

Personal Financial Statement

Name John & Katrina Powers

Address 123 Anystreet
Anytown, NC 27609

I/We make the following statement of all my/our assets and liabilities and give other material information for the purpose of obtaining credit with you on notes and bills bearing my/our signature, endorsement, or guarantee, and agree to notify you promptly of any change affecting my/our ability to pay.

Assets		Sch	Liabilities and Net Worth		Sch
Cash Unrestricted in Bank and on Hand	\$ 45,146	(1)	Notes Payable To Banks, Unsecured	\$ 0	(1)
U.S. Government Securities (Guar)	\$ 0	(2)	Notes Payable To Banks, Secured	\$ 0	(1)
Government Agencies Securities	\$ 0	(3)	Notes Payable, Discounted	\$ 0	(1)
Accounts and Loans Receivables	\$ 50,000	(4)	Notes Payable To Others, Unsecured	\$ 0	(10)
Notes Receivable Discounted	\$ 0	(4)	Loans Against Life Insurance	\$ 0	(5)
Life Insurance, Cash Surrender Value	\$ 206,472	(5)	Accounts Payable	\$ 0	(10)
Stock & Sec Not Guar US & Govt Agency	\$ 1,863,773	(6)	Interest Payable	\$ 0	(10)
Real Estate Registered In Own Name	\$ 3,005,200	(7)	Taxes and Assessments Payable	\$ 0	(10)
Automobiles Registered In Own Name	\$ 12,000	(8)	Mortgage Payable on Real Estate	\$ 70,925	(7)
Other Assets	\$ 189,573	(9)	Broker Margin Accounts	\$ 0	(10)
Retirement Assets	\$ 122,016	(9A)	Other Liabilities	\$ 38,204	(10)
Total Assets	\$ 5,494,181		Total Liabilities	\$ 109,129	
			Net Worth	\$ 5,385,052	
TOTAL ASSETS	\$ 5,494,181		TOTAL LIABILITIES AND NET WORTH	\$ 5,494,181	

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Total Liabilities	109,129
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SOURCES OF INCOME

Investment Income	166,369
Other Income	60,078
TOTAL INCOME	\$ 226,447

PERSONAL INFORMATION

John
 SSN – 111-11-1111 DOB - 11/21/1938
 Business or Occupation - Retired
 Citizenship - United States

Katrina
 SSN – 222-22-2222 DOB - 07/13/1939
 Business or Occupation - Retired
 Citizenship - United States

Dependent Children: 0

CONTINGENT LIABILITIES

GENERAL INFORMATION

Are Any Assets Pledged? Yes

Are You Defendant In Any Suits
 or Legal Actions? Yes

Have You Ever Made a Composition
 Settlement? Explain:

Have You Ever Filed Bankruptcy? ____
 If yes, Explain: _____

SCHEDULE 01 BANKING RELATIONS

(ALL BANK ACCOUNTS INCLUDING SAVINGS AND LOANS)

Name and Location of Bank	Account/ Type of Debt	Loan Date	Loan Balance	Cash Balance
	Savings & Checking - Katrina			7,000
	Maximum Fluctuation - Katrina			2,441
	Maximum Fluctuation #2 - Katrina			943
	Russell Williams - Katrina			718
	Enron Financial - Katrina			113
	Maximum Fluctuation #1 - Katrina			579
	Various Savings & Checking - John			33,352
	Maximum Fluctuation -			1
				45,146

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SCHEDULE 04 ACCOUNTS/NOTES RECEIVABLES

Name and Location of Bank	Account/ Type of Debt	Initial Investment Date	Cash Balance
	Mr. William Stevens Note Receivable		50,000
			<u>50,000</u>

SCHEDULE 05 LIFE INSURANCE

Insured	Beneficiary	Insurance Company	Plan Type	Face Amount	Total Loans	Cash Value
John	Katrina	Night Life	WL	104,156	0	41,470
John	Katrina	Night Life	WL	395,985	0	66,793
John	Katrina	Night Life	WL	207,978	0	98,208
						<u>206,472</u>

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SCHEDULE 06 STOCKS AND SECURITIES OTHER THAN U.S. GOVT SECURITIES AND GOVT AGENCY SECURITIES

Quantity	Description	Amount/Qty	Cost	Market Value	
		Pledged		Per Unit	Total
100.000	Exxon Mobil Corp		3,934	59.60	5,960
150.000	Home Depot		5,060	39.70	5,955
200.000	Medtronic Inc		9,704	56.00	11,200
100.000	Pfizer Inc		3,182	25.58	2,558
200.000	Red Hat, Inc.		2,451	26.55	5,310
200.000	Sun Microsystems, Inc.		801	4.33	866
100.000	United Parcel Service Inc CI B		5,247	75.03	7,503
1.341	Bristol Myers Squibb Co		3,230	22.91	31
40.000	Cree, Inc.		3,378	26.46	1,058
338.465	General Electric Co		13,576	33.25	11,254
40.563	Johnson & Johnson		2,642	58.50	2,373
64.802	United Technologies		3,268	57.34	3,716
1.000	Marital Trust Value		852,239	951,852.63	951,853
9,064.000	NCNB Corp			38.91	352,680
480.000	Kristy Crème Corp			54.44	26,131
1,018.000	Wachovia Corp		34,944	54.44	55,420
960.000	Wachovia Corp. 2nd New Co.		4	0.00	4
304.000	AFLAC Inc		2,210	46.78	14,221
150.000	Amgen Inc.		12,271	71.14	10,671
200.000	Caremark Rx		10,235	48.85	9,770
400.000	Caterpillar Inc		6,310	68.62	27,448
600.000	Chemtura		1,644	11.02	6,612
200.000	Citigroup Inc		2,050	45.68	9,136
100.000	Conoco Philips		6,426	59.45	5,945
400.000	Countrywide Fncl Cp		10,565	33.37	13,348
200.000	eBay Inc.		8,693	39.57	7,914
5,000.000	Family Dollar Stores		11,461	24.12	120,600
200.000	General Electric Co		4,432	33.25	6,650
600.000	Intel Corporation		6,795	21.13	12,678
100.000	iShares MSCI Emerging Mkts Index		8,309	94.51	9,451
1,000.000	iShares MSCI Japan Index Fund		12,418	13.29	13,290
200.000	iShares Russell MidCap Value Index		24,411	127.95	25,590
400.000	Jefferson-Pilot Corp		2,684	58.46	23,384

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Quantity	Description	Amount/Qty	Cost	Market Value	
		Pledged		Per Unit	Total
200.000	Masco		935	29.91	5,982
400.000	McDonalds Corp		8,163	36.36	14,544
300.000	Nokia Corp ADR Cl A		5,231	17.95	5,385
200.000	Pepsico Inc		4,112	57.60	11,520
150.000	SAP AG Spn ADR		6,465	49.25	7,388
86.000	St Paul Travelers Cp		2,283	43.28	3,722
200.000	Stryker Corp		9,099	47.27	9,454
100.000	Suncor Energy Inc		5,352	71.37	7,137
100.000	Transocean Inc		5,947	78.59	7,859
300.000	Weight Watchers Intl Inc		11,102	47.22	14,166
100.000	General Electric Co		2,229	33.25	3,325
200.000	Lowes Cos		4,850	63.56	12,712
					1,863,773

SCHEDULE 07 REAL ESTATE (Including Mortgages)

Description	Cost	Mortgage/ Lien	Payment		Market Value
			Freq	Amount	
Myrtle Beach		0		0	1,005,000
Personal Residence		70,925	Monthly	891	375,000
Family Limited Partnership - Katrina's Value		0		0	212,232
Family Limited Partnership - John's Value		0		0	1,412,968
					3,005,200

SCHEDULE 08 AUTOMOBILES

Description	Cost	Market Value
Vehicles	12,000	12,000
		12,000

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SCHEDULE 09 OTHER ASSETS

Quantity	Description	Amount/Qty Pledged	Cost	Market Value Per Unit	Total
1	Mr. William Stevens. LLC. Value	0.000		89,573.00	89,573
1	Miscellaneous Household Assets	0.000		100,000.00	100,000
					189,573

SCHEDULE 09A RETIREMENT ASSETS

Quantity	Description	Amount/Qty Pledged	Cost	Market Value Per Unit	Total
150.000	Amer Intl Group		11,243	67.94	10,191
100.000	Amgen Inc.		6,004	71.14	7,114
600.000	Cisco Systems, Inc.		6,611	19.55	11,730
180.000	eBay Inc.		4,548	39.57	7,123
200.000	Harley Davidson Inc		10,050	51.70	10,340
150.000	MBNA Corp		2,979	47.01	7,052
100.000	MEDCO HEALTH SOLUTION INC		3,007	54.42	5,442
300.000	Maximum Fluctuation &		2,871	73.83	22,149
480.000	Microsoft Corporation		2,297	26.39	12,667
100.000	Target Cp		3,503	54.54	5,454
500.000	Wal-Mart Stores Inc		24,415	45.51	22,755
					122,016

SCHEDULE 10 OTHER LIABILITIES

Name of Institution To Whom Debt is Owed	Amount Owed	Payment Freq	Amount	Date of Loan
Home Equity Loan	38,204	As Needed	0	