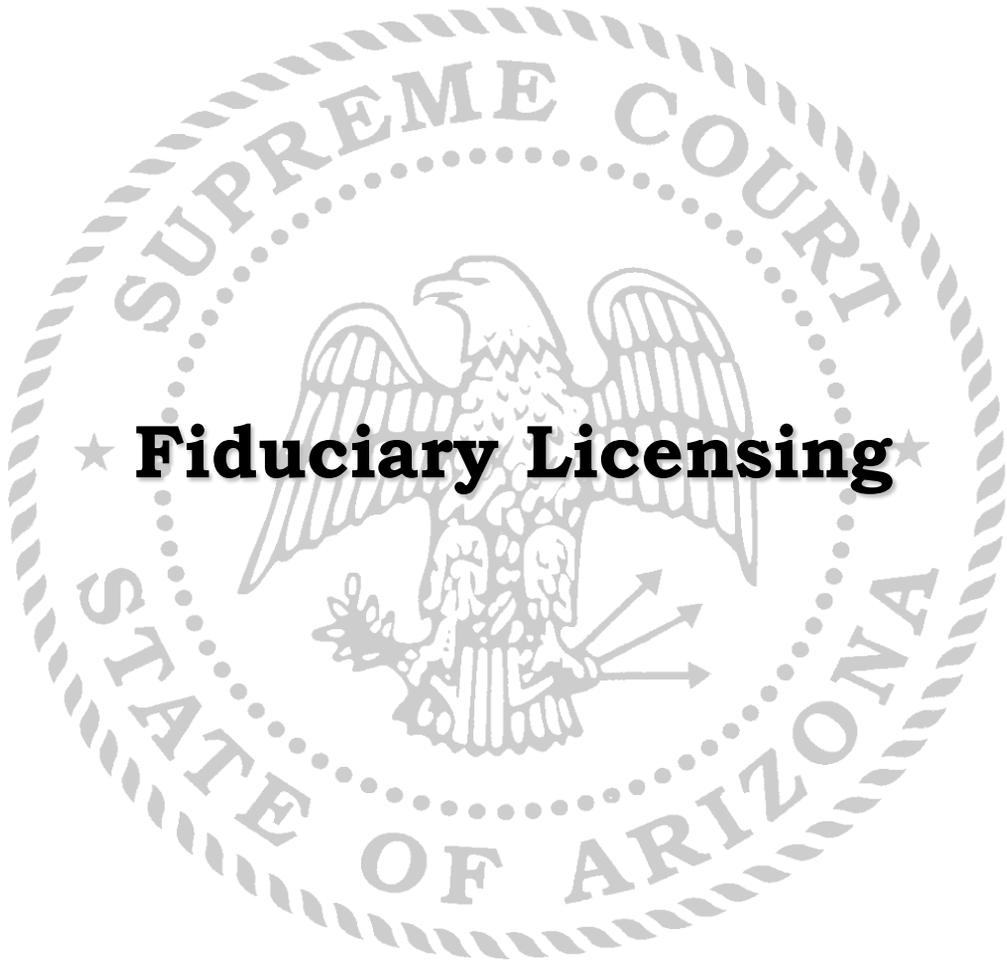


Arizona Supreme Court
Administrative Office of the Courts



Fiduciary Licensing

Compliance Audit

Integrated Fiduciary Services, Inc.
Elizabeth Crosby, Principal

September 2012

September 13, 2012

Integrated Fiduciary Services, Inc.
Elizabeth Crosby, Principal
P.O. Box 791
Gilbert, AZ 85295

RE: Fiduciary Compliance Audit

Dear Ms. Crosby:

Enclosed is your final compliance audit report.

Thank you for your cooperation and assistance during the compliance audit process. 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 your court appointments. I hope you and your clients will equally benefit.

If you have any questions, please contact Anne Hunter, Compliance Unit Manager, at (602) 452-3415.

Sincerely,

Mark Wilson, Director
Certification and Licensing Division

Enclosures

cc. Honorable Rose Mroz, Probate Presiding Judge, Superior Court in Maricopa County
Michael K. Jeanes, Clerk of the Court, Superior Court in Maricopa County

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Integrated Fiduciary Services, Inc. Elizabeth Crosby, Principal

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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

Integrated Fiduciary Services, Inc. #20607 Elizabeth Crosby, Principal #20390

Compliance Audit Report

The Arizona Supreme Court, Fiduciary Licensing Program conducted a compliance audit of Integrated Fiduciary Services, Inc., #20607 and principal, Elizabeth Crosby, #20390 pursuant to Arizona Revised Statutes § 14-5651 and Arizona Supreme Court Administrative Order 2003-31. During the period of May 24 through May 30, 2012 the Compliance Unit audited the fiduciary activities of Elizabeth Crosby and any unlicensed employees.¹ The following is a summary of the audit findings.

Finding # 1 – Accuracy

Disbursements were not made in accordance with an invoice, or otherwise noted.

Ms. Crosby disagrees with the finding.

Finding is dismissed as additional documentation was provided.

Finding # 2 – Documentation

Suitable documentation was not provided.

Ms. Crosby disagrees with the finding.

Finding is dismissed as additional documentation was provided.

Finding # 3 – License Number

Documents filed with the Superior Court did not include both the fiduciary and the business license numbers.

Ms. Crosby agrees with examples numbered 1 and 3, and disagrees with example number 2 in the finding.

Example number 2 is dismissed as additional documentation was provided.

¹ Pursuant to ACJA § 7-201 and § 7-202, licensed fiduciaries are required to provide active and direct supervision of other licensed fiduciaries, trainees and support staff who are employed by the fiduciary.

Executive Summary

Finding # 4 – Diligence

Fiduciary did not exercise diligence in the discharge of duties.

Ms. Crosby disagrees with the finding.

Finding stands.

Finding #5 – Licensing/Certification

Fiduciary transacted business under an unlicensed business name.

Ms. Crosby agrees with the finding.

FINAL REPORT

Integrated Fiduciary Services, Inc. #20607
Elizabeth Crosby, Principal #20390
Compliance Audit Report

Objective

The compliance audit of Elizabeth Crosby and Integrated Fiduciary Services, 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 the Arizona Code of Judicial Administration (“ACJA”) § 7-201: General Requirements and § 7-202: Fiduciaries, and the Arizona Rules of Probate Procedure (“ARPP”).¹

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

Methodology

In preparation for the compliance audit, preliminary survey questions were provided to Elizabeth Crosby (“Crosby”), principal fiduciary for Integrated Fiduciary Services, Inc. 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 Maricopa County to verify court appointment information.

In order to test for compliance, auditors used a set of fiduciary compliance attributes taken from Arizona statutes, Arizona Supreme Court rules and ACJA § 7-201 and § 7-202. Compliance with these requirements was tested using staff interviews, observations, and review of client case files.

A stratified sampling approach was used to select client case files for review. The 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. The selected sample of court appointed client case files was designed to provide conclusions about the accuracy, validity and timeliness of transactions, compliance with the fiduciary attributes, and the adequacy of internal controls.

Prior to beginning the onsite fieldwork, the auditors reviewed client court files from the Superior Court in Maricopa County and on May 24, 2012 conducted an internal controls interview with Crosby.

¹ Arizona Codes of Judicial Administration, General Requirements & Fiduciaries, January 1, 2007

Integrated Fiduciary Services, Inc. #20607
Elizabeth Crosby, Principal #20390
Compliance Audit Report

<p><i>Scope</i></p> <p><i>Summary</i></p>	<p>During the period of May 24, 2012 through May 30, 2012 audit staff conducted the onsite compliance portion of the audit of Crosby and Integrated Fiduciary Services, Inc. The onsite compliance portion of the audit consisted primarily of fiduciary client case file review. The audit also included a review of fiduciary activities of the principal fiduciary and any un-licensed staff.² An exit interview was conducted May 30, 2012.</p> <p>On May 14, 2012 Crosby was the court appointed fiduciary on 3 conservator cases, 3 guardianship cases, 3 combination guardianship and conservator cases and 1 personal representative case. Also as of May 14, 2012 Crosby had approximately \$1.2 million in court-appointed client assets under management.</p> <p>The compliance audit team reviewed a stratified sample of six (6) client case files of court appointments and terminations, focusing on the internal controls, processes, timeliness, accuracy, and statutory and ACJA requirements of client case administration.</p> <p>Crosby extended professional courtesies and cooperation to the audit team during the course of the audit.</p> <p>The compliance audit found non-compliance in five (5) areas. The non-compliance was found in the areas of accuracy, documentation, license number, diligence, and licensing/certification. These findings are discussed as follows:</p>
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² Pursuant to the Arizona Code of Judicial Administration §7-201 and §7 -202, licensed fiduciaries are required to provide active and direct supervision of other licensed fiduciaries, trainees and support staff who are employed by the fiduciary.

Integrated Fiduciary Services, Inc. #20607
Elizabeth Crosby, Principal #20390
Compliance Audit Report

<p><i>Finding # 1</i></p> <p><u>Accuracy</u></p> <p><i>Arizona Code of Judicial Administration § 7-202 (J)(2)(f)</i></p> <p><i>Arizona Rules of Probate, Rule 33(B)(2)</i></p> <p><i>Requirement</i></p>	<p>Crosby did not ensure that the amount paid reflected the amount printed on the invoice.</p> <ul style="list-style-type: none">• The amount paid did not match the amount billed on the invoice. – Client #6 <p>Disbursements must be made in accordance with an invoice or otherwise noted.</p>
<p><i>Auditee's Response</i></p>	<p><i>“Disagree. The invoice paid on 9/21/10 shows the amount billed and the amount paid are the same (\$1,600.47). Additionally the amount of payment is confirmed on the bank statement for check 2114 which is also attached.”</i></p> <p>AUDITOR’S NOTE: FINDING DISMISSED.</p>

Integrated Fiduciary Services, Inc. #20607
Elizabeth Crosby, Principal #20390
Compliance Audit Report

<p><i>Finding # 2</i></p> <p><u>Documentation</u></p> <p><i>Arizona Revised Statutes § 14-5418(B)</i></p> <p><i>Arizona Code of Judicial Administration § 7-202(J)(5)(d)</i></p> <p><i>Requirement</i></p>	<p>Crosby did not keep suitable records of the wards' administration.</p> <ul style="list-style-type: none">• Invoice was not found in ward's files. – Client #6• Certified copy of Annual Accounting was not found. – Client #1• Personal property is not listed on the Annual Accounting in sufficient detail. – Client #4 <p>By Arizona statute a fiduciary must keep suitable records of their administration and exhibit them upon request.</p>
<p><i>Auditee's Response</i></p>	<p><i>“1. Disagree. This invoice is in the file. This invoice had three check payments on the same invoice as this is how the bill was presented by the vendor to the conservator. All three check payments are noted on the invoice, which is attached. The check in question is at the top of the invoice under “Bella” check 2123 on 10/4/10 for \$563.50. The vendor has since changed the manner in which they submit their bills. Invoice is attached.”</i></p> <p>AUDITOR’S NOTE: Example dismissed.</p> <p><i>“2. Disagree: Accounting is in file. It was filed with the court on 4/21/10 as evidenced by the File Stamp indicating that date. Copy of this first page of the accounting is attached. The accounting in its entirety remains in the file.”</i></p> <p>AUDITOR’S NOTE: Example dismissed.</p> <p><i>“3. Agree and disagree: Integrated Fiduciary Services (IFS) is the successor conservator. Upon appointment the court ordered IFS to use the ending balances provided by the prior conservator as the beginning balances for the IFS conservatorship. The prior conservator listed the personal property, which consisted of three items of art, at the combined appraised value of all three items. As IFS was ordered to use the prior conservators values, no change was made to how that value was listed. Copy of the Court Order is attached.”</i></p> <p>AUDITOR’S NOTE: Example stands.</p>

Integrated Fiduciary Services, Inc. #20607
Elizabeth Crosby, Principal #20390
Compliance Audit Report

	AUDITOR'S NOTE: FINDING DISMISSED.
<i>Corrective Action</i>	<i>“On future inventories and accountings, where appropriate, IFS will list the value of each item of property separately.”</i>

Integrated Fiduciary Services, Inc. #20607
Elizabeth Crosby, Principal #20390
Compliance Audit Report

<p><i>Finding # 3</i></p> <p><u>License Number</u></p> <p><i>Arizona Code of Judicial Administration § 7-202 (F)(3)</i></p>	<p>Crosby filed documents with the Superior Court that did not include both the fiduciary and the business license numbers.</p> <ul style="list-style-type: none"> • Affidavit of Integrated Fiduciary Services Proposed Appointee form does not have fiduciaries business or individual license number. – Client #2 • No license number on the Petition for Appointment. – Client #5 • No business license number on the Inventory and Appraisal – Client #5
<p><i>Requirement</i></p>	<p>Documents filed with the Superior Court must include both the fiduciary and the business license numbers.</p>
<p><i>Auditee's Response</i></p>	<p><i>“1. Agree. This affidavit was prepared by the fiduciary’s attorney and they omitted the license numbers from this document. However it is the fiduciary’s responsibility to insure all documents filed with the court do contain the individual and business license number of the fiduciary. Integrated Fiduciary Services has addressed this issue with the attorney, and in the future IFS will be diligent about making sure every document filed with the Court contains both the individual and business license numbers, where appropriate.”</i></p> <p><i>“2. Disagree: The individual license number does appear on the Petition for Appointment under the signature of the fiduciary. First page and signature page of the Petition are attached.”</i></p> <p>AUDITOR’S NOTE: Example dismissed.</p> <p><i>“3. Agree. In the future IFS will insure the business and individual license numbers appear on all documents.”</i></p>
<p><i>Corrective Action</i></p>	<p><i>“Integrated Fiduciary Services will diligently review all documents to be filed with the Court to insure each document contains both the individual and business license numbers, where appropriate.”</i></p>

Integrated Fiduciary Services, Inc. #20607
Elizabeth Crosby, Principal #20390
Compliance Audit Report

<p><i>Finding # 4</i></p> <p><u>Diligence</u></p> <p><i>Arizona Code of Judicial Administration § 7-202 (J)(4)</i></p> <p><i>Requirement</i></p>	<p>Crosby did not exercise diligence in the discharge of all duties.</p> <ul style="list-style-type: none"> • Billings were past due. – Client #3 <p>The fiduciary must exercise extreme care and diligence when making medical and financial decisions on behalf of a ward or protected person.</p>
<p><i>Auditee's Response</i></p>	<p><i>“Disagree: IFS is only the conservator in this case and there is a family member guardian. The bills in question were medical related and sent from the providers directly to the guardian, not to IFS. The guardian is in charge of handling the medical affairs of the Ward. The guardian held the bills in their possession and did not present the bills to the conservator in a timely manner. IFS had no knowledge of these bills prior to being given them by the guardian. By the time they were presented to IFS they were already past due. Once received by the conservator (IFS), they were paid immediately. The conservator has asked the guardian to forward any and all bills in need of payment in a timely manner so they can be paid. Copies of the bills are attached.”</i></p> <p>AUDITOR’S NOTE: FINDING STANDS.</p>
<p><i>Corrective Action</i></p>	<p><i>“The conservator has asked the guardian to forward any and all bills in need of payment to the conservator in a timely manner so they can be paid.”</i></p>

**Integrated Fiduciary Services, Inc. #20607
Elizabeth Crosby, Principal #20390
Compliance Audit Report**

<p><i>Finding #5</i></p> <p><u><i>Licensing/Certification</i></u></p> <p><i>Arizona Code of Judicial Administration § 7-201 (E)(5) & (F)(3)</i></p> <p><i>Requirement</i></p>	<p>Crosby transacted business under an unlicensed business name.</p> <ul style="list-style-type: none"> • Fiduciary sought appointment under unlicensed fiduciary business. – Clients #1 & 5 <p>A business must be licensed to be appointed in the name of the business by the court.</p>
<p><i>Auditee's Response</i></p>	<p><i>“Agree. Integrated Fiduciary Services was granted its Business fiduciary license #20607 in November 2008. Both Clients #1 and #5 were appointed prior to November 2008 under Elizabeth Crosby’s personal fiduciary license #20390.”</i></p>
<p><i>Corrective Action</i></p>	<p><i>“This item was rectified in 2008 when the business obtained its license.”</i></p>

APPENDIX

RESPONSE TO FINAL REPORT

Integrated Fiduciary Services, Inc. #20607
Elizabeth Crosby, Principal #20390
Compliance Audit Report Draft

<p><i>Objective</i></p>	<p>The compliance audit of Elizabeth Crosby and Integrated Fiduciary Services, 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 the Arizona Code of Judicial Administration (“ACJA”) § 7-201: General Requirements and § 7-202: Fiduciaries, and the Arizona Rules of Probate Procedure (“ARPP”).¹</p> <p>The objective of the compliance audit was to determine compliance with applicable statutes, Arizona Supreme Court orders and rules and ACJA § 7-201 and § 7-202.</p>
<p><i>Methodology</i></p>	<p>In preparation for the compliance audit, preliminary survey questions were provided to Elizabeth Crosby (“Crosby”), principal fiduciary for Integrated Fiduciary Services, Inc. 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 Maricopa County to verify court appointment information.</p> <p>In order to test for compliance, auditors used a set of fiduciary compliance attributes taken from Arizona statutes, Arizona Supreme Court rules and ACJA § 7-201 and § 7-202. Compliance with these requirements was tested using staff interviews, observations, and review of client case files.</p> <p>A stratified sampling approach was used to select client case files for review. The 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. The selected sample of court appointed client case files was designed to provide conclusions about the accuracy, validity and timeliness of transactions, compliance with the fiduciary attributes, and the adequacy of internal controls.</p> <p>Prior to beginning the onsite fieldwork, the auditors reviewed client court files from the Superior Court in Maricopa County and on May 24, 2012 conducted an internal controls interview with Crosby.</p>

¹ Arizona Codes of Judicial Administration, General Requirements & Fiduciaries, January 1, 2007

Integrated Fiduciary Services, Inc. #20607
Elizabeth Crosby, Principal #20390
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<p><i>Scope</i></p> <p><i>Summary</i></p>	<p>During the period of May 24, 2012 through May 30, 2012 audit staff conducted the onsite compliance portion of the audit of Crosby and Integrated Fiduciary Services, Inc. The onsite compliance portion of the audit consisted primarily of fiduciary client case file review. The audit also included a review of fiduciary activities of the principal fiduciary and un-licensed staff.² An exit interview was conducted May 30, 2012.</p> <p>On May 14, 2012 Crosby was the court appointed fiduciary on 3 conservator cases, 3 guardianship cases, 3 combination guardianship and conservator cases and 1 personal representative case as of May 14, 2012. Also as of May 14, 2012 Crosby had approximately \$1.2 million in court-appointed client assets under management.</p> <p>The compliance audit team reviewed a stratified sample of six (6) client case files of court appointments and terminations, focusing on the internal controls, processes, timeliness, accuracy, and statutory and ACJA requirements of client case administration.</p> <p>Crosby extended professional courtesies and cooperation to the audit team during the course of the audit.</p> <p>The compliance audit found non-compliance in five (5) areas. The non-compliance was found in the areas of accuracy, documentation, license number, diligence, and licensing/certification. These findings are discussed as follows:</p>
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² Pursuant to the Arizona Code of Judicial Administration §7-201 and §7 -202, licensed fiduciaries are required to provide active and direct supervision of other licensed fiduciaries, trainees and support staff who are employed by the fiduciary.

Integrated Fiduciary Services, Inc. #20607
Elizabeth Crosby, Principal #20390
Compliance Audit Report Draft

<p><i>Finding # 1</i></p> <p><u>Accuracy</u></p> <p><i>Arizona Code of Judicial Administration § 7-202 (J)(2)(f)</i></p> <p><i>Arizona Rules of Probate, Rule 33(B)(2)</i></p> <p><i>Requirement</i></p>	<p>Crosby did not ensure that the amount paid reflected the amount printed on the invoice.</p> <ul style="list-style-type: none">• The amount paid did not match the amount billed on the invoice. – Client #6 <p>Disbursements must be made in accordance with an invoice or otherwise noted.</p>
<p><i>Auditee's Response</i></p>	<p><i>(Left blank intentionally)</i></p> <p>Disagree. The invoice paid on 9/21/10 shows the amount billed and the amount paid are the same (\$1,600.47). Additionally the amount of payment is confirmed on the bank statement for check 2114 which is also attached.</p>
<p><i>Corrective Action</i></p>	<p><i>(Left blank intentionally)</i></p>

Integrated Fiduciary Services, Inc. #20607
Elizabeth Crosby, Principal #20390
Compliance Audit Report Draft

<p><i>Finding # 2</i></p> <p><u>Documentation</u></p> <p><i>Arizona Revised Statutes § 14-5418(B)</i></p> <p><i>Arizona Code of Judicial Administration § 7-202(J)(5)(d)</i></p> <p><i>Requirement</i></p>	<p>Crosby did not keep suitable records of the wards' administration.</p> <ul style="list-style-type: none"> • Invoice was not found in ward's files. – Client #6 • Certified copy of Annual Accounting was not found. – Client #1 • Personal property is not listed on the Annual Accounting in sufficient detail. – Client #4 <p>By Arizona statute a fiduciary must keep suitable records of their administration and exhibit them upon request.</p>
<p><i>Auditee's Response</i></p>	<p><i>(Left blank intentionally)</i></p> <p>1. Disagree. This invoice is in the file. This invoice had three check payments on the same invoice as this is how the bill was presented by the vendor to the conservator. All three check payments are noted on the invoice, which is attached. The check in question is at the top of the invoice under "Bella" check 2123 on 10/4/10 for \$563.50. The vendor has since changed the manner in which they submit their bills. Invoice is attached.</p> <p>2. Disagree: Accounting is in file. It was filed with the court on 4/21/10 as evidenced by the File Stamp indicating that date. Copy of this first page of the accounting is attached. The accounting in its entirety remains in the file.</p> <p>3. Agree and disagree: Integrated Fiduciary Services (IFS) is the successor conservator. Upon appointment the court ordered IFS to use the ending balances provided by the prior conservator as the beginning balances for the IFS conservatorship. The prior conservator listed the personal property, which consisted of three items of art, at the combined appraised value of all three items. As IFS was ordered to use the prior conservators values, no change was made to how that value was listed. Copy of the Court Order is attached.</p>
<p><i>Corrective Action</i></p>	<p><i>(Left blank intentionally)</i></p> <p>On future inventories and accountings, where appropriate, IFS will list the value of each item of property separately.</p>

Integrated Fiduciary Services, Inc. #20607
Elizabeth Crosby, Principal #20390
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<p><i>Finding # 3</i></p> <p><u>License Number</u></p> <p><i>Arizona Code of Judicial Administration § 7-202 (F)(3)</i></p> <p><i>Requirement</i></p>	<p>Crosby filed documents with the Superior Court that did not include both the fiduciary and the business license numbers.</p> <ul style="list-style-type: none"> • Affidavit of Integrated Fiduciary Services Proposed Appointee form does not have fiduciaries business or individual license number. – Client #2 • No license number on the Petition for Appointment. – Client #5 • No business license number on the Inventory and Appraisal – Client #5 <p>Documents filed with the Superior Court must include both the fiduciary and the business license numbers.</p>
<p><i>Auditee's Response</i></p>	<p><i>(Left blank intentionally)</i></p> <p>1. Agree. This affidavit was prepared by the fiduciary’s attorney and they omitted the license numbers from this document. However it is the fiduciary’s responsibility to insure all documents filed with the court do contain the individual and business license number of the fiduciary. Integrated Fiduciary Services has addressed this issue with the attorney, and in the future IFS will be diligent about making sure every document filed with the Court contains both the individual and business license numbers, where appropriate.</p> <p>2. Disagree: The individual license number does appear on the Petition for Appointment under the signature of the fiduciary. First page and signature page of the Petition are attached.</p> <p>3. Agree. In the future IFS will insure the business and individual license numbers appear on all documents.</p>

Integrated Fiduciary Services, Inc. #20607
Elizabeth Crosby, Principal #20390
Compliance Audit Report Draft

	<p><i>(Left blank intentionally)</i></p> <p>Integrated Fiduciary Services will diligently review all documents to be filed with the Court to insure each document contains both the individual and business license numbers, where appropriate.</p>
<p><i>Finding # 4</i></p> <p><u>Diligence</u></p> <p><i>Arizona Code of Judicial Administration § 7-202 (J)(4) & (J)(5)(d)</i></p> <p><i>Requirement</i></p>	<p>Crosby did not exercise diligence in the discharge of all duties.</p> <ul style="list-style-type: none"> • Billings were past due. – Client #3 <p>The fiduciary must exercise extreme care and diligence when making medical and financial decisions on behalf of a ward or protected person.</p>
<p><i>Auditee's Response</i></p>	<p><i>(Left blank intentionally)</i></p> <p>Disagree: IFS is only the conservator in this case and there is a family member guardian. The bills in question were medical related and sent from the providers directly to the guardian, not to IFS. The guardian is in charge of handling the medical affairs of the Ward. The guardian held the bills in their possession and did not present the bills to the conservator in a timely manner. IFS had no knowledge of these bills prior to being given them by the guardian. By the time they were presented to IFS they were already past due. Once received by the conservator (IFS), they were paid immediately. The conservator has asked the guardian to forward any and all bills in need of payment in a timely manner so they can be paid. Copies of the bills are attached.</p>
<p><i>Corrective Action</i></p>	<p><i>(Left blank intentionally)</i></p> <p>The conservator has asked the guardian to forward any and all bills in need of payment to the conservator in a timely manner so they</p>

Integrated Fiduciary Services, Inc. #20607
Elizabeth Crosby, Principal #20390
Compliance Audit Report Draft

	can be paid.
<p><i>Finding #5</i></p> <p><u>Licensing/Certification</u></p> <p><i>Arizona Code of Judicial Administration § 7-201 (E)(5) & (F)(3)</i></p> <p><i>Requirement</i></p>	<p>Crosby transacted business under an unlicensed business name.</p> <ul style="list-style-type: none"> • Fiduciary sought appointment under unlicensed fiduciary business. – Clients #1 & 5 <p>A business must be licensed to be appointed in the name of the business by the court.</p>
<p><i>Auditee's Response</i></p>	<p><i>(Left blank intentionally)</i></p> <p>1. Agree. Integrated Fiduciary Services was granted its Business fiduciary license #20607 in November 2008. Both Clients #1 and #5 were appointed prior to November 2008 under Elizabeth Crosby's personal fiduciary license #20390.</p>
	<p><i>(Left blank intentionally)</i></p> <p>This item was rectified in 2008 when the business obtained its license.</p>

Integrated Fiduciary Services, Inc. #20607
Elizabeth Crosby, Principal #20390
Compliance Audit Report Draft

All findings are preliminary until such time as the audit report is considered final.

□

Finding #1

Integrated Fiduciary Services
PO Box 791
Gilbert, AZ 85299
(480) 292-9068

CC: [REDACTED] Client #6
CC: [REDACTED]

September 20, 2010

In Reference To: Conservatorship
Co-Guardianship

Date	Description	Amount	Balance
	Beginning Balance		448.38
9/20/2010	Invoice #10757	1,152.09	1,600.47
	Ending Balance		1,600.47
	Amount Due		1,600.47

Current	30 Days	60 Days	90 Days	120+ Days
1,152.09	448.38	0.00	0.00	0.00

PAID
BY: [Signature]



finding #1

August 27, 2010 through September 22, 2010

Account Number:

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
2101 ^		09/15	\$1,782.00
2102 ^		09/13	1,566.00
2103 ^		09/10	190.77
2104 ^		09/13	2,528.49
2105 ^		09/20	591.50
2106 ^		09/21	690.15
2107 ^		09/21	82.50
2108 ^		09/22	60.00
2109 ^		09/22	53.87
2114 * ^		09/22	1,600.47
9990 * ^		09/01	365.00
9992 * ^		09/01	1,352.00
9993 ^		08/31	1,340.50
9994 ^		09/03	210.00
9995 ^		09/02	415.00
9996 ^		09/02	38.70
9997 ^		09/08	100.00
Total Checks Paid			\$12,966.95



If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

^ An image of this check may be available for you to view on Chase.com.



Client #6
finding #2

time cards 9-12 thru 9-26-2010

Monday, September 27, 2010 10:40 PM

From:

To:

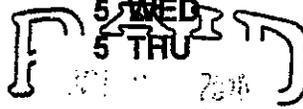
Bella
10 DORIS 1 OF 2

SEPT 27TH

9-13	10-3pm	5 MON	
9-14	10-3pm	5 TUES	
9-15	same	5 WED	
9-16	same	5 TH	20 hrs

9-20	10-3pm	5 MON	
9-21	9:45-3pm	5.25 TUES	
9-22	10-3pm	5 WED	
9-23	10-3pm	5 THU	20.25hrs

@ 14.00 = 523.50 563.50



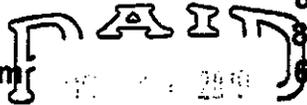
BY: 2123

KIM

9-12	10-6	8 SUN	
9-13	3-6PM	3 MON	
9-15	same	3 WED	
9-16	same	3 THU	
9-17	10-6	8 FRI	25 hrs

9-18	10-6pm	8 SAT	
9-20	3-6pm	3 MON	
9-22	3-6pm	3 WED	
9-23	3-6pm	3 THU	
9-24	10-6pm	8 FRI	
9-25	same	8 SAT	
9-26	noon to 6pm	6 SUN	39hrs

13.00=832.00

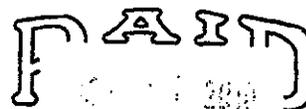


BY: 2124

BOBBIE

9-14	3-6PM	3 TUE	
9-21	same	3 TUE	6hrs

6hrs @ 15.00 = 90.00



BY: 2125

BECKY-FOR THE RECORD ONLY

Finding #2



COPY
APR 21 2010
WILFORD L. TAYLOR, P.C.
C. CARABAJA, JR.
DEPUTY CLERK

1 **WILFORD L. TAYLOR, P.C.**
2 ATTORNEY AT LAW
3 STATE BAR ID. NO. 005958
4 7233 E. BASELINE ROAD, SUITE 117
5 MESA, ARIZONA 85209
6 E-MAIL: wilfordtaylor@hotmail.com
7 TELEPHONE NO. (480) 985-4445

8 Attorney for Guardian/Conservator

9 **IN THE SUPERIOR COURT OF THE STATE OF ARIZONA**

10 **IN AND FOR THE COUNTY OF MARICOPA**

11 In the Matter of the Guardianship/
12 Conservatorship of:

No.

13 ~~REDACTED~~ Client #1

14 An Adult Incapaciated Person.

15 **CONFIDENTIAL DOCUMENT**

16 PURSUANT TO PROBATE RULES OF PROCEDURE, THE CONTENTS OF
17 THIS ENVELOPE CONSIST OF:

- 18 _____ Probate Information Form
- 19 _____ Medical Report
- 20 _____ Inventory/Appraisement
- 21 X Accounting - Fourth Annual
- 22 _____ Credit Report

23 THIS DOCUMENT IS CONFIDENTIAL AND IS NOT TO BE MADE
24 ACCESSIBLE TO THE PUBLIC WITHOUT ORDER OF THE COURT WITH
25 THE EXCEPTION OF THE FOLLOWING:

- 26 Court Investigators
- Probate Court Administration Staff
- Parties of Record and/or Attorneys for Parties

27 04-21-2010
Date

Wilford Taylor
Party/Attorney Submitting

Client #4

SUPERIOR COURT OF ARIZONA
MARICOPA COUNTY

03/17/2011

Hearing location will be 125 W. Washington St., Old Court House, Courtroom 104.

You must attend this hearing if you fail to do what the Court has ordered. Failure to timely file the required documents and failure to appear at the Review Hearing may result in the issuance of a Fiduciary Arrest Warrant or other sanctions.

If you have complied with the Order of this Court, the Review Hearing set on May 13, 2011 will be vacated. You will not receive further notification of this hearing being vacated.

Finding #2
* [IT IS FURTHER ORDERED waiving the requirement for an Inventory and Appraisement. The final accounting from SVG will be accepted as the starting balances for the inventory and appraisement for the successor. If the successor controverts the final accounting filed by SVG, the successor shall file an objection to the final accounting. If the successor discovers additional assets or liabilities, the successor shall file an amended accounting within 30 days of the discovery of the additional asset(s) or liability(ies).

W IT IS FURTHER ORDERED that on or before March 17, 2012 the Conservator shall file with the Probate Registrar the required Annual Accounting for the period of March 17, 2011 through December 31, 2011. A copy of the above shall also be provided to Probate Court Administration at the time of filing (125 West Washington, 1st Floor, Phoenix, Arizona 85003).

IT IS FURTHER ORDERED setting this matter for internal review by Probate Court Administration on March 26, 2012 to confirm compliance.

IT IS FURTHER ORDERED an Affidavit of Person to be Appointed Conservator shall be filed with the Clerk of the Court and an Order to Conservator shall be presented to this division within 10 days.

An investigation by the probate court investigator's office to determine if is qualified to serve as permanent conservator is no longer needed.

IT IS FURTHER ORDERED vacating the status conference scheduled for April 14, 2011 and the compliance hearings scheduled for March 25, 2011 and April 8, 2011.

IT IS FURTHER ORDERED waiving the appearance/filing fee of Integrated Fiduciary Services.

All parties representing themselves must keep the Court updated with address changes. A form may be downloaded at: <http://www.superiorcourt.maricopa.gov/SuperiorCourt/Self-ServiceCenter>.

finding #3

60PV

1 **WILFORD L. TAYLOR, P.C.**
 2 ATTORNEY AT LAW
 3 STATE BAR LD.NO. 005958
 4 SUITE 104
 4445 EAST HOLMES AVENUE
 MESA, ARIZONA 85206
 (480) 985-4445

MAR 22 2007



MICHAEL K. JAMES, CLERK
L. WILKINS
DEPUTY CLERK

Attorney for Petitioner

6 **IN THE SUPERIOR COURT OF THE STATE OF ARIZONA**
 7 **IN AND FOR THE COUNTY OF MARICOPA**

8 In the Matter of the Guardianship/
9 Conservatorship of:

10 **[REDACTED]** *Client # 5*

11 an Incapacitated Person.

No.

12 **PETITION FOR**
 13 **APPOINTMENT OF**
 14 **GUARDIAN, CONSERVATOR**
 15 **AND SUCCESSOR TRUSTEE**
 16 **OF THE [REDACTED]**
 17 **FAMILY LIVING TRUST**

18 Petitioner, INTEGRATED CARE MANAGEMENT & FIDUCIARY SERVICES,
 19 INC., by ELIZABETH CROSBY, its President, states as follows:

20 1. **[REDACTED]**, is an adult incapacitated person, as defined by A.R.S.
 21 § 14-5101(1). The appointment of a Guardian and Conservator is necessary or desirable
 22 as a means of providing continuing care and supervision of said person and her estate.

23 2. Venue for this proceeding is in this county because she resides and is
 24 domiciled in Maricopa County, Arizona.

25 3. The name, residence, mailing address and date of birth of the person for
 26 whom protection is sought is as follows:

[REDACTED]
[REDACTED]
 Scottsdale, Arizona 85260
 Date of Birth: **[REDACTED]**

1 dated September 6, 2001 to serve with a bond in an amount to be determined by the
2 Court.

3 (H) Enter such other orders as the Court deems appropriate under the
4 circumstances.

5 DATED MARCH 13, 2007.

7 INTEGRATED CARE MANAGEMENT
8 & FIDUCIARY SERVICES, INC.

9 By: 
10 ELIZABETH CROSBY
11 Its: Owner & President
12 P.O. Box 791
13 Gilbert, Arizona 85299
14 Arizona Supreme Court
15 Private Fiduciary Certification
16 Elizabeth Crosby - No. 20390

14 
15 Wilford L. Taylor
16 4445 East Holmes Avenue #104
17 Mesa, Arizona 85206
18 Attorney for Petitioner

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26

Financing #4

PRIMARY INSURANCE
MEDICARE
PO BOX 1602
OMAHA, NE 68101



SECONDARY INSURANCE

DATE BILLED 12/24/2009

DATE BILLED

POLICY HOLDER [REDACTED]

POLICY HOLDER

RESPONSIBLE PARTY [REDACTED]

ADMIT DATE 11/20/2009

DISCHARGE DATE 12/20/2009

Current Account Activity

Previous Balance >>> \$2,769.40

DATE	DESCRIPTION	AMOUNT
1/13/2010	— BALANCE FORWARD —	2,769.40
	PAYMENTS & ADJUSTMENTS	-2,524.72
	— CURRENT BALANCE —	244.68

This bill is now available electronically! Just go to www.bannerhealth.com, enter the keyword "OBill" in the Keyword/Search box, and enroll to receive your BANNER HEALTH statement and pay online. Use your enrollment number located in the bottom left hand corner of this statement. With this easy-to-use free service provided by the non-profit Banner Health, your health information is stored securely and safely each month.

FOR BILLING INQUIRIES, PLEASE CALL 1-866-640-3600 or 480-684-7400

THE BALANCE OF YOUR ACCOUNT IS DUE AT THIS TIME. IF YOU HAVE ANY QUESTIONS PLEASE CALL THE NUMBER ABOVE. THANK YOU.

* [REDACTED] FEB 26 2010
BY: 2123

Payment Due Date >>> 01/30/10

Please Pay This Amount >>> \$244.68

IF YOU HAVE ALREADY SENT YOUR PAYMENT, PLEASE ACCEPT OUR THANKS

Account #: [REDACTED]0013

BANNER BAYWOOD MEDICAL CENTER PO BOX 2978 PHOENIX, AZ 85062-2978 Phone: 1-866-640-3600 or 480-684-7400

Online Enrollment Number:

Finding #4

HUMANA.
Guidance when you need it most

March 15, 2010

Ms. Mary [REDACTED]
Po Box [REDACTED]
Mesa, AZ 85275

Guardians
address

Account Number:
Total Balance Due: \$60.20
Last Payment Date:
00/00/0000
Past-Due Balance: \$60.20

PAID
APR 1 2010
BY: \$ 2/32

First Reminder: Your Payment is Past Due

Dear Ms.

Thank you for choosing Humana for your prescription drug coverage. We appreciate your business and your trust.

As of March 15, 2010, we haven't received your past-due premium balance shown above. We need your payment in full by May 31, 2010, or we'll ask Medicare to disenroll you from your Humana prescription drug coverage, effective May 31, 2010. You'll still owe the past-due premiums through May 31, 2010. If you've already sent your payment, please accept our thanks and disregard this notice.

This letter pertains only to your Humana prescription drug plan benefits. Disenrollment from Humana's prescription drug plan won't affect your other Medicare benefits.

You may be able to submit a request to disenroll from Humana's prescription drug plan, if you don't want any other Medicare drug plan. However, Medicare only allows you to leave this plan and enroll in a new plan from November 15 through December 31 unless you qualify for a special exception, such as moving from the plan's service area or if you qualify for extra help with your drug costs.

However, if you're enrolled in a Group sponsored plan, you may be eligible for a special election. For more details you may contact our Customer Care team at the telephone number listed at the end of this letter or call your Group administrator.

Detach and Keep This Portion for Your Records