63.84	N
003440	02/13/03	AP	310030534		31.92	N
003442	02/13/03	AP	310030541		30.04	N
003448	02/13/03	AP	310030549		66.90	N
003449	02/13/03	AP	310030552		30.04	N
003450	02/13/03	AP	310030553		26.76	N
003457	02/13/03	AP	310030568		15.02	N
003458	02/13/03	AP	310030570		12.68	N
003460	02/13/03	AP	310030573		14.26	N
003461	02/13/03	AP	310030574		32.11	N
003463	02/13/03	AP	310030577		12.68	N
003465	02/13/03	AP	310030582		51.38	N
003474	02/13/03	AP	310030597		12.68	N
003476	02/13/03	AP	310030602		30.04	N
003477	02/13/03	AP	310030603		68.34	N
003480	02/13/03	AP	310030606		66.90	N
003487	02/13/03	AP	310030617		25.82	N
003488	02/13/03	AP	310030618		116.45	N
003495	02/13/03	AP	310030631		102.71	N
003501	02/13/03	AP	310030639		11.74	N

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003503	02/13/03	AP	310030641		57.84	N
003505	02/13/03	AP	310030643		43.66	N
003506	02/13/03	AP	310030645		29.11	N
003516	02/13/03	AP	310030662		36.62	N
003519	02/13/03	AP	310030668		14.32	N
003521	02/13/03	AP	310030671		17.18	N
003524	02/13/03	AP	310030687		40.84	N
003531	02/13/03	AP	310030700		11.21	N
003533	02/13/03	AP	310030703		74.92	N
003540	02/13/03	AP	310030722		26.76	N
003541	02/13/03	AP	310030723		26.76	N
003545	02/13/03	AP	310030730		40.14	N
003559	02/13/03	AP	310030752		26.29	N
003563	02/13/03	AP	310030756		78.47	N
003564	02/13/03	AP	310030757		78.47	N
003587	02/13/03	AP	310030815		1,099.60	N
003590	02/13/03	AP	310030819		33.72	N
003601	02/13/03	AP	310030831		23.94	N
003604	02/13/03	AP	310030835		11.74	N
003605	02/13/03	AP	310030836		73.23	N
003610	02/13/03	AP	310030844		104.45	N
003615	02/13/03	AP	310030853		23.47	N
003627	02/13/03	AP	310030881		20.66	N
003630	02/13/03	AP	310030884		20.66	N
003638	02/13/03	AP	310030894		17.37	N
003645	02/13/03	AP	310030910		16.90	N
003648	02/13/03	AP	310030913		16.90	N
003652	02/13/03	AP	310030917		16.90	N
003654	02/13/03	AP	310030926		11.27	N
003656	02/13/03	AP	310030932		116.19	N
003665	02/13/03	AP	310030948		15.96	N
003668	02/13/03	AP	310030956		15.96	N
003670	02/13/03	AP	310030958		15.96	N
003680	02/13/03	AP	310030981		15.49	N
003681	02/13/03	AP	310030990		31.84	N
003686	02/13/03	AP	310030997		14.08	N
003688	02/13/03	AP	310031000		13.61	N
003691	02/13/03	AP	310031016		34.03	N
003693	02/13/03	AP	310031020		20.42	N
003696	02/13/03	AP	310031031		32.86	N
003697	02/13/03	AP	310031032		10.33	N
003707	02/13/03	AP	310031060		19.01	N
003716	02/13/03	AP	310031079		12.21	N
003719	02/13/03	AP	310031082		30.51	N
003730	02/13/03	AP	310031104		74.94	N
003745	02/13/03	AP	310031149		50.47	N
003750	02/13/03	AP	310031172		20.19	N
003751	02/13/03	AP	310031173		17.84	N
003756	02/13/03	AP	310031183		15.02	N
003759	02/13/03	AP	310031187		35.21	N

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CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
003767	02/13/03	AP	310031205		30.51	N
003768	02/13/03	AP	310031213		24.41	N
003771	02/13/03	AP	310031223		31.69	N
003776	02/13/03	AP	310031250		15.49	N
003780	02/13/03	AP	310031277		12.21	N
003785	02/13/03	AP	310031320		37.55	N
003787	02/13/03	AP	310031349		11.27	N
004023	03/25/03	AP	310016866		5.96	N
004024	03/25/03	AP	310017315		5.11	N
004025	03/25/03	AP	310020124		1.22	N
004026	03/25/03	AP	310020608		9.86	N
004027	03/25/03	AP	310020883		6.97	N
004028	03/25/03	AP	310022472		9.39	N
004029	03/25/03	AP	310022575		.19	N
004030	03/25/03	AP	310022592		2.26	N
004031	03/25/03	AP	310022661		4.37	N
004032	03/25/03	AP	310022752		5.42	N
004034	03/25/03	AP	310023455		4.43	N
004035	03/25/03	AP	310023607		9.86	N
004036	03/25/03	AP	310023629		9.86	N
004037	03/25/03	AP	310023788		1.39	N
004038	03/25/03	AP	310023849		6.10	N
004039	03/25/03	AP	310024036		7.51	N
004040	03/25/03	AP	310024077		6.10	N
004041	03/25/03	AP	310024079		6.10	N
004042	03/25/03	AP	310024080		7.89	N
004043	03/25/03	AP	310024105		6.57	N
004044	03/25/03	AP	310024341		9.39	N
004046	03/25/03	AP	310024390		3.85	N
004047	03/25/03	AP	310024391		9.86	N
004051	03/25/03	AP	310024438		7.86	N
004056	03/25/03	AP	310024612		3.76	N
004058	03/25/03	AP	310024628		4.93	N
004059	03/25/03	AP	310024644		3.29	N
004060	03/25/03	AP	310024645		6.57	N
004061	03/25/03	AP	310024646		4.93	N
004069	03/25/03	AP	310030408		4.69	N
004071	03/25/03	AP	310030460		1.88	N
004074	03/25/03	AP	310030483		2.30	N
004076	03/25/03	AP	310030728		4.93	N
004085	03/25/03	AP	310030868		5.92	N
004086	03/25/03	AP	310030870		5.63	N
004087	03/25/03	AP	310030878		1.64	N
004088	03/25/03	AP	310030879		6.76	N
004090	03/25/03	AP	310030927		2.35	N
004091	03/25/03	AP	310030936		7.51	N
004094	03/25/03	AP	310030976		2.11	N
004096	03/25/03	AP	310030979		9.39	N
004105	03/25/03	AP	310031167		8.92	N
004109	03/25/03	AP	310031199		7.04	N

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CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
004114	03/25/03	AP	310031216		6.10	N
004116	03/25/03	AP	310031218		6.10	N
004117	03/25/03	AP	310031227		9.39	N
004118	03/25/03	AP	310031228		5.63	N
004119	03/25/03	AP	310031238		6.57	N
004121	03/25/03	AP	310031247		4.23	N
004126	03/25/03	AP	310031257		6.34	N
004127	03/25/03	AP	310031259		4.23	N
004129	03/25/03	AP	310031267		6.57	N
004130	03/25/03	AP	310031268		6.57	N
004131	03/25/03	AP	310031288		6.10	N
004133	03/25/03	AP	310031305		2.35	N
004134	03/25/03	AP	310031307		4.69	N
004135	03/25/03	AP	310031308		4.69	N
004136	03/25/03	AP	310031311		5.49	N
004137	03/25/03	AP	310031312		4.69	N
004139	03/25/03	AP	310031319		4.69	N
004140	03/25/03	AP	310031321		9.39	N
004143	03/25/03	AP	310031337		5.43	N
004145	03/25/03	AP	310031344		3.76	N
004154	03/25/03	AP	310031378		1.55	N
004213	04/16/03	AP	310023073		169.00	N
004216	05/14/03	AP	310024049		40.84	N
004524	06/05/03	AP	310022898		4.47	N
004547	06/05/03	AP	310023572		7.51	N
004557	06/05/03	AP	310023685		4.51	N
004558	06/05/03	AP	310023689		4.51	N
004564	06/05/03	AP	310023888		259.13	N
004565	06/05/03	AP	310023898		13.14	N
004578	06/05/03	AP	310024144		3.35	N
004583	06/05/03	AP	310024205		27.94	N
004584	06/05/03	AP	310024211		51.64	N
004586	06/05/03	AP	310024223		184.76	N
004589	06/05/03	AP	310024249		38.34	N
004592	06/05/03	AP	310024263		33.99	N
004601	06/05/03	AP	310024426		3.31	N
004632	06/05/03	AP	310030284		31.30	N
004636	06/05/03	AP	310030316		39.43	N
004643	06/05/03	AP	310030349		151.68	N
004646	06/05/03	AP	310030399		65.51	N
004649	06/05/03	AP	310030424		57.58	N
004650	06/05/03	AP	310030429		11.83	N
004659	06/05/03	AP	310030466		12.04	N
004660	06/05/03	AP	310030470		30.15	N
004661	06/05/03	AP	310030471		12.66	N
004663	06/05/03	AP	310030480		26.80	N
004668	06/05/03	AP	310030504		37.22	N
004671	06/05/03	AP	310030510		8.45	N
004678	06/05/03	AP	310030551		2.23	N
004680	06/05/03	AP	310030556		33.13	N

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CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
004688	06/05/03	AP	310030597		35.36	N
004693	06/05/03	AP	310030625		14.89	N
004694	06/05/03	AP	310030640		12.30	N
004700	06/05/03	AP	310030666		34.24	N
004701	06/05/03	AP	310030672		26.80	N
004711	06/05/03	AP	310030728		6.20	N
004713	06/05/03	AP	310030734		40.55	N
004720	06/05/03	AP	310030749		13.49	N
004724	06/05/03	AP	310030762		102.36	N
004726	06/05/03	AP	310030764		9.41	N
004743	06/05/03	AP	310030837		3.35	N
004752	06/05/03	AP	310030880		3.67	N
004761	06/05/03	AP	310030932		66.07	N
004764	06/05/03	AP	310030951		122.83	N
004766	06/05/03	AP	310030956		59.93	N
004768	06/05/03	AP	310030967		279.16	N
004771	06/05/03	AP	310030972		51.74	N
004773	06/05/03	AP	310030979		5.21	N
004776	06/05/03	AP	310030994		2.83	N
004780	06/05/03	AP	310031008		227.06	N
004781	06/05/03	AP	310031012		56.76	N
004782	06/05/03	AP	310031015		2.23	N
004795	06/05/03	AP	310031097		43.92	N
004798	06/05/03	AP	310031118		10.79	N
004805	06/05/03	AP	310031134		131.20	N
004808	06/05/03	AP	310031150		29.77	N
004810	06/05/03	AP	310031156		20.84	N
004814	06/05/03	AP	310031172		20.47	N
004834	06/05/03	AP	310031235		107.58	N
004835	06/05/03	AP	310031236		149.45	N
004836	06/05/03	AP	310031237		16.75	N
004843	06/05/03	AP	310031248		16.75	N
004844	06/05/03	AP	310031249		2.23	N
004845	06/05/03	AP	310031252		7.82	N
004848	06/05/03	AP	310031257		40.76	N
004853	06/05/03	AP	310031275		13.40	N
004855	06/05/03	AP	310031278		11.17	N
004856	06/05/03	AP	310031279		16.08	N
004861	06/05/03	AP	310031291		40.20	N
004862	06/05/03	AP	310031294		25.23	N
004864	06/05/03	AP	310031302		15.70	N
004866	06/05/03	AP	310031307		34.25	N
004868	06/05/03	AP	310031310		12.66	N
004871	06/05/03	AP	310031317		10.24	N
004873	06/05/03	AP	310031327		4.47	N
004882	06/05/03	AP	310031352		20.10	N
004884	06/05/03	AP	310031355		29.78	N
004885	06/05/03	AP	310031356		29.78	N
004886	06/05/03	AP	310031357		29.78	N
004899	06/05/03	AP	310031372		19.54	N

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CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
004903	06/05/03	AP	310031378		21.92	N
004904	06/05/03	AP	310031379		15.26	N
004905	06/05/03	AP	310031380		23.08	N
004910	06/05/03	AP	310031387		26.86	N
004913	06/05/03	AP	310031392		23.08	N
004915	06/05/03	AP	310031399		25.13	N
004922	06/05/03	AP	310031420		2.23	N
004924	06/05/03	AP	310031431		3.57	N
004928	06/05/03	AP	310031439		8.94	N
004932	06/05/03	AP	310031444		1.49	N
004933	06/05/03	AP	310031445		14.29	N
004934	06/05/03	AP	310031446		4.47	N
004935	06/05/03	AP	310031447		2.98	N
004943	06/05/03	AP	310031466		2.23	N
004951	06/05/03	AP	310031483		15.63	N
004952	06/05/03	AP	310031484		2.23	N
004954	06/05/03	AP	310031486		2.23	N
004957	06/05/03	AP	310031490		2.23	N
004959	06/05/03	AP	310031492		25.68	N
004960	06/05/03	AP	310031493		10.42	N
004961	06/05/03	AP	310031495		5.21	N
004973	06/05/03	AP	310031526		4.47	N
004974	06/05/03	AP	310031528		2.23	N
004978	06/05/03	AP	310031532		6.70	N
004980	06/05/03	AP	310031535		13.40	N
004981	06/05/03	AP	310031536		6.70	N
004986	06/05/03	AP	310031544		6.70	N
004995	06/05/03	AP	310031566		1.86	N
004997	06/05/03	AP	310031568		3.86	N
004999	06/05/03	AP	310031571		26.05	N
005003	06/05/03	AP	310031582		3.72	N
005005	06/05/03	AP	310031586		3.72	N
005006	06/05/03	AP	310031587		1.49	N
005007	06/05/03	AP	310031588		1.49	N
005013	06/05/03	AP	310031596		.03	N
005015	06/05/03	AP	310031599		6.51	N
005017	06/05/03	AP	310031610		4.17	N
005022	06/05/03	AP	310031623		7.44	N
005023	06/05/03	AP	310031624		15.63	N
005024	06/05/03	AP	310031625		107.94	N
005025	06/05/03	AP	310031626		5.21	N
005026	06/05/03	AP	310031630		8.19	N
005027	06/05/03	AP	310031632		9.46	N
005030	06/05/03	AP	310031638		4.09	N
005031	06/05/03	AP	310031640		6.14	N
005034	06/05/03	AP	310031645		6.70	N
005035	06/05/03	AP	310031646		4.09	N
005040	06/05/03	AP	310031660		3.72	N
005042	06/05/03	AP	310031664		5.58	N
005043	06/05/03	AP	310031665		3.72	N

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CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
005044	06/05/03	AP	310031666		5.96	N
005045	06/05/03	AP	310031667		3.72	N
005046	06/05/03	AP	310031669		14.14	N
005047	06/05/03	AP	310031671		11.17	N
005053	06/05/03	AP	310031696		5.96	N
005054	06/05/03	AP	310031697		48.39	N
005055	06/05/03	AP	310031706		4.37	N
005056	06/05/03	AP	310031707		3.69	N
005063	06/05/03	AP	310031717		2.98	N
005064	06/05/03	AP	310031718		3.72	N
005069	06/05/03	AP	310031724		3.72	N
005073	06/05/03	AP	310031742		2.23	N
005074	06/05/03	AP	310031743		1.48	N
005078	06/05/03	AP	310031747		20.84	N
005080	06/05/03	AP	310031755		2.23	N
005087	06/05/03	AP	310031766		8.93	N
005097	06/05/03	AP	310031787		10.05	N
005099	06/05/03	AP	310031791		3.35	N
005100	06/05/03	AP	310031792		5.58	N
005117	06/05/03	AP	310031818		1.49	N
005119	06/05/03	AP	310031821		166.95	N
005121	06/05/03	AP	310031833		3.35	N
005131	06/05/03	AP	310031857		13.25	N
005132	06/05/03	AP	310031858		1.68	N
005133	06/05/03	AP	310031863		1.12	N
005134	06/05/03	AP	310031864		31.56	N
005137	06/05/03	AP	310031897		2.23	N
005140	06/05/03	AP	310031921		3.91	N
005141	06/05/03	AP	310031922		9.31	N
005146	06/05/03	AP	310031965		21.22	N
005148	06/05/03	AP	310031971		11.19	N
005157	06/05/03	AP	310032017		.37	N
005158	06/05/03	AP	310032018		20.84	N
005159	06/05/03	AP	310032021		10.79	N
005161	06/05/03	AP	310032024		10.79	N
005172	06/05/03	AP	310032072		3.72	N
005179	06/05/03	AP	310032092		21.24	N
005180	06/05/03	AP	310032104		230.78	N
005182	06/05/03	AP	310032134		20.10	N
005186	06/05/03	AP	310032141		10.05	N
005192	06/05/03	AP	310032153		7.19	N
005194	06/05/03	AP	310032157		4.47	N
005197	06/05/03	AP	310032160		8.93	N
005199	06/05/03	AP	310032163		17.31	N
005207	06/05/03	AP	310032181		18.24	N
005216	06/05/03	AP	310032227		2.61	N
005217	06/05/03	AP	310032229		2.61	N
005218	06/05/03	AP	310032244		8.19	N
005219	06/05/03	AP	310032247		26.20	N
005221	06/05/03	AP	310032253		150.48	N

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05223	06/05/03	AP	310032258		13.03	N
05231	06/05/03	AP	310032318		2.61	N
05244	06/05/03	AP	310032405		17.40	N
05244	06/05/03	AP	310032405		17.40	N
05255	06/05/03	AP	310032473		5.96	N
05261	06/05/03	AP	310032494		16.01	N
05263	06/05/03	AP	310032537		3.35	N
05264	06/05/03	AP	310032544		8.56	N
05265	06/05/03	AP	310032548		3.35	N
05266	06/05/03	AP	310032587		20.84	N
05270	06/05/03	AP	310032628		5.96	N
05271	06/05/03	AP	310032629		26.80	N
05272	06/05/03	AP	310032630		31.64	N
05273	06/05/03	AP	310032632		31.64	N
05287	06/05/03	AP	310032716		14.89	N
05290	06/05/03	AP	310032740		13.96	N
05294	06/05/03	AP	310032751		8.19	N
05295	06/05/03	AP	310032752		33.50	N
05296	06/05/03	AP	310032756		13.03	N
05302	06/05/03	AP	310032777		8.19	N
05305	06/05/03	AP	310032791		60.30	N
05313	06/05/03	AP	310032813		5.73	N
05315	06/05/03	AP	310032820		23.54	N
05316	06/05/03	AP	310032821		16.38	N
05317	06/05/03	AP	310032822		10.42	N
05320	06/05/03	AP	310032844		44.67	N
05322	06/05/03	AP	310032865		6.70	N
05324	06/05/03	AP	310032871		6.70	N
05325	06/05/03	AP	310032873		3.35	N
05326	06/05/03	AP	310032885		3.35	N
05327	06/05/03	AP	310032886		10.05	N
05328	06/05/03	AP	310032887		3.35	N
05329	06/05/03	AP	310032890		3.35	N
05331	06/05/03	AP	310032892		19.32	N
05332	06/05/03	AP	310032893		6.70	N
05333	06/05/03	AP	310032898		3.35	N
05338	06/05/03	AP	310032913		2.98	N
05339	06/05/03	AP	310032914		17.87	N
05340	06/05/03	AP	310032916		5.96	N
05342	06/05/03	AP	310032921		14.89	N
05353	06/05/03	AP	310032956		4.47	N
05354	06/05/03	AP	310032957		1.49	N
05355	06/05/03	AP	310032962		1.49	N
05356	06/05/03	AP	310032964		11.17	N
05358	06/05/03	AP	310032997		5.96	N
05362	06/05/03	AP	310033038		11.17	N
05363	06/05/03	AP	310033042		27.92	N
05364	06/05/03	AP	310033043		5.58	N
05367	06/05/03	AP	310033048		3.72	N
05368	06/05/03	AP	310033068		3.79	N

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CHECKS:

CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
05369	06/05/03	AP	310033075		7.88	N
05371	06/05/03	AP	310033085		24.19	N
05372	06/05/03	AP	310033094		5.96	N
05376	06/05/03	AP	310033107		4.35	N
05378	06/05/03	AP	310033167		12.10	N
05379	06/05/03	AP	310033171		4.84	N
05380	06/05/03	AP	310033181		.74	N
05382	06/05/03	AP	310033248		.37	N
05383	06/05/03	AP	310033249		7.44	N
05389	06/05/03	AP	310033285		119.11	N
05391	06/05/03	AP	310033553		1.12	N
05392	06/05/03	AP	310033595		.37	N
05402	06/05/03	AP	310017001		63.05	N
05409	06/05/03	AP	310018040		7.44	N
05411	06/05/03	AP	310019048		54.34	N
05418	06/05/03	AP	310020068		3.72	N
05425	06/05/03	AP	310020453		2.98	N
05433	06/05/03	AP	310021328		34.62	N
05436	06/05/03	AP	310021595		13.40	N
05443	06/05/03	AP	310022160		24.57	N
05446	06/05/03	AP	310022323		11.27	N
05451	06/05/03	AP	310022580		4.77	N
05452	06/05/03	AP	310022583		48.31	N
05454	06/05/03	AP	310022629		143.45	N
05461	06/05/03	AP	310022674		1.49	N
05463	06/05/03	AP	310022711		44.37	N
05466	06/05/03	AP	310022751		28.13	N
05468	06/05/03	AP	310022755		4.47	N
05492	06/13/03	AP	310023008		26.24	N
05495	06/13/03	AP	310023906		10.42	N
05496	06/13/03	AP	310024047		83.75	N
05498	06/13/03	AP	310024621		41.69	N
05501	06/13/03	AP	310030401		59.74	N
05504	06/13/03	AP	310030439		113.90	N
05505	06/13/03	AP	310030441		56.95	N
05523	06/13/03	AP	310030948		26.06	N
05526	06/13/03	AP	310031060		32.94	N
05533	06/13/03	AP	310031142		78.17	N
05534	06/13/03	AP	310031149		26.06	N
05538	06/13/03	AP	310031229		19.54	N
05540	06/13/03	AP	310031269		104.22	N
05544	06/13/03	AP	310031313		12.28	N
05545	06/13/03	AP	310031316		29.78	N
05549	06/13/03	AP	310031382		46.16	N
05552	06/13/03	AP	310031398		17.31	N
05553	06/13/03	AP	310031417		65.88	N
05555	06/13/03	AP	310031421		27.45	N
05557	06/13/03	AP	310031423		15.82	N
05559	06/13/03	AP	310031448		30.22	N
05562	06/13/03	AP	310031489		32.11	N

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CHECKS:

CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
005563	06/13/03	AP	310031494		10.42	N
005572	06/13/03	AP	310031558		29.03	N
005573	06/13/03	AP	310031559		29.03	N
005575	06/13/03	AP	310031565		43.55	N
005576	06/13/03	AP	310031569		29.03	N
005577	06/13/03	AP	310031583		11.91	N
005581	06/13/03	AP	310031628		11.73	N
005582	06/13/03	AP	310031631		20.84	N
005584	06/13/03	AP	310031649		18.29	N
005585	06/13/03	AP	310031659		29.04	N
005586	06/13/03	AP	310031684		11.44	N
005594	06/13/03	AP	310031748		48.39	N
005600	06/13/03	AP	310031973		30.71	N
005604	06/13/03	AP	310032041		40.02	N
005612	06/13/03	AP	310032136		30.15	N
005616	06/13/03	AP	310032234		13.03	N
005622	06/13/03	AP	310032478		18.61	N
005623	06/13/03	AP	310032589		52.11	N
005625	06/13/03	AP	310032619		17.54	N
005626	06/13/03	AP	310032631		31.64	N
005628	06/13/03	AP	310032659		81.88	N
005630	06/13/03	AP	310032715		59.56	N
005635	06/13/03	AP	310032792		151.76	N
005639	06/13/03	AP	310032947		43.55	N
005640	06/13/03	AP	310033087		15.48	N
005642	06/19/03	AP	310031482		2.23	N
005647	07/22/03	AP	310021743		122.63	N
005654	07/23/03	AP	310022543		14.08	N
005655	07/24/03	AP	310030625		223.33	N
005658	08/15/03	AP	310018978		19.25	N
005659	08/15/03	AP	310022150		70.42	N
005660	08/15/03	AP	310022534		23.47	N
005661	08/15/03	AP	310022700		63.79	N
005666	08/18/03	AP	310024086		24.41	N
005668	08/25/03	AP	310022928		126.75	N
005669	08/25/03	AP	310024468		9.85	N
005671	08/27/03	AP	310030085		5.07	N
005676	08/29/03	AP	310019373		22.53	N
005679	08/29/03	AP	310020696		28.16	N
005684	08/29/03	AP	310022608		55.86	N
005685	08/29/03	AP	310022617		90.13	N
005689	08/29/03	AP	310022702		48.35	N
005692	08/29/03	AP	310022881		4.51	N
005698	09/04/03	AP	310017744		48.58	N
005702	09/04/03	AP	310022782		38.96	N
005708	09/04/03	AP	310023035		192.47	N
005712	09/04/03	AP	310023086		57.46	N
005716	09/04/03	AP	310023231		26.75	N
005721	09/04/03	AP	310023374		32.39	N
005725	09/04/03	AP	310023538		28.63	N

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CHECKS:

CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
005727	09/04/03	AP	310023571		41.20	N
005729	09/04/03	AP	310023779		24.41	N
005730	09/04/03	AP	310023781		19.71	N
005734	09/04/03	AP	310023864		18.77	N
005735	09/04/03	AP	310023965		9.18	N
005737	09/04/03	AP	310024039		55.43	N
005740	09/04/03	AP	310024045		34.64	N
005742	09/04/03	AP	310024084		13.14	N
005743	09/04/03	AP	310024085		16.43	N
005744	09/04/03	AP	310024087		32.86	N
005747	09/04/03	AP	310024214		14.08	N
005749	09/04/03	AP	310024272		14.08	N
005750	09/04/03	AP	310024273		19.33	N
005751	09/04/03	AP	310024345		6.10	N
005753	09/04/03	AP	310024426		4.54	N
005757	09/04/03	AP	310024447		19.71	N
005760	09/04/03	AP	310024472		9.38	N
005761	09/04/03	AP	310024481		9.38	N
005762	09/04/03	AP	310024586		7.04	N
005763	09/04/03	AP	310024615		16.43	N
005766	09/04/03	AP	310030290		19.25	N
005769	09/15/03	AP	310022589		46.47	N
005776	09/16/03	AP	310016809		7.81	N
005777	09/16/03	AP	310017051		17.85	N
005780	09/16/03	AP	310018742		3.09	N
005801	09/16/03	AP	310021398		44.97	N
005803	09/16/03	AP	310021711		130.20	N
005805	09/16/03	AP	310021936		25.20	N
005810	09/16/03	AP	310022589		15.75	N
005812	09/16/03	AP	310022653		24.85	N
005814	09/16/03	AP	310022751		32.34	N
005819	09/16/03	AP	310022873		111.62	N
005822	09/16/03	AP	310022957		25.80	N
005831	09/16/03	AP	310023304		27.30	N
005845	09/16/03	AP	310024152		77.88	N
005854	09/16/03	AP	310024623		136.85	N
005857	09/16/03	AP	310030103		22.75	N
005858	09/16/03	AP	310030104		39.02	N
005872	09/16/03	AP	310030408		37.47	N
005876	09/16/03	AP	310030454		61.43	N
005879	09/16/03	AP	310030478		116.82	N
005881	09/16/03	AP	310030503		12.60	N
005889	09/16/03	AP	310030641		144.90	N
005890	09/16/03	AP	310030686		11.38	N
005893	09/16/03	AP	310030744		95.70	N
005913	09/16/03	AP	310031210		27.17	N
005916	09/16/03	AP	310031251		161.88	N
005919	09/16/03	AP	310031289		19.78	N
005925	09/16/03	AP	310031389		178.50	N
005927	09/16/03	AP	310031430		21.42	N

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CHECKS:

CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
005928	09/16/03	AP	310031433		35.70	N
005930	09/16/03	AP	310031446		30.80	N
005937	09/16/03	AP	310031504		56.70	N
005954	09/16/03	AP	310031722		298.90	N
005956	09/16/03	AP	310031737		18.38	N
005961	09/16/03	AP	310031787		90.30	N
005969	09/16/03	AP	310031864		37.80	N
005992	09/16/03	AP	310032246		86.63	N
005993	09/16/03	AP	310032253		207.12	N
005999	09/16/03	AP	310032318		31.85	N
006009	09/16/03	AP	310032402		135.80	N
006010	09/16/03	AP	310032403		169.75	N
006011	09/16/03	AP	310032405		20.65	N
006020	09/16/03	AP	310032484		12.43	N
006024	09/16/03	AP	310032489		325.50	N
006028	09/16/03	AP	310032548		29.05	N
006032	09/16/03	AP	310032604		31.90	N
006033	09/16/03	AP	310032608		31.85	N
006034	09/16/03	AP	310032609		31.85	N
006036	09/16/03	AP	310032624		37.80	N
006045	09/16/03	AP	310032664		15.23	N
006050	09/16/03	AP	310032700		30.10	N
006054	09/16/03	AP	310032716		185.50	N
006057	09/16/03	AP	310032755		50.57	N
006058	09/16/03	AP	310032761		8.75	N
006060	09/16/03	AP	310032763		58.80	N
006080	09/16/03	AP	310032816		5.25	N
006081	09/16/03	AP	310032817		35.00	N
006083	09/16/03	AP	310032822		23.80	N
006084	09/16/03	AP	310032825		28.00	N
006096	09/16/03	AP	310032925		53.20	N
006102	09/16/03	AP	310032939		57.40	N
006103	09/16/03	AP	310032940		87.44	N
006105	09/16/03	AP	310032943		26.60	N
006106	09/16/03	AP	310032944		26.60	N
006111	09/16/03	AP	310032959		96.26	N
006113	09/16/03	AP	310032964		70.35	N
006114	09/16/03	AP	310032965		53.55	N
006115	09/16/03	AP	310032967		10.68	N
006122	09/16/03	AP	310033008		12.60	N
006132	09/16/03	AP	310033036		37.10	N
006133	09/16/03	AP	310033040		24.85	N
006134	09/16/03	AP	310033041		82.95	N
006136	09/16/03	AP	310033045		24.85	N
006145	09/16/03	AP	310033062		35.81	N
006148	09/16/03	AP	310033068		38.46	N
006150	09/16/03	AP	310033071		14.98	N
006151	09/16/03	AP	310033075		25.01	N
006160	09/16/03	AP	310033089		16.45	N
006161	09/16/03	AP	310033091		90.84	N

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CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
006162	09/16/03	AP	310033092		24.15	N
006169	09/16/03	AP	310033104		14.35	N
006179	09/16/03	AP	310033117		23.10	N
006185	09/16/03	AP	310033131		7.70	N
006187	09/16/03	AP	310033133		15.05	N
006190	09/16/03	AP	310033136		22.75	N
006208	09/16/03	AP	310033183		14.35	N
006217	09/16/03	AP	310033205		44.10	N
006221	09/16/03	AP	310033210		18.90	N
006226	09/16/03	AP	310033223		10.50	N
006233	09/16/03	AP	310033238		22.75	N
006234	09/16/03	AP	310033239		71.75	N
006235	09/16/03	AP	310033241		25.20	N
006239	09/16/03	AP	310033247		28.70	N
006240	09/16/03	AP	310033249		61.95	N
006245	09/16/03	AP	310033257		37.80	N
006246	09/16/03	AP	310033258		22.40	N
006247	09/16/03	AP	310033259		17.85	N
006258	09/16/03	AP	310033281		46.90	N
006259	09/16/03	AP	310033282		8.05	N
006260	09/16/03	AP	310033290		10.85	N
006267	09/16/03	AP	310033303		11.55	N
006269	09/16/03	AP	310033310		47.60	N
006270	09/16/03	AP	310033312		23.10	N
006279	09/16/03	AP	310033333		10.15	N
006289	09/16/03	AP	310033345		10.15	N
006290	09/16/03	AP	310033346		44.19	N
006291	09/16/03	AP	310033348		7.35	N
006298	09/16/03	AP	310033376		9.95	N
006301	09/16/03	AP	310033385		51.63	N
006315	09/16/03	AP	310033432		17.85	N
006319	09/16/03	AP	310033465		16.80	N
006334	09/16/03	AP	310033494		21.00	N
006340	09/16/03	AP	310033504		24.15	N
006342	09/16/03	AP	310033506		41.79	N
006347	09/16/03	AP	310033511		57.20	N
006348	09/16/03	AP	310033512		16.10	N
006349	09/16/03	AP	310033514		12.71	N
006357	09/16/03	AP	310033526		4.79	N
006358	09/16/03	AP	310033528		27.65	N
006359	09/16/03	AP	310033529		40.25	N
006369	09/16/03	AP	310033553		15.75	N
006379	09/16/03	AP	310033564		15.75	N
006381	09/16/03	AP	310033575		8.05	N
006383	09/16/03	AP	310033577		7.35	N
006390	09/16/03	AP	310033585		26.18	N
006392	09/16/03	AP	310033588		27.30	N
006393	09/16/03	AP	310033589		10.97	N
006395	09/16/03	AP	310033593		7.35	N
006398	09/16/03	AP	310033597		26.18	N

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CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
06400	09/16/03	AP	310033599		15.40	N
06402	09/16/03	AP	310033603		15.40	N
06411	09/16/03	AP	310033628		32.76	N
06412	09/16/03	AP	310033629		63.78	N
06416	09/16/03	AP	310033637		37.10	N
06417	09/16/03	AP	310033638		18.55	N
06418	09/16/03	AP	310033641		97.86	N
06419	09/16/03	AP	310033642		103.60	N
06429	09/16/03	AP	310033684		10.92	N
06431	09/16/03	AP	310033687		36.40	N
06434	09/16/03	AP	310033692		27.65	N
06435	09/16/03	AP	310033693		18.20	N
06437	09/16/03	AP	310033695		33.25	N
06438	09/16/03	AP	310033697		18.20	N
06439	09/16/03	AP	310033704		46.06	N
06451	09/16/03	AP	310033741		20.30	N
06453	09/16/03	AP	310033743		24.15	N
06454	09/16/03	AP	310033744		74.90	N
06457	09/16/03	AP	310033753		12.08	N
06459	09/16/03	AP	310033756		24.15	N
06460	09/16/03	AP	310033762		24.50	N
06468	09/16/03	AP	310033784		79.80	N
06479	09/16/03	AP	310033802		16.10	N
06491	09/16/03	AP	310033896		21.70	N
06492	09/16/03	AP	310033897		21.70	N
06493	09/16/03	AP	310033898		22.75	N
06501	09/16/03	AP	310033912		44.45	N
06502	09/16/03	AP	310033913		46.73	N
06509	09/16/03	AP	310033950		85.40	N
06515	09/16/03	AP	310033985		28.00	N
06517	09/16/03	AP	310034008		37.80	N
06518	09/16/03	AP	310034009		161.70	N
06519	09/16/03	AP	310034010		35.70	N
06521	09/16/03	AP	310034015		24.15	N
06525	09/16/03	AP	310034031		1,890.00	N
06534	09/16/03	AP	310034106		20.65	N
06537	09/16/03	AP	310034183		36.75	N
06540	09/16/03	AP	310034189		29.40	N
06541	09/16/03	AP	310034200		10.15	N
06547	09/16/03	AP	310034297		15.05	N
06552	09/16/03	AP	310034407		59.50	N
06558	09/16/03	AP	310034665		29.40	N
06559	09/16/03	AP	310034670		328.60	N
06560	09/16/03	AP	310034710		26.25	N
06764	09/23/03	AP	310023744		56.33	N
06770	09/23/03	AP	310020451		63.00	N
06771	09/23/03	AP	310020930		134.75	N
06774	09/23/03	AP	310022837		21.60	N
06780	09/23/03	AP	310024593		8.11	N
06786	09/23/03	AP	310030509		14.70	N

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CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
006794	09/23/03	AP	310031149	Gillian Audrey Bosch de Noya	18.38	N
006795	09/23/03	AP	310031223		135.63	N
006797	09/23/03	AP	310031471		87.50	N
006801	09/23/03	AP	310031659		113.40	N
006807	09/23/03	AP	310031970		33.25	N
006811	09/23/03	AP	310032038		73.71	N
006819	09/23/03	AP	310032478		211.50	N
006820	09/23/03	AP	310032491		81.38	N
006821	09/23/03	AP	310032543		19.32	N
006825	09/23/03	AP	310032599		52.13	N
006827	09/23/03	AP	310032603		31.85	N
006828	09/23/03	AP	310032612		47.78	N
006829	09/23/03	AP	310032616		17.72	N
006847	09/23/03	AP	310032824		42.00	N
006850	09/23/03	AP	310032851		41.48	N
006853	09/23/03	AP	310032888		27.30	N
006854	09/23/03	AP	310032889		43.95	N
006856	09/23/03	AP	310032895		57.33	N
006857	09/23/03	AP	310032896		77.18	N
006861	09/23/03	AP	310032918		22.75	N
006866	09/23/03	AP	310032955		140.53	N
006871	09/23/03	AP	310032993		58.77	N
006873	09/23/03	AP	310033006		272.05	N
006876	09/23/03	AP	310033051		24.85	N
006878	09/23/03	AP	310033066		40.95	N
006881	09/23/03	AP	310033086		24.15	N
006883	09/23/03	AP	310033088		109.20	N
006884	09/23/03	AP	310033090		77.07	N
006885	09/23/03	AP	310033106		30.80	N
006887	09/23/03	AP	310033120		94.83	N
006889	09/23/03	AP	310033122		92.40	N
006895	09/23/03	AP	310033154		18.38	N
006898	09/23/03	AP	310033195		24.50	N
006900	09/23/03	AP	310033206		18.90	N
006905	09/23/03	AP	310033236		30.10	N
006906	09/23/03	AP	310033237		55.13	N
006908	09/23/03	AP	310033254		10.50	N
006912	09/23/03	AP	310033283		212.80	N
006914	09/23/03	AP	310033286		59.50	N
006919	09/23/03	AP	310033305		27.13	N
006926	09/23/03	AP	310033342		15.75	N
006930	09/23/03	AP	310033435		153.00	N
006931	09/23/03	AP	310033441		19.60	N
006932	09/23/03	AP	310033464		16.80	N
006933	09/23/03	AP	310033466		15.75	N
006937	09/23/03	AP	310033513		8.05	N
006938	09/23/03	AP	310033520		28.13	N
006939	09/23/03	AP	310033522		20.30	N
006940	09/23/03	AP	310033527		44.45	N
006941	09/23/03	AP	310033544		82.66	N

BANK RECONCILIATION REGISTER

AS OF: 06/30/04

BANK CODE: K AMX Purchase Esc Interest Only

CHECKS:

CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
006943	09/23/03	AP	310033572		44.63	N
006944	09/23/03	AP	310033582		91.01	N
006945	09/23/03	AP	310033586		17.50	N
006951	09/23/03	AP	310033640		55.65	N
006952	09/23/03	AP	310033683		18.20	N
006955	09/23/03	AP	310033696		15.05	N
006961	09/23/03	AP	310033725		52.94	N
006966	09/23/03	AP	310033755		21.56	N
006971	09/23/03	AP	310033782		79.80	N
006972	09/23/03	AP	310033787		23.80	N
006976	09/23/03	AP	310033861		63.00	N
006977	09/23/03	AP	310033866		78.76	N
006986	09/23/03	AP	310033986		117.95	N
006988	09/23/03	AP	310034030		138.08	N
006989	09/23/03	AP	310034064		23.80	N
006990	09/23/03	AP	310034132		25.55	N
006991	09/23/03	AP	310034184		16.80	N
006993	09/23/03	AP	310034241		49.00	N
006996	09/23/03	AP	310035126		23.10	N
007002	11/12/03	AP	310023455		267.58	N
007005	11/19/03	AP	310023337		54.22	N
007006	11/19/03	AP	310023680		23.83	N
007012	02/02/04	AP	310023464		93.23	N
007014	02/11/04	AP	310023097		191.76	N
007017	02/12/04	AP	310032405		17.40	N
007019	02/26/04	AP	310024429		20.19	N
007021	03/02/04	AP	310020800		61.97	N
007022	03/02/04	AP	310022806		88.25	N
007023	03/02/04	AP	310023702		50.22	N
007027	03/17/04	AP	310033688		36.40	N
007028	03/30/04	AP	310022363		157.49	N
007029	04/20/04	AP	310023702		59.35	N
007030	05/03/04	AP	310031098		93.89	N
007031	05/03/04	AP	310022304		56.87	N

TOTAL OF 1184 CHECKS:

52,937.41

BANK RECONCILIATION REGISTER

AS OF: 06/30/04

BANK CODE: K AMX Purchase Esc Interest Only

RECONCILIATION SUMMARY FOR BANK K AS OF 06/30/04:

G/L CASH ACCOUNT NUMBER	1062-00
BANK STATEMENT BALANCE	52,664.36
PLUS 0 DEPOSITS IN TRANSIT TOTALING	.00
LESS 0 ADJUSTMENTS TOTALING	.00
LESS 1182 CHECKS OUTSTANDING TOTALING	52,937.41
ADJUSTED BANK BALANCE	273.05-
CALCULATED BOOK BALANCE	273.05-
OUT OF BALANCE BY	.00

Exhibit “D”
**(Documents Relating to Bank of America –
Beneficiary Escrow Account)**

BANK RECONCILIATION REGISTER

AS OF: 05/31/04

BANK CODE: N AMEX -Beneficiary Escrow Acct

CHECKS:

CHECK NUMBER	DATE	SRC	REFERENCE	PAYEE NAME	AMOUNT	CLR
00409	08/28/03	AP	310033310		12,153.03	N
00505	12/29/03	AP	310022702		14,275.05	N
00557	03/02/04	AP	310022606		36,305.25	N
00571	04/15/04	AP	310023035		187.62	N
00572	04/20/04	AP	310011885		916.85	N
00573	04/20/04	AP	310023422		18,043.88	N
00574	04/20/04	AP	310023880		112,773.25	N
00576	04/20/04	AP	310023925		11,277.32	N
00581	04/20/04	AP	310023422		18,746.13	N
00582	04/20/04	AP	310030758		7,406.37	N

TOTAL OF 10 CHECKS:

232,084.75

RECONCILIATION SUMMARY FOR BANK N AS OF 05/31/04:

G/L CASH ACCOUNT NUMBER	1064-00
BANK STATEMENT BALANCE	232,083.72
PLUS 0 DEPOSITS IN TRANSIT TOTALING	.00
LESS 0 ADJUSTMENTS TOTALING	.00
LESS 10 CHECKS OUTSTANDING TOTALING	232,084.75
ADJUSTED BANK BALANCE	1.03-
CALCULATED BOOK BALANCE	1.03-
OUT OF BALANCE BY	.00

Exhibit “E”

**(Documents Relating to Northern Trust Bank of Florida
and RBC Centura Bank Accounts)**

BRINKLEY, MCNERNEY, MORGAN, SOLOMON & TATUM, LLP

ATTORNEYS AT LAW

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 ALAN L. RAINES

March 4, 2005

Curtis B. Miner, Esq.
 Colson Hicks Eidson
 255 Aragon Avenue
 Coral Gables, FL 33134-5008

Re: Brinkley, McNerney Northern Trust Bank of Florida
 Account No. 1410019424 and
 RBC Century Bank Account No. 7060005702

Dear Mr. Miner:

This is in response to your inquiry regarding the two bank accounts referenced above. You may know that during the time that Brinkley, McNerney acted as the Escrow Agent for Mutual Benefits Corp., it maintained two related accounts at Bank of America. Account No. 0038 7145 4995 was an interest-bearing account into which all funds were deposited when received and where the escrowed monies were held prior to closing on an individual policy. Account No. 0038 7138 5895 was a checking account. Funds would be transferred from the money market account to the checking account on a daily basis to cover disbursements, i.e., checks, cashier's checks, wire transfers, etc., in conjunction with the closings that occurred each day. When the funds associated with a particular purchase agreement were fully expended on the acquisition of policies, a computation would be made regarding the interest that had been earned on those funds during the time that they were held in the money market account and a check would be generated to the purchaser for that interest amount.

There came a point in time when a levy was issued against the money market account by the U. S. government on the basis of an allegation that the funds in that account were the proceeds of illegal activities. My recollection is that the amount of funds in the account at the time of the levy were approximately \$695,000. The levy did not affect the checking account.

Curtis B. Miner, Esq.

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March 4, 2005

As a result of the levy, the law firm opened a new escrow account at Admiralty Bank and transferred some miscellaneous funds that were in transit or had been caught in the middle of the levy into the Admiralty Bank account. Mutual Benefits Corp. also deposited funds into that account. That account was used for the purpose of either reimbursing individual purchasers whose funds had been seized by the government, completing closings that were in progress or used to close policies as a substitute for transactions that were in progress at the time of the seizure. In some instances Mutual Benefits made direct payments on behalf of individual purchasers, and therefore there was a constant adjustment to the balances in that account to reflect monies that were owed to purchasers or that had been reimbursed by Mutual Benefits.

Enclosed for your reference is the initial reconciliation of this account. It shows initial deposits of \$101,771.82. Included with the reconciliation are the back-up financial records the law firm has that were used in arriving at the figures set forth in the reconciliation and a copy of the relevant bank statement. Also enclosed is the most recent bank reconciliation on this account which is as of January 31, 2005. This reconciliation shows all activity in the account from inception and reflects a current balance of \$3,225.95.

For a long period of time now there has been no activity in this account, and I believe that the remaining balance is the property of Mutual Benefits Corp.

After the remaining purchaser funds were transferred from the checking account at Bank of America, there remained in the account approximately \$88,704 to cover outstanding checks to purchasers. These checks were for interest that had been earned on the purchasers' funds during the period of time that the money had been held in the money market account at Bank of America awaiting closings. Over the years we had issued a large number of "interest checks" which remained uncashed. After inquiry to The Florida Bar and an analysis of the small amounts of money involved for most of these checks, it was decided that we would close the Bank of America checking account and transfer these funds to Northern Trust Bank for the purpose of holding them there in order to honor any stale checks that may still be outstanding from the Bank of America account for interest owed to purchasers. These are not purchaser funds awaiting placement on a policy. These are funds that were strictly for uncashed checks that had been issued to purchasers over a period of time for interest on their money earned while held by the law firm.

Enclosed for your reference is the initial bank reconciliation of September 20, 2003, showing the establishment of this account and a reconciliation of the account as of January 31, 2005. It is our belief that these funds belong to the individual purchasers who had checks written to them by the law firm but who never cashed the check for whatever reason. As you can see from the reconciliations, over a period of time we have had a steady stream of individuals who have come forth with old Bank of America checks which we have honored by issuing a new check drawn on Northern Trust Bank for the exact amount. Since the time of the appointment of the Receiver and the freezing of accounts, we have had some number of people who have made

Curtis B. Miner, Esq.

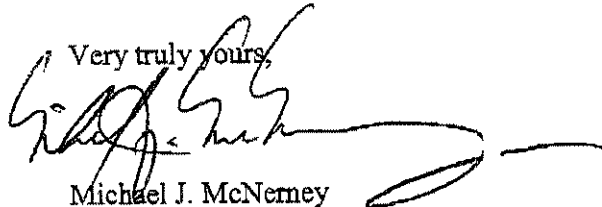
Page 3

March 4, 2005

inquiries but who we unfortunately have been unable to help because we have treated the funds as frozen.

If we can provide you with any additional information regarding this matter, please let me know.

Very truly yours,

A handwritten signature in black ink, appearing to read "Michael J. McNerney", with a long horizontal flourish extending to the right.

Michael J. McNerney

MJM:lh

Enclosures

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Bank Reconciliation		
Northern Trust Account (Disbursement)		
September 30, 2003		
	As of	
	09/25/03	
09/25/03 wire transfer from Bank of America to Northern Trust	\$ 88,704.31	
Checks cleared Bank of America 09/30/03 - see attached list	(403.89)	
09/30/03 Bank Ending Balance - Northern Trust		88,300.42
Centura Bank funds transferred in for disbursement	(6,493.77)	
Disbursements	4,447.00	
Net funds available for disbursement/transfer		(2,046.77)
MBC to refund BMMST - Fees for Court Order	75.00	
MBC to refund BMMST - 09/03 Bank of America Bank Fees	423.29	
01/03 Miscellaneous Shortage	983.20	
09/03 Miscellaneous Shortage	11.20	
		1,492.69
09/30/03 Adjusted Bank Balance		\$ 87,746.34
Check Register Balance @ 09/30/03	\$ 90,720.97	
Adjustments to remove voided checks from check register	(20,307.43)	
Check Register Ending Balance @ 09/30/03		70,413.54
Adjustments to be made 11/03 to remove voided checks from O/S list:		
██████████ - ck #57125	(149.29)	
██████████ - ck #59622	(62.78)	
03/31/01 Adjustment	(4.91)	
		(216.98)
Outstanding interest refund checks issued from Northern Trust:		
██████████	138.19	
██████████	184.45	
██████████	15,837.56	
██████████	144.44	
██████████	121.67	
██████████	82.22	
██████████	118.89	
██████████	83.33	
██████████	45.56	
██████████	108.99	
██████████	410.00	
██████████	232.26	
██████████	42.22	
		17,549.78
Adjusted Check Register Balance @ 09/30/03		\$ 87,746.34

Bank Reconciliation		
Northern Trust Account (Disbursement)		
1410019424		
January 31, 2005		
01/31/05 Bank Ending Balance - Northern Trust		71,351.58
Centura Bank funds transferred in for disbursement	(6,493.77)	
Disbursements	4,447.00	
Net funds available for disbursement/transfer		(2,046.77)
MBC to refund BMMST - Fees for Court Order	75.00	
MBC to refund BMMST - 09/03 Bank Fees	423.29	
MBC to refund BMMST - 12/03 Bank Fees	86.50	
12/31/03 Bank Interest Paid	(37.95)	
01/31/04 Bank Interest Paid	(37.92)	
02/29/04 Bank Interest Paid	(54.35)	
03/31/04 Bank Interest Paid	(47.79)	
04/30/04 Bank Interest Paid	(47.81)	
05/31/04 Bank Interest Paid	(52.76)	
06/30/04 Bank Interest Paid	(51.17)	
07/31/04 Bank Interest Paid	(46.25)	
08/31/04 Bank Interest Paid	(54.54)	
09/30/04 Bank Interest Paid	(56.82)	
10/31/04 Bank Interest Paid	(62.32)	
11/30/04 Bank Interest Paid	(62.10)	
12/31/04 Bank Interest Paid	(64.97)	
01/31/05 Bank Interest Paid	(77.48)	
01/03 Miscellaneous Shortage	983.20	
09/03 Miscellaneous Shortage	11.20	
		824.86
Adjusted Bank Balance		\$ 70,129.67
Check Register Balance at 01/31/05		\$ 67,650.56
Outstanding interest refund checks issued from Northern Trust:		
[REDACTED] - ck #1001		\$ 63.65
[REDACTED] - ck #1002		116.00
[REDACTED] - ck #1006		55.56
[REDACTED] - ck #1008		122.22
[REDACTED] - ck #1009		37.78
[REDACTED] - ck #1010		74.44
[REDACTED] - ck #1011		363.55
[REDACTED] - ck #1012		82.50
[REDACTED] - ck #1013		465.55
[REDACTED] - ck #1014		38.89
[REDACTED] - ck #1015		21.11
[REDACTED] - ck #1016		177.78

Wendell S. J. [REDACTED] - ck #1017		60.67
[REDACTED] - ck #1018		60.67
[REDACTED] - ck #1019		60.67
[REDACTED] - ck #1020		167.92
[REDACTED] - ck #1021		65.33
[REDACTED] - ck #1022		65.33
[REDACTED] - ck #1023		65.33
[REDACTED] - ck #1024		180.83
[REDACTED] - ck #1025		133.33
Adjusted Check Register Balance	\$	70,129.67
	\$	-

Bank Reconciliation					
Centura Account (Investment)					
7060005702					
January 31, 2005					
	As Of	Deposits	Withdrawals	As of	
	12/31/04			01/31/05	
Bank Beginning Balance - Centura	\$ 3,284.35	\$ -	\$ 1.40	\$ 3,225.95	
Adjusted Bank Balance	\$ 3,284.35	\$ -	\$ 1.40	\$ 3,225.95	
General Ledger Balance	\$ 306,461.47	\$ -	\$ -	\$ 306,461.47	
Seized Funds	(100,000.00)			(100,000.00)	
Seized Funds	(695,424.29)			(695,424.29)	
Adjustment to reflect changes to Investment Acct from 01/31/03-03/31/04	258,971.00			258,971.00	
Adjustment to reflect interest seized by court order 11/26/02	221,576.58			221,576.58	
Cash recorded at Admiralty from MBC	13,934.28			13,934.28	
Interest Income - BOA	1.29			1.29	
Centura Bank funds transferred to Northern Trust for disbursement	(6,493.77)			(6,493.77)	
Disbursements	4,447.00			4,447.00	
12/31/03 Bank Fees	(14.90)			(14.90)	
01/31/04 Bank Fees	(14.76)			(14.76)	
02/29/04 Bank Fees	(14.84)			(14.84)	
03/31/04 Bank Fees	(14.92)			(14.92)	
04/30/04 Bank Fees	(14.81)			(14.81)	
05/31/04 Bank Fees	(14.83)			(14.83)	
06/30/04 Bank Fees	(14.79)			(14.79)	
07/31/04 Bank Fees	(14.72)			(14.72)	
08/31/04 Bank Fees	(14.38)			(14.38)	
09/30/04 Bank Fees	(14.34)			(14.34)	
10/31/04 Bank Fees	(14.16)			(14.16)	
11/30/04 Bank Fees	(13.89)			(13.89)	
12/31/04 Bank Fees	(13.87)			(13.87)	
01/31/05 Bank Fees			1.40	(58.40)	
Adjusted G/L Balance	\$ 3,284.35	\$ -	\$ 1.40	\$ 3,225.95	
	\$ 0.00	\$ -	\$ -	\$ 0.00	