

EXHIBIT 3

(Claims Account) to determine their financial condition and affairs as of February 28, 2010 or as of a date to be determined.

3. As of March 19, 2010 I have received the bank records of SDS Account 1, SDS Account 2, the ATA Account and the Claims Account. The bank records were obtained through a subpoena issued by the Commissioner of the Department and served upon the banks through an order granting delayed notice pursuant to Tenn. Code Ann. § 45-10-117. I have not conducted an onsite examination of the operations of Smart Data Solutions LLC ("SDS"), American Trade Association, Inc. ("ATA") or the purported underwriter Serve America Assurance ("SAA").

4. On March 12, 2010, I received the premium and association dues collection data from Paylogix, Inc. Paylogix, Inc., the company that was responsible for automatically drafting the accounts of SDS's, ATA's, and SAA's customers, provided the Department with a spreadsheet for the funds collected on behalf of and remitted to, SDS and ATA and deposited into SDS Account 1 and the ATA Account from August, 2008 through November, 2009 (a sixteen month period). I have reviewed an electronic copy of this computer-generated document, headed "SDS Participant ACH Data." Based upon my reading of that document, SDS and ATA had received \$14,409,340.29 in premium payments in the sixteen months ending November, 2009 from 12,400 separate policyholders. The policyholders are located in all fifty states and the District of Columbia, with the greatest concentrations of policyholders in Florida, Texas, New York, New Jersey and California.

5. With such bank information to evaluate, my opinions and observations herein are necessarily qualified and subject to refinement upon the gathering of new data;

however, some documents given to us lead me to the conclusion that SDS, ATA and SAA are likely insolvent, and that they have provided us with no information which would indicate that their financial position has improved. I have examined bank records for SDS Account 1 and SDS Account 2 for the period of January, 2008 through February, 2010. I have examined bank records for the ATA Account for the period of April, 2009, the date the account was opened, through February, 2010. I have examined bank records for the Claims Account for the period of May, 2009, the date the account was opened through February, 2010. Copies of the records for these four different bank accounts were obtained by Robert Heisse and Trey King and provided to me. During the examination of the bank records provided to me, additional accounts were identified. These accounts are identified as:

| | | | |
|--------------------------|----------|------|--------------------------|
| Farmers & Merchants Bank | ****6062 | Loan | Smart Data Solutions |
| Farmers & Merchants Bank | ****6063 | Loan | Smart Data Solutions |
| Farmers & Merchants Bank | ****6064 | Loan | Smart Data Solutions |
| Farmers & Merchants Bank | ****7301 | DDA | Bart Posey DBA 41 & Main |
| Farmers & Merchants Bank | ****1361 | Loan | Bart Posey |
| Farmers & Merchants Bank | ****1362 | Loan | Bart Posey |
| Farmers & Merchants Bank | ****1363 | Loan | Bart Posey |
| Farmers & Merchants Bank | ****1364 | Loan | Bart Posey |

Bank

Farmers &
Merchants

Bank

****8001 DDA

Angela Posey

Farmers &
Merchants

Bank

****1001 DDA

ABP Construction

Farmers &
Merchants

Bank

****0701

New Account opened 1-5-10

First State
Bank

****1109 DDA

Bart & Angie Posey

First State
Bank

***9716 Loan

Bart Posey

First State
Bank

***9718 Loan

Prime Trust
Bank

*****5901

Bart Posey

6. I have prepared summaries of the SDS Account 1, SDS Account 2, the ATA Account and the Claims Account bank records and copies of the summaries of the bank records are attached hereto as **Exhibit A**. Looking at the bank records, it would appear, from the bank records given to us, that SDS, ATA and SAA maintain few accounts, and that it keeps its money in accounts which are labeled as "general funds" rather than as trust accounts. After reviewing the bank records, I determined that the SDS Account 1 contained \$1,109,824 as of February 28, 2010. SDS Account 2 contained \$43,917 as of February 28, 2010. The ATA Account contained \$28,757 as of February 28, 2010. And the Claims Account contained \$112,695 as of February 28, 2010. These four accounts contain a total of approximately \$ 1,295,193.

7. After examining the bank statements, by far the greatest number of check transactions is occurring from the Claims Account. Also, deposits to the Claims Account each month indicate check amounts written out of SDS Account 1.

8. So far, all the documentation I have reviewed points to a pooling of the funds of SDS and ATA, so that most money taken in by SDS goes into the general type SDS Account 1, and is then simply moved into the Claims Account where disbursements of claims payments are being made. The deposits into SDS Account 1 and SDS Account 2 come primarily from 3 sources: 1) 74% comes from Paylogix, Inc., 2) 16% comes from CITM LLC and 3) 10% comes directly from member's payments to SDS. There does not appear to be any effort taken by SDS or ATA to specifically earmark or segregate funds which SDS has taken in from individual member employer groups to offset those group's individual benefit plan liabilities. Furthermore, it appears there may be comingling of the funds of SDS and ATA. The liabilities for claims payments for coverage are being shared by SDS and ATA, and among employer groups and anyone who has contributed funds to the pool.

9. From the bank account records I have reviewed, out of the funds deposited into SDS Account 1 and SDS Account 2, approximately \$19,000 per month has been transferred to the ATA Account. Funds in the amount of \$11,960 have been deposited into the SDS Account by ATA. Approximately 34% of the payments from the SDS Account 1 and SDS Account 2 go into the Claims Account. Approximately 43% of the payments from SDS Account 1 and SDS Account 2 are used for operating expenses. And approximately 23% of the payments from SDS Account 1 and SDS Account 2 are used

for other personal expenses of Bart Posey and his family and are unrelated to paying claims or providing insurance coverage to the policyholders.

10. From the Claims Account bank records I have reviewed, approximately 75% of the payments from that account go to policyholders and providers. Approximately 25% of the payments from the Claims Account go to Express Scripts, a pharmacy benefit management services company.

11. From January, 2008 to February, 2010, SDS Account 1, SDS Account 2, the ATA Account and the Claims Account took in approximately \$15,000,000 million from policyholders, and on February 28, 2010 the balance of all four accounts account was down to approximately \$1,295,193.

12. Bart Posey, the signatory on SDS Account 1, paid \$588,540 by check to First State Bank from SDS Account 1 on December 23, 2009 in order to pay off a loan. Documents provided pursuant to the subpoena indicate that the loan was secured by a building located at 4676 Highway 41 North in Springfield, Tennessee. This building is personally owned and held in the name of Bart Posey.

13. The signatories on SDS Account 1 are Bart S. Posey and Angela Posey. The signatories on SDS Account 2 are Bart S. Posey and Angie S. Posey. The signatories on the ATA Account are Obed Kirkpatrick, Angela S. Posey and Kristy Wright. The signatory on the Claims Account is Bart Posey.

14. The joint operation of SDS, ATA and SAA appears to perform the functions of an insurance company. The money gets deposited into SDS Account 1 and then the money is transferred into the Claims Account from which claims are paid, the same as an insurance company would do. From May 2008 to February 2010, the average total amount paid from the Claims Account was \$275,000 per month. The average

payment per claim was \$215. This Department has not been given the kind of information about or access to these operations from which a complete assessment of the liabilities of these companies may be determined, nor whether these companies owe additional amounts for prior periods of coverage that may have simply been denied to the policyholders. However, based on my review of SDS Account 1, SDS Account 2, the ATA Account and the Claims Account, there are only enough reserves to cover approximately three to four months of claims based on the average total monthly claims payments. If SDS, ATA and SAA have been denying claims and failing to pay or acknowledge the full extent of obligations to pay claims, the claims liabilities may be vast. If customers have claims for refunds based on having been sold a false product, that liability would also far exceed available assets.

15. I have read the foregoing petition and swear that the information contained therein is true to the best of my knowledge, information and belief.

FURTHER AFFIANT SAITH NOT.

David R. White
David R. White

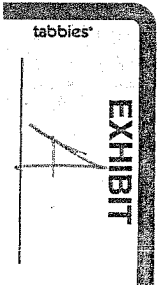
SWORN TO AND SUBSCRIBED before me on this 22nd day of MARCH, 2010.

Bustina D. Rust
Notary Public

My Commission Expires: 3/10/12



| | SDS F&M | | | | | ATA | |
|-----------------------|------------|--------------|--------------|--------------|-----------|-----------|-----------|
| | 2008 | 2009 | 2010 | Total | 2009 | 2010 | Total |
| Premiums Received | | | | | | | |
| Paylogix | 0.00 | 4,529,394.49 | 545,529.48 | 5,074,923.97 | 19,655.31 | 0.00 | 19,655.31 |
| CITM | 0.00 | 655,277.92 | 1,323,564.35 | 1,978,842.27 | 0.00 | 32,953.75 | 32,953.75 |
| Members | 0.00 | 1,220.00 | 338,645.58 | 339,865.58 | 0.00 | 0.00 | 0.00 |
| Total Premiums | 0.00 | 5,185,892.41 | 2,207,739.41 | 7,393,631.82 | 19,655.31 | 32,953.75 | 52,609.06 |
| Disbursements | | | | | | | |
| Claims Account | 8,300.00 | 2,936,334.75 | 1,103,955.12 | 4,048,589.87 | 0.00 | 0.00 | 0.00 |
| Claims Paid | | | | | | | |
| Policyholder/Provider | | | | | | | |
| Express Scripts | | | | | | | |
| Total | | | | | | | |
| Posey | | | | | | | |
| Direct Payments | 34,996.51 | 53,356.29 | 17,500.00 | 105,852.80 | 600.00 | 0.00 | 600.00 |
| Debit Card | 3,702.44 | 70,417.69 | 18,756.90 | 92,877.03 | 6,786.75 | 3,383.73 | 10,170.48 |
| Extraordinary | 135,001.47 | 798,680.58 | 34,411.19 | 198,729.83 | 0.00 | 0.00 | 0.00 |
| Total | 173,700.42 | 922,454.56 | 70,668.09 | 1,166,823.07 | 7,386.75 | 3,383.73 | 10,770.48 |



| <u>SDS First State</u> | | | |
|------------------------|-----------|--------------|-----------------|
| 2009 | 2010 | Total | Combined Totals |
| 5,667,630.16 | 0.00 | 5,667,630.16 | 10,762,209.44 |
| 336,302.87 | 0.00 | 336,302.87 | 2,348,098.89 |
| 1,170,385.15 | 0.00 | 1,170,385.15 | 1,510,250.73 |
| 7,174,318.18 | 0.00 | 7,174,318.18 | 14,620,559.06 |
| 1,225,541.27 | 0.00 | 1,225,541.27 | 5,274,131.14 |
| 310,291.31 | 16,200.00 | 326,491.31 | 432,944.11 |
| 220,702.19 | 10,301.35 | 231,003.54 | 334,051.05 |
| 312,927.96 | 43,389.68 | 356,317.64 | 555,047.47 |
| 843,921.46 | 69,891.03 | 913,812.49 | 2,091,406.04 |

| <u>Claims Account</u> | | | |
|-----------------------|--------------|--------------|--------------|
| 2008 | 2009 | 2010 | Total |
| 152,580.98 | 3,590,060.28 | 813,073.47 | 4,555,714.73 |
| 55,499.16 | 1,010,296.51 | 425,049.66 | 1,490,845.33 |
| 208,080.14 | 4,600,356.79 | 1,238,123.13 | 6,046,560.06 |

Analysis of:
Smart Data Solutions LLC
F&M Bank
Acct# XXXXX0201

Prepared by:
David R. White, CFE
Examiner in Charge
State of Tennessee
Department of Commerce and Insurance
Insurance Division-Examination Unit

Smart Data Solutions LLC
 F&M Bank
 Acct# XXXXX0201
 Balances

| | <u>Jan. 2008</u> | <u>Feb. 2008</u> | <u>Mar. 2008</u> | <u>Apr. 2008</u> | <u>May. 2008</u> | <u>Jun. 2008</u> | <u>Jul. 2008</u> | <u>Aug. 2008</u> | <u>Sep. 2008</u> | <u>Oct. 2008</u> | <u>Nov. 2008</u> | <u>Dec. 2008</u> |
|------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Prior month ending balance | 0.00 | 902.32 | 867.32 | 832.32 | 36,479.00 | 44,047.15 | 46,944.20 | 42,316.31 | 41,501.27 | 18,015.88 | 790.81 | 20,755.81 |
| Deposits and credits | 1,000.00 | 0.00 | 0.00 | 68,852.23 | 32,940.15 | 26,265.40 | 21,511.00 | 55,681.70 | 0.00 | 30,000.00 | 20,000.00 | 0.00 |
| Withdrawals and debits | 97.68 | 35.00 | 35.00 | 33,205.55 | 25,372.00 | 23,368.35 | 26,138.89 | 56,496.74 | 23,485.39 | 47,225.07 | 35.00 | 14,365.13 |
| Current month ending balance | 902.32 | 867.32 | 832.32 | 36,479.00 | 44,047.15 | 46,944.20 | 42,316.31 | 41,501.27 | 18,015.88 | 790.81 | 20,755.81 | 6,390.68 |

| | <u>Jan. 2009</u> | <u>Feb. 2009</u> | <u>Mar. 2009</u> | <u>Apr. 2009</u> | <u>May. 2009</u> | <u>Jun. 2009</u> | <u>Jul. 2009</u> | <u>Aug. 2009</u> | <u>Sep. 2009</u> | <u>Oct. 2009</u> | <u>Nov. 2009</u> | <u>Dec. 2009</u> |
|------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Prior month ending balance | 6,390.68 | 21,027.82 | 57,820.03 | 20,667.16 | 7,098.17 | 3,869.79 | 21,914.84 | 45,674.04 | 33,470.77 | 715,373.33 | 1,180,386.26 | 2,010,556.16 |
| Deposits and credits | 35,202.93 | 81,934.01 | 52,088.12 | 68,525.00 | 56,720.19 | 59,413.55 | 83,220.53 | 364,097.69 | 758,328.64 | 1,053,591.78 | 1,856,431.72 | 2,066,396.35 |
| Withdrawals and debits | 20,565.79 | 45,141.80 | 89,240.99 | 82,093.99 | 59,948.57 | 41,368.50 | 59,461.33 | 376,300.96 | 76,428.08 | 588,578.85 | 1,026,261.82 | 3,124,757.46 |
| Current month ending balance | 21,027.82 | 57,820.03 | 20,667.16 | 7,098.17 | 3,869.79 | 21,914.84 | 45,674.04 | 33,470.77 | 715,373.33 | 1,180,386.26 | 2,010,556.16 | 952,195.05 |

| | <u>Jan. 2010</u> | <u>Feb. 2010</u> |
|------------------------------|------------------|------------------|
| Prior month ending balance | 952,195.05 | 817,446.84 |
| Deposits and credits | 949,162.15 | 1,296,508.66 |
| Withdrawals and debits | 1,083,910.36 | 1,004,131.03 |
| Current month ending balance | 817,446.84 | 1,109,824.47 |

Smart Data Solutions LLC
 F&M Bank
 Acct# XXXXX0201
 Summary of Receipts & Disbursements

| | <u>2008</u> | <u>2009</u> | <u>2010</u> | <u>Totals</u> |
|--|-------------|--------------|--------------|---------------|
| Total Receipts | 370,308.26 | 6,535,950.51 | 2,245,670.81 | 9,151,929.58 |
| Monthly Average | 30,859.02 | 544,662.54 | 1,122,835.41 | 351,997.29 |
| Total Disbursements | 249,859.80 | 5,590,146.14 | 2,088,041.39 | 7,928,047.33 |
| Monthly Average | 20,821.65 | 465,845.51 | 1,044,020.70 | 304,924.90 |
| Total Disbursed to Claims Account | 8,300.00 | 2,936,334.75 | 1,103,955.12 | 4,048,589.87 |
| Monthly Average | 691.67 | 244,694.56 | 551,977.56 | 155,715.00 |
| % of Total Disbursements to Total Receipts | 67.47% | 85.53% | 92.98% | 86.63% |
| % of Total Disbursements to Claims Account to Total Receipts | 2.24% | 44.93% | 49.16% | 44.24% |

Smart Data Solutions LLC
 F&M Bank
 Acct# XXXXX0201
 Extraordinary Disbursements

Note: These disbursements appear to be personal in nature

| <u>Date</u> | <u>Check #</u> | <u>Amount</u> | <u>Payee</u> | <u>Additional Information</u> |
|-------------|----------------|---------------|-----------------------------|---|
| Apr, 2008 | 1003 | 32,802.73 | Cunningham Pontiac Buick | |
| May, 2008 | 1004 | 3,925.00 | Univ. of Alabama Tide Pride | |
| | 1005 | 730.00 | Univ. of Alabama Tide Pride | |
| Jun, 2008 | 1016 | 7,700.00 | Molly Posey | |
| | Cash | 8,000.00 | John R. Cheadle | Attorney |
| Jul, 2008 | 1021 | 10,000.00 | Anvil American | Construction Equipment Whitehouse, TN |
| | 1023 | 5,000.00 | Gupton Motors | |
| | 1024 | 3,772.86 | First State | Payment on Loan #6799716 |
| Aug, 2008 | 1036 | 1,700.00 | Stewart Williams | Furniture Company in Springfield, TN |
| | 1039 | 1,400.00 | Stewart Williams | Furniture Company in Springfield, TN |
| | 1040 | 1,195.18 | Lowes | |
| | W/D | 3,970.80 | Withdrawal for Land Payment | |
| Oct, 2008 | 1061 | 45,760.07 | Cunningham Pontiac Buick | |
| Dec, 2008 | 1048 | 1,139.20 | Hadco | Endorsed as Hadco Cooking Systems LLC Orlando, FL |
| | 1060 | 5,905.63 | Lee Kisle | Lawn Care Springfield, TN |
| | 1062 | 2,000.00 | Lee Kisle | Lawn Care Springfield, TN |
| Feb, 2009 | Bank Debit | 4,374.56 | F&M Bank | Payment on Bart Posey's Loan #35691364 |
| | Bank Debit | 874.06 | F&M Bank | Payment on SDS Loan #77136063 |
| | Bank Debit | 282.86 | F&M Bank | Transfer for Zack Posey's Car Payment |
| Apr, 2009 | Bank Debit | 307.86 | F&M Bank | Transfer for Zack Posey's Car Payment |
| May, 2009 | Bank Debit | 307.86 | F&M Bank | Transfer for Zack Posey's Car Payment |
| | Bank Debit | 282.86 | F&M Bank | Transfer for Zack Posey's Car Payment |
| Jun, 2009 | 1861 | 2,000.00 | Bart Posey, Jr | Son of Bart S. Posey |
| | 1884 | 5,000.00 | BJ Posey | Son of Bart S. Posey |

Smart Data Solutions LLC
 F&M Bank
 Acct# XXXXX0201
 Extraordinary Disbursements

Note: These disbursements appear to be personal in nature

| <u>Date</u> | <u>Check #</u> | <u>Amount</u> | <u>Payee</u> | <u>Additional Information</u> |
|-------------|----------------|---------------|--|--|
| Oct, 2009 | 2152 | 3,500.00 | Julian Vasquez | Real Estate Agent @ Prudential Clarksville, TN |
| | 2169 | 444.98 | Springfield Design & Paint Center | |
| | 2175 | 1,106.28 | Amy Garrison | Beauti Control Cosmetics |
| | 2203 | 1,000.00 | Bart Posey, Jr | Son of Bart S. Posey |
| | 2204 | 1,000.00 | Bart Posey, Jr | Son of Bart S. Posey |
| Nov, 2009 | 2202 | 2,000.00 | Springfield Realty | Bart Posey - Owner |
| | 2204 | 3,055.44 | Lowes | |
| | 2272 | 100,000.00 | Univ. of Alabama Crimson Tide Foundation | |
| | 2273 | 5,000.00 | Springfield Realty | Bart Posey - Owner |
| | 2295 | 1,000.00 | Sound Words Ministry | Obed Kirkpatrick - Founder |
| | 2303 | 1,000.00 | Julian Vasquez | Real Estate Agent @ Prudential Clarksville, TN |
| Dec, 2009 | 2328 | 63.66 | Amy Garrison | Beauti Control Cosmetics |
| | 2345 | 1,241.26 | Springfield Design & Paint Center | |
| | 2347 | 199.20 | Cunningham Pontiac Buick | |
| | 2371 | 1,351.55 | Lowes | |
| | 2383 | 2,552.74 | Bass Pro Shops | |
| Jan, 2010 | 2387 | 18,195.63 | Cunningham Pontiac Buick | Racecar Driver (Bobby Hamilton, Jr.) owns Courthouse Café in Springfield and Highland Rim Speedway |
| | 2392 | 50,000.00 | Charles & Stephanie Hamilton | Obed Kirkpatrick - Founder |
| | 2479 | 1,000.00 | Sound Words Ministry | Payoff Loan Acct# 6799716 |
| | 2520 | 3,000.00 | Springfield Sports Bar | |
| Feb, 2010 | 2521 | 588,539.78 | First State Bank | |
| | 2546 | 2,000.00 | Springfield Sports Bar | Obed Kirkpatrick - Founder |
| Bank Debit | 4751 | 5,000.00 | Springfield Realty | Bart Posey - Owner |
| | | 26,411.19 | F&M Bank | Interest Payment for Loan Renewal |
| | | 968,093.24 | | |

Smart Data Solutions LLC
 F&M Bank
 Acct# XXXXX0201
 Wire Disbursements

| <u>Date</u> | <u>Sender</u> | <u>Receiver</u> | <u>Beneficiary</u> | <u>Amount</u> |
|-------------|--------------------------|-----------------------------------|----------------------------------|---------------|
| 6-Nov-09 | F&M Bank Acct# XXXXX0201 | First Citizens Bank Blythwood, SC | Nationwide Administrators | 180,202.29 |
| 30-Dec-09 | F&M Bank Acct# XXXXX0201 | PNC Bank Hackettville, NJ | First Risk-And one | 582,966.85 |
| 8-Jan-10 | F&M Bank Acct# XXXXX0201 | Wachovia Fresno, CA | National Prestige Healthcare LLC | 2,396.82 |
| 11-Jan-10 | F&M Bank Acct# XXXXX0201 | Wells Fargo San Marcos, CA | Paul M. Christoforo | 2,800.00 |
| 3-Feb-10 | F&M Bank Acct# XXXXX0201 | Wachovia Fresno, CA | National Prestige Healthcare LLC | 13,367.34 |
| 3-Feb-10 | F&M Bank Acct# XXXXX0201 | Wells Fargo San Marcos, CA | Paul M. Christoforo | 2,800.00 |
| 11-Feb-10 | F&M Bank Acct# XXXXX0201 | Bank of America New York, NY | Herrick, Feinstein LLP | 25,000.00 |
| 17-Feb-10 | F&M Bank Acct# XXXXX0201 | Wells Fargo San Marcos, CA | Paul M. Christoforo | 550.00 |
| 23-Feb-10 | F&M Bank Acct# XXXXX0201 | Bank of America New York, NY | Herrick, Feinstein LLP | 25,000.00 |

Analysis of:

Smart Data Solutions LLC

First State Bank Account #XXXXXX2841

January 1, 2009 - February 28, 2010

Prepared by:

David R. White, CFE

Examiner in Charge

State of Tennessee

Department of Commerce and Insurance

Insurance Division-Examination Unit

SDS LLC
 First State Bank Acct# XXXX2841
 Balances

| | <u>Jan. 2008</u> | <u>Feb. 2008</u> | <u>Mar. 2008</u> | <u>Apr. 2008</u> | <u>May. 2008</u> | <u>Jun. 2008</u> | <u>Jul. 2008</u> | <u>Aug. 2008</u> | <u>Sep. 2008</u> | <u>Oct. 2008</u> | <u>Nov. 2008</u> | <u>Dec. 2008</u> |
|------------------------------|---|------------------|------------------|---|------------------|------------------|---|------------------|------------------|------------------|------------------|------------------|
| Prior month ending balance | | | | | | | | | | | | |
| Deposits and credits | | | | | | | | | | | | |
| Withdrawals and debits | | | | | | | | | | | | |
| Current month ending balance | | | | | | | | | | | | |
| | Data provided for these months but not analyzed | | | Data provided for these months but not analyzed | | | Data provided for these months but not analyzed | | | | | |

| | <u>Jan. 2009</u> | <u>Feb. 2009</u> | <u>Mar. 2009</u> | <u>Apr. 2009</u> | <u>May. 2009</u> | <u>Jun. 2009</u> | <u>Jul. 2009</u> | <u>Aug. 2009</u> | <u>Sep. 2009</u> | <u>Oct. 2009</u> | <u>Nov. 2009</u> | <u>Dec. 2009</u> |
|------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Prior month ending balance | 216,644.20 | 150,631.11 | 195,410.68 | 263,481.23 | 407,204.17 | 538,774.28 | 762,795.12 | 782,321.95 | 810,939.06 | 271,253.88 | 57,423.14 | 79,274.56 |
| Deposits and credits | 387,151.79 | 508,317.48 | 578,592.69 | 662,097.25 | 763,332.09 | 1,029,637.25 | 872,267.57 | 1,076,516.65 | 840,938.97 | 164,327.90 | 124,827.37 | 203,451.44 |
| Withdrawals and debits | 453,164.88 | 463,537.91 | 510,522.14 | 518,374.31 | 631,761.98 | 805,616.41 | 852,740.74 | 1,047,899.54 | 1,380,624.15 | 378,158.64 | 102,975.95 | 140,882.27 |
| Current month ending balance | 150,631.11 | 195,410.68 | 263,481.23 | 407,204.17 | 538,774.28 | 762,795.12 | 782,321.95 | 810,939.06 | 271,253.88 | 57,423.14 | 79,274.56 | 141,843.73 |

| | <u>Jan. 2010</u> | <u>Feb. 2010</u> |
|------------------------------|------------------|------------------|
| Prior month ending balance | 141,843.73 | 95,256.96 |
| Deposits and credits | 0.00 | 0.00 |
| Withdrawals and debits | 46,586.77 | 51,340.42 |
| Current month ending balance | 95,256.96 | 43,916.54 |

SDS LLC
 First State Bank Acct# XXXXX2841
 Summary of Receipts & Disbursements

| | <u>2008</u> | <u>2009</u> | <u>2010</u> | <u>Totals</u> |
|-----------------------------------|-------------|--------------|-------------|---------------|
| Total Receipts | 0.00 | 7,211,457.45 | 0.00 | 7,211,457.45 |
| Monthly Average | 0.00 | 600,954.79 | 0.00 | |
| Total Disbursements | 0.00 | 7,286,258.92 | 97,927.19 | 7,384,186.11 |
| Monthly Average | 0.00 | 607,188.24 | 8,100.00 | |
| Total Disbursed to Claims Account | 0.00 | 1,225,541.27 | 0.00 | 1,225,541.27 |
| Monthly Average | 0.00 | 102,128.44 | 0.00 | |
| Net | | | | -172,728.66 |

SDS LLC
First State Bank Acct# XXXXX2841
Extraordinary Disbursements

Note: These disbursements appear to be personal in nature

| <u>Date</u> | <u>Check #</u> | <u>Amount</u> | <u>Payee</u> | <u>Additional Information</u> |
|-------------|----------------|---------------|--------------|-------------------------------|
| Jan, 2009 | | 4,589.65 | | |
| | | 17,227.25 | | |
| | | 800.00 | | |
| | | 2,115.92 | | |
| | | 1,000.00 | | |
| | | 1,000.00 | | |
| | | 1,011.46 | | |
| | | 1,222.88 | | |
| Feb, 2009 | | 1,000.00 | | |
| | | 316.15 | | |
| | | 246.61 | | |
| | | 298.02 | | |
| | | 798.76 | | |
| | | 1,500.00 | | |
| | | 2,500.00 | | |
| | | 1,000.00 | | |
| | | 250.00 | | |
| | | 3,570.00 | | |
| Mar, 2009 | | 5,000.00 | | |
| | | 3,155.00 | | |
| | | 1,500.00 | | |
| | | 3,707.92 | | |
| | | 1,000.00 | | |
| | | 800.00 | | |
| | | 7,500.00 | | |
| | | 1,000.00 | | |
| | | 3,951.20 | | |
| Apr, 2009 | | 1,312.09 | | |

6471 1,000.00
6484 1,000.00
6486 750.00
6487 4,035.00
6492 2,000.00
6493 1,626.96
6506 5,000.00
6523 1,000.00
6538 5,315.00

May, 2009

6566 2,500.00
6617 500.00
6655 1,000.00
6657 31,981.96
6658 1,000.00
6700 512.28

Jun, 2009

5914 1,534.35
6730 1,000.00
6746 5,000.00
6749 1,277.51
6756 5,000.00
6757 1,782.13
6768 1,020.69
6769 2,624.21
6772 1,000.00
6801 224.74
6831 1,000.00
6853 4,849.00
6854 712.09
6855 4,300.00
6857 1,000.00
6866 2,000.00

Jul, 2009

6907 1,500.00 Springfield Realty
6911 1,576.29 Logan Metal
6912 556.50
6913 541.00
6914 1,798.61 Cumberland Materials

| | |
|------|-------------------------------|
| 6916 | 626.46 |
| 6974 | 1,000.00 Sound Words Ministry |
| 6975 | 2,000.00 Springfield Realty |
| 6994 | 5,000.00 |
| 7017 | 4,037.99 Logan Metal |
| 7018 | 1,460.18 |
| 7022 | 2,000.00 |
| 7025 | 1,797.98 Cunningham |
| 7029 | 4,500.00 |

| | | | |
|-----------|------|---------------------------|------------------|
| Aug, 2009 | 7057 | 380.00 Springfield Realty | Bart Posey-Owner |
|-----------|------|---------------------------|------------------|

| | | | |
|------|-----------------------------------|--------------------------|--|
| 7071 | 5,000.00 | | |
| 7121 | 3,000.00 | | |
| 7129 | 1,000.00 Sound Words Ministry | Obed Kirkpatrick-Founder | |
| 7132 | 2,500.00 | | |
| 7138 | 2,000.00 | | |
| 7145 | 1,525.00 | | |
| 7147 | 2,000.00 | | |
| 7168 | 1,117.00 | | |
| 7177 | 4,500.00 | | |
| 7193 | 1,000.00 Springfield Realty | Bart Posey-Owner | |
| 7199 | 3,627.84 | | |
| 7203 | 2,469.20 | | |
| 7218 | 117.54 Cunningham Pontiac Buick | | |
| 7220 | 1,924.56 Cunningham Pontiac Buick | | |

| | | | |
|-----------|------|----------|--|
| Sep, 2009 | 7172 | 2,000.00 | |
|-----------|------|----------|--|

| | | | |
|-------|-------------------------------|--------------------------|--|
| 7215 | 2,000.00 Springfield Realty | Bart Posey-Owner | |
| 7219 | 2,179.10 Lowes | | |
| 7223 | 534.32 Lowes | | |
| 7226 | 1,260.45 Lowes | | |
| 7245 | 2,722.92 Lowes | | |
| 7255 | 953.72 Cullum & Maxey | | |
| 7277 | 1,000.00 Sound Words Ministry | Obed Kirkpatrick-Founder | |
| 7306 | 763.86 Lowes | | |
| 7319 | 2,213.00 Overhead Door | | |
| Debit | 3,520.00 Appraisal Fee | | |

| | | | |
|-----------|------|--------------|--|
| Oct, 2009 | 7323 | 155.80 Lowes | |
|-----------|------|--------------|--|

| | | | |
|------|--------------|--|--|
| 7333 | 279.43 Lowes | | |
| 7339 | 685.65 Lowes | | |

| | | | |
|------|----------|----------------------|-------------------------------|
| 7345 | 727.58 | Lowes | |
| 7380 | 1,000.00 | Springfield Realty | Bart Posey-Owner |
| 7381 | 2,000.00 | | |
| 7411 | 5,390.00 | | |
| 7412 | 4,400.00 | | |
| 7413 | 337.34 | Lowes | |
| 7417 | 6,174.04 | Timber Tops | Cabin Rentals Sevierville, TN |
| 7418 | 2,791.52 | Timber Tops | Cabin Rentals Sevierville, TN |
| 7434 | 1,000.00 | Sound Words Ministry | Obed Kirkpatrick-Founder |
| 7463 | 3,015.00 | | |

| | | | |
|-----------|------|----------|-------------------------|
| Nov, 2009 | 7504 | 563.80 | QVC |
| | 7507 | 4,942.65 | Restaurant Hood Experts |
| | 7508 | 757.95 | Lowes |
| | 7515 | 3,664.51 | Walmart |
| | 7516 | 3,302.50 | James Ferguson LLC |
| | 7517 | 7,200.99 | L&L Restaurant Supply |
| | 7543 | 2,856.05 | Lowes |
| | 7551 | 5,000.00 | Springfield Sports Bar |

| | | | | |
|-----------|-------|----------|------------------|-----------------------|
| Dec, 2009 | Debit | 4,880.30 | First State Bank | Loan Payment #6799716 |
| | 7575 | 2,459.18 | Best Buy | |
| | 7582 | 2,417.50 | Whites | |
| | 7583 | 1,400.00 | Zach Posey | |
| | 7584 | 400.00 | Zach Posey | |
| | 7626 | 524.88 | F&M Bank | Loan Payment #2570361 |
| | 7629 | 846.94 | Brians | |
| | 7668 | 1,132.00 | Griggs Gutter | |

| | | | | |
|-----------|------|----------|-----------------|-----------------------|
| Jan, 2010 | 7640 | 111.82 | Lowes | |
| | 7653 | 1,053.49 | Metro Ready Mix | |
| | 7690 | 1,504.32 | Sam Ash Music | |
| | 7699 | 524.88 | F&M Bank | Loan Payment #2570361 |

| | | | | |
|-----------|------|-----------|-----------------------------|-----------------------|
| Feb, 2010 | 7702 | 495.17 | F&M Bank | Loan Payment #2570361 |
| | 7705 | 38,000.00 | Univ. of Alabama Tide Pride | |
| | 7710 | 1,700.00 | DDT Engineering | |

356,317.64

SDS LLC
 First State Bank Acct# XXXXX2841
 Wire Disbursements

| <u>Date</u> | <u>Sender</u> | <u>Receiver</u> | <u>Beneficiary</u> | <u>Amount</u> |
|-------------|----------------------------------|------------------------------------|--------------------------------|---------------|
| 7-Jan-09 | First State Bank Acct# XXXXX2841 | First Citizens Bank Blythewood, SC | Nationwide Administrators | 150,000.00 |
| 30-Jan-09 | First State Bank Acct# XXXXX2841 | Wells Fargo Bank Houston, TX | Nationwide Credit Kennesaw, GA | 4,833.00 |
| 30-Jan-09 | First State Bank Acct# XXXXX2841 | First Citizens Bank Blythewood, SC | Nationwide Administrators | 50,000.00 |
| 6-Feb-09 | First State Bank Acct# XXXXX2841 | Wells Fargo Bank Houston, TX | Nationwide Credit Kennesaw, GA | 4,833.00 |
| 18-Feb-09 | First State Bank Acct# XXXXX2841 | First Citizens Bank Blythewood, SC | Nationwide Administrators | 163,507.89 |
| 27-Feb-09 | First State Bank Acct# XXXXX2841 | First Citizens Bank Blythewood, SC | Nationwide Administrators | 50,000.00 |
| 18-Mar-09 | First State Bank Acct# XXXXX2841 | First Citizens Bank Blythewood, SC | Nationwide Administrators | 211,291.53 |
| 3-Apr-09 | First State Bank Acct# XXXXX2841 | First Citizens Bank Blythewood, SC | Nationwide Administrators | 50,000.00 |
| 20-Apr-09 | First State Bank Acct# XXXXX2841 | First Citizens Bank Blythewood, SC | Nationwide Administrators | 240,002.74 |
| 4-May-09 | First State Bank Acct# XXXXX2841 | First Citizens Bank Blythewood, SC | Nationwide Administrators | 50,000.00 |
| 19-May-09 | First State Bank Acct# XXXXX2841 | First Citizens Bank Blythewood, SC | Nationwide Administrators | 102,074.24 |
| 3-Jun-09 | First State Bank Acct# XXXXX2841 | First Citizens Bank Blythewood, SC | Nationwide Administrators | 100,000.00 |
| 18-Jun-09 | First State Bank Acct# XXXXX2841 | First Citizens Bank Blythewood, SC | Nationwide Administrators | 157,688.51 |
| 2-Jul-09 | First State Bank Acct# XXXXX2841 | First Citizens Bank Blythewood, SC | Nationwide Administrators | 100,000.00 |
| 20-Jul-09 | First State Bank Acct# XXXXX2841 | First Citizens Bank Blythewood, SC | Nationwide Administrators | 166,597.79 |
| 3-Aug-09 | First State Bank Acct# XXXXX2841 | Columbus Bank & Trust, GA | Evans Petree Bogatin | 144,400.00 |
| 5-Aug-09 | First State Bank Acct# XXXXX2841 | First Citizens Bank Blythewood, SC | Nationwide Administrators | 100,000.00 |
| 20-Aug-09 | First State Bank Acct# XXXXX2841 | First Citizens Bank Blythewood, SC | Nationwide Administrators | 100,000.00 |
| 25-Aug-09 | First State Bank Acct# XXXXX2841 | First Citizens Bank Blythewood, SC | Nationwide Administrators | 26,030.53 |
| 2-Sep-09 | First State Bank Acct# XXXXX2841 | First Citizens Bank Blythewood, SC | Nationwide Administrators | 100,000.00 |
| 18-Sep-09 | First State Bank Acct# XXXXX2841 | First Citizens Bank Blythewood, SC | Nationwide Administrators | 109,548.65 |
| 28-Sep-09 | First State Bank Acct# XXXXX2841 | Crescent State Bank Clayton, NC | CD Fuller | 5,000.00 |

SDS LLC
 First State Bank Acct# XXXX2841
 Wire Disbursements

| <u>Date</u> | <u>Sender</u> | <u>Receiver</u> | <u>Beneficiary</u> | <u>Amount</u> |
|-------------|---------------------------------|------------------------------------|------------------------------|---------------|
| 2-Oct-09 | First State Bank Acct# XXXX2841 | First Citizens Bank Blythewood, SC | Nationwide Administrators | 100,000.00 |
| 8-Oct-09 | First State Bank Acct# XXXX2841 | Wells Fargo San Marcos, CA | Paul M. Christoforo | 2,800.00 |
| 14-Oct-09 | First State Bank Acct# XXXX2841 | Helena National Bank, AR | Larkin Lake Hunting Club | 2,500.00 |
| 26-Oct-09 | First State Bank Acct# XXXX2841 | Crescent State Bank Clayton, NC | CD Fuller | 5,000.00 |
| 28-Oct-09 | First State Bank Acct# XXXX2841 | Wachovia Fresno, CA | National Prestige Healthcare | 6,040.57 |
| 3-Nov-09 | First State Bank Acct# XXXX2841 | Wells Fargo San Marcos, CA | Paul M. Christoforo | 2,800.00 |
| 6-Nov-09 | First State Bank Acct# XXXX2841 | Wachovia Fresno, CA | National Prestige Healthcare | 3,523.10 |
| 23-Nov-09 | First State Bank Acct# XXXX2841 | Wachovia Fresno, CA | National Prestige Healthcare | 9,933.00 |
| 1-Dec-09 | First State Bank Acct# XXXX2841 | Crescent State Bank Clayton, NC | CD Fuller | 5,000.00 |
| 3-Dec-09 | First State Bank Acct# XXXX2841 | Wells Fargo San Marcos, CA | Paul M. Christoforo | 2,800.00 |
| 8-Dec-09 | First State Bank Acct# XXXX2841 | Wachovia Fresno, CA | National Prestige Healthcare | 3,264.11 |
| 22-Dec-09 | First State Bank Acct# XXXX2841 | Wachovia Fresno, CA | National Prestige Healthcare | 5,954.90 |

Analysis of:

Smart Data Solutions LLC

Serve America

Claims Account

F&M Bank

Acct# XXXXX5601

Prepared by:

David R. White, CFE

Examiner in Charge

State of Tennessee

Department of Commerce and Insurance

Insurance Division-Examination Unit

Smart Data Solutions LLC
 Serve America
 Claims Account
 F&M Bank
 Acct# XXXX5601
 Balances

| | Jan. 2008 | Feb. 2008 | Mar. 2008 | Apr. 2008 | May. 2008 | Jun. 2008 | Jul. 2008 | Aug. 2008 | Sep. 2008 | Oct. 2008 | Nov. 2008 | Dec. 2008 |
|------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|-----------|-----------|-----------|-----------|
| Prior month ending balance | | | | | 0.00 | 2,770.49 | 4,359.10 | 72,659.37 | 6,460.74 | 10,093.85 | 18,222.86 | 31,061.05 |
| Deposits and credits | | | | | 4,994.74 | 8,115.69 | 74,322.75 | 80,956.36 | 38,073.28 | 32,307.90 | 71,895.39 | 83,020.94 |
| Withdrawals and debits | | | | | 2,224.25 | 6,527.08 | 6,022.48 | 147,154.99 | 34,440.17 | 24,178.89 | 59,057.20 | 81,681.26 |
| Current month ending balance | | | | | 2,770.49 | 4,359.10 | 72,659.37 | 6,460.74 | 10,093.85 | 18,222.86 | 31,061.05 | 32,400.73 |

No data provided for these months

| | Jan. 2009 | Feb. 2009 | Mar. 2009 | Apr. 2009 | May. 2009 | Jun. 2009 | Jul. 2009 | Aug. 2009 | Sep. 2009 | Oct. 2009 | Nov. 2009 | Dec. 2009 |
|------------------------------|------------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|
| Prior month ending balance | 32,400.73 | 55,019.83 | 41,239.19 | 74,644.16 | 67,397.88 | 154,932.40 | 131,714.52 | 125,412.99 | 2,068.00 | 7,732.25 | 179,844.22 | 50,101.20 |
| Deposits and credits | 124,068.96 | 74,670.77 | 185,916.43 | 161,797.37 | 297,662.18 | 319,735.78 | 250,000.00 | 349,723.88 | 515,512.02 | 462,846.58 | 500,898.44 | 1,582,977.23 |
| Withdrawals and debits | 101,449.86 | 88,451.41 | 152,511.46 | 169,043.65 | 210,127.66 | 342,953.66 | 256,301.53 | 473,068.87 | 509,847.77 | 290,734.61 | 630,641.46 | 1,384,638.37 |
| Current month ending balance | 55,019.83 | 41,239.19 | 74,644.16 | 67,397.88 | 154,932.40 | 131,714.52 | 125,412.99 | 2,068.00 | 7,732.25 | 179,844.22 | 50,101.20 | 248,440.06 |

| | Jan. 2010 | Feb. 2010 |
|------------------------------|--------------|------------|
| Prior month ending balance | 248,440.06 | -521.31 |
| Deposits and credits | 830,074.38 | 273,880.74 |
| Withdrawals and debits | 1,079,035.75 | 160,664.50 |
| Current month ending balance | -521.31 | 112,694.93 |

1,103,955.12
 1,239,700.25
 56,086.81
 173,219.23
 7873,60116
 57739,7418

Smart Data Solutions LLC
 Serve America
 Claims Account
 F&M Bank Acct# XXXXX5601

Summary of Receipts & Disbursements

| | <u>2008</u> | <u>2009</u> | <u>2010</u> | <u>Total</u> |
|--------------------------------------|-------------|--------------|--------------|--------------|
| Total Receipts | 393,687.05 | 4,825,809.64 | 1,103,955.12 | 6,323,451.81 |
| Monthly Average | 49,210.88 | 201,075.90 | 551,977.56 | 287,429.63 |
| Total \$ of Claim Disbursements | 152,580.98 | 3,590,060.28 | 813,073.47 | 4,555,714.73 |
| Monthly Average | 19,072.62 | 299,171.69 | 406,536.74 | 207,077.94 |
| Total # of Claim Disbursements | 1,523.00 | 14,182.00 | 5,477.00 | 21,182.00 |
| Monthly Average | 190.38 | 1,181.83 | 2,738.50 | 962.82 |
| Average Claim Disbursement | 100.18 | 253.14 | 148.45 | 215.07 |
| Total Pharmacy Disbursements | 55,499.16 | 1,010,296.51 | 425,049.66 | 1,490,845.33 |
| Monthly Average | 6,937.40 | 84,191.38 | 212,524.83 | 67,765.70 |
| Total Claim & Pharmacy Disbursements | 208,080.14 | 4,600,356.79 | 1,238,123.13 | 6,046,560.06 |
| Monthly Average | 26,010.02 | 383,363.07 | 619,061.57 | 274,843.64 |
| Non-Claim Disbursements | 153,206.18 | 9,413.52 | 1,577.12 | 164,196.82 |

Analysis of:
American Trade Association, Inc.
F&M Bank Account #XXXXXX2901
April 1, 2009 - February 28, 2010

Prepared by:
David R. White, CFE
Examiner in Charge
State of Tennessee
Department of Commerce and Insurance
Insurance Division-Examination Unit

American Trade Association, Inc.
 F&M Bank Acct# XXXXX2901
 Receipts - 2010

| | <u>Jan, 2010</u> | <u>Feb, 2010</u> |
|-------------------------|------------------|------------------|
| from Paylogix | | |
| # | 6.00 | 0.00 |
| \$ | 5,741.43 | 0.00 |
| % of total | 15.41% | 0.00% |
| from CITM | | |
| # | 0.00 | 3.00 |
| \$ | 0.00 | 32,953.75 |
| % of total | 0.00% | 76.72% |
| from Members | | |
| # | 0.00 | 0.00 |
| \$ | 0.00 | 0.00 |
| % of total | 0.00% | 0.00% |
| Checks from SDS LLC F&M | | |
| # | 2.00 | 1.00 |
| \$ | 31,400.00 | 10,000.00 |
| % of total | 84.26% | 23.28% |
| from SDS/Serve America | | |
| # | 0.00 | 0.00 |
| \$ | 0.00 | 0.00 |
| % of total | 0.00% | 0.00% |
| from Posey | | |
| # | 0.00 | 0.00 |
| \$ | 0.00 | 0.00 |
| % of total | 0.00% | 0.00% |

American Trade Association, Inc.
 F&M Bank Acct# XXXXX2901
 Receipts - 2010

| | <u>Jan, 2010</u> | <u>Feb, 2010</u> |
|---|------------------|------------------|
| from Transamerica Assurance | | |
| # | 0.00 | 0.00 |
| \$ | 0.00 | 0.00 |
| % of total | 0.00% | 0.00% |
| Wires from Unknown | | |
| # | 0.00 | 0.00 |
| \$ | 0.00 | 0.00 |
| % of total | 0.00% | 0.00% |
| Wires from Nationwide Administrators LLC First Citizens Bank, Blythewood, SC | | |
| # | 0.00 | 0.00 |
| \$ | 0.00 | 0.00 |
| % of total | 0.00% | 0.00% |
| Refunds from Providers | | |
| # | 0.00 | 0.00 |
| \$ | 0.00 | 0.00 |
| % of total | 0.00% | 0.00% |
| Other | | |
| # | 1.00 | 0.00 |
| \$ | 125.00 | 0.00 |
| % of total | 0.34% | 0.00% |
| Totals | | |
| # | 9.00 | 3.00 |
| \$ | 37,266.43 | 42,953.75 |
| % of total | 100.00% | 100.00% |

American Trade Association, Inc.
 F&M Bank Acct# XXXXX2901
 Disbursements - 2010

Jan. 2010 Feb. 2010

Wires:

| | | | |
|---------------|-------|-------|--|
| to Nationwide | | | |
| # | 0.00 | 0.00 | |
| \$ | 0.00 | 0.00 | |
| % of Total \$ | 0.00% | 0.00% | |
| to Other | | | |
| # | 0.00 | 0.00 | |
| \$ | 0.00 | 0.00 | |
| % | 0.00% | 0.00% | |

Checks/Transfers:

| | | | |
|---------------|----------|----------|--|
| to F&M Bank | | | |
| # | 3.00 | 2.00 | |
| \$ | 7,001.66 | 3,432.05 | |
| % of Total \$ | 22.93% | 9.51% | |

| | | | |
|----------------------|-------|-------|--|
| to SDS/Serve America | | | |
| # | 0.00 | 0.00 | |
| \$ | 0.00 | 0.00 | |
| % of Total \$ | 0.00% | 0.00% | |

| | | | |
|---------------|-------|-------|--|
| to F&M Bank | | | |
| # | 0.00 | 0.00 | |
| \$ | 0.00 | 0.00 | |
| % of Total \$ | 0.00% | 0.00% | |

| | | | |
|-----------------|-------|-----------|--|
| to SDS F&M Bank | | | |
| # | 0.00 | 1.00 | |
| \$ | 0.00 | 11,960.00 | |
| % of Total \$ | 0.00% | 33.14% | |

| | | | |
|---------------------|-------|-------|--|
| to Bart/Angie Posey | | | |
| # | 0.00 | 0.00 | |
| \$ | 0.00 | 0.00 | |
| % of Total \$ | 0.00% | 0.00% | |

American Trade Association, Inc.
 F&M Bank Acct# XXXXX2901
 Disbursements - 2010

| | <u>Jan. 2010</u> | <u>Feb. 2010</u> |
|-------------------------|------------------|------------------|
| to New Benefits | | |
| # | 0.00 | 0.00 |
| \$ | 0.00 | 0.00 |
| % of Total \$ | 0.00% | 0.00% |
| to Nuvox Communications | | |
| # | 0.00% | 0.00 |
| \$ | 0.00 | 0.00 |
| % of Total \$ | 0.00% | 0.00% |
| to Obed Kirkpatrick | | |
| # | 0.00 | 0.00 |
| \$ | 0.00 | 0.00 |
| % of Total \$ | 0.00% | 0.00% |
| to OMNI Services | | |
| # | 0.00 | 0.00 |
| \$ | 0.00 | 0.00 |
| % of Total \$ | 0.00% | 0.00% |
| to Richard Bachman | | |
| # | 0.00 | 0.00 |
| \$ | 0.00 | 0.00 |
| % of Total \$ | 0.00% | 0.00% |
| Debit Card | | |
| # | 5.00 | 21.00 |
| \$ | 232.44 | 3,151.29 |
| % of Total \$ | 0.76% | 8.73% |
| Other | | |
| # | 21.00 | 35.00 |
| \$ | 23,305.52 | 17,549.04 |
| % of Total \$ | 76.31% | 48.62% |
| Totals | | |
| # | 29.00 | 59.00 |
| \$ | 30,539.62 | 36,092.38 |
| % of Total \$ | 100.00% | 100.00% |