

Arizona Supreme Court
Administrative Office of the Courts



Compliance Audit

Northern Arizona Fiduciaries, Inc.

August, 2004



Supreme Court

STATE OF ARIZONA
ADMINISTRATIVE OFFICE OF THE COURTS

Charles E. Jones
Chief Justice

David K. Byers
Administrative Director
of the Courts

December 20, 2004

Carla Jones, Principal
Northern Arizona Fiduciaries, Inc.
101 East Gurley Street, Suite 211
Prescott, AZ 86301

RE: Fiduciary Compliance Audit

Dear Ms Jones:

Enclosed is the final compliance audit report for the Northern Arizona Fiduciaries, Inc. Thank you for your prompt responses to the draft audit and your corrective action plan.

Thank you also for the cooperation and assistance during the compliance audit process exhibited by you and your staff. Their hard work throughout the audit process has been appreciated. To the extent the fiduciary audit process will assist the court to ensure the safety, health and welfare of individuals and estates entrusted by the court to your management, we have benefited from our audit of Northern Arizona Fiduciaries, Inc. I hope Northern Arizona Fiduciaries, Inc. and your clients will equally benefit.

If you have any questions, please let me know at (602) 364-2378.

Sincerely,

A handwritten signature in cursive script that reads "Nancy Swetnam".

Nancy Swetnam, Director
Certification and Licensing Division

Enclosures

Copy: Honorable Robert M. Brutinel, Presiding Judge, Yavapai County
Dave Byers, Director, Administrative Office of the Courts
Mike Baumstark, Deputy Director, Administrative Office of the Courts

TABLE OF CONTENTS

Northern Arizona Fiduciaries, Inc.

	Section Number
EXECUTIVE SUMMARY	1
FINAL REPORT	2
Objective	
Methodology	
Scope	
Findings	
Auditee's Response	
Corrective Action Intended	
APPENDIX I	3
Northern Arizona Fiduciaries, Inc. Response to Final Report	
Exhibits A through H	

Disclaimer

This final report represents the information and conditions encountered at the point in time of the audit and does not purport to represent conditions prior to or subsequent to the performed audit. The information presented does not represent an endorsement or denunciation of the audited fiduciary or business.

After this report is distributed to the audited fiduciary, presiding judge of the county and, if a public fiduciary, the county supervisors, it becomes public record.

EXECUTIVE SUMMARY

Executive Summary

Northern Arizona Fiduciaries, Inc.

Compliance Audit Report

The Arizona Supreme Court, Fiduciary Certification Program conducted a compliance audit of Northern Arizona Fiduciaries, Inc. pursuant to Arizona Revised Statutes § 14-5651 and Arizona Supreme Court Administrative Order 2003-31. During the period of June 28, 2004 through August 4, 2004 the Fiduciary Program audited the fiduciary activities of the Northern Arizona Fiduciaries, Inc. ("NAF") and its certified employee. The following is a summary of the audit findings.

Finding #1 – Certification Number

NAF submitted documents to the Superior Court in Yavapai County without the fiduciary's certification and business's certification numbers on court documents.

NAF agreed with the finding and will include their certification numbers on all new court document submissions.

Finding #2 – Late Filings

Statutorily required reports on fiduciary clients were routinely submitted to the court after the due dates.

NAF agreed with the finding and has purchased new software which will assist timely court submission of Inventory and Appraisements, Annual Accountings and Annual Reports of Guardian.

Finding #3 – Accounting Accuracy

Inventory and Appraisements, Annual Accountings and Annual Reports of Guardian were inaccurately prepared and/or documented in thirteen cited examples.

NAF agreed with the finding; however, NAF contended five of the cited deficiencies were in error. NAF has agreed to modify their Policies and Procedures to ensure the systematic collection of required information occurs.

Finding #4 – Documentation

NAF did not keep suitable records of the administration of client cases and exhibit those records upon request.

NAF agreed with the finding; however, NAF subsequently provided some documentation for four of the ten cited documentation deficiencies. NAF stated their new software will remediate the documentation deficiency.

Finding #5 – Best Interest & Prudent Investor

Two examples of NAF making decisions which were not the most beneficial to an estate and lacking prudent estate management was found.

NAF agreed with the finding and has corrected the cited deficiencies.

Finding #6 – Supplementary Inventory

Property subsequently discovered was not included in an original inventory and appraisal. In addition incorrect property values and descriptions were provided to the court. A supplementary inventory was not filed with the court.

NAF disagreed stating they filed a supplemental inventory with the court on September 7, 2004. The audit concluded on August 4, 2004, therefore, the supplemental inventory was not filed at the time of the audit.

Finding #7 – Annual Report of the Guardian

Statutorily required information was not included in the Report of the Guardian.

NAF agreed with the finding and has agreed to change their Policies and Procedures manual to ensure the required information is included on all Reports of the Guardian.

Finding #8 – Compliance

Each finding was illustrative of not meeting Arizona Code of Judicial Administration ("ACJA") Code of Conduct, Standard 7 on Compliance which requires a fiduciary to perform all duties and discharge all obligations in accordance with Arizona law and the administrative rules, court orders, administrative orders, ACJA § 7-201: General Requirements and § 7-202: Fiduciaries.

NAF agreed with the finding. NAF has implemented new policies to ensure compliance with their duties and responsibilities.

The Fiduciary Program Auditor charts compliance with each audit finding and verifies completion of each corrective action.

FINAL REPORT

Northern Arizona Fiduciaries, Inc.

Compliance Audit Report

Objective

The compliance audit of the Northern Arizona Fiduciaries, Inc. was conducted pursuant to the Fiduciary Program's responsibilities as set forth in A.R.S. § 14-5651, Arizona Supreme Court Administrative Order No. 2003-31 and the Arizona Code of Judicial Administration ("ACJA") § 7-201: General Requirements and § 7-202: Fiduciaries¹.

The objective of the compliance audit was to determine compliance with applicable statutes, Arizona Supreme Court orders and rules and administrative codes including the Fiduciary Program codes, ACJA § 7-201 and § 7-202.

Methodology

In preparation for the compliance audit, preliminary survey questions were requested and responded to by Northern Arizona Fiduciaries, Inc. ("NAF"). The responses were reviewed and compiled to assist in the development of case file samples. In addition, information was requested from the Superior Court in Yavapai County to verify court appointment information.

In order to test for compliance, the program has developed and currently utilizes a set of fiduciary compliance attributes consisting of Arizona statutes, Arizona Supreme Court rules and Fiduciary Program Certification rules, ACJA § 7-201 and § 7-202. Compliance with these requirements was tested by staff interviews, observation and reviewing a sample of client case files.

A stratified sampling approach was used. The selected samples of court appointed client case files were designed to provide conclusions about the accuracy, validity and timeliness of transactions, internal controls and compliance with the fiduciary attributes utilizing a cross-section of samples of court appointment types. Client case files were selected by type of appointment, length of appointment, type of required client protection and initiation or termination of appointment during the review time frame.

Beginning June 22, 2004 and prior to beginning the onsite fieldwork, the auditor reviewed the selected client court files at the Superior Court in Yavapai County and conducted internal controls interviews with NAF staff.

¹ Arizona Code of Judicial Administration, Fiduciary Certification, January 1, 2004.

Northern Arizona Fiduciaries, Inc.

Compliance Audit Report

During the period of June 28 through July 1, 2004, July 13 through July 16, 2004, July 21 through July 22, 2004 and concluding August 4, 2004 the Fiduciary Program of the Certification and Licensing Division of the Administrative Office of the Courts, Arizona Supreme Court, conducted the onsite compliance portion of the audit of the NAF office. The onsite compliance audit consists of staff interviews, observation and fiduciary client case file review. The audit also included the fiduciary activities of the principal and uncertified staff.

Scope

NAF was the court appointed fiduciary on twenty (20) conservator, combination guardian/conservator and personal representative court appointed client cases.

The compliance audit team reviewed a sample of five (5) of the 20 cases of court appointments and terminations, focusing on internal controls, processes, timeliness and accuracy of client case administration during the last two years through March 31, 2004.

Summary

Carla Jones, the principal of NAF, took over an existing fiduciary business and has been upgrading the business' services and delivery. Of note is the principal's and staff's networking with the court, community and peers. The business is currently in the process of integrating comprehensive new computer software for client and business management called "*Amicus Attorney*". The program looks forward to learning the performance results of the new software.

The compliance audit found non-compliance in the areas of inventory and appraisements, accountings, guardianship reports, documentation and fiduciary program codes. These findings are discussed as follows.

Northern Arizona Fiduciaries, Inc.

Compliance Audit Report

<i>Finding # 1</i> ➤ <u>Certification Number</u> <u>Related Attributes:</u> Arizona Code of Judicial Administration § 7-202(F)(8) <i>Requirements</i>	Documents submitted to the Superior Court in Yavapai County did not include the fiduciary's certification and the Northern Arizona Fiduciaries, Inc. (business) certification numbers on court documents. Northern Arizona Fiduciaries, Inc. will include the required certification numbers on all documents submitted to the superior court.
<i>Auditee's Response</i>	"Agree"
<i>Auditee Corrective Action</i>	"See enclosed letter dated April 12, 2004 sent to all attorney's who represent NAF or clients of NAF. See Exhibit A.² Already Completed"

² Note: All referenced Exhibits are in Appendix I, NAF response to Final Report

Northern Arizona Fiduciaries, Inc.

Compliance Audit Report

Finding # 2 ➤ Late Filings <u>Related Attributes:</u> A.R.S. § 14-3706 A.R.S. § 14-5418(A) A.R.S. § 14-5315(A) A.R.S. § 14-5419(A) <i>Arizona Code of Judicial Administration § 7-202, Appendix A, Code of Conduct, Standard(2)(e)</i> Requirements	Statutorily required reports on fiduciary clients were routinely submitted to the court after the due dates. • Late Inventory & Appraisement – Client files # 1, 2, 3, 4 & 5 • Late Annual Accounting Reports – Client files # 1, 2 & 3 • Late Annual Report of the Guardian – Client files # 1, 2 & 3 The fiduciary will submit the inventory and appraisement, annual accountings and guardianship reports plans on or before the statutorily or court required due date for each client.
Auditee's Response	“Agree that the items cited were filed after due dates”
Auditee Corrective Action	“In addition to new time management software, <i>Amicus Attorney</i>, which tracks all due dates and prompts reminders, all accountings have a cut off date 90 days prior to filing. This will ensure ample time for review, corrections, and forwarding to attorneys for preparation and filing. This policy has been implemented in the policy and procedures manual and became effective on August 1, 2004. Already Completed”

Northern Arizona Fiduciaries, Inc.

Compliance Audit Report

Finding #3

➤ *Accounting Accuracy*

Related Attributes:

*Arizona Code of
Judicial Administration
§ 7-202, Appendix A,
Code of Conduct,
Standard (2)(f),(4)(j)
and (5)(h)*

The inventory and appraisements, annual accountings and annual guardianship reports required by the court were inaccurately prepared and/or documented in the sampled cases:

- Beginning and ending annual accounting balances did not match from one annual accounting to the next. Client # 1
- The 3rd annual accounting overlapped the previous annual accounting by 2 weeks. Clients # 2 & 3
- The 3rd annual accounting beginning balance did not match bank statement for the annual accounting period. Client # 1
- The gain on the sale of real property was not shown on annual accounting. Client # 1
- The inventory and appraisal was not totaled correctly. Clients # 2 & 3
- The asset split between clients # 2 & 3 did not accurately reflect ownership. Clients # 2 & 3
- Assets were not listed on the inventory—such as real property in Minnesota and California, the CNL partnership appearing in later accountings and the surcharge or recovery of assets. Client # 2
- An income tax refund was listed as \$11,000 and was deposited March 2002; however, tax documents from the tax accountant show a \$7,000 refund and the refund check was for \$7,000. Client # 2
- After funeral policies were purchased they did not appear as assets on subsequent annual accountings. Clients # 2 & 3
- There were checks missing from between the 4th and 5th, annual accountings. Clients # 2 & 3
- The fifth annual accounting disbursement and receipt schedules show a double payment to a drug store. Client # 2
- Certain bank accounts listed on the inventory filed with the court did not accurately reflect the date of death value or were not listed at all, i.e., the California National Bank. Client # 4
- Certain bank and/or investment accounts were not an asset of the estate but were listed on the inventory filed with the court. Client # 4

Requirements

The fiduciary must ensure any document filed with the superior court is complete, accurate and understandable.

Northern Arizona Fiduciaries, Inc.

Compliance Audit Report

<i>Auditee's Response</i>	“Agree, However some of the cited deficiencies contain errors: • The Third Annual Accounting overlapped the previous accounting by two weeks. Clients 2 & 3 After careful research it was noticed that the accounting did not overlap but was calculated for an additional two weeks. Second Annual Accounting ends on June 28, 2000. Third Annual Accounting begins July 5, 2000. See Exhibit B. • An income tax refund was listed as \$11,000 and was deposited March 2002; however, tax documents from the tax accountant show a \$7,000.00 refund and the refund check for \$7,000.00. Client 2. Tax year 2001 refund in the amount of \$11,356.00 was deposited on 03-24-03. See exhibit C. Tax year 2002 refund in the amount of \$7,989.00 was deposited on 04-21-2003. See Exhibit C. • The Fifth Annual Accounting Disbursement and Receipt schedules show a double payment to a drug store. Client 2. Reviewed Fifth Annual Accounting double payment to a drug store not located. See Exhibit D. • Certain Bank Accounts listed on Inventory filed with the court did not accurately reflect date of death value or were not listed at all. Client 4. Date of Death value was not attainable at the time the inventory was filed with the court, due to a delay in receiving death certificate. Supplemental Inventory prepared and filed with the court September 7, 2004. See Exhibit E. • Certain bank and or investment accounts were not an asset of the estate but were listed on the inventory filed with the court. Client 4. Assets listed on the inventory were believed to be assets of the estate. When the death certificates were received, we discovered the assets were really POD or TOD accounts. Supplemental Inventory filed September 7, 2004. See Exhibit E.”
<i>Auditee Corrective Action</i>	“Northern Arizona Fiduciaries, Inc. has updated our Policies and Procedures manual to ensure that systematic collection of required information occurs; in addition this information will be compared to documents filed with court. Already completed.”

Northern Arizona Fiduciaries, Inc.

Compliance Audit Report

<i>Finding #4</i> ➤ <i>Documentation</i> <u><i>Related Attributes:</i></u> <i>A.R.S. § 14-5418(B)</i>	By statute a fiduciary must keep suitable records of the administration of client cases and exhibit the records upon request. Suitable records include conformed copies of client court documents and documentation which tracks the disposition, storage, disbursement and appreciation of items in a client's estate. Examples of missing documentation are: • The value of insurance policies could not be found in the client files. Client # 1 • Deposit receipts were not always in the client files. Client # 1 • Documentation of decision-making regarding the decision to liquidate bonds was not in the client file. Client # 1 • There was no documentation of the change in the 2002 taxes to reflect the refund actually received. Client # 2 • There was no documentation of asset (surcharge action) recovery from a relative. Clients # 2 & 3 • Documentation was missing on asset transactions, fund transfers and decision-making. Clients # 2, 3 & 5 • Lists of stored client assets were not found in the client files. Clients # 2 & 3 • Lists of assets given to the mother and proof of assets belonging to mother, such as the Wells Fargo account were not in the client file. Client # 4 • There was no documentation in the tax file to support tax refunds. Client # 4 • The personal property record and value are undocumented. Clients # 4 & 5
<i>Requirements</i>	Northern Arizona Fiduciaries, Inc. must develop a systematic process for documenting the administration of client's estate and/or care to include all assets, transactions and activities for each court appointed client.
<i>Auditee's Response</i>	"Agree, however specific samples listed below have been researched and supporting documents are supplied. • There was no documentation of the change in the 2002 taxes to reflect the refund actually received. Client 2. See Exhibit C.

Northern Arizona Fiduciaries, Inc.

Compliance Audit Report

- **Documentation was missing on asset transactions, fund transfers and decision making.** Clients 2, 3, & 5. Bank statements and bank print-outs are in file. Unsure what missing documentation is being referred to. See Exhibit F for client 5.
- **Lists of assets given to mother and proof of assets belonging to mother, such as Wells Fargo Account were not in the client files.** See Exhibit G.
- **There was no documentation in the tax file to support the refunds.** Client 4. See Exhibit H."

Auditee Corrective Action

"Newly installed *Amicus Attorney* will assist with documentation and decision making; in addition the Policies and Procedures manual addresses systematic record keeping. Already completed."

APPENDIX I

RESPONSE TO FINAL REPORT

Exhibit B

[REDACTED]
[REDACTED]
JOINT THIRD ACCOUNTING
BANK OF AMERICA CHECKING
ACCOUNT # [REDACTED]

<u>DATE</u>	<u>DESCRIPTION</u>	<u>DEBIT</u>	<u>CREDIT</u>	<u>BALANCE</u>
<u>2000</u>				
	Balance of Last Account			1,812.78
07/05	Social Security - June ([REDACTED])		1,637.00	
07/05	Social Security - June ([REDACTED])		765.00	
07/05	Kaiser Permanente - [REDACTED] pension		3,637.62	
07/05	U.S. Bank - [REDACTED] Pension		394.34	
07/05	Cash - Bingo money	20.00		
07/05	[REDACTED] - mileage	14.40		
07/05	Granite Gate Resort July care	6,254.00		
07/05	Northern AZ Fiduciaries	1,072.50		
07/07	U.S. West	107.00		
07/10	ER Taxes - work on tax returns	540.00		
07/11	First AZ Savings Transfer from CD # [REDACTED]		5,000.00	
07/11	Goodwin St. Pharmacy - [REDACTED]	222.76		
07/11	Goodwin St. Pharmacy - [REDACTED]	17.40		
07/14	Interest of 07/07		.74	
07/18	Cash - gambling money	50.00		
07/19	[REDACTED] - [REDACTED]'s birthday 43.30; groceries 29.04; fee 70.00; mi. 20.80	163.14		

Second Accounting End Sheet

FE	DESCRIPTION	DEBITS	CREDITS	BALANCE
00				\$5,153.84
13	[REDACTED]	191.72		
3	Prescott Imaging Center	2.26		
14	Interest		1.14	
15	U.S. Treasury Quarterly Income Tax Payment	3,750.00		
16	First AZ Savings		5,000.00	
6	[REDACTED] Reimburse purchases	47.15		
0	Alliance Home Care	65.58		
21	Cash-Bingo	10.00		
2	YRMC-[REDACTED]	797.84		
26	Life Line Ambulance Ted	503.32		
27	[REDACTED]-Feet Care	55.00		
7	Montgomery Wards Insurance-[REDACTED]	42.21		
3	Prescott Newspapers Courier 6 months	76.30		
		<u>\$144,824.85</u>	<u>\$141,483.79</u>	
		<u>141,483.79</u>		
		\$3,341.06		
				<u>- \$3,341.06</u>
				\$1,812.78

Exhibit C



NORTHERN ARIZONA FIDUCIARIES, INC
CONSERVATOR

Page 2 of 3
Statement Period
04-08-03 through 05-07-03
Number of checks enclosed: 0
B 04 0 A 04

Account Number: [REDACTED]

Total Security Protection, your Bank of America Check Card(R) is a secure and easy way to pay for your online bids at online auction sites, such as eBay or Yahoo! And since payment is immediate, there's no delay in clearing. Plus when you use your Bank of America Check Card(R) with online payment services such as PayPal, your transactions are secure.

Pay and pay your bills all in one place with our free Online Banking with Bill Pay service. Instead of visiting multiple biller sites, Online Banking allows you to receive e-bills from more than 200 companies. To pay bills, just tell us who, how much and when you want to pay. Sign up today at www.bankofamerica.com.

Looking for ways to fund your child's education? Find out how a PLUS loan for parents can supplement a student's financial aid package. Visit www.bankofamerica.com/studentbanking.

Take control of your monthly bills by signing up for automatic bill payment with your Bank of America Check Card(R). Paying your bills has never been more convenient - no more stamps or trips to the post office. Log on to www.bankofamerica.com/easypayment to sign up Today! Let us take care of your payments while you spend your time on the things you enjoy.

Interest Checking Additions

Deposits and Other Additions	Date Posted	Amount(\$)
Interest	04-21	7,989.00
Interest	04-24	112.50
Interest	05-01	3,637.62
3N [REDACTED];Des= Pensions ;ld=u1A [REDACTED] Date: 030501;Indn: [REDACTED]	05-01	394.34
Treasury 310 ;Des=soc Sec ;ID= [REDACTED] SSA Date: 030502;Indn:Northern AZ Info:N1*iu*northern AZ \N1*be*theodo	05-02	1,755.00
Treasury 310 ;Des=soc Sec ;ID= [REDACTED] SSA Date: 030502;Indn:Northern AZ Info:N1*iu*northern AZ \N1*be* [REDACTED]	05-02	815.00
Interest Earned	05-07	3.84
Deposits and Other Additions		\$14,707.30

Interest Checking Subtractions

s Posted								
Check Number	Date Posted	Amount(\$)	Check Number	Date Posted	Amount(\$)	Check Number	Date Posted	Amount(\$)
2201	04-11	4,115.00	2209	04-23	55.00	2215	05-06	460.00
2203*	04-30	100.40	2210	04-24	11.83	2218*	05-02	1,679.28
2207*	04-22	97.50	2212*	04-22	111.40			
2208	04-24	82.40	2214*	05-06	778.00			

Checks Posted

\$7,490.81

Check number shows a break in the check number order. Your check may have been in a previous statement or may still be outstanding.

Tax and Credits**Standard Deduction for —**

• People who checked any box on line 37a or 37b or who can be claimed as a dependent, see instructions.

• All others:
Single,
\$4,700

Head of household,
\$6,900

Married filing jointly or
Qualifying widow(er),
\$7,850

Married filing separately,
\$3,925

36	Amount from line 35 (adjusted gross income).....	36	96,760.
37a	Check if: ☒ You were 65/older, ☐ Blind; ☐ Spouse was 65/older, ☐ Blind. Add the number of boxes checked above and enter the total here.....	37a	1
37b	If you are married filing separately and your spouse itemizes deductions, or you were a dual-status alien, see instructions and check here.....	37b	
38	Itemized deductions (from Schedule A) or your standard deduction (see left margin).....	38	62,489.
39	Subtract line 38 from line 36.....	39	34,271.
40	If line 36 is \$103,000 or less, multiply \$3,000 by the total number of exemptions claimed on line 6d. If line 36 is over \$103,000, see the worksheet in the instructions.....	40	3,000.
41	Taxable income. Subtract line 40 from line 39. If line 40 is more than line 39, enter -0-.....	41	31,271.
42	Tax (see instrs). Check if any tax is from a ☐ Form(s) 8814 b ☐ Form 4972.....	42	3,367.
43	Alternative minimum tax (see instructions). Attach Form 6251.....	43	
44	Add lines 42 and 43.....	44	3,367.
45	Foreign tax credit. Attach Form 1116 if required.....	45	
46	Credit for child and dependent care expenses. Attach Form 2441.....	46	
47	Credit for the elderly or the disabled. Attach Schedule R.....	47	
48	Education credits. Attach Form 8863.....	48	
49	Retirement savings contributions credit. Attach Form 8880.....	49	
50	Child tax credit (see instructions).....	50	
51	Adoption credit. Attach Form 8839.....	51	
52	Credits from: a ☐ Form 8396 b ☐ Form 8859.....	52	
53	Other credits. Check applicable box(es): a ☐ Form 3800 b ☐ Form 8801 c ☐ Specify.....	53	
54	Add lines 45 through 53. These are your total credits.....	54	
55	Subtract line 54 from line 44. If line 54 is more than line 44, enter -0-.....	55	3,367.
56	Self-employment tax. Attach Schedule SE.....	56	
57	Social security and Medicare tax on tip income not reported to employer. Attach Form 4137.....	57	
58	Tax on qualified plans, including IRAs, and other tax-favored accounts. Attach Form 5329 if required.....	58	
59	Advance earned income credit payments from Form(s) W-2.....	59	
60	Household employment taxes. Attach Schedule H.....	60	
61	Add lines 55-60. This is your total tax.....	61	3,367.
62	Federal income tax withheld from Forms W-2 and 1099.....	62	11,356.
63	2002 estimated tax payments and amount applied from 2001 return.....	63	
64	Earned income credit (EIC)..... NO	64	
65	Excess social security and tier 1 RRTA tax withheld (see instructions).....	65	
66	Additional child tax credit. Attach Form 8812.....	66	
67	Amount paid with request for extension to file (see instructions).....	67	
68	Other pmts from: a ☐ Form 2439 b ☐ Form 4136 c ☐ Form 8885.....	68	
69	Add lines 62 through 68. These are your total payments.....	69	11,356.
70	If line 69 is more than line 61, subtract line 61 from line 69. This is the amount you overpaid.....	70	7,989.
71a	Amount of line 70 you want refunded to you.....	71a	7,989.
	▶ b Routing number..... ▶ c Type: ☐ Checking ☐ Savings		
	▶ d Account number.....		
72	Amount of line 70 you want applied to your 2003 estimated tax.....	72	
73	Amount you owe. Subtract line 69 from line 61. For details on how to pay, see instructions.....	73	
74	Estimated tax penalty (see instructions).....	74	

Other Taxes**Payments**

If you have a qualifying child, attach Schedule EIC.

Refund

Direct deposit? See instructions and fill in 71b, 71c, and 71d.

Amount You Owe**Third Party Designee**

Do you want to allow another person to discuss this return with the IRS (see instructions)?..... ☒ Yes. Complete the following. ☐ No

Designee's name ▶ **PREPARER** Phone no. ▶ Personal identification number (PIN) ▶

Sign Here

Joint return? See instructions. Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature _____ Date _____ Your occupation **RETIRED** Daytime phone number _____

Spouse's signature. If a joint return, both must sign. _____ Date _____ Spouse's occupation _____

Preparer's signature _____ Date **3/07/03** Check if self-employed ☐ Preparer's SSN or PTIN _____

Firm's name (or yours if self-employed) address, and ZIP code _____ EIN _____ Phone no. _____

Paid Preparer's Use Only

Tax and Credits**Standard Deduction for —**

• People who checked any box on line 35a or 35b or who can be claimed as a dependent, see instructions.

• All others:
Single:
\$4,550

Head of household,
\$6,650

Married filing jointly or Qualifying widow(er),
\$7,600

Married filing separately,
\$3,800

34 Amount from line 33 (adjusted gross income) 34

35a Check if: ☒ You were 65/older, ☐ Blind; ☐ Spouse was 65/older, ☐ Blind. Add the number of boxes checked above and enter the total here 35a 1

b If you are married filing separately and your spouse itemizes deductions, or you were a dual-status alien, see instructions and check here 35b

36 Itemized deductions (from Schedule A) or your standard deduction (see left margin) 36 76,491

37 Subtract line 36 from line 34. 37 2,021

38 If line 34 is \$99,725 or less, multiply \$2,900 by the total number of exemptions claimed on line 6d. If line 34 is over \$99,725, see the worksheet in the instructions 38 2,900

39 Taxable income. Subtract line 38 from line 37. If line 38 is more than line 37, enter -0- 39 0

40 Tax (see instrs). Check if any tax is from a ☐ Form(s) 8814 b ☐ Form 4972 40 0

41 Alternative minimum tax (see instructions). Attach Form 6251 41 0

42 Add lines 40 and 41. 42 0

43 Foreign tax credit. Attach Form 1116 if required 43

44 Credit for child and dependent care expenses. Attach Form 2441 44

45 Credit for the elderly or the disabled. Attach Schedule R 45

46 Education credits. Attach Form 8863 46

47 Rate reduction credit. See the worksheet 47

48 Child tax credit (see instructions) 48

49 Adoption credit. Attach Form 8839 49

50 Other credits from a ☐ Form 3800 b ☐ Form 8396 c ☐ Form 8801 d ☐ Form (specify) 50

51 Add lines 43 through 50. These are your total credits 51

52 Subtract line 51 from line 42. If line 51 is more than line 42, enter -0- 52 0

53 Self-employment tax. Attach Schedule SE 53

54 Social security and Medicare tax on tip income not reported to employer. Attach Form 4137. 54

55 Tax on qualified plans, including IRAs, and other tax-favored accounts. Attach Form 5329 if required 55

56 Advance earned income credit payments from Form(s) W-2 56

57 Household employment taxes. Attach Schedule H 57

58 Add lines 52-57. This is your total tax 58 0

Other Taxes**Payments**

If you have a qualifying child, attach Schedule EIC.

59 Federal income tax withheld from Forms W-2 and 1099 59 11,356

60 2001 estimated tax payments and amount applied from 2000 return 60

61a Earned income credit (EIC) 61a

b Nontaxable earned income 61b

62 Excess social security and RRTA tax withheld (see instrs) 62

63 Additional child tax credit. Attach Form 8812 63

64 Amount paid with request for extension to file (see instructions) 64

65 Other payments. Check if from a ☐ Form 2439 b ☐ Form 4136 65

66 Add lines 59, 60, 61a, and 62 through 65. These are your total payments 66 11,356

67 If line 66 is more than line 58, subtract line 58 from line 66. This is the amount you overpaid 67 11,356

68a Amount of line 67 you want refunded to you 68a 11,356

b Routing number c Type: ☐ Checking ☐ Savings

d Account number

69 Amount of line 67 you want applied to your 2002 estimated tax 69

70 Amount you owe. Subtract line 66 from line 58. For details on how to pay, see instructions. 70

71 Estimated tax penalty. Also include on line 70. 71

FDIA0112L 12/10/01

Refund

Direct deposit? See instructions and fill in 68b, 68c, and 68d.

Amount You Owe**Third Party Designee**Do you want to allow another person to discuss this return with the IRS (see instructions)? ☒ Yes. Complete the following. ☐ No

Designee's Name

PREPARER

Phone No.

Personal Identification Number (PIN)

Sign Here

Joint return? See instructions.

Keep a copy for your records.

Your Signature

Date

Your Occupation

Daytime Phone Number

Spouse's Signature. If a Joint Return, Both Must Sign.

Date

Spouse's Occupation

Paid Preparer's Use Only

Preparer's Signature

Date

Check if self-employed ☐

Preparer's SSN or PTIN

Firm's Name (or yours if self-employed), Address, and ZIP Code

PRESCOTT, AZ 86303

EIN

Phone No.



NORTHERN ARIZONA FIDUCIARIES, INC
CONSERVATOR FOR [REDACTED]
AND [REDACTED]

Page 2 of 2
Statement Period
03-08-03 through 04-08-03
Number of checks enclosed: 0
B 04 0 A 04 00222

Account Number: [REDACTED]

Interest Checking Additions

Deposits and Other Additions

	Date Posted	Amount(\$)
Deposit		
Deposit	03-24	
Deposit	03-31	11,356.00
bs C-3N 030321;Des= Pensions ;Id=u1A525909289401	03-31	3,637.62
Eff Date: 030401;Indn:[REDACTED]	04-01	352.20
US Treasury 310 ;Des=soc Sec ;ID=[REDACTED] SSA	04-01	394.34
Eff Date: 030403;Indn:Northern AZ		
Pmt Info:N1*iu*northern AZ	04-03	1,755.00
Re [REDACTED] *34*477141742\ \N1*be*[REDACTED]		
US Treasury 310 ;Des=soc Sec ;ID=[REDACTED] SSA		
Eff Date: 030403;Indn:Northern AZ	04-03	815.00
Pmt Info:N1*iu*northern AZ		
[REDACTED] *34*474090710\ \N1*be*[REDACTED]		
Interest Earned	04-08	2.35
Total Deposits and Other Additions		\$18,312.51

Interest Checking Subtractions

Checks Posted

Check Number	Date Posted	Amount(\$)	Check Number	Date Posted	Amount(\$)	Check Number	Date Posted	Amount(\$)
2191	04-07	127.22	2199	03-31	50.00	2205	04-07	12.37
2194*	03-11	65.90	2200	04-04	1,252.66	2206	04-08	90.00
2197*	03-21	276.00	2202*	04-08	89.00			
2198	03-14	480.00	2204*	04-08	111.40			

Total Checks Posted

\$2,554.55

The asterisk shows a break in the check number order. Your check may have been in a previous statement or may still be outstanding.

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
Beginning	7,493.11	03-24	18,027.21	04-04	23,678.71
11	7,427.21	03-31	21,967.03	04-07	23,539.12
4	6,947.21	04-01	22,361.37	04-08	23,251.07
1	6,671.21	04-03	24,931.37		

Exhibit D

August 1, 2003 -
July 31, 2003

Fifth Annual Accounting

PB 98-
PB 98-

Balance Per Fourth Accounting		\$254,758.22
Addition to Accounting		
<i>Duplicated Bank Charge on 05-08-02</i>		
<i>Check 2041 on 04-03-02 never cleared</i>		\$66.21
Adjusted beginning Balance		\$254,824.43

Bank of America Checking

#

Balance per Fourth Accounting	\$6,980.79	
Addition to Accounting	\$66.21	
Adjusted Beginning Balance	\$7,047.00	
Receipts	<u>\$103,591.55</u>	<u>\$103,591.55</u>
Balance	<u>\$110,638.55</u>	<u>\$358,415.98</u>
Disbursements	<u>\$102,885.16</u>	<u>\$102,885.16</u>
Balance	<u>\$7,753.39</u>	<u>\$255,530.82</u>

Wells Fargo Trust

#

Balance per Fourth Accounting	\$247,777.43	
Receipts	<u>\$14,125.30</u>	<u>\$14,125.30</u>
Balance	<u>\$261,902.73</u>	<u>\$269,656.12</u>
Disbursements	<u>\$67,335.53</u>	<u>\$67,335.53</u>
Balance	<u>\$194,567.20</u>	<u>\$202,320.59</u>

Assets On Hand:

Bank of America Checking	\$7,753.39
Wells Fargo trust	\$194,567.20
Balance of Fifth Annual Accounting	<u><u>\$202,320.59</u></u>

EXHIBIT " A "

August 1, 2002 -
July 31, 2003

Recapitulation

PB 98-
PB 98-

Beginning balance per Fourth Accounting	\$6,980.76
Addition to Fourth Accounting	\$66.21
Adjusted Beginning Balance	\$7,047.00

Receipts - Bank of America Checking Account #

Pension-	\$4,732.08
Pension-	\$43,651.44
Social Security-	\$9,745.00
Social Security-	\$20,955.00
CNL Interest Distribution	\$337.50
Tax Refunds	\$19,744.00
Interest	\$23.81
Miscellaneous	\$4,402.72
Total Receipts	\$103,591.55

\$110,638.55

Disbursements - Bank of America Checking Account

Northern Arizona Fiduciaries, Inc.	\$13,595.50
	\$56,787.00
Life Life	\$99.42
Willow Lake Mini Storage	\$1,157.00
Prescriptions	\$4,258.76
	\$271.34
Personal Maintainace	\$1,906.50
Attorney Fee	\$3,290.26
Yavapai Regonial Medical Center	\$884.13
Transportation	\$251.48
Insurance	\$14,441.84
Wal Mart	\$398.75
	\$1,238.00
Cash	\$282.48
Miscellaneous	\$4,022.70
Total Disbursements	\$102,885.16

\$7,753.39

Joint Accounts
Receipts
August 2002 through July 2003

Type	Date	Num	Name	Split	Amount
Bank Accounts					
BofA Checking					
Deposit	8/1/2002	DEP		Pension	394.34
Deposit	8/2/2002	DEP	Kaiser Permanente	Pension	3,637.62
Deposit	8/2/2002	DEP	Social Security	Social Security	1,734.00
Deposit	8/8/2002	DEP		Interest Income	1.22
Deposit	9/3/2002	DEP	Kaiser Permanente	Retirement	3,637.62
Deposit	9/3/2002	DEP	Social Security	Social Security	1,734.00
Deposit	9/3/2002	DEP	Social Security	Social Security	1,616.00
Deposit	9/3/2002	DEP		Pension	394.34
Deposit	9/6/2002	DEP		Interest Income	0.88
Deposit	9/30/2002	DEP	Kaiser Permanente	Retirement	3,637.62
Deposit	10/1/2002	DEP		Pension	394.34
Deposit	10/3/2002	DEP	Social Security	Social Security	1,734.00
Deposit	10/3/2002	DEP	Social Security	Social Security	808.00
Deposit	10/4/2002	DEP	DEPOSIT	DEPOSIT	5.52
Deposit	10/8/2002	DEP		Interest Income	1.45
Deposit	10/29/2002	DEP		Tax Refund	399.00
Deposit	11/1/2002	DEP		Social Security	1,734.00
Deposit	11/1/2002	DEP	Social Security	Social Security	808.00
Deposit	11/1/2002	DEP		Pension	394.34
Deposit	11/5/2002	DEP	Kaiser Permanente	Retirement	3,637.62
Deposit	11/5/2002	DEP		Interest Income	1.28
Deposit	12/2/2002	DEP		Pension	394.34
Deposit	12/3/2002	DEP		Social Security	1,734.00
Deposit	12/3/2002	DEP		Social Security	808.00
Deposit	12/4/2002		Kaiser Permanente	Retirement	3,637.62
Deposit	12/6/2002	DEP		Interest Income	1.31
Deposit	1/2/2003	DEP		Pension	3,637.62
Deposit	1/3/2003	DEP		Social Security	1,755.00
Deposit	1/3/2003	DEP		Social Security	815.00
Deposit	1/3/2003	DEP		Pension	394.34
Deposit	1/8/2003	DEP		Interest Income	1.65
Deposit	1/22/2003	DEP	CNL Income Fund	Interest Distribution	112.50
Deposit	1/27/2003	DEP		Pension	3,637.62
Deposit	2/3/2003	DEP		Social Security	1,755.00
Deposit	2/3/2003	DEP		Social Security	815.00
Deposit	2/3/2003	DEP		Pension	394.34
Deposit	2/5/2003	DEP		Interest Income	1.48
Deposit	2/27/2003	Dep	Kaiser Permanente	Pension	3,637.62
Deposit	3/3/2003	Dep	Social Security	Social Security	1,755.00
Deposit	3/3/2003	Dep	Social Security	Social Security	815.00
Deposit	3/3/2003	Dep	Pension	Pension	394.34
Deposit	3/7/2003	DEP	Interest	Income	1.68
Deposit	3/24/2003	DEP	IRS	Tax Refund	11,356.00
Deposit	3/31/2003	Dep	Kaiser Permanente	Medicare Reimbur...	352.20
Deposit	3/31/2003	DEP	Kaiser Permanente	Retirement	3,637.62
Deposit	4/1/2003	DEP	Social Security	Social Security	815.00
Deposit	4/1/2003	DEP	Social Security	Pension	394.34
Deposit	4/3/2003	DEP	Social Security	Social Security	1,755.00
Deposit	4/8/2003	DEP	Interest	Income	2.35
Deposit	4/21/2003	DEP	Tax Refund	Tax Refund	7,989.00
Deposit	4/22/2003	DEP	CNL Income Fund	Interest Distribution	112.50
Deposit	5/1/2003	DEP	Kaiser Permanente	Pension	3,637.62
Deposit	5/1/2003	DEP	Social Security	Social Security	815.00
Deposit	5/1/2003	DEP	Pension	Pension	394.34
Deposit	5/2/2003	DEP	Social Security	Social Security	1,755.00
Deposit	5/7/2003	DEP	Interest	Interest Income	3.84
Deposit	6/2/2003	DEP	Kaiser Permanente	Pension	3,637.62
Deposit	6/2/2003	DEP	Social Security	Social Security	1,755.00
Deposit	6/2/2003	DEP	Social Security	Social Security	815.00
Deposit	6/2/2003	DEP	Pension	Pension	394.34
Deposit	6/6/2003	DEP	Interest	Interest Income	4.46
Deposit	7/1/2003	DEP	Pension	Pension	394.34
Deposit	7/1/2003	DEP	Social Security	Social Security	815.00
Deposit	7/1/2003	DEP	Kaiser Permanente	Pension	3,637.62

Joint Accounts
Receipts
August 2002 through July 2003

Type	Date	Num	Name	Split	Amount
Deposit	7/1/2003	DEP	Social Security	Social Security	1,755.00
Deposit	7/9/2003	DEP	Interest	Interest Income	2.21
Deposit	7/22/2003	DEP	CNL Income Fund	Interest Distribution	112.50
Deposit	7/25/2003	DEP	AG Edwards Fund Transfer	AG Edwards Fund ...	4,045.00
Total BofA Checking					103,591.55
Total Bank Accounts					103,591.55
TOTAL					103,591.55

Joint Accounts
Disbursements
August 2002 through July 2003

Type	Date	Num	Name	Split	Amount
Bank Accounts					
BofA Checking #					
Check	8/1/2002	2105	Northern Arizona Fiduciari...	Fiduciary Fees	-1,614.47
Check	8/1/2002	2104		Assisted Living	-4,015.00
Check	8/2/2002	2106		Attorney Fees	-148.00
Check	8/12/2002	2107	Life Line Ambulance	Membership	-49.71
Check	8/12/2002	2108	Life Line Ambulance	Membership	-49.71
Check	8/12/2002	2110		Physician	-14.63
Check	8/12/2002	2111	Cash	Spending Money	-75.00
Check	8/12/2002	2112	Wards	Insurance	-193.84
Check	8/12/2002	2113		Attorney Fees	-45.50
Check	8/14/2002	2114	Southern Desert Pharmacy	Prescriptions	-413.70
Check	8/14/2002	2115	Southern Desert Pharmacy	Prescriptions	-179.26
Check	8/15/2002	2116	Willow Lake Mini Storage	Storage	-89.00
Check	8/19/2002	2117		Hand/Feet care	-60.00
Check	8/26/2002	2118		Assisted Living	-4,085.00
Check	8/30/2002	2119	Cash	Home supplies	-75.00
Check	9/3/2002	2120	Northern Arizona Fiduciari...	Fiduciary Fees	-806.39
Check	9/5/2002	2121		Physician	-23.81
Check	9/5/2002	2122	Cecilias Day Spa	Personal Maintena...	-189.20
Check	9/11/2002	2123	Willow Lake Mini Storage	Storage	-89.00
Check	9/11/2002	2124	Southern Desert Pharmacy	Prescriptions	-544.95
Check	9/11/2002	2125		Attorney Fees	-889.75
Check	9/23/2002	2126		Hand/Feet care	-55.00
Check	10/2/2002	2127	Northern Arizona Fiduciari...	Fiduciary Fees	-817.90
Check	10/3/2002	2128		Assisted Living	-4,050.00
Check	10/3/2002	2129		Physician	-14.63
Check	10/3/2002	2130		Attorney Fees	-37.00
Check	10/15/2002	2131	Southern Desert Pharmacy	Prescriptions	-231.71
Check	10/15/2002	2132	Cecilias Day Spa	Personal Maintena...	-104.50
Check	10/15/2002	2133		Attorney Fees	-422.34
Check	10/15/2002	2134	Willow Lake Mini Storage	Storage	-89.00
Check	10/15/2002	2135		Attorney Fees	-773.85
Check	10/15/2002	2136		Hand/Feet care	-55.00
Check	10/16/2002	2137	Cecilias Day Spa	Personal Maintena...	-121.00
Check	10/18/2002	2138	Cash	Home supplies	-50.00
Check	10/29/2002	2139		Uncategorized Exp...	-200.00
Check	11/1/2002	2140		Assisted Living	-4,015.00
Check	11/1/2002	2142	Northern Arizona Fiduciari...	Fiduciary Fees	-794.15
Check	11/5/2002	2143	Cecilias Day Spa	Personal Maintena...	-96.80
Check	11/5/2002	2144		Physician	-9.18
Check	11/5/2002	2145	Willow Lake Mini Storage	Storage	-89.00
Check	11/6/2002	2141	Cash	Special Occasion	-50.00
Check	11/20/2002	2146		Hand/Feet care	-55.00
Check	11/20/2002	2147	Southern Desert Pharmacy	Prescriptions	-76.43
Check	11/20/2002	2148	Yavapai Regional Medical ...	Hospital	-812.00
Check	12/2/2002	2151		Assisted Living	-3,945.00
Check	12/3/2002	2152	Northern Arizona Fiduciari...	Fiduciary Fees	-715.69
Check	12/5/2002	2150	Willow Lake Mini Storage	Storage	-89.00
Check	12/10/2002	2153		Attorney Fees	-21.48
Check	12/10/2002	2154		Attorney Fees	-74.00
Check	12/10/2002	2155	shoppers drug store	Medical Expense	-341.45
Check	12/10/2002	2156	Cecilias Day Spa	Personal Maintena...	-80.00
Check	12/10/2002	2158		Physician	-9.18
Check	12/10/2002	2159	Southern Desert Pharmacy	Prescriptions	-28.95
Check	12/10/2002	2157	Wal-Mart	Miscellaneous	-36.70
Check	12/20/2002	2160		Uncategorized Exp...	-300.00
Check	12/26/2002	2161	shoppers drug store	Medical Expense	-319.93
Check	12/26/2002	2162		Assisted Living	-4,015.00
Check	12/26/2002	2163		Hand/Feet care	-56.00
Check	12/26/2002	2164	Southern Desert Pharmacy	Prescriptions	-6.69
Check	12/26/2002	2165	Willow Lake Mini Storage	Storage	-89.00
Check	1/2/2003	2166	Northern Arizona Fiduciari...	Fiduciary Fees	-681.14
Check	1/13/2003	2167	Cecilias Day Spa	Personal Maintena...	-129.00
Check	1/13/2003	2168		Attorney Fees	-101.82
Check	1/13/2003	2170		Attorney Fees	-64.75

Joint Accounts
Disbursements
August 2002 through July 2003

Type	Date	Num	Name	Split	Amount
Check	1/15/2003	2172	[REDACTED]	Medical Expense	-14.63
Check	1/16/2003	W/D		Bank Service Char...	-14.00
Check	1/24/2003	2173	Wal-Mart	Home supplies	-60.76
Check	1/27/2003	2174	[REDACTED]	Assisted Living	-3,945.00
Check	1/27/2003	2175	Southern Desert Pharmacy	Prescriptions	-172.09
Check	1/27/2003	2176	[REDACTED]	Hand/Feet care	-50.00
Check	1/27/2003	2178	shoppers drug store	Prescriptions	-298.60
Check	1/27/2003	2177	shoppers drug store	Prescriptions	-11.87
Check	2/3/2003	2179	Northern Arizona Fiduciari...	Fiduciary Fees	-1,619.54
Check	2/19/2003	2181	Cecilias Day Spa	Personal Maintena...	-80.00
Check	2/19/2003	2182	Yavapai Regional Medical ...	Hospital	-47.39
Check	2/19/2003	2183	shoppers drug store	Prescriptions	-22.53
Check	2/19/2003	2184	[REDACTED]	Hand/Feet care	-56.00
Check	2/19/2003	2185	Total Transit, Inc.	Transportation	-134.60
Check	2/19/2003	2186	Southern Desert Pharmacy	Prescriptions	-21.31
Check	2/19/2003	2187	Southern Desert Pharmacy	Prescriptions	-157.47
Check	2/19/2003	2188	shoppers drug store	Prescriptions	-507.92
Check	2/19/2003	2189	Willow Lake Mini Storage	Storage	-89.00
Check	2/19/2003	2190	[REDACTED]	Attorney Fees	-55.50
Check	2/19/2003	2191	[REDACTED], ...	Attorney Fees	-127.22
Check	3/3/2003	2192	Northern Arizona Fiduciari...	Fiduciary Fees	-979.14
Check	3/3/2003	2193	[REDACTED]s	Assisted Living	-4,115.00
Check	3/3/2003	2194	[REDACTED]	Medical Expense	-65.90
Check	3/3/2003	2195	Willow Lake Mini Storage	Storage	-89.00
Check	3/3/2003	2196	[REDACTED]	Medical Expense	-2,441.00
Check	3/10/2003	2197	Arizona Department of Re...	State	-276.00
Check	3/10/2003	2198	E.R. Taxes	Taxes	-480.00
Check	3/18/2003	2199	[REDACTED]	Hand/Feet care	-50.00
Check	4/1/2003	2200	Northern Arizona Fiduciari...	Fiduciary Fees	-1,252.66
Check	4/1/2003	2201	[REDACTED]	Assisted Living	-4,115.00
Check	4/1/2003	2202	Willow Lake Mini Storage	Storage	-89.00
Check	4/1/2003	2203	[REDACTED], ...	Attorney Fees	-100.40
Check	4/1/2003	2204	[REDACTED]	Attorney Fees	-111.40
Check	4/1/2003	2205	Yavapai Regional Medical ...	Hospital	-12.37
Check	4/1/2003	2206	Cecilias Day Spa	Personal Maintena...	-90.00
Check	4/16/2003	2207	Total Transit, Inc.	Transportation	-97.50
Check	4/16/2003	2208	shoppers drug store	Prescriptions	-82.40
Check	4/16/2003	2209	[REDACTED]	Hand/Feet care	-55.00
Check	4/16/2003	2210	Medical Services of Prescott	Transportation	-11.83
Check	4/16/2003	2212	[REDACTED]n...	Attorney Fees	-111.40
Check	4/16/2003	2213	[REDACTED]n...	Medical Expense	-14.72
Check	4/16/2003	2214	[REDACTED]e	Bond renewal	-778.00
Check	4/16/2003	2215	[REDACTED]e	Bond renewal	-460.00
Check	5/1/2003	2216	[REDACTED]	Assisted Living	-4,115.00
Check	5/1/2003	2217	Willow Lake Mini Storage	Storage	-89.00
Check	5/1/2003	2218	Northern Arizona Fiduciari...	-SPLIT-	-1,679.28
Check	5/1/2003	2219	Cecilias Day Spa	Personal Maintena...	-108.00
Check	5/12/2003	2220	[REDACTED]n	Reimbursed Expen...	-50.23
Check	5/21/2003	2222	Wal-Mart	Home supplies	-14.96
Check	6/2/2003	2223	Northern Arizona Fiduciari...	-SPLIT-	-1,428.95
Check	6/2/2003	2224	[REDACTED], ...	Attorney Fees	-63.83
Check	6/2/2003	2225	[REDACTED]s	Assisted Living	-4,047.00
Check	6/2/2003	2226	[REDACTED]	-SPLIT-	-60.00
Check	6/2/2003	2227	Cecilias Day Spa	-SPLIT-	-60.00
Check	6/2/2003	2228	Medi-Cab, Inc.	Transportation	-7.55
Check	6/2/2003	2229	[REDACTED]	Medical Expense	-14.72
Check	6/2/2003	2230	Willow Lake Mini Storage	Storage	-89.00
Check	6/2/2003	2231	shoppers drug store	-SPLIT-	-206.89
Check	6/6/2003	2232	Great Western Health Ins...	Insurance	-5,718.00
Check	6/6/2003	2233	Great Western Health Ins...	Insurance	-8,530.00
Check	6/6/2003	2234	Wal-Mart	Home supplies	-195.35
Check	6/6/2003	2235	Visa	Credit Card	-261.47
Check	7/1/2003	2236	Willow Lake Mini Storage	Storage	-89.00
Check	7/1/2003	2237	[REDACTED]	Medical Expense	-46.28
Check	7/1/2003	2238	[REDACTED]	Medical Expense	-29.19
Check	7/1/2003	2239	shoppers drug store	Prescriptions	-221.66

Joint Accounts
Disbursements
 August 2002 through July 2003

Type	Date	Num	Name	Split	Amount
Check	7/1/2003	2240	[REDACTED], ...	Attorney Fees	-41.35
Check	7/1/2003	2241	shoppers drug store	Prescriptions	-9.00
Check	7/1/2003	2243	[REDACTED]	-SPLIT-	-60.00
Check	7/1/2003	2244	Southern Desert Pharmacy,	Prescriptions	-86.03
Check	7/1/2003	2245	[REDACTED] D.	Medical Expense	-14.47
Check	7/1/2003	2246	Cecilias Day Spa	Personal Maintena...	-176.00
Check	7/1/2003	2247	[REDACTED]	Assisted Living	-4,045.00
Check	7/1/2003	2248	Northern Arizona Fiduciari...	-SPLIT-	-1,206.19
Check	7/2/2003	2249	Wal-Mart	Home supplies	-57.94
Check	7/7/2003	2250	Cash	Home supplies	-32.48
Check	7/24/2003	2251	Wal-Mart	Home supplies	-33.04
Check	7/24/2003	2253	Southern Desert Pharmacy	Prescriptions	-92.72
Check	7/24/2003	2254	Yavapai Regional Medical ...	Hospital	-12.37
Check	7/24/2003	2255	[REDACTED], ...	Attorney Fees	-100.67
Check	7/24/2003	2256	shoppers drug store	Prescriptions	-225.20
Check	7/24/2003	2257	[REDACTED]	-SPLIT-	-60.00
Check	7/24/2003	2258	Willow Lake Mini Storage	Storage	-89.00
Check	7/25/2003	2252	[REDACTED]	Assisted Living	-4,115.00
Check	7/25/2003	2259	[REDACTED]	Assisted Living	-4,165.00
Total BofA Checking [REDACTED]					-102,885.16
Total Bank Accounts					-102,885.16
TOTAL					-102,885.16

Exhibit E

Estate of [REDACTED] Supplemental Inventory
(PB [REDACTED])

Asset	Value	Basis of Appraisal	Note
Residence located at [REDACTED] [REDACTED] County, Arizona; Parcel # [REDACTED]	\$200,000.00	Per Yavapai County Assessor Records: 2004 Full Cash Value	(No Change in Value)
2002 Ford Explorer Sport Trac Utility P/U 4x4	\$21,650.00	Kelly Blue Book	(No Change in Value)
1986 Mercedes Convertible Couple	\$4,500.00	Classic Cars Supplemental Appraisal	(Lowered from \$14,900.00 because of vehicle condition)
1966 Porsche Coupe 912	\$5,000.00	Classic Car Consumer Prices	(No Change in Value)
1975 Gregor with Honda Twin motor and trailer	\$100.00	Northern Arizona Fiduciaries	(No Change in Value)
USB Financial Account # SS XXX [REDACTED] 75	\$924,188.12	Statement	(No Change in Value)
Wells Fargo Advantage Checking #XXXXXX [REDACTED]	\$7,747.89	Statement	(Discovered asset; not previously listed)
Wells Fargo Investment	\$0.00	-----	(Discovered not to be an asset of the Estate, previously listed as \$37,183.22)
Bank One Regular Savings Account #XXXX [REDACTED]	\$502.07	Statement (December 31, 2002)	(No Change in Value)
Maricopa County Employees Credit Union	\$0.00	-----	(Discovered not to be an asset of the Estate, previously listed as \$40,220.36)
Wells Fargo Retirement Savings Account #XXX-XXX [REDACTED]	\$40,458.61	Statement	(No Change in Value)
IBM Shares (92.966)	\$12,132.06	Statement (September 18, 1998)	(No Change in Value)
California National Bank	\$2,450.39	Statement	(Previously listed as unknown value)
Bank One CD	\$80,000.00	Statement	(No Change in Value)

Estate of [REDACTED] Supplemental Inventory
(PB [REDACTED])

Asset	Value	Basis of Appraisal	Note
Trailer: 1972 Spartan (located in Mexico)	\$10,000.00	Northern Arizona Fiduciaries	(No Change in Value)
Real Estate located in Mexico	\$0.00	Unknown value at this time	(No Change in Value)
Jewelry	\$100,000.00	John Stockhill Jewelers	(No Change in Value)
Piano: 1909 Mason/Hamlin	\$3,000.00	Well Tempered Piano Tuning	(No Change in Value)
Grandfather Clock	\$4,500.00	[REDACTED]	(No Change in Value)
Miscellaneous Household Contents	\$12,000.00	Northern Arizona Fiduciaries	(No Change in Value)
Travelers Checks, cash found in house, and uncashed checks	\$3,112.54	Northern Arizona Fiduciaries	(Previously listed as \$3,116.50)
TOTAL:	\$1,431,341.68		(Previously listed as \$1,508,950.94)

DISPLAY EXTERNAL DEPOSIT ACCT 10:27:09 BK 10/16 INQEADD1

PG 1

ANK 601

BANK ONE ARIZONA *Checking* OP 10/16

MORE

ACCOUNT NDA [REDACTED] PREMIER ONE

VANTRESS REX

UST OFC 1

SSN-TIN [REDACTED]

REFRESHED 10/15/2003

UST OFC 2

WH CODE 31

PW

***** B A L A N C E I N F O *****

***** OTHER INFO *****

AVAIL BALANCE... 253,679.84

OPEN DATE..... 10/10/1986

CURRENT BAL..... 253,679.84

EA STATUS..... OPEN

COLLECTED BAL... 253,679.84

ACCT TYPE..... IND-S

MEMO CREDIT..... .00 CNT 0

INTEREST RATE. 1.1900

MEMO DEBIT..... 0.00 CNT 0

STOPS..... 0

REV DAY TOT CR. .00 CNT 0

COMMENTS..... N

PREV DAY TOT DR. .00 CNT 0

RESTRICTIONS.. N

INVESTMENT BAL.. 0.00

AVG COLL YTD.... 60,390.00

BRANCH..... 8

AVG CURR MTD.... 253,552.61

COST CENTER... 8

MT CHECK HOLDS. 0

HOLDS..... 0

PAST DEPOSIT.... 1,082

ON 10/03/2003

D LIMIT..... 0

ODP\PAY CODE NO \ A

NUM OD\RETURNS 0 \ 2

LAST OD RETURN 00/00/0000

*** SELECTION PRESENTED ***

COMMAND>

ENTER F1=HELP F2=BREAK F3=EXIT F7=BACKWARD F8=FORWARD F15=EXITAPPL

*Withdrawal 243,679.84 dep. to
Prem. One Savings.*

will leave \$ 10,000.00

- Check order 16.25

- Rush- 11.75

\$ 9972.00



Bank One, NA
Arizona Market
P.O. Box 260180
Baton Rouge, LA 70826-0180

NNN 1 4 14 5664

Acct # [REDACTED]
Apr 21 through May 20, 2004
Page 1 of 3



BY NORTHERN AZ FIDUCIARIES INC
CONSERVATOR
101 E GURLEY
SUITE 211
PRESCOTT AZ 86301-3800

To Contact Bank One

By Phone: 1-800-226-5123
Para Espanol: 1-888-226-5663
Hearing Impaired: 1-888-663-4833
Internet: www.BankOne.com

CHECKED SEP 10 2004
CNG

Account Summary

Total Assets	Interest paid this year	Balance as of May 20
	\$2,026.10	\$324,557.76

Checking and Savings

Premier One [REDACTED]	\$74.09	\$12,229.95
Premier One Savings [REDACTED]	1,952.01	312,327.81
Total	\$2,026.10	\$324,557.76

Investments and Retirement

Service not selected	\$0.00	\$0.00
Total	\$0.00	\$0.00

Credit Cards and Loans

Available credit	Balance as of May 20
\$0.00	\$0.00

Service not selected	\$0.00	\$0.00
Total	\$0.00	\$0.00

Combined Account Balance **\$324,557.76**

* Investments Are: Not FDIC Insured • No Bank Guarantee • May Lose Value • Not A Bank Deposit •
Not Insured By Any Federal Government Agency • Not A Condition Of Any Bank Loan, Product Or Service

All summary balances shown are as of May 20, 2004 unless otherwise stated. For details of your IRAs, credit accounts or securities accounts, you will receive separate statements.

continues

Acct #

Apr 21 through May 20, 2004

Page 3 of 3

PREMIER ONE SAVINGS

Account number

Interest earned this statement period	\$356.39
Annual Percentage yield earned this statement period	1.40%
Interest paid this year	\$1,952.01
Beginning balance	\$321,971.42
Checks paid	- 10,000.00
Other withdrawals	0.00
Deposits	+ 356.39

Balance as of May 20

\$312,327.81**Checks paid**

Number	Amount	Date paid	Number	Amount	Date paid
2043	10,000.00	04-21	Total	10,000.00	

Deposits and other additions

Date	Description	
05-20	Interest Payment	356.39
		356.39

Fees and charges You waived your Premier One Savings monthly service fee by keeping a balance of \$10,000.00 or more.

You earned a preferred interest rate on your Premier One Savings account during this statement period because you had a qualifying Premier One account.

THINKING ABOUT REFINANCING YOUR MORTGAGE?
TAKE ADVANTAGE OF BANK ONE'S LOW REFINANCE RATES AND SAVE.
STOP BY YOUR NEAREST BANK ONE BANKING CENTER OR CALL
1-800-800-LOAN TODAY. LOANS SUBJECT TO APPROVAL.

PAY YOURSELF FIRST.
MAXIMIZE YOUR SAVINGS WITH AN FDIC-INSURED SAVINGS ACCOUNT
THEN ADD MORE VALUE BY SETTING UP AUTOMATIC TRANSFERS FROM YOUR
CHECKING ACCOUNT TO GROW YOUR SAVINGS AUTOMATICALLY. VISIT A
BANKING CENTER OR CALL 1-888-963-1111 NOW TO GET STARTED.

SAVE TIME THIS SUMMER BY SETTING UP AUTOMATIC BILL PAYMENTS WITH
YOUR THE ONE CARD - THE VISA CHECK CARD FROM BANK ONE. PAY YOUR
MONTHLY CELL PHONE, CABLE, OR SUBSCRIPTIONS AUTOMATICALLY WITH-
OUT THE HASSLE OF BILLS, CHECKS OR STAMPS. VISIT WWW.BANKONE.COM
FOR DETAILS AND A LIST OF SERVICE PROVIDERS.

Acct # [REDACTED]
 Apr 21 through May 20, 2004
 Page 2 of 3

PREMIER ONE

Account number [REDACTED]

Interest earned this statement period	\$14.14
Annual Percentage yield earned this statement period	0.97%
Interest paid this year	\$74.09
Beginning balance	\$20,491.27
Checks paid	- 2,206.52
Other withdrawals	- 7,470.15
Deposits	+ 1,415.35

Balance as of May 20 **\$12,229.95**

Checks paid

Number	Amount	Date paid	Number	Amount	Date paid
1041	1,242.00	05-03	1044	18.50	04-28
1042	700.00	04-22	Total	2,206.52	
1043	246.02	04-22			

Other withdrawals including charges and fees

Date	Description	Amount
05-13	Indltr Opt B Indemn Ltr Indemnitr 6291 PPD	1,865.31
05-13	Indltr Opt B Indemn Ltr Indemnitr 6291 PPD	1,401.21
05-13	Indltr Opt B Indemn Ltr Indemnitr 6291 PPD	1,401.21
05-13	Indltr Opt B Indemn Ltr Indemnitr 6291 PPD	1,401.21
05-13	Indltr Opt B Indemn Ltr Indemnitr 6291 PPD	1,401.21
		7,470.15

Fees and charges You waived your monthly Premier One service fee by keeping at least \$35,000 in qualifying checking, savings, credit, or securities accounts, OR by keeping at least \$150,000 in qualifying checking, savings, credit, securities, or mortgage loan accounts.

Deposits and other additions

Date	Description	Amount
04-30	St Tchrs Ret Sysret Benft [REDACTED] Strs PPD	1,401.21
05-20	Interest Payment	14.14
		1,415.35

NORTHERN AZ FIDUCIARIES, INC.
 CARLA M. JONES
 01 E GURLEY, STE. 211 928-778-7885
 TUCSON, AZ 85701

91-28
 1221
 26210305
 DATE 4-21-04

1044

TO THE ORDER OF [REDACTED] \$ 18.50
 Eighteen Dollars and 50/100 DOLLARS

BANK ONE

Bank One, NA
 Bank, Arizona 85073
 www.BankOne.com

WO

[Signature]

⑆ 122100024⑆

⑆000000⑆

continues

Bank One, NA
Arizona Market
P.O. Box 260180
Baton Rouge, LA 70826-0180

②-Tn/1-15-04

Acct # [REDACTED]
Nov 22 through Dec 18, 2003
Page 1 of 3

|||||

BY NORTHERN AZ FIDUCIATIES INC
CONSERVATOR
101 E GURLEY
SUITE 211
PRESCOTT AZ 86301-3800

To Contact Bank One

By Phone: 1-800-226-5123
Para Espanol: 1-888-226-5663
Hearing Impaired: 1-888-663-4833
Internet: www.BankOne.com

Account Summary

Total Assets	Interest paid this year	Balance as of Dec 18
	\$1,857.62	\$328,301.06

<i>Checking and Savings</i>		
Premier One [REDACTED]	\$177.28	\$7,925.26
Premier One Savings [REDACTED]	1,680.34	320,375.80
Total	\$1,857.62	\$328,301.06

<i>Investments and Retirement</i>		
Service not selected	\$0.00	\$0.00
Total	\$0.00	\$0.00

Credit Cards and Loans	Available credit	Balance as of Dec 18
	\$0.00	\$0.00

Service not selected	\$0.00	\$0.00
Total	\$0.00	\$0.00

Combined Account Balance **\$328,301.06**

* Investments Are: Not FDIC Insured • No Bank Guarantee • May Lose Value • Not A Bank Deposit •
Not Insured By Any Federal Government Agency • Not A Condition Of Any Bank Loan, Product Or Service

All summary balances shown are as of Dec 18, 2003 unless otherwise stated. For details of your IRAs, credit accounts or securities accounts, you will receive separate statements.

continues

Acct #

Nov 22 through Dec 18, 2003

Page 3 of 3

PREMIER ONE SAVINGS

Account number

Interest earned this statement period	\$371.53
Annual Percentage yield earned this statement period	1.58%
Interest paid this year	\$1,680.34
Beginning balance	\$330,004.27
Checks paid	- 10,000.00
Other withdrawals	0.00
Deposits	+ 371.53

Balance as of Dec 18

\$320,375.80

Checks paid

Number	Amount	Date paid	Number	Amount	Date paid
2041	10,000.00	11-25	Total	10,000.00	

Deposits and other additions

Date	Description	
12-18	Interest Payment	371.53
		371.53

Fees and charges You waived your Premier One Savings monthly service fee by keeping a balance of \$10,000.00 or more.

You earned a preferred interest rate on your Premier One Savings account during this statement period because you had a qualifying checking account.

NOW AVAILABLE AT BANK ONE GET UP TO \$200 IN GIFT CARDS. GET MAXIMUM STRENGTH CHECKING ONLY FROM BANK ONE AND NOW FOR A LIMITED TIME WHEN YOU OPEN QUALIFYING ACCOUNTS YOU'LL GET UP TO \$200 IN GIFT CARDS.
TALK WITH A BANK ONE BANKER TO LEARN MORE.

Acct #

Nov 22 through Dec 18, 2003

Page 2 of 3

PREMIER ONE

Account number

Interest earned this statement period	\$5.71
Annual Percentage yield earned this statement period	0.86%
Interest paid this year	\$177.28
Beginning balance	\$2,555.61
Checks paid	- 7,150.59
Other withdrawals	- 19.85
Deposits	+ 12,540.09
Balance as of Dec 18	\$7,925.26

Checks paid

Number	Amount	Date paid	Number	Amount	Date paid
1011	230.72	12-01	1017	755.15	12-08
1012	135.65	12-05	1018	3,600.00	12-03
1013	111.80	12-05	1019	783.69	12-04
1014	473.28	12-04	1020	1,000.00	12-04
1015	28.11	12-10	1022*	21.51	12-18
1016	10.68	12-08	Total	7,150.59	

Other withdrawals including charges and fees

Date	Description	
12-11	Aps Billing	PPD 19.85
		19.85

Fees and charges You waived your monthly Premier One service fee by keeping at least \$35,000 in qualifying checking, savings, credit, or securities accounts, OR by keeping at least \$150,000 in qualifying checking, savings, credit, securities, or mortgage loan accounts.

Deposits and other additions

Date	Description	
11-25	Deposit	10,000.00
12-01	St Tchrs Ret Sysret Benft	1,401.21
12-03	Deposit	1,082.00
12-03	Deposit	51.17
12-18	Interest Payment	5.71
		12,540.09

continues

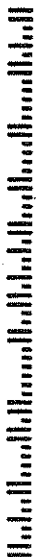
Exhibit G



Return Mail Operations
P.O. Box 5275
Sioux Falls, SD 57117-5275

AT 01 074544 04486H265 A**3DGT

101 E GURLEY ST STE 211
PRESCOTT AZ 86301-3800



Financial Consultant: FK68

Last Statement Date:
December 31, 2003

Account Number:

PRESCOTT AZ 86301

January 1-31, 2004



Portfolio Summary

	Current Value	Previous Value
Total Portfolio Value	\$0.00	\$0.00



Activity Summary

	Amount
Total Asset Value as of December 31, 2003	\$0.00
Cash/Money Market Activity for January	
Closing Balance as of 12/31/03	\$0.00
Closing Balance as of 01/31/04	\$0.00
Net Change Cash/Money Market Activity	\$0.00
Changes in Securities Value for January	
Value of Priced Securities as of 12/31/03	\$0.00
Value of Priced Securities as of 01/31/04	\$0.00
Net Change Securities Value	\$0.00
Total Asset Value as of January 31, 2004	\$0.00



Income Summary

	January 31, 2004	Year To Date
Total Income	\$0.00	\$0.00

Investment and Insurance Products:

- Are NOT insured by the FDIC or any other federal government agency
- Are NOT deposits of or guaranteed by the Bank or any Bank Affiliate
- May Lose Value

Wells Fargo Investments, LLC (member NYSE/SIPC),
a non-bank affiliate of Wells Fargo & Company.

See Page 2 for important messages about your account.
You may also review your account information online at
<http://www.wellsfargo.com>. Ask us for details.



Member New York Stock Exchange

101 E GUALEY ST STE 211
PRESCOTT AZ 86301-3000

Account number:
Financial Consultant:
Phone Number:

Important Information About Your Account

Tax time is a great time to review your plan for retirement. Wells Fargo has a variety of retirement planning tools and solutions-whether you're just starting out or want to re-evaluate an existing plan. Talk to your financial consultant today about funding a comfortable retirement tomorrow!

Portfolio Value

TOTAL ACCOUNT VALUE

Total
Estimated
Annual
Rate

Total
Market
Value

\$0.00

TOTAL ACCOUNT VALUE

SIDE ASSETS

0%

Quantity	Description	Total Invested	Sub Market Price	Sub Account Value	Market Value
30,000	TRANSAMERICA STAGECOACH FOUNDATION PLUS ANNUITY CONTRACT # [REDACTED] VALUE AS OF 01/27/04	N/A			\$0.00
Outside Assets Subtotal					\$0.00



Member New York Stock Exchange

Portfolio Value (continued)

OUTSIDE ASSETS (continued)

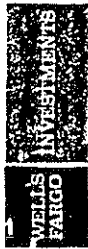
Insurance and annuity contracts are not held by Wells Fargo Investments, LLC. Contract statistics and values are provided for informational purposes only, and may not reflect all of your policies. The valuation amounts and fund valuations, supplied by the issuing insurance company, reflect values and withdrawals as of the stated valuation date, but may not reflect any applicable surrender penalties or market value adjustments. Policies are carried by the issuing insurance company, and may differ from the registration of your Wells Fargo Investments, LLC account.

TOTAL PORTFOLIO VALUE

Total Estimated Annual		78
Market Value		
TOTAL PORTFOLIO VALUE		\$0.00

101 E GURLEY ST STE 211
PRESCOTT AZ 86301-3000

Account number:
Financial Consultant:
Phone Number:



Member New York Stock Exchange

1. This statement is provided to clients of Wells Fargo Investments, LLC ("WFI"). All orders and transactions shall be solely for your account and risk, shall be subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market and the clearing facility, if any, where the transactions are executed and/or settled and to all applicable laws and regulations.

2. If you have any questions after reviewing your statement, your WFI financial consultant or customer service representative will be pleased to answer them for you. We will consider your statement correct unless we receive a written inquiry from you about the suspected error within 30 days of receipt. It is your responsibility to review your statement promptly and to seek immediate clarification about entries you do not clearly understand.

3. WFI is a member of the Securities Investor Protection Corporation (SIPC). SIPC protects securities customers of its members against broker-dealer insolvency up to \$500,000 (including \$100,000 for claims for cash). Explanatory brochure available upon request or at www.sipc.org. Please refer to your Brokerage Account Agreement under the section titled "Not FDIC Insured" or contact us for further information. Please be aware that account protection features do not protect against investment losses.

4. If you maintain a margin account, this is a combined statement of your general account and of a special memorandum account maintained for you under Regulation T of the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection upon written request.

Free credit balances may be used in the conduct of WFI's business subject to applicable rules and regulations. Any free credit balance in your account is payable immediately on demand.

5. If you trade options in your account, you are responsible to inform WFI of any change in your investment objectives or financial situation. Exercise notices for option contracts are allocated among client's short positions pursuant to a procedure that selects those contracts from among customer short option positions including positions established on the date of assignment. All short options positions are liable for assignment at any time. Commissions and other charges incurred in connection with the execution of option transactions have been included in confirmations of these transactions previously furnished to you. A summary of this information will be furnished upon written request.

6. Taxable dividends and interest reported on this statement for retirement plan accounts are generally exempt from year-end government reporting. If earnings are taxable in the tax year received, you will receive a Form 1099 at year-end. The information is provided as a convenience only, and may vary from the year-end tax report. There is no representation regarding the taxability of earnings at the state or local levels.

7. A copy of the financial statements for WFI is available for personal inspection at its main offices in Minneapolis, Minnesota or a copy will be furnished upon written request.

8. Under the NASD Regulation's Public Disclosure Program, the NASD provides certain information regarding the disciplinary history of broker/dealers and their associated persons. Such information can be obtained from the NASD Public Disclosure Program hotline number (1-800-289-9999) or the NASD web site (www.nasdr.com). An investor brochure that includes information describing the NASD Public Disclosure Program will be furnished upon written request.

9. Payment for Order Flow: Unless otherwise instructed, WFI routes equity orders taking into consideration, among other factors, the quality and speed of execution, as well as the credits and cash payments receivable from any exchange, other broker dealers and other market centers. Whenever possible, WFI will route executions at prices equal or superior to the nationally displayed best bid or best offer. WFI will also attempt to obtain the best execution regardless of any compensation WFI may receive. WFI may use the compensation received to help keep costs competitive and provide clients with quality execution services. The nature and source of payments and/or credits received in connection with a specific transaction will be furnished upon written request.

Notice of Availability of Order Routing Information: WFI prepares quarterly reports describing its order routing practices for non-directed orders routed to a particular venue for execution. These reports are publicly available at www.rule6.com. WFI will furnish a printed copy of the quarterly report upon written request. In addition, WFI will provide on request more detailed information relating to the routing of any order in the six months prior to the request.

10. Dividend reinvestment transactions were affected by WFI acting as agent. Additional information regarding these transactions will be furnished upon written request.

11. Open orders will remain in effect until executed or canceled by you or until the expiration date on the open order confirmation previously sent to you. Failure to cancel an open order may result in the transaction being executed for your account. WFI has no responsibility to cancel an open order at its own initiative.

12. The prices of securities displayed on your statement are derived from various sources, and in some cases may be higher or lower than the price you would actually receive in the market. For securities listed on an exchange or trading continually in an active marketplace, the price reflects market quotations at the close of your statement period. For certificates of deposit ("CDs"), the value shown reflects the market value of the CDs. The actual value of the CDs may be different from their purchase price. CDs held until maturity are redeemed by the issuer at their face value. If CDs are sold prior to maturity, the result could be a significant loss of principal. The secondary market for CDs may be limited. The maturity value of CDs can be found under the "Quantity" section. If the CD market value listed appears as "N/A", the market value was not available at the time

this statement was prepared. Please note that any unpriced positions are not reflected in the total account value reported on this statement. For bonds trading less frequently, we generally rely on outside pricing services or a computerized pricing model which cannot always give us actual market values. Similarly, some annuity values provided by outside carriers may be estimates.

If we cannot obtain a price or estimate, "N/A" appears. Direct Participation Program (DPP) and Real Estate Investment Trust (REIT) securities are generally illiquid; the value of the security will be different than its purchase price.

13. In the event of a partial CALL of corporate or municipal bonds, or preferred stock held in bulk segregation, the securities to be called will automatically be selected on a random basis, as is customary in the securities industry. The probability that your securities will be selected is proportional to the amount of your holdings relative to the total holdings. A detailed description of the random selection procedure is available upon written request.

14. All information provided with respect to cost basis is derived from transactions in the account or information supplied by you or other sources. There is no guarantee as to the accuracy of cost basis information or the profit and loss information provided. Accordingly, cost basis information is not intended for tax reporting purposes. Please inform us in the event that a cost basis is not accurate.

Reported gains and losses are based on a tax lot basis and are not based on an average cost. This information should not be used for tax purposes.

15. The information provided in this statement is for informational purposes only and should not be used for tax preparation. This information is not intended and should not be construed as tax, accounting or legal advice. Please consult your tax advisor regarding the tax consequences of your investment decisions.

When reporting your taxes please rely exclusively on Form 1099 and other tax reporting forms that WFI will provide to you at year-end.

16. Complaints should be directed to the Branch Office Manager. If you are unable to reach the Branch Office Manager, complaints may be directed to Wells Fargo Investments, Attn: Compliance Department, P.O. Box 7898, San Francisco, CA, 94120-9816 or by calling 866-415-6982.

17. For a change of address, please send your request to WFI at the address shown on the front of this statement.

WFI / WT

REV. 01/04 v.03

Transamerica Life Insurance and
Annuity Company
Home Office
Charlotte, North Carolina
Administrative Office
4333 Edgewood Road NE
PO Box 3133
Cedar Rapids, Iowa 52466-3183

October 15, 2003

FAX [REDACTED]

RE: Annuity Number(s) [REDACTED]

Dear [REDACTED]:

We have received notification, [REDACTED], annuitant of the above listed non-qualified tax deferred annuity is deceased. Our office wishes to extend sincere condolences for your loss.

Our records indicate the following annuity information:

Annuitant: [REDACTED]

Owner: [REDACTED]

Primary Beneficiary(ies): [REDACTED]

Annuity Policy Date:

03/02/2000

The attached document reflects the options available to the primary beneficiary(ies) listed above.

The full value as of the date of death is for tax purposes only and is not a guaranteed death benefit amount.

The attached document contains general tax information based on Transamerica Life Insurance and Annuity Company's interpretation and should not be relied upon for your personal tax planning. If you have questions concerning the direct tax consequences when selecting an option, you may wish to consult a tax advisor.

LifeCare.com

Professional work & life services

We are unable to secure a copy of policy or amounts. Because this policy has a named bene. we have not authority on it. [REDACTED] would have to request a copy. I have not seen and cannot find this copy.. maybe [REDACTED] Making Life A Little Easier [REDACTED] knows where it's at. T.



Any additional questions regarding this annuity can be directed to the Annuity Service Center at 1-800-553-5957. A Transamerica Life Insurance and Annuity Company representative will gladly assist you with any question you may have regarding this annuity and help you meet your financial goals.

Sincerely,

Carrie Allen

Carrie Allen
FMG Claims
1-800-553-5957

Enclosure(s): Annuity Claimants Statement
 Death Option Packet

SAV

STFD 4 THF TRANSACTION STMT FORMAT 03/08/27 13.49.55

CUPR CO 38 OP MS 50852 ACTION COMPLETE

ACTION COID 38 ACCT COND HIGH VALUE

PROD CODE DDA ACCT SHORT NAME

CURR CODE PAGE 1 SEARCH FROM 103/06/30 THRU 103/08/27

ACTN POST EFFECTIVE CHECK NUMBER TRAN AMOUNT D/C BALANCE

TRACE ID DESCRIPTION

* 06/30				3.00	D	71.52
	I-GEN1030630000		MONTHLY SERVICE FEE			
07/31				.01	C	71.53
	I-GEN1030731000		INTEREST PAYMENT			
07/31				3.00	D	68.53
	I-GEN1030731000		MONTHLY SERVICE FEE			
08/27				.01	C	68.54
	I-GEN10308270000		INTEREST PAYMENT			
08/27				.00	D	68.54
	ARIZ		OUTSTANDING ITEMS CLOSE, INT W/O FEE			
08/27		924865355		68.54	D	.00
* MEMO	* TV082720030000		CHECK			

PF: 1-HELP 3-PLVL 6-INQ 7-SB 8-SF 9-ASUM ...STMT

4-© A 3270 Ses 10.103.30.202

3/9

Account Statement

WELLS
FARGO

Period: 07/01 through September 30, 2003

Account Number: [REDACTED]

1 of 3

Page 120

|||||

[REDACTED]

[REDACTED]

PRESCOTT AZ 86305 [REDACTED]

Thank you for banking with Wells Fargo. For assistance, call: 1-800-TO-WELLS (1-800-869-3557). TDD number (for the hearing impaired only): 1-800-877-4833. Or write: WELLS FARGO BANK ARIZONA, N.A., MILLER VALLEY OFFICE, P.O. BOX 6995, TULSA, OK 74101-0995.

Direct Deposit Advance(R) Service - Additional terms relating to eligibility: The Direct Deposit Advance Service is a credit service available only to customers with at least one monthly recurring direct deposit of \$100 or more to a consumer checking account from an employer or outside agency excluding accounts with a representative payee or accounts held by a minor. (Wells Fargo Portfolio Management Account and Wells Fargo Electronic Transfer Account (ETA) are also excluded.) For questions, please contact your Wells Fargo Banker at 1-800-869-3557.

Looking for a home or refinancing your current mortgage? Our free online tools can take the guesswork out of selecting the right home or keep track of interest rate trends. Visit wellsfargospecial.com today and enter keyword: Loan Tools. And as a Wells Fargo Bank customer, you may receive a special discount on select Wells Fargo Home Mortgage programs. For details, call 1-866-295-9153 or visit any branch and mention code DMX7AZQ. Equal Housing Lender.

Regular Savings

Account Number: [REDACTED]

Activity summary

Balance on 06/30	\$71.52
Deposits and interest	0.02
Withdrawals	- 71.54
Ending balance on 08/27	\$0.00

Interest you've earned

Interest collected balance this period	\$70.15
Annual percentage yield earned	0.09%
Interest and bonuses paid to date this year	\$0.20
Interest paid during this period	\$0.02
Interest earned for this statement period	\$0.01

Exhibit H



June 10 through July 12, 2004

Account Number: [REDACTED]

Page 2 of 3

16,647

Activity detail

Deposits

Date	Description	\$ Amount
06/17	Deposit <i>Clock Sale 1900.00</i>	21,255.22
	<i>Jewelry 16200.00</i>	
	<i>tax refund 3750.00</i>	
	<i>inter. bus. machine 55.22</i>	
Total deposits		\$21,255.22

Withdrawals

Checks

Number	Date	\$ Amount	Number	Date	\$ Amount	Number	Date	\$ Amount
1142	07/02	1,496.70	1140	07/08	57.81	1139	07/09	44.25
Total checks								\$1,598.76

Daily balance summary

Date	\$ Balance	Date	\$ Balance	Date	\$ Balance
06/09	142,076.21	07/02	161,834.73	07/09	161,732.67
06/17	163,331.43	07/08	161,776.92		

**TAX RETURN COMPARISON
2002 / 2003**

2003

Name(s) as shown on return

Identifying number

FILING STATUS
EXEMPTIONS
AMOUNT

2001 FEDERAL	2002 FEDERAL	2003 FEDERAL	DIFFERENCE BETWEEN 2002 & 2003
1	1	1	
1	1	1	
2,900	3,000	3,050	50

WAGES
INTEREST / DIVIDENDS
TAXABLE REFUNDS
ALIMONY
SCHEDULE C
GAINS / LOSSES
IRA / PENSIONS
SCHEDULE E
SCHEDULE F
UNEMPLOYMENT
SS RECEIVED
SS TAXABLE
OTHER INCOME

23,624	24,084	13,559	(10,525)
	363		(363)
21,436	10,639		(10,639)

TOTAL INCOME

45,060	35,086	13,559	(21,527)
--------	--------	--------	----------

IRA DEDUCTIONS
TOTAL ADJUSTMENTS

AGI

45,060	35,086	13,559	(21,527)
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ITEMIZED / STANDARD
TAXABLE INCOME

10,333	4,700	9,223	4,523
31,827	27,386	1,286	(26,100)

TAX BRACKET
TAX

27.00	15.00	10.00	(5.00)
4,109	3,273	127	(3,146)

CREDITS

SE TAX

4,109	3,273	127	(3,146)

TOTAL TAX

WITHHOLDINGS

ESTIMATED TAXES PAID
EIC

8,150	5,150	3,277	(1,873)

OVERPAYMENT

REFUND

APPLIED TO ESTIMATE

BALANCE DUE

4,041	1,877	3,150	1,273
2,441		3,150	3,150
1,600	1,877		(1,877)

RESIDENT STATE

TAXABLE

TAX

REFUND

BALANCE DUE

AZ	AZ	AZ	
29,247	28,936	1,219	(27,717)
925	914	35	(879)
		826	826

2001

2002

2003

DIFFERENCE

RECEIVED JUN 14 2004

United States Treasury

15-51
000

A 327,658,562



06 11 04 24 AUSTIN, TEXAS

Check No.

2306 [REDACTED]

53274740 I30 012038986EVAN FRESNO TAX REFUND

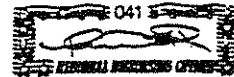
Pay to the order of CARLA JONES

12/03
40

[REDACTED] DECD
101 E GURLEY STE 211
PRESCOTT AZ 86301-3800

***3150*00

VOID AFTER ONE YEAR



23067

000000518 [REDACTED]