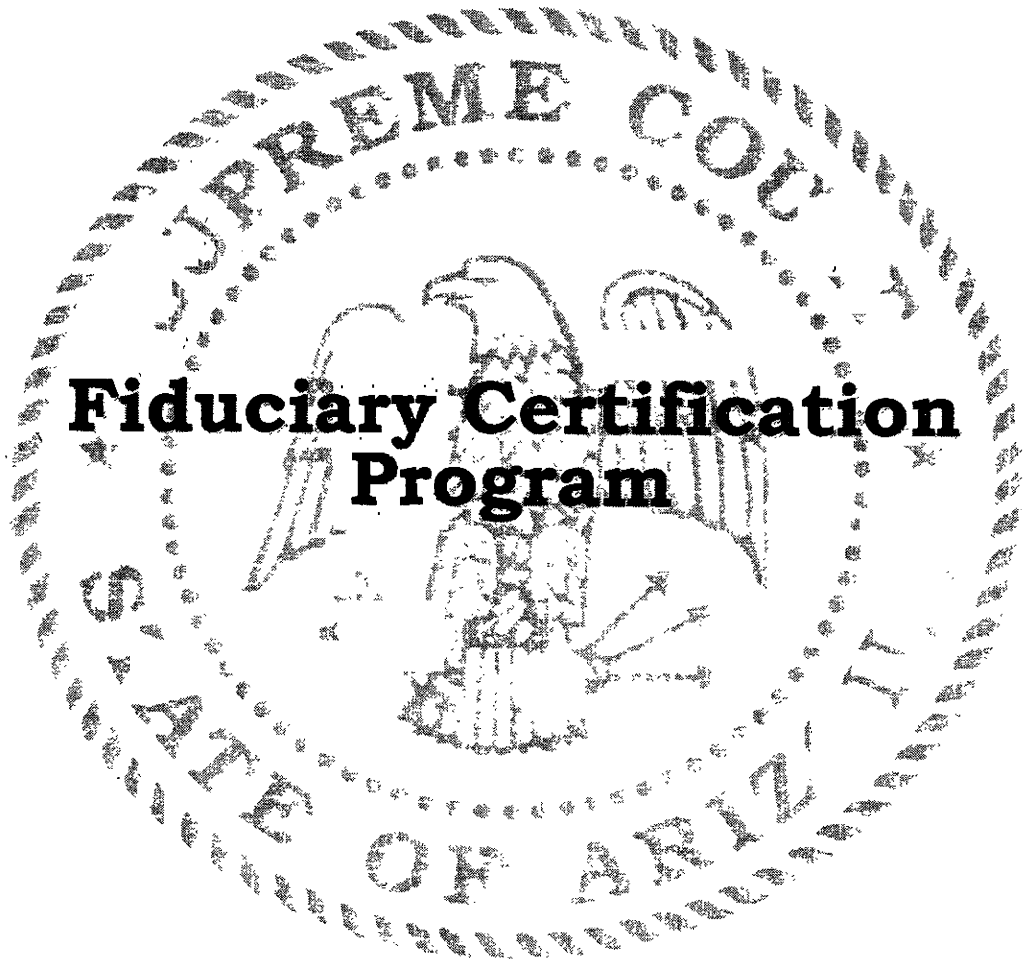
Arizona Supreme Court
Administrative Office of the Courts



Fiduciary Certification Program

Compliance Audit

Cochise County Public Fiduciary

June, 2005

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Arizona Supreme Court

Ruth V. McGregor
Chief Justice

Supreme Court

STATE OF ARIZONA
ADMINISTRATIVE OFFICE OF THE COURTS

David K. Byers
Administrative Director
Of the Courts

August 23, 2005

Barbara Middleton
Cochise County Public Fiduciary
P.O. Box 4279
Bisbee, AZ 85603

RE: Fiduciary Compliance Audit

Dear Ms. Middleton:

Enclosed is the final compliance audit report for the Cochise County Public Fiduciary

Thank you 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 Cochise County Public Fiduciary. I hope Cochise County Public Fiduciary and your clients will equally benefit.

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

Sincerely,

Nancy Swetnam, Director
Certification and Licensing Division

Enclosures

Copy: Honorable Thomas E. Collins, Presiding Judge, Cochise County
Patrick Call, Chairman, Cochise County Board of Supervisors
Dave Byers, Director, Administrative Office of the Courts
Mike Baumstark, Deputy Director, Administrative Office of the Courts

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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

Cochise County Public Fiduciary

Compliance Audit Report

The Arizona Supreme Court, Fiduciary Certification Program conducted a compliance audit of Cochise County Public Fiduciary pursuant to Arizona Revised Statutes § 14-5651 and Arizona Supreme Court Administrative Order 2003-31. During the period of January 10, 2005 through January 21, 2005 and February 14, 2005 through February 17, 2005 the Fiduciary Program audited the fiduciary activities of the Cochise County Public Fiduciary ("CCPF") and its certified employees. The following is a summary of the audit findings.

Finding #1 – Certification Number

CCPF submitted documents to the Superior Court in Cochise County without the fiduciary's certification and/or business's certification numbers on court documents.

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

Finding #2 – Timeliness

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

CCPF agreed with the finding and has instituted a new submission schedule to ensure timely court submissions.

Finding #3 – Accuracy

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

CCPF agreed with the finding and is taking steps to correct the errors found and to prevent errors from happening in the future.

Finding #4 – Documentation

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

CCPF agreed with the finding and is taking steps to correct the errors found and to prevent errors from happening in the future.

Finding #5 – Inventory

Examples were found of CCPF not listing in reasonable detail and indicating the market value of estates as of the date of appointment or date of death of each item listed on an inventory.

CCPF agreed with the finding and is taking steps to correct the errors found and to prevent errors from happening in the future.

Finding #6 – Supplementary Inventory

Client property subsequently discovered, and not included in an original inventory and appraisement, was not provided to the court in a supplemental inventory.

CCPF agreed with the finding and has provided the court with supplemental inventories subsequent to the audit.

Finding #7 – Securing Assets

CCPF did not take reasonable steps to marshal and secure the property and income of CCPF's fiduciary court appointments.

CCPF agreed with the finding and is taking steps to timely marshal and secure client assets.

Finding #8 – Diligence

Fiduciary clients' financial interests were compromised by distributed personal property still showing on internal accounts of client assets and by questionable financial decision making

CCPF was unclear about the finding however CCPF added an accounting sequence subsequent to the audit. In addition, CCPF has reviewed and changed the decision making on a particular client's account.

Finding #9 – Certified Staff

Two CCPF staff positions have primary responsibility for client caseloads of court appointed fiduciary clients and are not certified.

CCPF agreed with this finding. All staff whose position requires certification will be considered trainees until they become certified.

Finding #10 – Publication

A fiduciary must notify all known creditors of the fiduciary's appointment and to present claims. CCPF did not do the required publication.

Subsequent to the audit fieldwork CCPF ran the required publications.

Finding #11 – Creditors

CCPF did not provide equal treatment in the priority of payment to known creditors.

CCPF agreed with this finding and in the future will utilize a pro-rata formula when there are insufficient funds.

Finding #12 – Guardianship Reports

By statute specific information is required in every Report of the Guardian presented to the court. CCPF was missing two of the required information elements.

CCPF agreed with the finding and has developed a new checklist to ensure documents filed with the court are complete and accurate.

Auditor's Note: The Superior Court in Pima County was notified of the missing information and has changed their Annual Report of the Guardian form to include the missing information.

Finding #13 – Prudent Investor

Using the statutory "prudent investor" rule CCPF made decisions which were not in the clients' best interest and did not explain or document investment decision making.

CCPF agreed with the finding and has taken steps to ensure decision making is documented and in a client's best interest.

Finding #14 – Proof of Notice

By statute a fiduciary must provide notice of an inventory to the protected person and CCPF failed to provide such notice.

Auditor's Note: This finding was dismissed.

Finding #15 – Compliance

The findings were evidence CCPF was not performing all duties and discharging all obligations according to Arizona law and administrative rules.

CCPF agreed with the finding and has taken steps to correct current errors and to prevent errors of this nature in the future.

FINAL REPORT

Cochise County Public Fiduciary
Compliance Audit Report

Objective

The compliance audit of the Cochise County Public Fiduciary was conducted pursuant to the Fiduciary Program's responsibilities as set forth in Arizona Revised Statutes ("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: Fiduciaries[1].

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

Methodology

In preparation for the compliance audit, preliminary survey questions were requested and responded to by the Cochise County Public Fiduciary ("CCPF"). 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 Cochise 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 Codes, ACJA § 7-201 and § 7-202. Compliance with these requirements was tested by staff interviews, observation and reviewing samples 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 January 6, 2005 and prior to beginning the onsite fieldwork, the auditor reviewed the selected client court files from the Superior Court in Cochise County and conducted internal controls interviews with CCPF staff.

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

Cochise County Public Fiduciary
Compliance Audit Report

During the period of January 10, 2005 through January 21, 2005 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 CCPF office. The onsite compliance audit consists primarily of fiduciary client case file review. The audit also included the fiduciary activities of the principal, certified and uncertified staff.

Because client assets could not be located and/or the client files contained no supporting documentation of the assets, a second period of onsite audit fieldwork was conducted from February 14, 2005 through February 17, 2005. In between the two fieldwork periods the CCPF sought to locate those client assets or/and supporting documentation.

Scope

CCPF was the court appointed fiduciary on 117 guardian, conservator, combination guardian/conservator and personal representative cases as of December 1, 2004.

The compliance audit team reviewed the selected stratified sample of ten (10) client case files of court appointments and terminations, focusing on the internal controls, processes, timeliness, accuracy, statutory and code requirements of client case administration.

Summary

Barbara Middleton, the principal of CCPF, has recently been appointed the Public Fiduciary. The audit has been viewed by Ms. Middleton and management as an opportunity to correct past non-compliance and to update and improve processes in need of enhancement. The staff of CCPF is pursuing client guardianship and conservatorship protections within their current understandings. CCPF has comprehensive policies and procedures with detailed job descriptions.

The compliance audit found non-compliance in fifteen (15) key areas. These findings are discussed in detail as follows.

Cochise County Public Fiduciary
Compliance Audit Report

Finding # 1 ➢ ***Certification Number*** *Related Attributes:* *Arizona Code of Judicial Administration § 7-202(F)(5)*	Documents submitted to the Superior Court in Cochise County did not include the fiduciary's certification and CCPF's (business) certification numbers on court documents. • All client files were missing one or both certification numbers
Requirement	CCPF must include the required certification numbers, both the individual's and the office's on all documents submitted to the superior court.
Auditee's Response	"In researching this finding we found that the only time the Public Fiduciary certification numbers was not on the legal document was while the Public Fiduciary was waiting for certification and the document was signed by the Designated Principal."
Corrective Action	"1. In the future the Designated Principal's certification number will be placed below the signature line. 2. The Cochise County Public Fiduciary Office business certification number has been added on the legal templates and appears on the legal documents (see attached example *Exhibit 1).*"

Finding # 2 ➢ ***Timeliness*** *Related Attributes:* *A.R.S. § 14-5315(A)* *A.R.S. § 14-3706* *A.R.S. § 14-5418(A)* *A.R.S. § 14-5419(A)* *Arizona Code of Judicial Administration § 7-202, Appendix A, Code of Conduct, Standard (2)(e)*	Statutorily required reports on fiduciary clients were routinely submitted to the court after the due dates. • Late Annual Guardianship Reports -- Clients # 2, 5, 7 & 10 • Late Inventory & Appraisement -- Clients # 3, 4, 6, 9 & 10 • Late Accountings -- Clients # 1, 6, 9 & 10 (Client # 3 had no inventory filed at all.)
Requirement	The fiduciary must submit the inventory and appraisement, annual accountings, guardianship reports and/or proof of restriction on or before the statutorily required due date or court ordered due date for each client.
Auditee's Response	"Previously the Accounting and guardianship report time began on the date of appointment and ended one day before the annual accounting or report was due. This did not give the office enough time to gather the information and prepare the documents."
Corrective Action	"1. To correct the late Guardianship reports and late Accountings CCPF has changed the Accounting/Reporting period from 12 months to 10 months for the first year (the current year for on going clients). Every year the reporting period will end 12 months after the first year date which will give us the extra 2 months to assure timeliness of reporting. 2. To help prevent late inventories CCPF has started asking the court for additional time on cases where there are numerous assets or when the location of the assets is unsure. 3. A tickler system is in place." *(See Exhibit 2)*

Finding #3

➢ ***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:

- The fees charged to administer each client's estate or care are not accurately reflected in court documents. This may also deprive the client estates of a potential tax deduction – All client files
- The son (the previous guardian/conservator) had possession of $3,400 which should have been turned over to the fiduciary and listed on the inventory -- Client # 1
- On April 15, 2003 funds from DES were deposited by the fiduciary into the pooled checking account but were not listed on the client's inventory - Client # 1
- Funds held in the patient trust account at Life Care Center of Sierra Vista should have been recorded as an asset on the client's inventory – Client # 1
- A Proof of Notice was filed using the wrong court case number - Client # 1
- A check deposited on November 4, 2003 for $540.00 represented six months of back Veteran Administration payments but the accounting schedule lists the deposit as the October, 2003 payment - Client # 1
- A DFAS check of August 4, 2003 was coded as a Social Security check - Client # 1
- Assets were listed as bank transfers rather than as assets and/or receipts - Client # 1
- Adjustments were not made to *Computrust (accounting software)* to accurately reflect disposition of personal property – Client # 3
- The beginning date of the accounting period was wrong and the inventory balance was not reflected on the final accounting - Client # 4
- The Inventory and Appraisement was totaled incorrectly – Client # 6
- All assets (investments, annuities and property) were not included on the inventory -- Client # 6
- There is no record of a $15,000 check, #026057, being added to the investment account on the accounting schedule -- Client # 6
- Outstanding loan balances were not updated from one

accounting period to the next -- Client # 6

- Cash ($221.25) deposited to *Bank of America* was not found on the inventory – Client # 8
- Incorrect amounts were used for inventory bank values for *Bank One* and *Washington Mutual* – Client # 9
- The fiduciary did not account for their administration of the estate for the time period October 2001 through January 2002 -- Client # 9
- Accounting schedules did not support initial values and the gains and losses on assets -- Client # 9
- Beginning and ending balances of accountings did not always agree -- Client # 9
- Not all of the real property was listed on the inventory and subsequent accountings -- Client # 10
- The 1st accounting was not added correctly -- Client # 10
- There were no accounting schedules to support the accountings -- Client # 10
- The beginning and ending dates of the 1st and 2nd accounting period did not match (the period of 1/22 thru 2/10 was not covered) -- Client # 10
- Property in Nevada, New Mexico, Yuma AZ and Cochise County AZ was not listed on the inventory -- Client # 10
- *Bank One* checking account # XXXX-1812 with $27,918.17 as of 2/7/97 was not listed on inventory -- Client # 10
- *Bank One* money market account # XXXX-0005 was not listed on the inventory but a copy of a check for $15,797.65 dated 2/20/97 from that account was found in the file -- Client # 10
- *Bank One* checking account # XXXX-5866 balance on 2/28/97 was $ 57,044.18 was not listed on inventory -- Client # 10

Requirement

The fiduciary must ensure any document filed with the Superior Court in Cochise County is complete, accurate and understandable.

Auditee's Response

"CCPF agrees that there were documentation problems in this area. CCPF is taking steps to correct the errors found in current files and to prevent them from happening in the future. The CCPF hired an auditor to review and correct the three files that were singled out for a second audit. She completed corrections for Client # 6 and partially completed client # 3 and then gave notice due to health problems. A new Property/Asset Manager has been hired who will work to correct the remaining files."

Corrective Action	"The following steps are being taken to prevent these errors in the future. 1. CCPF has asked the Board of Supervisors for an increase in the Accounting & Auditing budget line (still pending approval)...this will allow the Department to hire an external auditor if necessary to complete the corrections to the identified files. 2. The position of Property Manager was upgraded and a new Property/Asset Manager has been hired with a Masters Degree in Business Administration who is very knowledgeable and meticulous. The Property Manager and the Administrative Coordinator have already started to better organize the Property and Investment files and create new forms and check lists. 3. Beginning this month the Property/Asset Manager and the Administrative Coordinator are working together to thoroughly audit each client to identify and correct errors before the next accounting is due. In addition, as time allows each finding in each "Finding Category" will be or has been reviewed and corrections made whenever possible. 4. The inventory check list has been revised (see attached *Exhibit 3).* 5. A Court Accountings check list has been implemented (see attached *Exhibit 4*). 6. The CCPF hired an external auditor to correct the accountings for the clients listed in the audit findings. Client # 6 is completed (see attached *Exhibit 5).* Both Client # 3 and Client # 10 will be completed with a projected completion date of June 30, 2005. 7. A description of administrative costs has been added to each Annual Report, Accounting and Claim for Fees (see attached example *Exhibit 6).* 8. A form has been created which requires the Principal's signature to add and remove assets in Computrust. Back up documentation is required before approval (see attached *Exhibit 7).* 9. An "Investment Transaction Memorandum" is required before

any transaction is made. The "Memorandum" must give a brief description of the proposed transaction, list the benefits and/or disadvantages of the proposed transaction, add any comments, provide a brief summary and must have been signed off by the Principal before the transaction can be made or denied (see attached example *Exhibit 8).*

10. Any transactions affecting Property/Asset protection requires a "Memorandum". The "Memorandum" requires an explanation of the proposed change, a description of benefits and disadvantages and approval or disapproval of the Principal (see attach *Exhibit 9).*"

Finding # 4

➢ ***Documentation***

Related Attributes:

A.R.S. § 14-5418(B)

By statute a fiduciary must keep suitable records of the administration of client cases and exhibit those records upon request. Suitable records include conformed copies of client court documents and documentation which includes decision-making and tracks the disposition, storage, disbursement and appreciation of items in a client's estate. Examples of missing documentation are:

- There was no documentation supporting the amount listed for savings on the inventory – Client # 1
- Bank statements were missing - Clients # 1, 4 & 6
- The son (the previous guardian/conservator) had possession of $3,400 which should have been turned over to the fiduciary and listed on the inventory -- Client # 1
- On April 15, 2003 funds from the DES were deposited but were not on the inventory - Client # 1
- Funds held at Life Care Center of Sierra Vista in the patient trust account were not on the inventory – Client # 1
- The closure of the *Wells Fargo* savings account was not adequately recorded in the inventory listings and accounting records - Client # 1
- There was no supporting documentation, including sign off by an appropriate level of authority, except check stubs to determine the propriety of transfers – Client # 1
- Assets were listed as bank transfers rather than assets and/or receipts - Client # 1
- Information on taxes was not in the client's file – Client # 3
- There was no information on disbursements or settlements regarding the clients' assets -- Clients # 3 & 4
- Detail on the filed inventory was insufficient and the personal property was not documented - Client # 4
- The trust was not listed on the inventory -- Client # 4
- Information and location on the automobile and its title were missing - Client # 4
- There was no documentation supporting deposits of client funds - Client # 4
- No documentation was in the file to support the valuation of the car -- Client # 6
- Inventories and accountings do not include model or serial numbers to identify and track assets. Some assets did not have receipts supporting their purchase -- Client # 6
- Descriptions of gains and losses are missing -- Client # 6

- Cash, checks and/or negotiable instruments proof is only available via the office's mail-log -- Client # 6
- Benefit award letters were not in the file -- Client # 6
- Acquisition and disposal of client's assets requests or documentation is not in client file -- Client # 6
- Bank transfers could not be traced to supporting documentation or approvals by an authorized person -- Client # 6
- Investment decision-making was not documented in the client's file -- Client # 6
- The 1st Guardianship Report had an inaccurate date of appointment – Client # 7
- The title to the mobile home was not in the file – Client # 8
- A microwave was included on the initial inventory. During the 1st accounting period another microwave was purchased and added to property on hand. The old microwave remained on the property list. The 2nd and final accounting shows the new microwave being returned. Both microwaves remained on the final accounting – Client # 8
- A *Compass* checking account closing was listed as a "gain on sale" – Client # 8
- Not all assets are included in the inventory including life insurance and annuities – Client # 9
- Assets are not recorded in accountings – Client # 9
- Beginning and ending balances did not always balance in accountings – Client # 9
- Inventory did not list the bank accounts – Client # 10
- There were no actual titles or supporting documentation of how property is titled in the files -- Client # 10
- Details on the mortgages held by the client were not in the client file -- Client # 10
- Liens were not traceable -- Client # 10
- Disposition and/or disposal of the client's assets is not documented on the accounting records -- Client # 10

Requirement

CCPF must develop a systematic process for marshalling, securing and documenting the administration of a client's estate and/or care to include all assets, transactions, activities and decision-making for each court appointed client.

Auditee's Response	"CCPF agrees that there were documentation problems in this area. CCPF is taking steps to correct the errors found in current files and to prevent them from happening in the future."
Corrective Action	"1. The inventory check list has been revised and is currently being used (see attached *Exhibit 10).* 2. A Court Accountings check list has been implemented (see attached *Exhibit 11).* 3. A form has been created and implemented which requires the Principal's signature to add and remove assets in Computrust. Back up documentation is required before approval (see attached *Exhibit 12).* 4. An "Investment Transaction Memorandum" is now required before any transaction is made. The "Memorandum" must give a brief description of the proposed transaction, list the benefits and/or disadvantages of the proposed transaction, add any comments, provide a brief summary and must have been signed off by the Principal before the transaction can be made or denied (see attached example *Exhibit 13).* 5. Any transactions affecting Property/Asset protection requires a "Memorandum". The "Memorandum" requires an explanation of the proposed change, a description of benefits and disadvantages and the approval or disapproval of the Principal. 6. The Property/Asset Manager has created an "Investment Tracking Sheet" in Excel for each client with investments (see attached *Exhibit 14).* Gains and/or losses are now posted to Computrust at the end of the month in which the client's statement arrives (some statements arrive monthly others quarterly). 7. CCPF is using a newly created check list for reviewing accountings and Guardianship reports to ensure documents filed with the court are complete and accurate (see attached *Exhibit 15).*"

Finding # 5 ➢ ***Inventory*** *Related Attributes:* *A.R.S. § 14-5418(A)*	An Arizona statute requires a fiduciary to list with reasonable detail and indicate the market value of an estate as of the date of appointment or date of death of each item listed on the inventory. • A DES account containing $ 90.97 was not on the inventory – Client # 1 • Assets were not recorded at the correct value -- Client # 6 • Personal bank accounts were not closed promptly -- Client # 6 • The inventory was not valued as of the date of appointment – Client # 8 • Supplemental inventory did not include all assets -- Client # 9 • Investments and accounts were not included on inventory -- Client # 9 • Duplicate title revealed the car was held jointly and was listed on the inventory as sole property -- Client # 9 • Mortgage balance on the house was not reflected in the value assigned to the real property on the inventory -- Client # 9 • Life insurance was not included on inventory -- Client # 9 • *Bank One* checking account # XXXX-1812 with $27,918.17 as of 2/7/97 was not listed on inventory -- Client # 10 • *Bank One* checking account # XXXX-5866 balance on 2/28/97 of $ 57,044.18 was not on inventory -- Client # 10 • *Bank One* money market account # XXXX-0005 was not listed on the inventory but a copy of a check for $15,797.65 dated 2/20/97 from that account was found in the file -- Client # 10 • A found check requiring reissue for $80.11 from the Board of County Commissioners in Florida was not listed on the inventory -- Client # 10
Requirement	The fiduciary must provide detail on an inventory to avoid providing erroneous or misleading information to the court and/or interested parties.
Auditee's Response	"CCPF agrees that there were problems with providing accurate inventories."
Corrective Action	"1. The position was upgraded and a new Property/Asset Manager has been hired with a Masters Degree in Business Administration who is very knowledgeable and meticulous. The

Property Manager and the Administrative Coordinator have already started to better organize the Property and Investment files and create new forms and check lists.

2. Beginning this month the Property/Asset Manager and the Administrative Coordinator are working together to thoroughly audit each client identify and correct errors before the next accounting is due. In addition, as time allows each finding in each "Finding Category" will be or has been reviewed and corrections made whenever possible.

3. The inventory check list has been revised and is currently being used (see attached *Exhibit 16)*.

4. The Property Manager has begun to review and initial the mail log daily to ensure checks received that should be recorded as assets are properly coded and entered into client inventory listing first and then transferred to the client's trust account.

5. The Property/Asset Manager has been using an Asset/Property Value Verification Form (see attached *Exhibit 17)*. The form lists financial and real estate assets identified as of the date of appointment and it provides a record of the verified value of the asset as of the date of appointment."

Finding # 6 ➢ ***Supplemental Inventory*** *Related Attributes:* *A.R.S. § 14-3708* ***Requirement***	Client property subsequently discovered, and not included in the original inventory & appraisement, was not provided to the court in a supplemental inventory. • An amended inventory should have been filed due to an after discovered asset (outcome of a lawsuit) – Client # 3 • An amended inventory should have been filed due to an after discovered asset (*Atlantic Regional Federal Credit Union*) - Client # 4 If any property not included in the original inventory comes to the knowledge of a fiduciary or if the fiduciary learns the value or description indicated in the original inventory for any item is incorrect or misleading, the fiduciary must make a supplementary inventory and file it with the court or notify the heirs.
Auditee's Response	"CCPF agrees that an amended inventory should have been filed for each of these clients."
Corrective Action	"1. Client # 3: A supplemental inventory was filed with the court on 2/2/05 to reflect the $ 4,789.54 proposed settlement (see attached *Exhibit 18*). 2. Client # 4: Probate was closed January 12, 2005. A supplemental inventory was filed June 6, 2005." (*Exhibit 19)*

Finding # 7 ➢ ***Securing Assets*** *Related Attributes:* *A.R.S. § 14-5417* *A.R.S. § 14-7302* *Arizona Code of Judicial Administration § 7-202, Appendix A, Code of Conduct, Standard (4), (4)(b) & (5)(b)*	A fiduciary must take reasonable steps to marshal and secure the property and income of the protected person's estate as soon as possible. • A potential settlement from a New York lawsuit is not recorded - Client # 3 • Three years after appointment as the personal representative the life insurance policy was discovered – Client # 3 • Assets were not marshaled or reported through two inventories -- Client # 6 • Client was permitted to purchase a mobile home and secure a mortgage in the client's name after the conservatorship began – Client # 6 • Although a supplemental inventory was filed all of the assets were still not included on the inventory -- Client # 6 • A supplemental inventory was filed after the fourth accounting – Client # 6 • The amended inventory filed did not list all of the assets including investments and life insurance -- Client # 9 • The assets were known to the fiduciary however there was no documentation of fiduciary marshalling and securing the assets -- Client # 9 • The client's *Bank One* account XXXX-1812 and # XXXX-5866 were not re-titled in the name of the conservatorship -- Client # 10
Requirement	The fiduciary appointed as a conservator must observe the standard of care of a prudent man dealing with the property of another and if the fiduciary has special skills or expertise (i.e. certification) he is under a duty to exercise prudence, intelligence and diligence.
Auditee's Response	"CCPF agrees that there were problems in securing assets. CCPF is taking steps to correct the errors found in current files and to prevent them from happening in the future."
Corrective Action	"1. Client # 3: Recorded in Computrust and filed with the Court (See attached *Exhibit 20*).

2. The position was upgraded and a new Property/Asset Manager has been hired with a Masters Degree in Business Administration who is very knowledgeable and meticulous. The Property Manager and the Administrative Coordinator have already started to better organize the Property and Investment files and create new forms and check lists.

3. Beginning this month the Property/Asset Manager and the Administrative Coordinator are working together to thoroughly audit each client to identify and correct errors before the next accounting is due. In addition, as time allows each finding in each "Finding Category" will be or has been reviewed and corrections made whenever possible.

4. The inventory check list has been revised and is currently being used (See attached *Exhibit 21)*."

Cochise County Public Fiduciary
Compliance Audit Report

Finding # 8 ➢ ***Diligence*** *Related Attributes:* *A.R.S. §14-5421* *Arizona Code of Judicial Administration § 7-202, Appendix A, Code of Conduct, Standard (4) & (5)(d).*	A fiduciary must exercise extreme care and diligence when making medical and financial decisions on behalf of a ward or protected person. • Distributed personal property still shows on office internal accounting of a client's assets - Client # 3 • Mortgage financing in lieu of out right purchase for the mobile home was not in the client's best financial interest – Client # 6
Auditee's Response	"CCPF is unclear about the finding for Client # 3. The only item that is listed on the valued asset report is the estimated value of the proceeds from the pending law suit. All other items were distributed in 2002. Sequence # 38 was added in February 2005. (See attached Summary of Account *Exhibit 22*)." ***Auditor's Note:*** *The fieldwork/client file review was conducted in January 2005.*
Corrective Action	"Client # 6: The mobile home was paid off using money from his investments. The $ 200.00 per month he was spending for his mortgage payments is now going to his investment accounts. (See attached documentation *Exhibit 23*)."

Finding # 9 ➢ ***Certified Staff*** *Related Attributes* *Arizona Code of Judicial Administration § 7-202 (E)(1)(b)(4)*	The Arizona Code of Judicial Administration § 7-202 requires the principal fiduciary to agree that not fewer than one certified fiduciary shall have the assigned primary responsibility for each court appointment as a guardian, conservator or personal representative. • The two uncertified case manager positions each have primary responsibility for client caseloads requiring a myriad of client specific fiduciary decision-making. Those two case manager positions should be certified staff.
Auditee's Response	"CCPF agrees with this finding. All staff whose position requires certification such as the Case Managers and the Property/Asset Manager will be considered as trainees until they become certified."
Corrective Action	"Since the audit the uncertified Case Managers have not had any decision making duties and they have not signed any documents on behalf of the Public Fiduciary. A copy of the list of tasks that require certification was given to the uncertified Case Managers to make it clear what they cannot do until they are certified." "*K.B. (Case Manager)* took the certification examination on 4-22-05, (and passed) and the required class telephonically on 5-26-05. She is awaiting her certificate in the mail."

Finding # 10 ➢ ***Publication*** *Related Attributes* *A.R.S. § 14-3801(B)*	The fiduciary must mail a notice to all known creditors, notifying them of the fiduciary's appointment and to present their claim(s) within four months after the published notice or within 60 days of the mailed notice whichever is later, or be forever barred. • No publication was done for Client # 3
Auditee's Response	"Client # 3: Publications ran on 1/28/05, 2/4/05 and 2/11/05 (See attached *Exhibit 24*)."
Corrective Action	***Auditor's Note:*** *Originally appointed July, 2002 and re-appointed in April, 2004. The audit fieldwork/client file review was conducted in January 2005. Therefore, the publication represents CCPF's corrective action.*

Finding # 11 ➢ ***Creditors*** *Related Attributes* *A.R.S. § 14-3805(B)*	All creditors must receive equal treatment in the priority of payment. • One creditor was paid in full, another creditor of the same class received no compensation but both were the same class of creditor – Client # 3
Auditee's Response	"CCPF agrees that this was an error; all creditors should be paid in accordance with the Pro-rata Formula."
Corrective Action	"1. The pro-rata formula will be used when there are insufficient funds to pay all the known creditors of a decedent in full (See attached copy of "Fiduciary Responsibilities in Claims on the Client's Estate" taken from the Office Practices section of the Supreme Court Fiduciary Manual *Exhibit 25*)."

Finding # 12 ➢ ***Guardianship Reports*** *A.R.S. § 14-5315(C)*	By statute specific information is required in every Report of the Guardian presented to the court. • The name of the person in charge of the facility where the client resides was omitted from the guardianship report submitted to the court – Client # 5 • Noted major changes in client's mental and physical condition were missing from the guardianship report – Client # 10
Auditee's Response	"CCPF agrees that these errors occurred."
Corrective Action	"1. CCPF is using a newly created a check list for reviewing accountings and Guardianship reports to ensure documents filed with the court are complete and accurate (See attached *Exhibit 26*)."

Finding # 13 ➢ ***Prudent Investor*** *A.R.S. § 14-7602(C)* *Arizona Code of Judicial Administration § 7-202, Code of Conduct, Standard 4(e)*	By statute the fiduciary is required to follow the "Prudent Investor" when making financial and investment decisions for clients. • Mortgage financing for mobile home was not in the client's best financial interest – Client # 6 • During the period of February 10, 2001 through February 9, 2002 the estate experienced investment losses of $ 31,279.78. The client's file does not explain/document investment decision-making for either gains nor losses – Client # 10
Auditee's Response	"CCPF agrees that financing a mobile home for client # 6 was not the best financial decision. However, depending upon the client's age and/or health issues, there may be times when leaving a client's assets in a more liquid form may be a better decision."
Corrective Action	"1. Client # 6: The mobile home was paid off using money from his investments. The $ 200.00 per month he was spending for his mortgage payments is now going to his investment accounts. (See attached documentation *Exhibit 27*) 2. An "Investment Transaction Memorandum" is required before any transaction is made. The "Memorandum" must give a brief description of the proposed transaction, list the benefits and/or disadvantages of the proposed transaction, add any comments, provide a brief summary and must have been signed off by the Principal before the transaction can be made or denied (See attached example *Exhibit 28*)."

Cochise County Public Fiduciary
Compliance Audit Report

Finding # 14 ➢ ***Proof of Notice*** *A.R.S. § 14-5418(B)*	By statute the fiduciary must provide notice of the inventory to the protected person. • The fiduciary did not provide proof of notice to the client -- Clients # 1 & 9
Auditee's Response	"See attached proof of service notices for clients # 1 & 9." *(Exhibit 29)*
Auditor's Note	***This finding is dismissed.***

Finding # 15 ➢ ***Compliance*** *Arizona Code of Judicial Administration § 7-202, Code of Conduct, Standard 7.*	Compliance – A fiduciary must perform all duties and discharge all obligations according to Arizona law and administrative rules, both court and administrative orders, *Section 7-201 and 7-202* of the code. • The findings # 1 through # 14 are evidence of non-compliance.
Requirement	CCPF must ensure the certified fiduciaries and non-certified staff performs all of their duties and discharge all of their obligations to meet the requirements of *Standard 7.*
Auditee's Response	"CCPF agrees that there are areas in the office that need attention. As previously stated CCPF looks upon this audit as a learning experience and an opportunity to correct errors found in current files and to take steps to prevent errors of this nature in the future."
Corrective Action	**"Summary:** "1. In the future the Designated Principal's certification number will be placed below the signature line. 2. The Cochise County Public Fiduciary Office business certification number has been added on the legal templates and appears on the legal documents (See attached example *Exhibit 1*). 3. To correct the late Guardianship reports and late Accountings CCPF has changed the Accounting/Reporting period from 12 months to 10 months for the first year (the current year for on going clients. Every year the reporting period will end 12 months after the first year date which will give us the extra 2 months to assure timeliness of reporting. 4. To help prevent late inventories CCPF has started asking the court for additional time on cases where there are numerous assets or when the location of assets is unsure. 5. A tickler system is in place. 6. CCPF has asked the Board of Supervisors for an increase in

the Accounting & Auditing budget line (still pending approval)...this will allow the Department to hire an external auditor if necessary to complete the corrections to the identified files.

7. The position of Property Manager was upgraded and a new Property/Asset Manager has been hired with a Masters Degree in Business Administration who is very knowledgeable and meticulous. The Property Manager and the Administrative Coordinator have already started to better organize the Property and Investment files and create new forms and check lists.

8. Beginning this month the Property/Asset manager and the Administrative Coordinator are working together to thoroughly audit each client to identify and correct errors before the next accounting is due. In addition, as time allows each finding in each "Finding Category" will be or has been reviewed and corrections made whenever possible.

9. The inventory check list has been revised (See attached *Exhibit 3*).

10. A Court Accountings check list has been implemented (See attached *Exhibit 4*).

11. The CCPF hired an external auditor to correct the accountings for the clients listed in the audit findings. Client # 6 is completed (See attached *Exhibit 5*). Both Client # 3 and Client # 10 will be completed with a projected completion date of June 30, 2005.

12. A description of administrative costs has been added to each Annual Report, Accounting and Claim for Fees (See attached example *Exhibit 6*).

13. A form has been created which requires the Principal's signature to add and remove assets in Computrust. Back up documentation is required before approval (See attached *Exhibit 7*).

14. An "Investment Transaction Memorandum" is required before any transaction is made. The "Memorandum" must give a brief description of the proposed transaction, list the benefits and/or disadvantages of the proposed transaction, add any comments, provide a brief summary and must have been signed off by the Principal before the transaction can be made or denied (See *Exhibit 13*).

15. Any transactions affecting Property/Asset protection requires a "Memorandum". The "Memorandum" requires an explanation of the proposed change, a description of benefits and disadvantages and approval or disapproval of the Principal (See attached *Exhibit 8*).

16. CCPF created a check list for reviewing accountings and Guardianship reports to ensure documents filed with the court are complete and accurate (See attached *Exhibit 15*).

17. The Property/Asset Manager has created an "Investment Tracking Sheet" in Excel for each client with investments (sample attached *Exhibit 14*). Gains and/or losses are now posted to Computrust at the end of the month in which the client's statement arrives (Some statements arrive monthly others quarterly).

18. The Property Manager has begun to review and initial the mail log daily to ensure checks received that should be recorded as assets are properly coded and entered into client inventory listing first and then transferred to the client's trust account.

19. The Property/Asset Manager has been using an Asset/Property Value Verification Form (See attached *Exhibit 17*). This form lists financial and real estate assets identified as of the date of appointment and it provides a record of the verified value of the asset as of the date of appointment.

20. Uncertified Case Managers do not have any decision making duties and they have not signed any documents on behalf of the Public Fiduciary. A copy of the list of tasks that require certification was given to the uncertified Case Managers to make it clear what they cannot do until they are certified.

21. The pro-rata formula will be used when there are insufficient funds to pay all the known creditors of a decedent in full (See attached copy of "Fiduciary Responsibilities in Claims on the Client's Estate" taken from the Office Practices section of the Supreme Court Fiduciary Manual *Exhibit 25*).

22. Currently the CCPF is working on policies and procedures to incorporate the corrective actions made as outlined in Findings # 1 to # 15."

EXHIBIT 1

FINDING #1

EXHIBIT 1

BARBARA MIDDLETON, Cert. No. 20505
COCHISE COUNTY PUBLIC FIDUCIARY
P. O. Box 4279
Bisbee, Arizona 85603
(520) 432-9660

ADAM AMBROSE, State Bar No. 022800
Attorney for Cochise County Public Fiduciary

FINDING #1

FILED

05 MAY 23 PM 4:13

DENISE I. LUNDIN
CLERK OF SUPERIOR COURT
BY _____ DEPUTY

IN THE SUPERIOR COURT OF THE STATE OF ARIZONA

IN AND FOR THE COUNTY OF COCHISE

In the Matter of the Conservatorship/ Guardianship of: [redacted] An Incapacitated/Protected Person.	[redacted] **PETITION FOR APPROVAL OF ANNUAL REPORT, SEVENTEENTH ACCOUNTING and CLAIM FOR FEES** (Division V)

The COCHISE COUNTY PUBLIC FIDUCIARY alleges as follows:

1. The COCHISE COUNTY PUBLIC FIDUCIARY was appointed Guardian/Conservator of [redacted] on June 27, 1988 and thereafter qualified and accepted such appointment

2. The type, name and address of the home or facility where [redacted] resides is as follows: Type of facility: Skilled Nursing Home; Name and address of the facility: [redacted] The Administrator is Matthew Church.

3. The COCHISE COUNTY PUBLIC FIDUCIARY through its agents and employees, visited with [redacted] at least once quarterly during the past ten months of the accounting period, with the most recent contact having been made on March 10, 2005.

FINDING #2

4. [redacted] physician is [redacted] whose office is located at [redacted] The physician's last visit with [redacted] during the accounting period was in February 22, 2005.

5. A summary of the physician's observations of [redacted] physical and mental condition is attached as Exhibit "A" and incorporated herein by reference.

6. In the last year, the guardian has noted the following major changes in [redacted] mental and physical conditions: continued general decline and development of squamous cell cancer.

7. The COCHISE COUNTY PUBLIC FIDUCIARY believes that the guardianship and conservatorship should be continued.

8. In addition to services provided by the COCHISE COUNTY PUBLIC FIDUCIARY, [redacted] receives the following services and/or benefits: ALTCS, Medicare, and Social Security.

9. Attached as Exhibit "B" is an Affidavit evidencing the Public Fiduciary's claim against this Estate in the amount of $985.00 for services from June 27, 2004 through April 26, 2005, in accordance with A.R.S. § 14-5604.

10. Attached as Exhibit "C" is an account of all sums received and disbursed from June 27, 2004 through April 26, 2005 and all property left on hand at the end of the period. The following administrative costs have been paid from the estate during the accounting/reporting period: Check charges, $ 210.00; deposit charges, $ 72.00; and telephone charges, $ 5.27.

FINDING # 3

WHEREFORE, Petitioner requests that the Court, after notice and hearing, enter an order that:

A. Accepts the Annual Report.

B. Approves and settles the Seventeenth Annual Accounting.

C. Approves the Public Fiduciary's claim and orders that payment of $985.00 be made from the Estate into the County Treasury to be credited to the general fund of the county, as the assets of the Estate allow.

D. Grants such other and further relief as this Court deems just and proper.

RESPECTFULLY SUBMITTED this 23rd day of May 2005.

COCHISE COUNTY PUBLIC FIDUCIARY
Public Fiduciary Business Cert. # 20134 FINDING #1

By: _____
ADAM AMBROSE
Attorney for Cochise County Public Fiduciary

STATE OF ARIZONA)
) ss.
COUNTY OF COCHISE)

BARBARA MIDDLETON, being first duly sworn upon her oath, deposes and states that she is the COCHISE COUNTY PUBLIC FIDUCIARY and she has read the forgoing Petition and knows the contents therein and believes them to be true and correct to the best of her knowledge and belief.

_____
BARBARA MIDDLETON

SUBSCRIBED AND SWORN TO before me this 23rd day of May 2005 by BARBARA MIDDLETON.

_____
Notary Public

Official Seal
NOTARY PUBLIC
STATE OF ARIZONA
County of Cochise
IRMA D. CABALLERO
My Commission Expires May 1, 2007

EXHIBIT 2

FINDING #2

COPY OF ORIGINAL

EXHIBIT 2

BARBARA MIDDLETON, Cert. No. 20505
COCHISE COUNTY PUBLIC FIDUCIARY
P. O. Box 4279
Bisbee, Arizona 85603
(520) 432-9660

ADAM AMBROSE, State Bar No. 022800
Attorney for Cochise County Public Fiduciary

Finding #1

FILED

05 MAY 23 PM 4:13

DENISE I. LUNDIN
CLERK OF SUPERIOR COURT
BY _____ DEPUTY

IN THE SUPERIOR COURT OF THE STATE OF ARIZONA

IN AND FOR THE COUNTY OF COCHISE

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3. The COCHISE COUNTY PUBLIC FIDUCIARY through its agents and employees, visited with [redacted] at least once quarterly during the past ten months of the accounting period, with the most recent contact having been made on March 10, 2005.

Finding #2

4. [redacted] physician is [redacted] whose office is located at [redacted] The physician's last visit with [redacted] during the accounting period was in February 22, 2005.

5. A summary of the physician's observations of [redacted] physical and mental condition is attached as Exhibit "A" and incorporated herein by reference.

6. In the last year, the guardian has noted the following major changes in [redacted] mental and physical conditions: continued general decline and development of squamous cell cancer.

7. The COCHISE COUNTY PUBLIC FIDUCIARY believes that the guardianship and conservatorship should be continued.

8. In addition to services provided by the COCHISE COUNTY PUBLIC FIDUCIARY, [redacted] receives the following services and/or benefits: ALTCS, Medicare, and Social Security.

9. Attached as Exhibit "B" is an Affidavit evidencing the Public Fiduciary's claim against this Estate in the amount of $985.00 for services from June 27, 2004 through April 26, 2005, in accordance with A.R.S. § 14-5604.

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C. Approves the Public Fiduciary's claim and orders that payment of $985.00 be made from the Estate into the County Treasury to be credited to the general fund of the county, as the assets of the Estate allow.

D. Grants such other and further relief as this Court deems just and proper.

RESPECTFULLY SUBMITTED this 23rd day of May 2005.

COCHISE COUNTY PUBLIC FIDUCIARY
Public Fiduciary Business Cert. # 20134 FINDING # 1

By: _____
ADAM AMBROSE
Attorney for Cochise County Public Fiduciary

STATE OF ARIZONA)
) ss.
COUNTY OF COCHISE)

BARBARA MIDDLETON, being first duly sworn upon her oath, deposes and states that she is the COCHISE COUNTY PUBLIC FIDUCIARY and she has read the forgoing Petition and knows the contents therein and believes them to be true and correct to the best of her knowledge and belief.

_____
BARBARA MIDDLETON

SUBSCRIBED AND SWORN TO before me this 23rd day of May 2005 by BARBARA MIDDLETON.

_____
Notary Public

Official Seal
NOTARY PUBLIC
STATE OF ARIZONA
County of Cochise
IRMA D. CABALLERO
My Commission Expires May 1, 2007

EXHIBIT 3

FINDING #3

EXHIBIT 3

Property Inventory Checklist

Client & Inventory Information

PROBATE CASE: Y / N

Client Name		SSN	
Inventory Location		DOB	
Date of Inventory		Date of Appointment	
Inventoried by		Inventory Due	
Verified by		Computrust Entry	

Financial Information

Financial Institution	Account Type & Account No.	Balance	Date of Balance

Insurance Information

Insurance Company	Type of Insurance & Policy No.	Value	Premiums Required or Paid in Full?
	Car		
	Home		
	Health		
	Life		
	Other		

Important Documents

Document		Location	Comments
Will	☐		
Passports	☐		
Marriage Certificate	☐		
Birth Certificate	☐		
Divorce Decree	☐		
Burial Plan	☐		
Property Deeds / Titles	☐		
Tax Returns	☐		
Other:	☐		

Storage Unit

Storage Company	Location	Comments

Property Inventory Checklist

angible Property (i.e. real estate and vehicles)

Property	Location	Lien?	Loan Balance

Other Property to be Inventoried (i.e. personal property at care facility)

Property	Location	Value	Inventoried

ellaneous Activities

Activity		Date & Contact Person	Comments
Change Locks	☐		
File Will	☐		
Check Utilities	☐		
Family Contact	☐		
Prepare for Court Approval	☐		
Received Court Approval	☐		
Assessor's Inquiry	☐		
Sell Real Estate	☐		
Send Personal Items	☐		
Safe Deposit Box	☐		
Complete Property Inventory	☐		
Creditor Contact	☐		
Family Contact for sale of property	☐		
Other	☐		

omments: _____

_____

_____

Client Name: _____

EXHIBIT 4

FINDING #3

UR C TI - C KL

CLIENT:	
ACCOUNTING PERIOD DATES:	
Probate	
Annual	
Final	

								Error - Refer to Attachment	Notes
Amt. from prior Accounting									
Schedule C1-Receipts									
Schedule C2-Gain Sale/Tran Inv-Trst									
Schedule C3-Adjust to Inv.									
Schedule B1-Disbursements									
Schedule B2-Expense on Sale									
Schedule B3-Loss on Sale									
Schedule B4-Adjust to Inv.									
Property on Hand									
Inventory & Appraisal									
Charges-Adjust to Inventory									
Value Assets									
Distributed Inventory									
Summary pages balance to detail									

Final Sign Off:

Property Manager _____
Signature

Cochise Co. Public Fiduciary _____
Signature

Notes for next accounting:

This Client's account has been audited back to day 1 Yes ☐ No ☐

_____
signature

EXHIBIT 5

FINDING #3

[redacted]

April 13, 2005

Barbara Middletown
Cochise County Public Fiduciary
1415 W. Melody Lane - Bldg. A
Bisbee, AZ. 85603

Dear Barbara:

I have completed the adjustments to [redacted]nventory per Fiduciary Compliance Audit, dated February 17, 2005 to the best of my ability.

I updated the six Summary of Accountings and attached a copy to each of the files. Also you will find an inventory spreadsheet that will explain my findings.

I am sorry it took longer than what I thought it would take. I just needed to make sure the amounts were not already included somewhere in the six Summary of Accountings (SOA's) which would have inflated the asset amount in error.

If you have any questions please call me.

Very truly yours,

[redacted]

sl
Copies - 6 - Summary of Accounting for files.
2 - Spreadsheets for files.

[redacted] [redacted]

COCHISE COUNTY PUBLIC FIDUCIARY

SIXTH ANNUAL ACCOUNTING

SUMMARY OF ACCOUNT

ESTATE: [redacted]
ACCOUNT NO: [redacted]
COURT NO: [redacted]
PERIOD COVERED: 12/20/03 THRU 12/19/04

INVENTORY AND APPRAISAL	65,872.50
ADJUSTMENTS TO INVENTORY PER FIDUCIARY COMPLIANCE AUDIT FEBRUARY 17, 2005	**3,088.47**
GAINS NO INVESTMENT NOT ON SCHEDULE	3,165.16
RECEIPTS	32,271.71
TOTAL	**$104,397.84**

DISBURSEMENTS	30,673.66
ADJUSTMENTS TO INVENTORY PER FIDUCIARY COMPLIANCE AUDIT FEBRUARY 17, 2005	**3,088.47**
PROPERTY ON HAND	70,635.71
TOTAL CREDITS	**$104,397.84**

NOTE: Copies of back-up documentation can be found under File Correspondence/Miscellaneous Property & Inventory.

[redacted]

COCHISE COUNTY PUBLIC FIDUCIARY

FIFTH ANNUAL ACCOUNTING

SUMMARY OF ACCOUNT

ESTATE: [redacted]
ACCOUNT NO: [redacted]
COURT NO: [redacted]
PERIOD COVERED: 12/20/02 THRU 12/19/03

INVENTORY AND APPRAISAL	61,423.78
ADJUSTMENTS TO INVENTORY PER FIDUCIARY COMPLIANCE AUDIT FEBRUARY 17, 2005	**3,088.47**
ADJUSTMENT TO INVENTORY	2,522.07
GAINS NO INVESTMENT NOT ON SCHEDULE	2,438.06
RECEIPTS	32,483.67
TOTAL	**$101,956.05**

DISBURSEMENTS	32,995.08
ADJUSTMENTS TO INVENTORY PER FIDUCIARY COMPLIANCE AUDIT FEBRUARY 17, 2005	**3,088.47**
PROPERTY ON HAND	65,872.50
TOTAL CREDITS	**$101,956.05**

NOTE: Copies of back-up documentation can be found under File Correspondence/Miscellaneous Property & Inventory.

[redacted]

COCHISE COUNTY PUBLIC FIDUCIARY

FOURTH ANNUAL ACCOUNTING

SUMMARY OF ACCOUNT

ESTATE: [redacted]
ACCOUNT NO: [redacted]
COURT NO: [redacted]
PERIOD COVERED: 12/20/01 THRU 12/19/02

INVENTORY AND APPRAISAL	56,172.06
ADJUSTMENTS TO INVENTORY PER FIDUCIARY COMPLIANCE AUDIT FEBRUARY 17, 2005	**3,088.47**
SUPPLEMENTAL INVENTORY	39,614.34
RECEIPTS	31,214.28
TOTAL CHARGES	**$130,089.15**

DISBURSEMENTS	50,229.01
ADJUSTMENTS TO INVENTORY PER FIDUCIARY COMPLIANCE AUDIT FEBRUARY 17, 2005	**3,088.47**
EXPENSE OF SALE (SEQ 32)	487.35
LOSS ON SALE (SEQ 32)	173.00
PROPERTY ON HAND	61,423.78
ADJUSTMENT TO INVENTORY	14,687.54
TOTAL CREDITS	**$130,089.15**

NOTE: Copies of back-up documentation can be found under File Correspondence/Miscellaneous Property & Inventory.

[redacted]

COCHISE COUNTY PUBLIC FIDUCIARY

THIRD ANNUAL ACCOUNTING

SUMMARY OF ACCOUNT

ESTATE: [redacted]
ACCOUNT NO: [redacted]
COURT NO: [redacted]
PERIOD COVERED: 12/21/00 THRU 12/19/01

INVENTORY AND APPRAISAL	50,773.05
ADJUSTMENTS TO INVENTORY PER FIDUCIARY COMPLIANCE AUDIT FEBRUARY 17, 2005	**3,088.47**
RECEIPTS	30,402.17
TOTAL	**$84,263.69**

DISBURSEMENTS	24,607.15
ADJUSTMENTS TO INVENTORY PER FIDUCIARY COMPLIANCE AUDIT FEBRUARY 17, 2005	**3,088.47**
PROPERTY ON HAND	56,568.07
TOTAL CREDITS	**$84,263.69**

NOTE: Copies of back-up documentation can be found under File Correspondence/Miscellaneous Property & Inventory.

[redacted]

COCHISE COUNTY PUBLIC FIDUCIARY

SECOND ANNUAL ACCOUNTING

SUMMARY OF ACCOUNT

ESTATE: [redacted]
ACCOUNT NO: [redacted]
COURT NO: [redacted]
PERIOD COVERED: 12/21/99 THRU 12/20/00

INVENTORY AND APPRAISAL	48,836.99
ADJUSTMENTS TO INVENTORY PER FIDUCIARY COMPLIANCE AUDIT FEBRUARY 17, 2005	**3,088.47**
NEW INVENTORY	4,140.00
RECEIPTS	28,448.25
FROM INVENTORY TO TRUST ACCOUNT	10,325.51
TOTAL	**$94,839.22**

DISBURSEMENTS	30,652.19
ADJUSTMENTS TO INVENTORY PER FIDUCIARY COMPLIANCE AUDIT FEBRUARY 17, 2005	**3,088.47**
PROPERTY ON HAND	50,773.05
ADJUSTMENT TO INIVENTORY	10,325.51
TOTAL CREDITS	**$94,839.22**

NOTE: Copies of back-up documentation can be found under File Correspondence/Miscellaneous Property & Inventory.

[redacted]

COCHISE COUNTY PUBLIC FIDUCIARY

FIRST ANNUAL ACCOUNTING

SUMMARY OF ACCOUNT

ESTATE: [redacted]
ACCOUNT NO: [redacted]
COURT NO: [redacted]
PERIOD COVERED: 12/21/98 THRU 12/20/99

INVENTORY AND APPRAISAL	72,547.44
ADJUSTMENTS TO INVENTORY PER FIDUCIARY COMPLIANCE AUDIT FEBRUARY 17, 2005	**3,088.47**
SUPPLEMENTAL INVENTORY	10,800.34
ADJUSTMENTS TO INVENTORY	12,651.20
RECEIPTS	59,954.46
TOTAL	**$159,041.91**

DISTRIBUTED INVENTORY	44,285.38
ADJUSTMENTS TO INVENTORY PER FIDUCIARY COMPLIANCE AUDIT FEBRUARY 17, 2005	**3,088.47**
DISBURSEMENTS	59,645.82
EXPENSE OF SALE	1,226.25
LOSS ON SALE	1,959.00
PROPERTY ON HAND	48,836.99
TOTAL CREDITS	**$159,041.91**

OTE: Copies of back-up documentation can be found under file Correspondence/Miscellaneous property & inventory.

[redacted]

Appt. 2/21

[redacted]

COCHISE C[redacted]Y PUBLIC FIDUCIARY

ADJUSTMENTS TO INVENTORY PER
FIDUCIARY COMPLIANCE AUDIT
FEBRUARY 17, 2005

A	B	C	D	E	F	G
LINE NO	SEQUENCE NUMBER	DATE	INVENTORY ITEM	BEGINNING VALUE	PROOF OF DOCUMENT	EXPLANATION
1	1		FIGURINES	200.00		
2	2		THIMBLES	250.00		
3	3		SALT & PEPPER SHAKERS	40.00		
4	4		HAND MADE QUILT	150.00		
5	5		ZENITH 15" TV	50.00		
6	6		MISC DISHES	25.00		
7	7		ASTRO VAN	1,000.00		
8	8		MISC CERAMICS	637.00		
9	9		BELLS ETC.	401.00		$ 50 in question. Penciled in on Summary of Actg.. not sure if it was inc. in totals. Left at $401.
10	10		COINS	1,000.00		
11	11		MISC FURNITURE	100.00		Found $100 not $50 on Summary of Acct. Feel reasonably assured it is the correct amt.
12	12		CD NORTH WEST BANK	10,325.51		
13	13	12/31/98	PUTNAM INVESTMENTS	7,187.70	X	
14	14	12/31/98	BEAR, STEARNS SECURITIES	1,050.00	X	
15	15		MOBILE HOME	4,279.00		
16	Unassigned	9/24 thru 12/22/98	WELLS FARGO SAVINGS	3,344.00	X	Original document reflected $3,352.35. However, on the Summary of Actg. reflected this amt & was inc.. In totals. Diff $8.35
17	Unassigned	5/15/98 thru 1/15/99	WELLS FARGO CHECKING	5,872.02	X	
18	Unassigned	04/26/02	SOUTH WEST GAS STOCK	6,845.85	X	
19	Unassigned	12/31/98	IDS LIFE INS	9,748.42	X	Surrendered. Taxes were deducted.Used this amt not $9,871.3. It was on Summary of Actg. & inc. in totals. Diff $122.89.
20	Unassigned	04/06/99	BROADWAY NATIONAL BANK	5,399.65	X	
21	Unassigned	02/09/99	TRUST NATIONAL BANK	6,290.01	X	Surrendered Apr 19, 1999 $63.000. Diff $9.99. No taxes deducted. Could have been postage. ?
22	16	09/07/99	BROADWAY NATIONAL BANK	7,372.20	X	
23	Unassigned	10/28/99	SE AZ FEDERAL CREDIT UNION	848.84	X	
24	Unassigned	12/30/98	MET LIFE ANNUITY	$12,641.35	X	Auditors could not find on beginning (original) inventory. I could not find nor did I find it on the Summary of Actg.
25	Unassigned	12/18/98	MET LIFE ANNUITY	29.56	X	Auditors could not find on beginning (original) inventory. I could not find but did find it on the Summary of Actg. & inc. in total
26	Unassigned		NASTECH PHARMACEUTICAL	10.73		08/17/99 - 3 shares. Auditors could not find on beg. (original) inventory. I found on Summary of Actg. & inc. in totals.
27	Unassigned	04/17/00	MET LIFE ANNUITY	570.00	X	40 shares @ $14.25. Not reflected on beginning (original) inventory. I could not find it & nor did I find it on the Summ. of Act
28			TOTAL	$75,667.85		
29			TOTAL Minus Lines 25 and 26	$75,627.56		
30		Diff. of Lines 29 Plus	Lines 24 & 27= Adjust. to Inventory	$3,088.47		

BACKUP DOCUMENTATION
FOR
ADJUSTMENTS TO INVENTORY PER
FIDUCIARY COMPLIANCE AUDIT
FEBRUARY 17, 2005

Note: Please leave the attached documentation in file labeled Property & Inventory for a proper audit trail.

Paid to [illegible]
Item) Still not on original) currently

Met Life Annuity - on my purple sheet #12
[redacted] - Not on Barb's
* documents show $2641.36 - 7/2/99 amended total

Met Life Ch# [redacted] on my purple sheet #2
✓ * $29.56 - asset - issued prior to DOA Not on Barb's
SAME AS ABOVE DATE OF APPT. amended

Nastech Pharmacatical on my purple sheet #10
$10.13 - 3 shares - 8/17/99 Not Barb's amended

#3 ✓ PAUL REVERE Life - Annuity?
She got back-up letter

my sheet #5
Met Life Annuity ? Letter 5/1/00 Not on Barb
* [redacted] ie: 40 shares - 40 shares @ 14.255

3251.65 T annuity current still short on monetary
#6 Judgment - ? #14 Texas Storage Locker Item
WHAT IS THE JUDGEMENT
MY FLOWER STORAGE
WHERE WHAT WAS IN IT

JR's notes
2/15/04

Seq #2 - on our purple sheet for their list - Still no proof of #4 and #11 - only proof of $50.00

- this was [illegible]

RECEIVED
JAN 21 1999

Annual Statement
January 1, 1998 - December 31, 1998

PUTNAM INVESTMENT

[redacted]

Client number: [redacted]
Investment firm:
GRUNTAL & COMPANY
Representative:
BARRY RICHTER & SHEILA RICHTER
Representative phone number: 1-516-773-7400
For Putnam assistance: 1-800-225-1581

Total value of your portfolio as of 12/31/199
$7,187.70

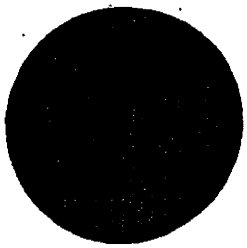
In this quarter's Putnam Edge, Putnam Portfolio Managers look back at the financial volatility of 1998 and give their insights on the year ahead. You can also read about new features to our Putnam Web site, how we are preparing for the year 2000, and reasons to think al the Roth IRA.

SUMMARY OF ACCOUNT INFORMATION (January 1, 1998 - December 31, 1998)

Investment Accounts Fund name	Beginning balance (as of 1/1/1998)	Additions Year-to-date	Withdrawals Year-to-date	Changes in value Year-to-date	Total va (as of 12/31
Putnam American Govt Income Class A	$7,027.80	$0.00	$0.00	$159.90	$7,
Total year to date	**$7,027.80**	**$0.00**	**$0.00**	**$159.90**	**$7,**
Total for the quarter (October 1 - December 31)	**$7,291.64**	**$0.00**	**$0.00**	**-$103.94**	**$7,**

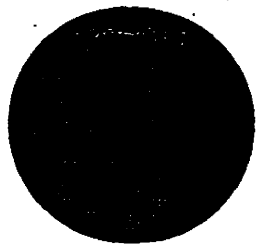
YOUR PUTNAM PORTFOLIO ALLOCATION

Allocation by Putnam fund



100% American Govt Income

Allocation by investment category



- 100% Income
- 0% Growth
- 0% Growth and Incom
- 0% Tax Advantaged
- 0% International and G
- 0% Asset Allocation

PA

BEAR STEARNS

AR, STEARNS SECURITIES CORP.
ONE METROTECH CENTER NORTH
BROOKLYN, NEW YORK 11201-3859
(212) 272-1000

Account	A.E.	Tax I.D.	Period Ending	Last Statement	Page
[redacted]	ME7	[redacted]	03/26/99	12/31/98	1 of 1

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APR 05 1999

COCHISE COUNTY PUBLIC
FIDUCIARY CONSERVATOR FOR
[redacted]

Financial Summary

arket Value of Securities

	Long	Short
Equities	$1,050	$0
Units	0	0
Preferred Equities	0	0
Mutual Funds	0	0
Bonds	0	0
Options	0	0
er	0	0
urity Totals	$1,050	$0

Total Value of Securities This Period	$1,050
let Cash Balance	139
let Equity This Period	$1,189
Net Equity Last Statement	$689

Cash Balance Summary

Cash Balances	Opening	Closin
Cash	$139.04	$13
Net Cash Balance	$139.04	$13

Income Summary

	This Period	Year to D
Total Income	$0.00	$

Portfolio Positions

Account Type	Quantity	Description	Symbol/Cusip	Price	Market Value	Estimated Ann Rate
Equities/Options						
CASH	1,000	REUTER MANUFACTURING INC	RTMF	1.050	1,050	
		****** Your Priced Securities Value ******			1,050	

PART OF THE NATIONAL ASSOCIATION OF SECURITIES DEALER'S (NASD) INVESTOR EDUCATION PROGRAM, YOU
Y OBTAIN INFORMATION ON THE NASD'S PUBLIC DISCLOSURE PROGRAM BY CONTACTING THE NASD AT TELEPHONE
MBER (800) 289-9999 OR VIA THEIR INTERNET ADDRESS WHICH IS WWW.NASDR.COM. IN ADDITION, A BROCHURE
PLAINING THE PUBLIC DISCLOSURE PROGRAM IS AVAILABLE FROM THE NASD UPON REQUEST.

*** End of State

WELLS FARGO BANK

WELLS FARGO BANK, N.A.
P.O. BOX 6995
ORTLAND, OR 97228-6995

#6317

RECEIVED DEC 29 1998

[redacted] N

CALL 1-800-TO-WELLS
(1-800-869-3557)
24 HOURS/DAY, 7 DAYS/WI
FOR ASSISTANCE WITH
YOUR ACCOUNT.

THIS STATEMENT COVERS: 9/24/98 THROUGH 12/22/98

LS FARGO NEWSLINE

FOR YOUR HOLIDAY TRAVELS, WELLS FARGO OFFERS THE SECURITY AND CONVENIENCE OF AMERICAN EXPRESS TRAVELERS CHEQUES. THEY ARE AVAILABLE AT ALL TRADITIONA AND IN-STORE WELLS FARGO BRANCHES, AND IF LOST OR STOLEN, THEY ARE REFUNDABL WITHIN 24 HOURS WORLDWIDE.

VINGS COUNT [redacted]

CONVERTED FROM RST INTERSTATE COUNT [redacted]

SUMMARY

PREVIOUS BALANCE	3,335.86	MINIMUM BALANCE	3,335.
DEPOSITS	.00+	AVERAGE BALANCE	3,336.
INTEREST EARNED	16.49+	ANNUAL PERCENTAGE YIELD EARNED	2.
WITHDRAWALS	.00-		
TELEPHONE BANKING CALLS	.00-		
OTHER SERVICE CHARGES	.00-	INTEREST EARNED 1998	64.
► NEW BALANCE	3,352.35		

3344.00 Rec'd
8.35

DETAILS

DATE	TRANSACTION	AMOUNT	BALAI
12/22	INTEREST PAYMENT THIS PERIOD	16.49+	3,352

24-HOUR TELEPHONE BANKING

EACH ACCOUNT COMES WITH 3 COMPLIMENTARY CALLS EVERY 30 DAYS WITHIN YOUR STATEMENT PERIOD. IF YOU MAINTAIN A $200 DAILY BALANCE IN YOUR ACCOUNT, TELEPHONE BANKING FEES WILL BE WAIVED.

INTEREST INFORMATION

FROM	THROUGH	INTEREST RATE	ANNUAL PERCENTAGE YIELD (A
9/24	12/22	2.00%	2.02%

HANK YOU FOR BANKING WITH WELLS FARGO

WELLS FARGO BANK

WELLS FARGO BANK, N.A.
P.O. BOX 6995
PORTLAND, OR 97228-6995

#65

RECEIVED
JAN 27 1999

CALL 1-800-TO-WELLS
(1-800-869-3557)
24 HOURS/DAY, 7 DAYS/W
FOR ASSISTANCE WITH
YOUR ACCOUNT.

[redacted]

0 N
26

GE 1 OF 1

THIS STATEMENT COVERS: 12/15/98 THROUGH 1/15/99

WARD
ACCOUNT
[redacted]

NVERTED FROM
IRST INTERSTATE
[redacted]

SUMMARY

PREVIOUS BALANCE	6,326.90
DEPOSITS	1,092.00+
WITHDRAWALS	7,408.90-
TELEPHONE BANKING CALLS	.00-
POINT OF SALE USAGE FEE	.00-
MONTHLY CHECKING FEE AND OTHER CHARGES	10.00-
▶ NEW BALANCE	.00

MINIMUM BALANCE .0
AVERAGE BALANCE 4,681.8

USE YOUR EXPRESS CARD TO MAKE POINT OF SALE PURCHASES
AT PARTICIPATING RETAILERS. (A $1.00 MONTHLY FEE MAY APPLY.)

TRY IT TODAY AT SUPERMARKETS...GAS STATIONS...DRUG STORES...AND MORE
--WHEREVER YOU SEE THE SYMBOLS ON THE BACK OF YOUR CARD!

ECKS AND
ITHDRAWALS

CHECK	DATE PAID	AMOUNT	CHECK	DATE PAID	AMOU
669	12/16	[redacted]	684	12/16	[redacted]
670	12/18	[redacted]	685	12/16	[redacted]
674*	12/18	[redacted]	686	12/18	[redacted]
675	12/15	[redacted]	687	1/04	50.
676	12/18	[redacted]	688	12/24	130.
677	12/18	[redacted]	689	12/31	59.
678	12/21	[redacted]	690	12/29	54.
679	12/18	[redacted]	691	12/24	33.
680	12/22	[redacted]	692	12/28	60.
681	12/18	[redacted]	693	12/28	50.
682	12/16	[redacted]	694	12/23	50.
683	12/21	[redacted]	695	12/28	108.
			696	12/29	20.

PRESIDENTIAL TAS ACHDRAW [redacted] 0000	12/21	25.
[redacted] ELECTRIC SSVEC PMT [redacted]	1/06	14.
[redacted] 800-252-2148 INS. PREM [redacted]	1/06	16.
[redacted]	1/13	5,872.
SERVICE CHARGE	1/15	10

Betty?

DEPOSITS		DATE POSTED	AMOU
	[redacted] SA	12/31	1,092

24-HOUR
TELEPHONE
NKING

EACH ACCOUNT COMES WITH 3 COMPLIMENTARY CALLS PER STATEMENT PERIOD.

CALLS TO 24-HOUR TELEPHONE BANKING THIS STATEMENT PERIOD: 0

highlited amts paid prior to appointment 12/21/99
balance 12/21/99 5420.57

YOUR WELLS FARGO STATEMENT

MEMBER

PRINTED ON RECYCLED PAPER

WELLS FARGO BANK

DA-017 (3-97)

Customer Account Charge Notice - DEBIT

DATE: 01-13-99 AU: 6317

CUSTOMER ACCOUNT #

For Bank Originated Entries To:
DDA / SAV / MRA / MMA / WDDA

ORIGINATOR: D LaBrecque

DB * 0 8 1 8 3 3 0 8 0 5

APPROVING OFFICER:

TYPE REASON FOR ACCOUNT CHARGE IN THIS BOX

RE: [redacted]

TYPE CUSTOMER NAME / ADDRESS IN THIS BOX

[redacted]
C/O CochiseCounty Public Fiduciary
[redacted]

DEBIT

$ 5 8 7 2 02

POD COPY

⑆500000607⑆ 0818330805⑈ 60 ⑈0000587202⑈

Any deposits [illegible] or transfers into your account which are not shown on this statement.

$
$
+ $

[redacted]

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE

PLEASE ENDORSE HERE

TOTAL $

IF YOU SUSPECT ERRORS OR HAVE QUESTIONS ABOUT ELECTRONIC TRANSACTIONS (EXPRESS CARD AND REMITTANCE CASH CARD TRANSACTIONS, EXPRESS TRANSFERS, DIRECT DEPOSITS, DIRECT DEPOSIT ADVANCES

Please contact us immediately if there is an error on your statement or transaction record, or if you need more information about an electronic transaction. You can call 24-hour Telephone Banking at 1-800-TO-WELLS (1-800-869-3557) anytime, 24 hours a day, 7 days a week. Or, you may write to us at Wells Fargo Bank, P.O. Box 63107, San Francisco, CA 94163.
When you write to us or call:

1) Tell us your name and account number or Express card or Remittance Cash Card number.

2) Describe the error or the transaction you are unsure about, and explain why you believe there is an error or why you need more information. For a purchase made with your Express card, give the merchant's name, location and approximate time of purchase.

3) Tell us the dollar amount of the suspected error.

You must report the suspected error to us no later than 60 days after we have sent the ***first*** statement on which the error or problem appeared. We will investigate your questions and will correct any error promptly. If our investigation takes longer than 10 business days (or 20 days in the case of electronic purchases), we will temporarily credit your account for the amount you believe is in error so that you may have use of the money until our investigation is completed.

If the error concerns a Direct Deposit Advance, you do not have to pay any amount in question while we are investigating but you are still obligated to pay the parts of your Direct Deposit Advance that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

ASSET DETAIL

** The Unrealized Gain/Loss may not reflect your investment's total return. Specifically, the net cost may include dividend and capital gains distributions which have been reinvested.*
Additionally, the information that appears in these columns may be based on information provided by you or at your direction. RBC Dain Rauscher has not verified such data. Please see "About Your Statement" on page 2 for further information.

US EQUITIES

DESCRIPTION	SYMBOL	QUANTITY	MARKET PRICE	MARKET VALUE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUAL INCOME
SOUTHWEST GAS CORP	SWX	297.000	$24.750	$7,350.75	N/A	N/A	$243.54

ACTIVITY DETAIL

Realized gain/loss column includes fees and commissions. It does not include accrued interest.

Purchases, sales and other activity all represent an exchange of cash and/or money market funds for securities and, as such, do not represent deposits to or withdrawals from your account.
Account value changes due to commissions, mark ups, mark downs and accrued interest are shown in the "Change in value of priced securities" line of the Account Value Summary.

** Information that appears in these columns may be based on information provided by you or at your direction; RBC Dain Rauscher has not verified such data.*
Please see "About Your Statement" on page 2 for further information.

DEPOSITS

Securities transferred in

DATE	DESCRIPTION	QUANTITY	PRICE	AMOUNT	COMMENTS
04/26/02	SOUTHWEST GAS CORP	297.000	$23.050	$6,845.85	

TOTAL DEPOSITS $6,845.85

RBC Dain Rauscher

Member NYSE/SIPC

ACCOUNT STATEMENT

APRIL 1, 2002 - APRIL 30, 2002

RECEIVED MAY 08 2002

Account number: [redacted]

ASSET ALLOCATION

	CURRENT VALUE	PERCENT
US equities	$7,350.75	100%
Current account value	$7,350.75	100%

Mutual funds are included in the above categories. Funds that invest in more than one category are reported as "Mixed Assets."

The cash and money market figure is net of debits including any margin debit, if applicable.

INVESTMENT OBJECTIVE

The investment objective for this account is:

Balanced/conservative growth

If your investment objective for this account is not listed, or if your investment needs have changed, please discuss with your Financial [illegible] *2 for*

Opened account w/
SWGas Stock

ACCOUNT VALUE SUMMARY

	THIS PERIOD	THIS YEAR
Beginning account value	$0.00	$0.00
Deposits	6,845.85	6,845.85
Change in value of priced securities	504.90	504.90
Ending account value	$7,350.75	$7,350.75

GAIN/LOSS SUMMARY

	THIS PERIOD	THIS YEAR
Total realized gain or loss	$0.00	$0.00
Short-term gain or loss	0.00	0.00
Long-term gain or loss	0.00	0.00

	AS OF APRIL 30, 2002
Unrealized gain or loss	$0.00

Gain/loss information is presented only for selected securities. Gain/loss information, if presented, includes only the securities for which we have original cost information. If you know the original cost of securities not purchased at RBC Dain Rauscher but included in your RBC Dain Rauscher statement under "Asset Detail" and marked as N/A, please contact your Financial Consultant. Please see "About Your Statement" on page 2 for further information.

ASSET DETAIL

** The Unrealized Gain/Loss may not reflect your investment's total return. Specifically, the net cost may include dividend and capital gains distributions which have been reinvested.*
Additionally, the information that appears in these columns may be based on information provided by you or at your direction. RBC Dain Rauscher has not verified such data. Please see "About Your Statement" on page 2 for further information.

EQUITIES

DESCRIPTION	SYMBOL	QUANTITY	MARKET PRICE	MARKET VALUE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUAL INCOME
UTHWEST GAS CORP	SWX	297.000	$24.750	$7,350.75	N/A	N/A	$243.54

ACTIVITY DETAIL

Realized gain/loss column includes fees and commissions. It does not include accrued interest.

Purchases, sales and other activity all represent an exchange of cash and/or money market funds for securities and, as such, do not represent deposits to or withdrawals from your account.
Account value changes due to commissions, mark ups, mark downs and accrued interest are shown in the "Change in value of priced securities" line of the Account Value Summary.

** Information that appears in these columns may be based on information provided by you or at your direction: RBC Dain Rauscher has not verified such data.*
Please see "About Your Statement" on page 2 for further information.

DEPOSITS

Securities transferred in

	DESCRIPTION	QUANTITY	PRICE	AMOUNT	COMMENTS
04/26/02	SOUTHWEST GAS CORP	297.000	$23.050	$6,845.85	
TOTAL DEPOSITS				**$6,845.85**	

PRIVILEGED ASSETS ATTORNEY-CLIENT

American Partners Life

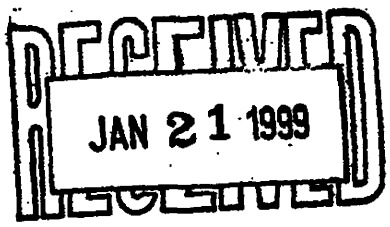
Certificate Number: [redacted]

Statement Period: 07/01/1998 to 12/31/1998

Annuitant: [redacted]

Issue Date: 12/19/1989

Insurer: IDS LIFE INSURANCE



Owner:

[redacted]

Interest:

Current Interest Rate as of 01/01/1999: 5.000%

Guaranteed Minimum Interest Rate: 5.000%

Cashed

SUMMARY

Beginning Balance as of 06/30/1998:	$9,187.36
Payments This Period:	$450.00
Interest Earned:	$233.95
Ending Balance as of 12/31/1998:	$9,871.31
Surrender Value as of 12/31/1998:*	$9,871.31
Annuity Death Benefit:	$9,871.31

Betty 1/22/99

ACTIVITY

Date	Transactions
07/22/1998	$75.00
08/19/1998	$75.00
09/19/1998	$75.00
10/21/1998	$75.00
11/25/1998	$75.00
12/24/1998	$75.00

* Surrender value is the ending balance less any applicable surrender charges. Additionally, there may be an Internal Revenue Service 10% early withdrawal penalty on any interest income withdrawn before age 59 1/2.

LOOKING TO THE FUTURE

Are you saving enough for your retirement? You can make a substantial difference in the value of your annuity by your projected retirement date of 04/23/1999. The illustration below shows how your annuity can grow.

Annuity Balance	Monthly Contribution	Total Future Contributions	Future Value at Guaranteed 5.00%
$9,871.31	$75	$300	$10,322
	$115	$460	$10,483
	$150	$600	$10,624

If you would like to increase your contribution level, please complete and return the coupon below in the postage-paid envelope. If you have questions, please call our toll-free number.

** Future values are based on your guaranteed or base interest rate for new contributions. These values vary and are not guaranteed. Your actual contribution and credited interest rates will determine your future value.

For assistance, please call 1-800-633-4003, Monday - Friday, 8:00 AM - 6:00 PM Central Time.

Privileged Assets, American Partners Life Insurance Company, P.O. Box 59197, Minneapolis, MN 55459-0197.

3 3

IDS LIFE INSURANCE COMPANY

PRIVILEGED ASSETS OPERATIONS
ADMINISTRATIVE OFFICE
733 MARQUETTE AVENUE
MINNEAPOLIS, MN 55402-2309

[redacted] ANNUITANT : [redacted]

CHECK TYPE: SURRENDER	DATE	02/25/1999	GROSS AMT	:	9,965.47
ACCOUNT #: [redacted]	NUMBER [redacted]				
TRANS DATE: 02/25/1999	1035 EXCHANGE NO				
			NET AMOUNT	:	9,965.47
[redacted]			EARNINGS	:	2,170.50
COCHISE CO. PUBLIC FIDUCIARY			FED TAX W/H	:	217.05 -
[redacted]				:	
			NET CK AMT	:	9,748.42

PRIVILEGED ASSETS TRANSFER/ROLLOVER: NO

SUMMARY OF ACCOUNT AS OF 02/25/1999

FUND	UNITS SUR	UNIT VALUE	SURRENDER AMT	ENDING BALANCE
Fixed Account	N/A	N/A	9,965.47	0.00

RECEIVED
MAR 02 1999

123/25

If you have any questions regarding this transaction, please call 1-800-633-4003 8 AM - 6 PM CST. Mon - Fri.

***American Partners Life Insurance Company administers the Privileged annuity contracts issued by American Partners Life Insurance Company, IDS Life Insurance Company, and Amex Life Assurance Company (now known as General Electric Capital Assurance Company).

***If you have been making contributions using your American Express Card, outstanding charges have been credited back to your card.

***IDS Life Insurance Company is not, and is not required to be, a member of the Securities Investor Protection Corporation (SIPC).

***The gross amount withdrawn is equal to the amount requested plus any applicable surrender charges. Surrender charges are calculated as a percentage of the gross amount withdrawn. Therefore, your account value may decrease by an amount greater than the amount you have requested. For tax reporting of non-qualified annuities, The IRS requires that partial surrenders are accounted for first from any earnings (before surrender charges) then from any remaining contributions, also known as the principal. This does not apply to any type of IRA plan.

OCL - L50131 (09/1999)

IDS LIFE INSURANCE COMPANY

DRAWN ON
BANK OF AMERICA ILLINOIS
CHICAGO, ILLINOIS

FEBRUARY 25, 1999

****9748.42****

VOID AFTER 60 DAYS

PAY

THIS DOCUMENT HAS AN ARTIFICIAL WATERMARK PRINTED ON THE BACK. THE FRONT OF THIS DOCUMENT HAS A MICRO-PRINT SIGNATURE LINE. ABSENCE OF THESE FEATURES WILL INDICATE A COPY.

1140

Broadway National Bank

P.O. Box 19001/San Antonio, Texas 78217/210-283-6500/Member FDIC

69-35
519

[redacted]

PURCHASER [redacted]

[redacted]

DATE 04-06-1999

PAY TO THE ORDER OF [redacted] BROADWAY NAT. BANK 5,399 dols 65 cts $5,399.65***

VOID OVER $5,399.65

OFFICIAL CHECK

PREPARER

DRAWER: TRAVELERS EXPRESS COMPANY, INC.
P.O. BOX 9478 MINNEAPOLIS, MN 55480
DRAWEE: ONE VALLEY BANK, N.A., CHARLESTON, WV

AUTHORIZED SIGNATURE

[redacted]

126
2087

Trustmark

INSURANCE COMPANY

please send cash value to address below

P. O. Box 900 • Freeport, IL 61032-0900
Phone (815) 235-2222 • (800) 235-4265 • Fax (815) 235-2326

RECEIVED
FEB 16 1999

Date 2/9/1999

VIRGINIA SMITH, CTY GOV'MT COMPLEX
PO BOX 4279
BISBEE AZ 85603

[redacted]

Dear Policyowner:

Your requested action will be processed upon the completion and return of the enclosed:

☒ **Full Cash Surrender Form. Approximate surrender amount is $6300.00.** She indicated $6290.0 diff 9.9

☐ We are unable to process your request without your policy contract. Please send it to us.

☐ **Since you live in a Community Property State, your spouse must also sign the form. If you are no longer married due to the death of your spouse, please enclose a copy of their death certificate. If you are no longer married due to divorce, please enclose a copy of your divorce decree.**

Your requested action has been completed. Enclosed is your:

☐ duplicate policy. If the original policy is ever located, please return the duplicate policy to our office.

☐ Certificate of Insurance. If the original policy is ever located, please return this certificate to our office.

☐ copy of the beneficiary change. It should be filed with your policy.

☐ copy of ownership change. It should be filed with you policy.

☐ endorsed policy.

☐

Barbara Hall ACS
Customer Service

Enc
cc:Crescor Inc

Individual Life & Annuity Division

Trustmark

INSURANCE COMPANY

P. O. Box 900 • Freeport, IL 61032-0900
Phone (815) 235-2222 • (800) 235-4265 • Fax (815) 235-2326

CASH SURRENDER REQUEST

I, [redacted], the owner under Policy No [redacted] issued or assumed by Trustmark Insurance Company of Lake Forest, Illinois, do hereby surrender said policy in consideration of the Cash Surrender Value.

I do thereby release and forever discharge said Company, its successors, or assigns, from all claims, demands and causes of action at law or inequity, due to or in any manner arising out of said Policy.

A portion of the Cash Surrender Value you receive may be subject to federal income tax withholding unless you elect not to have withholding apply. Withholding will only apply to the portion of your Cash Surrender Value, which is subject to federal income tax. If the taxable amount is less than $200.00, no withholding is required. However, the taxable amount will be reported to the IRS at the end of the year.

If you elect to have taxes withheld, we will withhold 10% of the taxable portion unless you specify a different percentage.

INSTRUCTIONS TO TRUSTMARK INSURANCE COMPANY

☐ No, I do not want to have federal income tax withheld from the taxable portion of the Cash Surrender Value.

☑ Yes, I want to have federal income tax withheld from the taxable portion of the Cash Surrender Value.

Dated at Bisbee, Arizona (city and state) this 16 day of Feb., 1999.

X [signature] Witness signature

X Sharon Lake PFO
Owner Conservator for David Kelly

X _____
Spouse signature required in Community Property States

X [redacted]
Owner's Social Security Number

Individual Life & Annuity Division

FP 2531 Rev 1/1997

BROADWAY NATIONAL BANK
1177 NE LOOP 410
PO BOX 17001
SAN ANTONIO TX 78217-0001
210-283-6611

BROADWAY BANK

[redacted]umber

0

[redacted]

BROADWAY BANK WILL BE READY TO SERVE CUSTOMERS QUICKLY AND EFFICIENTLY WHEN THE DATE CHANGES TO THE YEAR 2000.

Bank Statement

SUMMARY OF ACCOUNTS

Acct. Type	Acct. #	Balance as of September 7, 1999	YTD Interest
PERSONAL SAVINGS	[redacted]	.00	134.69

This statement reports your balances and activity from June 30 to September 7, 1999 on the following accounts.

PERSONAL SAVINGS [redacted]

Balance Last Statement			7,336.77
Deposits/Credits			35.43
JULY 31,	INTEREST	17.14	
AUGUST 31,	INTEREST	17.18	
SEPTEMBER 3,	INTEREST	1.11	
Withdrawals			7,372.20
SEPTEMBER 3,	WITHDRAWAL	7,372.20	
Balance This Statement			.00

Running Balances

Date	Balance	Date	Balance
06-30	7,336.77	08-31	7,371.09
07-31	7,353.91	09-03	0.00

Interest Disclosure

Annual Percentage Yield Earned	2.87%
Interest-bearing Days	62
Average Balance For APY	$7,345.34
Interest Earned	$35.43

END OF STATEMENT

MEMBER # [redacted] EMPLOYEE AMANDA DATE 10/28/99 9:18:35

ACCOUNT	TRANSACTION	TRAN AMOUNT	OLD BALANCE	PRINCIPAL	INTEREST	NEW BALANCE
[redacted]	TO CLOSE ACCT. PER M	848.84-	848.84			.00

BH .00 CHECK 848.84 JOURNAL .00

$1____; $2____; $5____; $10____; $20____; $50____; $100____

[redacted]

SOUTHEASTERN ARIZONA FEDERAL CREDIT UNION

Retirement & Savings Center
1125 Seventeenth Street
Suite 800
Denver, CO 80202

MetLife®

RECEIVED
APR - 4 2005

[redacted]
% COCHISE FIDUC P O BOX 4279
BISBEE AZ 85603-4279

[redacted]

[redacted]

Thank you for calling METLIFE and giving us the opportunity to be of service to you.

[redacted] asked me to confirm a transaction dated 07-02-1999 in the amount of $ 2,641.36. I do not show any deposits received or withdrawals taken at that time for that amount.
I do see the balance of the account on 07-01-1999 was $ 2,641.36. If someone had called on 07-02-99, we would have advised the value of the account as of the close of business the day before (07-01-99.)

If you have any questions, please call us at 1-800-560-5001.

Sincerely,

[redacted]

Customer Service Consultant
MetLife Customer Response Center, Tulsa, OK
March 28, 2005

3

3 [redacted]

MetLife®

For more information or to address any Annuity inquiries write or call:

MetLife
P.O. BOX 46516,
DENVER, COLORADO 80201-6516
TEL:1-(800)962-8320

Ck Blk/Num [redacted]
Ck Date 12/18/1998
Net Payment $29.56

Check Payee

[redacted]

Contract/Certificate

[redacted]

Transaction Date

12/18/1998

Type of Transaction

MDS PAYMEN

REMARKS:
THIS CHECK REPRESENTS THIS YEAR"S MINIMUM DISTRIBUTION.

123
~~132~~

RECEIVED DEC 30 1998

2003

RECEIVED DEC 29 1998

Detach stub before cashing

P90G27 (12

MetLife®

Void After 120 Days

Metropolitan Life Insurance Company

147

62-35/2

If not cashed, mail to:
P.O. BOX 46516, DENVER, CO 80201-6516

Check Num [redacted]

Credit Account Number / Name:
[redacted]

Not Valid Be
12/18/1998

Personal Endorsement Required

Pay to the order of: [redacted]

Amount
Dollars Cent
$29.56

The Bank Of New York (Delaware)
Newark, Delaware

SENIOR VICE-PRESIDENT AND TRE

MetLife®

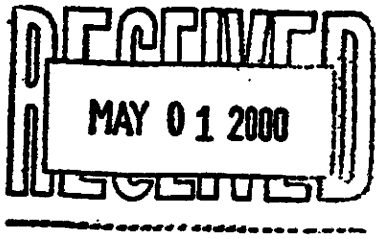
file Property

Policy Credit Notification

APRIL 17, 2000

AUTO ********** 3-DIGIT 856
[redacted]
85603-4279

537,244



PLEASE RETAIN FOR YOUR RECORDS

Investor ID: [redacted]
Retain this number for future reference

This is to confirm that

$570.00

will be added to your policy(ies) in conjunction with MetLife conversion to a stock insurance company, as explained in th accompanying letter.

This Policy Credit is an amount equal to the number of shares that were allocated to you in the conversion proces multiplied by the price per share of common stock in the Initial Public Offering (IPO) of MetLife, Inc., according to th following formula:

SHARES ALLOCATED		IPO PRICE PER SHARE		POLICY CREDIT
40	X	$14.25	=	$570.00

add 7 Bg

Your next statement after the application of the Policy Credit will reflect your receipt of the Policy Credit. For payo annuities, once the Policy Credits are applied to your policy, the increase due to the Policy Credit will be reflected in th payments you receive. You will start receiving your increased payments beginning with the first payment after the da we apply the Policy Credits to your policy. However, if your original policy was issued by New England Mutual Li Insurance Company, and your payment option is the fifth [specified amount of income option], the amount of eac period payment will remain the same and the Policy Credit will result in an increase in the total amount of money you wi receive over the life of your payout annuity.

TELEPHONE INQUIRIES:

Call MetLife, Inc.'s Transfer Agent, ChaseMellon Shareholder Services

Our telephone system has been designed for easy access to information and completion of your request. Simply di **1-800-649-3593** and follow the instructions. **Please have your Policy Number(s) and/or Investor ID (listed abov available prior to calling.**

CORRESPONDENCE INQUIRIES:

Letters and other inquiries should be addressed to:

MetLife, Inc.
c/o ChaseMellon Shareholder Services
P.O. Box 4412
South Hackensack, N.J. 07606-2012

Via e-mail, inquiries should be addressed to metlife@chasemellon.com

[redacted]

STATEMENT

MAYFLOWER SELF STORAGE

Rent on storage unit

From

To

Amount

Account payable on receipt of statement at 1809 Sidney Baker

UNUMPROVIDENT

RECEIVED
MAR 14 2005

March 10, 2005

[redacted]
C/O Cochise FIDUC
[redacted]

FP-BN

Re: [redacted]

Dear Mr. Kelly:

As requested by [redacted], I have listed the information needed below. This benefit is payable to you for your lifetime.

Gross Monthly Amount	$90.20
Deductions	0.00
Net Monthly Amount	$90.20

As we discussed in our telephone conversation on March 10, 2005, the Paul Revere annuities were transferred to Unum Provident on April 20, 1998. When we received the annuities from Paul Revere, we did not receive any files with certificates, correspondence, etc. Therefore, we cannot reproduce a certificate for your records.

If you have any questions, you may contact me at (423) 294-1952 or 1-800-821-4693.

Sincerely,

Bobbie Nation

Bobbie Nation
Voluntary Workplace Benefits
Paul Revere Life Insurance Company

0310bn03
Enclosures

EXHIBIT 6

BARBARA MIDDLETON, Cert. No. 20505
COCHISE COUNTY PUBLIC FIDUCIARY
P. O. Box 4279
Bisbee, Arizona 85603
(520) 432-9660

FINDING #1

FILED

05 MAY 23 PM 4:13

DENISE L. LUNDIN
CLERK OF SUPERIOR COURT
BY _____ DEPUTY

ADAM AMBROSE, State Bar No. 022800
Attorney for Cochise County Public Fiduciary

IN THE SUPERIOR COURT OF THE STATE OF ARIZONA

IN AND FOR THE COUNTY OF COCHISE

In the Matter of the Conservatorship/ Guardianship of: [redacted] An Incapacitated/Protected Person.	[redacted] **PETITION FOR APPROVAL OF ANNUAL REPORT, SEVENTEENTH ACCOUNTING and CLAIM FOR FEES** (Division V)

The COCHISE COUNTY PUBLIC FIDUCIARY alleges as follows:

1. The COCHISE COUNTY PUBLIC FIDUCIARY was appointed Guardian/Conservator of [redacted]AN on June 27, 1988 and thereafter qualified and accepted such appointment

2. The type, name and address of the home or facility where [redacted] resides is as follows: Type of facility: Skilled Nursing Home; Name and address of the facility: [redacted] The Administrator is Matthew Church.

3. The COCHISE COUNTY PUBLIC FIDUCIARY through its agents and employees, visited with [redacted]t least once quarterly during the past ten months of the accounting period, with the most recent contact having been made on March 10, 2005.

FINDING #2

4. [redacted]N's physician is [redacted], whose office is located at [redacted]. The physician's last visit with [redacted] during the accounting period was in February 22, 2005.

5. A summary of the physician's observations of [redacted]AN's physical and mental condition is attached as Exhibit "A" and incorporated herein by reference.

6. In the last year, the guardian has noted the following major changes in [redacted] mental and physical conditions: continued general decline and development of squamous cell cancer.

7. The COCHISE COUNTY PUBLIC FIDUCIARY believes that the guardianship and conservatorship should be continued.

8. In addition to services provided by the COCHISE COUNTY PUBLIC FIDUCIARY, [redacted] receives the following services and/or benefits: ALTCS, Medicare, and Social Security.

9. Attached as Exhibit "B" is an Affidavit evidencing the Public Fiduciary's claim against this Estate in the amount of $985.00 for services from June 27, 2004 through April 26, 2005, in accordance with A.R.S. § 14-5604.

10. Attached as Exhibit "C" is an account of all sums received and disbursed from June 27, 2004 through April 26, 2005 and all property left on hand at the end of the period. The following administrative costs have been paid from the estate during the accounting/reporting period: Check charges, $ 210.00; deposit charges, $ 72.00; and telephone charges, $ 5.27.

FINDING # 3

WHEREFORE, Petitioner requests that the Court, after notice and hearing, enter an order that:

A. Accepts the Annual Report.

B. Approves and settles the Seventeenth Annual Accounting.

C. Approves the Public Fiduciary's claim and orders that payment of $985.00 be made from the Estate into the County Treasury to be credited to the general fund of the county, as the assets of the Estate allow.

D. Grants such other and further relief as this Court deems just and proper.

RESPECTFULLY SUBMITTED this 23rd day of May 2005.

COCHISE COUNTY PUBLIC FIDUCIARY
Public Fiduciary Business Cert. # 20134 FINDING # 1

By: _____
ADAM AMBROSE
Attorney for Cochise County Public Fiduciary

STATE OF ARIZONA)
) ss.
COUNTY OF COCHISE)

BARBARA MIDDLETON, being first duly sworn upon her oath, deposes and states that she is the COCHISE COUNTY PUBLIC FIDUCIARY and she has read the forgoing Petition and knows the contents therein and believes them to be true and correct to the best of her knowledge and belief.

_____
BARBARA MIDDLETON

SUBSCRIBED AND SWORN TO before me this 23rd day of May 2005 by BARBARA MIDDLETON.

_____
Notary Public

Official Seal
NOTARY PUBLIC
STATE OF ARIZONA
County of Cochise
IRMA D. CABALLERO
My Commission Expires May 1, 2007

EXHIBIT 7

FINDING # 3

EXHIBIT 7

COCHISE AGING & SOCIAL SERVICES
Public Fiduciary Office

Inventory Transactions Approval

ient Name: _____ Date: _____

EC	TRANS CODE	SUPPORT DOCUMENT ATTACHED (Y/N)	PROPERTY DESCRIPTION	Effect On Inventory (+/-)	Effect On Trust Balance (+/-)	TRANSACTION INFO
1	601	Y	Morgan Stanley Check for $10.00	-		Proceeds from existing investment Acct# xxx-xx-xxxxx
1	965	Y	Morgan Stanley Check for $10.00		+	Proceeds from existing investment Acct# xxx-xx-xxxxx

upport Documents Attached:
Copy of Ck#00001 from Morgan Stanley

Requested By: _____ Date: _____

Approved By: _____ Date: _____

Entered In Computrust by
Date

EXHIBIT 8

FINDING #3

EXHIBIT 8

Investment Transaction Memorandum

To: Barb Middleton, Public Fiduciary
From: Belvet Elsouhag, Property / Asset Manager
Date: 05.23.05
Re: [redacted]

Barb,

I followed up your discussion with [redacted], in regard to the client's options to maximize his return on the $200.00 monthly that has been freed up by paying off the client's mortgage loan.

I spoke with Bill Shaughnessy, Morgan Stanley Financial Advisor, who recommended adding this money to the client's existing American Funds – Washington Mutual Investors Fund.

Benefits to Client:

1. Increase the current investment with American Funds.
2. Increase the opportunity for income from investments by placing the money in Washington Mutual Investors Fund, which is a growth-and-income fund.
3. Maintain a conservative investment approach with the goal to increase income from investment to the client.
4. Provide client with a better opportunity for a higher return on investment (average 8 -10%) when compared to county interest (4%).

Disadvantages to Client:

1. Despite the fund's balanced history and like any investment, the rate of return is not guaranteed and there's a risk of reduction of value due to market conditions. However, careful monitoring of the account may allow us to make a selling decision before drastic loss of investment value. Additionally, Washington Mutual Investors Fund has an average annual compound return of 11.22% based on a 10-year history.

Comments:

According to [redacted] the fund may only allow quarterly additions to investment. We will need to wait for the next statement that will provide us with a pre-addressed envelope to forward the addition to investment. So instead of sending $200 monthly, we will need to send $600 quarterly. We should get the next quarterly statement in June 2005.

Summary:

To send $600 quarterly to American Funds - Washington Mutual Investors Fund.

Approved: B 5-23-05 Disapproved: _____ Date: _____

EXHIBIT 8

Account Clerk Request Form

Client Name: [redacted]

Change previous authorization:

ITEM	CODE	EFFECTIVE DATE

Stop: _____

Change from: _____

Change to: _____

Suppress _____ Date _____ Resume _____

New Authorization:

Frequency: [ ] Weekly [ ] Monthly [ ] Bi-monthly [✓] Quarterly [ ] One time only

Amount: $ 600.00

Payable to: American Funds

Transaction code: 349 Vendor code: _____

Additional Information to be entered into CompuTrust:

Quarterly addition to investment.

Comments:

Please highlight special instruction: These are funds that were freed up after paying off [redacted]'s mortgage.

The check needs to be sent in the envelope provided by Morgan Stanley.

Requested By: Vicki Hanlon Date: 5/23/05

Approved By: [illegible] Date: 5/23/05

Date needed: [ ] Routine, or by _____ (please highlight)

EXHIBIT 9

FINDING #3

EXHIBIT 9

To: Barb Middleton
From: Belvet Elsouhag
Date: 05.18.05
Re: Lewis, Vera (000053)

Barb,
I would like to change the insurance carrier for this client's Homeowner's (HO) Insurance. It would change from [redacted].

Benefits to Client:

1. Lower yearly premium for same amount of coverage from $904 to $726.
2. Increase her SSA (Subscriber's Savings Account) balance. USAA will close the SSA at client's death and forward the proceeds to the client's estate. The current SSA balance is $1,127.77. Having auto and HO insurance will help further increase this balance. (I will add the SSA to the client's inventory. It was never added.)
3. Unlimited 'Loss of Use' compared to $38,500 from current insurance carrier.
4. Consolidate insurance policies.

Disadvantages to Client:

None noted.

Approved: X 5-19-05 Disapproved: _____

May 18, 2005

Dear Mrs. Lewis:

We are pleased to provide a premium quote for your property at The quote is for our Preferred Protection Plan Homeowners Policy (HO-9). A Homeowners Policy is a package policy, and the coverages shown below are mandatory parts of the package.

Larger deductibles, which would lower the overall premium, are available.

Our premium quote is based on your home being of Masonry construction.

DWELLING (COVERAGE A) * Plus an additional 25% of Coverage A or Coverage B for increased building costs, debris removal, and/or building ordinance or law requirements.	$198,500*
OTHER STRUCTURES (COVERAGE B)	$19,850
PERSONAL PROPERTY	$198,500
LOSS OF USE (12 MONTHS)	UNLIMITED
PERSONAL LIABILITY	$300,000
MEDICAL PAYMENTS	$1,000
POLICY DEDUCTIBLE	$250
Total Annual Premium	$726.25

Replacement Cost Coverage for personal property is included with the Preferred Protection Plan Homeowners Policy.

This is a premium quotation only and is neither a policy nor an offer to insure. A policy can be issued only after all

underwriting requirements have been met.

The premium quoted applies only to the location and property described and is based on information available to us at the time we prepared the quote. The price quoted is subject to change.

Sincerely,

Hillary Hinz

Hillary A. Hinz
Member Service Specialist
Southwest Region
United Services Automobile Association

ose numbers are show

ARMED FORCES INSURANCE EXCHANGE
PO BOX 7300, FT. LEAVENWORTH, KS 66027

ACCOUNT NO. [redacted] LE
DATE OF BILL 05/06/05

ANNUAL REN
COVERAGE A

STATEMENT OF PREMIUM DUE

SEE EXPLANATION ON REVERSE SIDE

Email: billing@afi.org

Contact us on the web: www.afi.org

[redacted]

For questions or service call:

Billing: 1-800-524-9325
Property Claims: 1-800-255-0187

Policy: 1-800-255-6792
Auto Claims: 1-800-828-8601

[redacted]

ION HEREFO
COUNTY

ESIDENCE
EMISES

LEGAL: L

[redacted]

SECTION

A. DWELL

$192,E

SECTION

E. PERSC
(EAC

COV. AMOUNT	DESCRIPTION	EFFECTIVE PERIOD		CHARGES/CREDIT
	BALANCE FROM PREVIOUS STATEMENT OF [redacted]	--------	05/07/04	884.0
	PAYMENT RECEIVED		05/28/04	884.0
	ANNUAL CHARGES			
198,500	HOME OWNER COVERAGE XH [redacted]	06/15/05	06/15/06	904.0

SUBSEQU
INSTALL

* CERTIFICATE OF RENEWAL - PLEASE FILE WITH YOUR POLICY

FORMS

HO 00
HO AF

HO 04
HO 04
HO 04

RECEIVED
MAY 16 2005

BALANCE	904.0
MINIMUM PAYMENT	226.0
PAYMENT DUE DATE	06/15/0

DEDUCT

Please Detach And Return With Check-Send All Other Correspondence In Separate Envelope

MAKE CHECK PAYABLE TO A.F.I.E. PAYMENT DUE DATE 06/15/0

ACCT. NO. [redacted] LE DATE OF BILL 05/06/05 H-A

[redacted]

BALANCE DUE 904.00 MINIMUM PAYMENT 226.00 $_____

Amount Enclo

NSTRUCT

g this declarations page i
herein indicated that any

0506053402729344040401811221500000000022600009040 00

COUNTERSIGNATURE

ANNUAL RENEWAL ENDORSEMENT EFFECTIVE 06/15/05
COVERAGE AND FORMS AS SHOWN BELOW

[redacted]

SIDENCE
EMISES

POLICY NUMBER [redacted]

POLICY PERIOD 12:01 AM STANDARD TIME AT THE RESIDENCE PREMISES FOR 12 MONTHS FROM 06/15/05 TO 06/15/06.

LEGAL: LEGAL DESCRIPTION ON FILE IN THE OFFICE OF THE COMPANY

SECTION I - COVERAGES

A. DWELLING	B. OTHER STRUCTURES	C. PERSONAL PROPERTY	D. LOSS OF USE
$198,500	$19,850	$198,500	$39,700

SECTION II - LIMITS OF LIABILITY

E. PERSONAL LIABILITY (EACH OCCURRENCE)	F. MEDICAL PAYMENTS TO OTHERS (EACH PERSON)
$300,000	$1,000

TOTAL ANNUAL PREMIUM $904.00

SUBSEQUENT ANNUAL PREMIUMS BASED UPON RATES IN EFFECT AT EACH ANNUAL INSTALLMENT DUE DATE.

FORMS AND ENDORSEMENTS:

HO 00 03 04 91 HO 01 02 10 00 HO 04 96 04 91 HO 04 32 05 02
HO AF 46 04 91 HO AF 65 07 95 3-00-038(5-91)

HO 04 48 04 91 GUEST HOUSE $31,000
HO 04 90 04 91 PERSONAL PROPERTY REPLACEMENT COST COVERAGE
HO 04 16 04 91 PREMISES ALARM CREDIT CODE 3B

DEDUCTIBLE - SECTION I: IN CASE OF LOSS UNDER SECTION I, WE COVER ONLY THAT PART OF THE LOSS OVER THE FOLLOWING DEDUCTIBLE:
$250 ALL PERILS

ARC FACTOR: 1.032
H040102-01

STRUCTION: MASONRY
70 M AZ-013 01 050425 91- XH V

his declarations page is designated as "ENDORSEMENT", it is agreed in consideration of the premium or the change in premium herein indicated that any previous declaration page of this policy is hereby amended by this page.

UNTERSIGNATURE RESIDENT AGENT AUTHORIZED REPRESENTATIVE Ardith G Beguette 06/15/05 DATE [redacted]

ARMED FORCES
insurance
Protecting the homes and personal
property of military leaders *since 1887*
PO Box G
Ft Leavenworth, KS 66027-0700

RECEIVED
MAY - 4 2005

RESIDENCE POLICY RENEWAL

Your residence policy renewal is enclosed. The billing will be sent separately either to you or your mortgage company as indicated in our records. The policy has been updated to include the policy forms and rate structure we are currently using in your state.

Policy renewal is a good time for you to review your policy to make sure you are carrying an adequate amount of coverage. In addition to making sure your home is adequately insured it is extremely important that your Other Structures Coverage is sufficient.

If you now participate in our Adjusted Rebuilding Cost (ARC) program, your policy limits may have been adjusted. Or, if you asked that a specific change be made to your policy, we have complied with your request.

Several rating factors contribute to your annual premium, one of which is your servicing fire department. We suggest that you call us to make certain we are using the correct fire department information to compute your premium, especially if there is a possibility that your protection has changed since AFI began insuring the property. Distances to the nearest fire hydrant and to the servicing fire department also affect rating.

We thank you for your business. If you have questions or comments, please call us toll free at 800-255-6792 and one of our Customer Service Representatives will be happy to assist you.

EXHIBIT 10

FINDING #4

EXHIBIT 10

Property Inventory Checklist

ent & Inventory Information

PROBATE CASE: Y / N

Client Name		SSN	
Inventory Location		DOB	
Date of Inventory		Date of Appointment	
Inventoried by		Inventory Due	
Verified by		Computrust Entry	

Financial Information

Financial Institution	Account Type & Account No.	Balance	Date of Balance

Insurance Information

Insurance Company	Type of Insurance & Policy No.	Value	Premiums Required or Paid in Full?
	Car		
	Home		
	Health		
	Life		
	Other		

Important Documents

Document		Location	Comments
Will	☐		
Passports	☐		
Marriage Certificate	☐		
Birth Certificate	☐		
Divorce Decree	☐		
Burial Plan	☐		
Property Deeds / Titles	☐		
Tax Returns	☐		
Other:	☐		

Storage Unit

Storage Company	Location	Comments

Property Inventory Checklist

Tangible Property (i.e. real estate and vehicles)

Property	Location	Lien?	Loan Balance

Other Property to be Inventoried (i.e. personal property at care facility)

Property	Location	Value	Inventoried

Miscellaneous Activities

Activity		Date & Contact Person	Comments
Change Locks	☐		
File Will	☐		
Check Utilities	☐		
Family Contact	☐		
Prepare for Court Approval	☐		
Received Court Approval	☐		
Assessor's Inquiry	☐		
Sell Real Estate	☐		
Send Personal Items	☐		
Safe Deposit Box	☐		
Complete Property Inventory	☐		
Creditor Contact	☐		
Family Contact for sale of property	☐		
Other	☐		

Comments: _____

_____

_____

Client Name: _____

EXHIBIT 11

FINDING #4

[illegible] ACCOUNT[illegible] - CHECKLIST

CLIENT:	
ACCOUNTING PERIOD DATES:	
Probate	
Annual	
Final	

Acctg. Updated to system (9b)	
Date	Initial
Forwarded to Legal Sec.	
Date	Initial

	Reviewer Data							Error - Refer to Attachment	Notes
	Date	Initials	Date	Initials	Date	Initials			
Amt. from prior Accounting									
Schedule C1-Receipts									
Schedule C2-Gain Sale/Tran Inv-Trst									
Schedule C3-Adjust to Inv.									
Schedule B1-Disbursements									
Schedule B2-Expense on Sale									
Schedule B3-Loss on Sale									
Schedule B4-Adjust to Inv.									
Property on Hand									
Inventory & Appraisal									
Charges-Adjust to Inventory									
Value Assets									
Distributed Inventory									
Summary pages balance to detail									

Final Sign Off:

Property Manager _____
Signature

Cochise Co. Public Fiduciary _____
Signature

Notes for next accounting:

This Client's account has been audited back to day 1 Yes [ ] No [ ]

_____
signature

EXHIBIT 12

FINDING #4

EXHIBIT 12

COCHISE AGING & SOCIAL SERVICES
Public Fiduciary Office

Inventory Transactions Approval

Client Name: _____ **Date:** _____

REC #	TRANS CODE	SUPPORT DOCUMENT ATTACHED (Y/N)	PROPERTY DESCRIPTION	Effect On Inventory (+/-)	Effect On Trust Balance (+/-)	TRANSACTION INFO
1	601	Y	Morgan Stanley Check for $10.00	-		Proceeds from existing investment Acct# xx xx-xxxxx
1	965	Y	Morgan Stanley Check for $10.00		+	Proceeds from existing investment Acct# xx xx-xxxxx

Support Documents Attached:

Copy of Ck#00001 from Morgan Stanley

Requested By: _____ Date: _____

Approved By: _____ Date: _____

Entered in computrust by _____ Date: _____

EXHIBIT 13

FINDING #4

EXHIBIT 13

Investment Transaction Memorandum

To: Barb Middleton, Public Fiduciary
From: Belvet Elsouhag, Property / Asset Manager
Date: 05.23.05
Re: [redacted]

Barb,

I followed up your discussion with Bill Shaughnessy, Morgan Stanley Financial Advisor, in regard to the client's options to maximize his return on the $200.00 monthly that has been freed up by paying off the client's mortgage loan.

I spoke with Bill Shaughnessy, Morgan Stanley Financial Advisor, who recommended adding this money to the client's existing American Funds – Washington Mutual Investors Fund.

Benefits to Client:

1. Increase the current investment with American Funds.
2. Increase the opportunity for income from investments by placing the money in Washington Mutual Investors Fund, which is a growth-and-income fund.
3. Maintain a conservative investment approach with the goal to increase income from investment to the client.
4. Provide client with a better opportunity for a higher return on investment (average 8 -10%) when compared to county interest (4%).

Disadvantages to Client:

1. Despite the fund's balanced history and like any investment, the rate of return is not guaranteed and there's a risk of reduction of value due to market conditions. However, careful monitoring of the account may allow us to make a selling decision before drastic loss of investment value. Additionally, Washington Mutual Investors Fund has an average annual compound return of 11.22% based on a 10-year history.

Comments:

According to Bill Shaughnessy, the fund may only allow quarterly additions to investment. We will need to wait for the next statement that will provide us with a pre-addressed envelope to forward the addition to investment. So instead of sending $200 monthly, we will need to send $600 quarterly. We should get the next quarterly statement in June 2005.

Summary:

To send $600 quarterly to American Funds - Washington Mutual Investors Fund.

Approved B 5-23-05 Disapproved: _____ Date: _____

Account Clerk Request Form

Client Name: [redacted]

Change previous authorization:

ITEM	CODE	EFFECTIVE DATE

Stop: _____

Change from: _____

Change to: _____

Suppress _____ Date _____ Resume _____

New Authorization:

Frequency: [ ] Weekly [ ] Monthly [ ] Bi-monthly [✓] Quarterly [ ] One time only

Amount: $ 600.00

Payable to: American Funds

Transaction code: 349 Vendor code: _____

Additional information to be entered into CompuTrust:

Quarterly addition to investment.

Comments:

Please highlight special instruction: These are funds that were freed up after paying off Mr. Kelly's mortgage.

The check needs to be sent in the envelope provided by Morgan Stanley.

Requested By: Vicki Hanlon **Date:** 5/23/05

Approved By: _____ **Date:** _____

Date needed: [ ] Routine, or by _____ (please highlight)

To: Barb Middleton
From: Belvet Elsouhag
Date: 05.18.05
Re: [redacted]

Barb,
I would like to change the insurance carrier for this client's Homeowner's (HO) Insurance. It would change from [redacted]

Benefits to Client:

1. Lower yearly premium for same amount of coverage from $904 to $726.
2. Increase her SSA (Subscriber's Savings Account) balance. USAA will close the SSA at client's death and forward the proceeds to the client's estate. The current SSA balance is $1,127.77. Having auto and HO insurance will help further increase this balance. (I will add the SSA to the client's inventory. It was never added.)
3. Unlimited 'Loss of Use' compared to $38,500 from current insurance carrier.
4. Consolidate insurance policies.

Disadvantages to Client:

None noted.

Approved: X Disapproved: _____

5-19-05

USAA®
9800 Fredericksburg Road
San Antonio, Texas 78288

[redacted]

[redacted]

Dear Mrs. Lewis:

We are pleased to provide a premium quote for your property at [redacted], Arizona. The quote is for our Preferred Protection Plan Homeowners Policy (HO-9). A Homeowners Policy is a package policy, and the coverages shown below are mandatory parts of the package.

Larger deductibles, which would lower the overall premium, are available.

Our premium quote is based on your home being of Masonry construction.

DWELLING (COVERAGE A) * Plus an additional 25% of Coverage A or Coverage B for increased building costs, debris removal, and/or building ordinance or law requirements.	$198,500*
OTHER STRUCTURES (COVERAGE B)	$19,850
PERSONAL PROPERTY	$198,500
LOSS OF USE (12 MONTHS)	UNLIMITED
PERSONAL LIABILITY	$300,000
MEDICAL PAYMENTS	$1,000
POLICY DEDUCTIBLE	$250
Total Annual Premium	$726.25

Replacement Cost Coverage for personal property is included with the Preferred Protection Plan Homeowners Policy.

This is a premium quotation only and is neither a policy nor an offer to insure. A policy can be issued only after all

[redacted]

underwriting requirements have been met.

The premium quoted applies only to the location and property described and is based on information available to us at the time we prepared the quote. The price quoted is subject to change.

Sincerely,

Hillary Hinz

Hillary A. Hinz
Member Service Specialist
Southwest Region
United Services Automobile Association

This declarations page, th
ose numbers are show

ARMED FORCES INSURANCE EXCHANGE
PO BOX 7300, FT. LEAVENWORTH, KS 66027

ACCOUNT NO. [redacted] LE 4
DATE OF BILL 05/06/05

ANNUAL REN
COVERAGE A

STATEMENT OF PREMIUM DUE

SEE EXPLANATION ON REVERSE SIDE

Email: billing@afi.org Contact us on the web: www.afi.org Local: 913-727-435

For questions or service call:

Billing: 1-800-524-9325 Policy: 1-800-255-6792
Property Claims: 1-800-255-0187 Auto Claims: 1-800-828-8601

[redacted]
HEREFO
COUNTY
RESIDENCE
PI IISES

LEGAL: L

SECTION
A. DWELL
$192,5
SECTION
E. PERSC
(EAC

SUBSEQU
INSTALL

FORMS
HO 00
HO AF
HO 04
HO 04
HO 04

COV. AMOUNT	DESCRIPTION	EFFECTIVE PERIOD	CHARGES/CREDIT(
	BALANCE FROM PREVIOUS STATEMENT OF [redacted]	-------- 05/07/04	884.00
	PAYMENT RECEIVED	05/28/04	884.00
	ANNUAL CHARGES		
198,500	HOME OWNER COVERAGE XH [redacted]	06/15/05 06/15/06	904.00

* CERTIFICATE OF RENEWAL - PLEASE FILE WITH YOUR POLICY *

RECEIVED
MAY 16 2005

BALANCE	904.00
MINIMUM PAYMENT	226.00
PAYMENT DUE DATE	06/15/05

DEDUCT

Please Detach And Return With Check-Send All Other Correspondence In Separate Envelope

MAKE CHECK PAYABLE TO A.F.I.E. PAYMENT DUE DATE 06/15/05
ACCT. NO. [redacted] LE DATE OF BILL 05/06/05 H-A

[redacted]

BALANCE DUE 904.00 MINIMUM PAYMENT 226.00 $_____
Amount Enclose

INSTRUCT

If this declarations page i
herein indicated that any

050605340272934404040181122150000000002260000904000

COUNTERSIGNATURE

e numbers are shown hereon constitute the entire policy contract. ARMED FORCES INSURANCE EXCHANGE

NNUAL RENEWAL ENDORSEMENT EFFECTIVE 06/15/05
OVERAGE AND FORMS AS SHOWN BELOW

ON [redacted]
SIDENCE COUNTY: COCHISE
EMISES

POLICY NUMBER [redacted]

POLICY PERIOD 12:01 AM STANDARD TIME AT THE RESIDENCE PREMISES FOR 12 MONTHS FROM 06/15/05 TO 06/15/06.

LEGAL: LEGAL DESCRIPTION ON FILE IN THE OFFICE OF THE COMPANY

SECTION I - COVERAGES

A. DWELLING	B. OTHER STRUCTURES	C. PERSONAL PROPERTY	D. LOSS OF USE
$198,500	$19,850	$198,500	$39,700

SECTION II - LIMITS OF LIABILITY

E. PERSONAL LIABILITY (EACH OCCURRENCE)	F. MEDICAL PAYMENTS TO OTHERS (EACH PERSON)
$300,000	$1,000

TOTAL ANNUAL PREMIUM $904.00

SUBSEQUENT ANNUAL PREMIUMS BASED UPON RATES IN EFFECT AT EACH ANNUAL INSTALLMENT DUE DATE.

FORMS AND ENDORSEMENTS:

HO 00 03 04 91 HO 01 02 10 00 HO 04 96 04 91 HO 04 32 05 02
HO AF 46 04 91 HO AF 65 07 95 3-00-038(5-91)

HO 04 48 04 91 GUEST HOUSE $31,000
HO 04 90 04 91 PERSONAL PROPERTY REPLACEMENT COST COVERAGE
HO 04 16 04 91 PREMISES ALARM CREDIT CODE 3B

DEDUCTIBLE - SECTION I: IN CASE OF LOSS UNDER SECTION I, WE COVER ONLY THAT PART OF THE LOSS OVER THE FOLLOWING DEDUCTIBLE:
$250 ALL PERILS

ARC FACTOR: 1.032
HO40102-01

NSTRUCTION: MASONRY
70 M AZ-013 01 050425 91- XH V(

This declarations page is designated as "ENDORSEMENT", it is agreed in consideration of the premium or the change in premium herein indicated that any previous declaration page of this policy is hereby amended by this page.

COUNTERSIGNATURE RESIDENT AGENT AUTHORIZED REPRESENTATIVE Ardith G Bequette 06/15/05 DATE [redacted]

ARMED FORCES
insurance
Protecting the homes and personal
property of military leaders *since 1887*
PO Box G
Ft Leavenworth, KS 66027-0700

RECEIVED
MAY - 4 2005

RESIDENCE POLICY RENEWAL

Your residence policy renewal is enclosed. The billing will be sent separately either to you or your mortgage company as indicated in our records. The policy has been updated to include the policy forms and rate structure we are currently using in your state.

Policy renewal is a good time for you to review your policy to make sure you are carrying an adequate amount of coverage. In addition to making sure your home is adequately insured it is extremely important that your Other Structures Coverage is sufficient.

If you now participate in our Adjusted Rebuilding Cost (ARC) program, your policy limits may have been adjusted. Or, if you asked that a specific change be made to your policy, we have complied with your request.

Several rating factors contribute to your annual premium, one of which is your servicing fire department. We suggest that you call us to make certain we are using the correct fire department information to compute your premium, especially if there is a possibility that your protection has changed since AFI began insuring the property. Distances to the nearest fire hydrant and to the servicing fire department also affect rating.

We thank you for your business. If you have questions or comments, please call us toll free at 800-255-6792 and one of our Customer Service Representatives will be happy to assist you.

EXHIBIT 14

FINDING #4

EXHIBIT 14

Client Investment Tracking

Investment Tracking for:	*[CLIENT NAME]*
Start Date:	*[DATE OF FIRST INVESTMENT STATEMENT]*
Last Update:	*[DATE OF LAST UPDATE]*
Updated By:	*[PROPERTY/ASSET MANAGER]*
Current Total Brokers:	*[NUMBER AND NAME OF CURRENT BROKER AGENCY]*
Current Total Investments:	*[NUMBER AND NAME OF CURRENT INVESTMENTS]*
Total Net Gain / (Loss) YTD:	*$ 263.02*
Total Net Gain / (Loss) To Date:	*$ 16,262.27*

Investment Company: RBC Dain Rauscher XXXX-XXXX-XXXX

1. Annuity - Golden Premium Plus CXXXXXX-XX

Statement Date	Balance	Gains	(Losses)	(Withdrawals)	(Fees)	Specific Comments
04.30.05	$6,358.26	$108.52				
03.31.05	$6,249.74	$49.46				
02.28.05	$6,200.28	$160.23				
01.31.05	$6,040.05		($55.19)			
12.31.04	$6,095.24	$185.19				
11.30.04	$5,910.05	$14.55				
10.31.04	$5,895.50	$11.78				
09.30.04	$5,883.72	$95.47				Req to change agent of record to Morgan Stanley
08.31.04	$5,788.25	$26.05				
07.31.04	$5,762.20		($442.82)			
06.30.04	$6,205.02	$105.73				
05.31.04	$6,099.29	$13.84				
04.30.04	$6,085.45		($113.43)	($750.00)		To client's PF Trust Account
03.31.04	$6,948.88		($105.84)			Annuity holdings changed
02.29.04	$7,054.72	$78.32				
01.31.04	$6,976.40	$119.10				
12.31.03	$6,857.30	$413.06				
11.30.03	$6,444.24		($4.82)			
10.31.03	$6,449.06	$255.65				
09.30.03	$6,193.41	$68.45				
08.31.03	$6,124.96	$49.75				
07.31.03	$6,075.21	$87.21				
06.30.03	$5,988.00	$155.85				
05.31.03	$5,832.15	$255.39				
04.30.03	$5,576.76	$284.01				Annuity holdings changed
03.31.03	$5,292.75					
Totals To Date		$1,886.36	($224.09)	($750.00)	$ -	

Net Gain/(Loss) YTD	**$263.02**
Net Gain/(Loss) To Date	**$1,662.27**

General Comments:
RBC did not hold the annuity. RBC's reported value was obtained directly from the issuer of investment

Cash/Money Market XXXX-XXXX-XXXX

Statement Date	Balance	Gains	Losses	Withdrawals	Fees	Specific Comments
12.31.03	$0.00			($21.67)		To client's PF Trust Account
11.30.03	$21.67					
10.31.03	$21.67					
09.30.03	$21.67					
08.31.03	$21.67					
07.31.03	$21.67					
06.30.03	$21.67					
05.31.03	$21.67					
04.30.03	$21.67					
03.31.03	$21.67					
02.28.03	$21.67					
01.31.03	$21.67					
12.31.02	$21.67					
11.30.02	$21.67					
10.31.02	$21.67					
09.30.02	$21.67					
08.31.02	$21.67					
06.30.02	$21.67					
Totals		$0.00	$0.00	($21.67)	$	-
Net Gain/(Loss) YTD					$	-
Net Gain/(Loss) To Date					$	-

General Comments:
RBC held the Cash/Money Market account. Great Hall Invt Fds Prime (GHPX+)

EXHIBIT 15

FINDING #4

EXHIBIT 15

COURT DOCUMENT CHECK LIST

WARD'S
NAME_____DATE_____

_____ Court Case Number Correct

_____ Public Fiduciary Certification Number on Document

_____ Business Certification Number on Document

_____ Accurate Date of Appointment

_____ 10 Month Accounting Period Identified (New Clients)

_____ 12 Month Accounting Period Identified (Subsequent Accountings)

_____ Administrative Fees listed in petition

_____ Beginning and Ending Dates Match

_____ Beginning and Ending Balances Match

_____ Accounting Schedules Attached

_____ Accounting Coded Correctly

_____ Fee Statement Added Correctly

_____ Facility Name and Address Correct

_____ Person in Charge of Facility Correct

_____ Change in Condition Noted

_____ Doctor's Report Attached

_____ Living arrangements still appropriate

_____ Proof of Notice Attached

EXHIBIT 16

FINDING #5

EXHIBIT 16

Property Inventory Checklist

Client & Inventory Information

PROBATE CASE: Y / N

Client Name		SSN	
Inventory Location		DOB	
Date of Inventory		Date of Appointment	
Inventoried by		Inventory Due	
Verified by		Computrust Entry	

Financial Information

Financial Institution	Account Type & Account No.	Balance	Date of Balance

Insurance Information

Insurance Company	Type of Insurance & Policy No.	Value	Premiums Required or Paid in Full?
	Car		
	Home		
	Health		
	Life		
	Other		

Important Documents

Document		Location	Comments
Will	☐		
Passports	☐		
Marriage Certificate	☐		
Birth Certificate	☐		
Divorce Decree	☐		
Burial Plan	☐		
Property Deeds / Titles	☐		
Tax Returns	☐		
Other:	☐		

Storage Unit

Storage Company	Location	Comments

Property Inventory Checklist

ngible Property (i.e. real estate and vehicles)

Property	Location	Lien?	Loan Balance

Other Property to be Inventoried (i.e. personal property at care facility)

Property	Location	Value	Inventoried

cellaneous Activities

Activity		Date & Contact Person	Comments
Change Locks	☐		
File Will	☐		
Check Utilities	☐		
Family Contact	☐		
Prepare for Court Approval	☐		
Received Court Approval	☐		
Assessor's Inquiry	☐		
Sell Real Estate	☐		
Send Personal Items	☐		
Safe Deposit Box	☐		
Complete Property Inventory	☐		
Creditor Contact	☐		
Family Contact for sale of property	☐		
Other	☐		

mments: _____

_____

_____

_____

Client Name: _____

EXHIBIT 17

FINDING #5

EXHIBIT 17

COCHISE AGING & SOCIAL SERVICES
Public Fiduciary Office

Financial Assets & Real Estate Value Verification

Client Name: _____ Date of Appointment: 4/15/2005

SEQ #	TRANS CODE	PROPERTY DESCRIPTION	LAST REPORTED VALUE	VERIFIED VALUE	SOURCE OF VALUE VERIFICATION	DATE VERIFIED
1	601	Bank of America Checking Acct# xxxxxxxxxxx	$20,000 03/31/05 Statement	$15,000 as of 04/15/05	Mary at Sierra Vista Bank of America Branch	4/20/2005

Comments:

Asset Values Verified by: _____

Entered in Computrust by:

Date:

Verified Computrust Entry:

Date:

EXHIBIT 18

FINDING #6

EXHIBIT 1B

BARBARA MIDDLETON, Cert. No. 20505
COCHISE COUNTY PUBLIC FIDUCIARY
P.O. BOX 4279
BISBEE, AZ 85603
(520) 432-9660

BRITT W. HANSON, State Bar No. 012739
Attorney for Cochise County Public Fiduciary

FILED

2005 FEB -3 AM 8:24

DENISE L. LUNDIN
CLERK OF SUPERIOR COURT
BY _____

IN THE SUPERIOR COURT OF THE STATE OF ARIZONA

IN AND FOR THE COUNTY OF COCHISE

In the Matter of the Estate of: [redacted] Deceased.	[redacted] *"Supplemental"* INVENTORY and APPRAISEMENT (Division V)

The COCHISE COUNTY PUBLIC FIDUCIARY states:

Based on information and belief, the Supplemental Inventory attached as Exhibit "A" is a true statement of the additional property discovered and owned by the decedent, and it indicates the fair market value of the property as of that date, its nature as separate or community, and the type and amount of all encumbrances, relating to each item.

RESPECTFULLY SUBMITTED this 2nd day of February 2005.

COCHISE COUNTY PUBLIC FIDUCIARY
Public Fiduciary Business Cert. # 20134

By: _____
BRITT W. HANSON
Attorney for Cochise County Public Fiduciary

COCHISE COUNTY PUBLIC FIDUCIARY

PROBATE INVENTORY

SUMMARY OF ACCOUNT

ESTATE: [redacted]

PERIOD COVERED: 02/01/05 THRU 02/01/05

CHARGES

INVENTORY AND APPRAISAL		$4,789.
AMOUNT FROM PRIOR ACCOUNTING		$0.
RECEIPTS	(SCHEDULE C1)	$0.
GAIN ON SALE	(SCHEDULE C2)	$0.
TOTAL CHARGES		$4,789.

CREDITS

DISBURSMENTS	(SCHEDULE B1)	$0
EXPENSES ON SALE	(SCHEDULE B2)	$0
LOSS ON SALE	(SCHEDULE B3)	$0
PROPERTY ON HAND		$4,789
TOTAL CREDITS		$4,789

[redacted]

PROPERTY ON HAND

AS OF : 02/01/05

TRUST	$0.00
SAVINGS	$0.00
POOLED CD	$0.00
OFFICE 2	$0.00
BURIAL	$0.00
OTHER ASSETS	$4,789.54
TOTAL PROPERTY ON HAND	$4,789.54

[redacted]

INVENTORY AND APPRAISAL

AS OF : 02/01/05

TRAN CODE	SEQ NO.	ASSET DESC.	INVENTORY VALUE	BEGINNING MARKET VALUE	ENDING MARKET VALUE
317	38	DIST.RECEIPT ESTIMATED VALUE PROCEEDS FROM LAWSUIT NEW YORK			
		.....	$4,789.54		
			$4,789.54	$0.00	$0.00

[redacted]

VALUED ASSETS

AS OF : 02/01/05

PLAN CODE	SEQ NO.	ASSET DESC.	BEGINNING INVENTORY VALUE	ENDING INVENTORY VALUE	BEGINNING MARKET VALUE	ENDING MARKET VALUE
017	38	DIST.RECEIPT ESTIMATED VALUE PROCEEDS FROM LAWSUIT NEW YORK				
		.....	$4,789.54	$4,789.54		
			$4,789.54	$4,789.54	$0.00	$0.00

EXHIBIT 19

FINDING #6

AMENDED INVENTORY

Atlantic Federal Credit Union Account No[redacted] Balance: $3,550.89

EXHIBIT 20

FINDING #7

COPY OF ORIGINAL

EXHIBIT 2D

BARBARA MIDDLETON, Cert. No. 20505
COCHISE COUNTY PUBLIC FIDUCIARY
P.O. BOX 4279
BISBEE, AZ 85603
(520) 432-9660

BRITT W. HANSON, State Bar No. 012739
Attorney for Cochise County Public Fiduciary

FILED

2005 FEB -3 AM 8:24

DENISE L. LUNDIN
CLERK OF SUPERIOR COURT
BY

IN THE SUPERIOR COURT OF THE STATE OF ARIZONA

IN AND FOR THE COUNTY OF COCHISE

In the Matter of the Estate of: [redacted] Deceased.	[redacted] *"Supplemental"* INVENTORY and APPRAISEMENT (Division V)

The COCHISE COUNTY PUBLIC FIDUCIARY states:

Based on information and belief, the Supplemental Inventory attached as Exhibit "A" is a true statement of the additional property discovered and owned by the decedent, and it indicates the fair market value of the property as of that date, its nature as separate or community, and the type and amount of all encumbrances, relating to each item.

RESPECTFULLY SUBMITTED this 2nd day of February 2005.

COCHISE COUNTY PUBLIC FIDUCIARY
Public Fiduciary Business Cert. # 20134

By: _____
BRITT W. HANSON
Attorney for Cochise County Public Fiduciary

COCHISE COUNTY PUBLIC FIDUCIARY

PROBATE INVENTORY

SUMMARY OF ACCOUNT

ESTATE: [redacted]
ACCOUNT#: [redacted]
COURT#: [redacted]
PERIOD COVERED: 02/01/05 THRU 02/01/05

CHARGES

INVENTORY AND APPRAISAL		$4,789.5
AMOUNT FROM PRIOR ACCOUNTING		$0.0
RECEIPTS	(SCHEDULE C1)	$0.0
GAIN ON SALE	(SCHEDULE C2)	$0.0
TOTAL CHARGES		$4,789.5

CREDITS

DISBURSMENTS	(SCHEDULE B1)	$0.0
EXPENSES ON SALE	(SCHEDULE B2)	$0.0
LOSS ON SALE	(SCHEDULE B3)	$0.0
PROPERTY ON HAND		$4,789.5
TOTAL CREDITS		$4,789.5

[redacted]

PROPERTY ON HAND

AS OF : 02/01/05

TRUST	$0.00
SAVINGS	$0.00
POOLED CD	$0.00
OFFICE 2	$0.00
BURIAL	$0.00
OTHER ASSETS	$4,789.54
TOTAL PROPERTY ON HAND	$4,789.54

[redacted]

INVENTORY AND APPRAISAL

AS OF : 02/01/05

TRAN CODE	SEQ NO.	ASSET DESC.	INVENTORY VALUE	BEGINNING MARKET VALUE	ENDING MARKET VALUE
517	38	DIST.RECEIPT ESTIMATED VALUE PROCEEDS FROM LAWSUIT NEW YORK	$4,789.54		
			$4,789.54	$0.00	$0.00

[redacted]

VALUED ASSETS

AS OF : 02/01/05

TRAN CODE	SEQ NO.	ASSET DESC.	BEGINNING INVENTORY VALUE	ENDING INVENTORY VALUE	BEGINNING MARKET VALUE	ENDING MARKET VALUE
57	38	DIST.RECEIPT ESTIMATED VALUE PROCEEDS FROM LAWSUIT NEW YORK				
.....			$4,789.54	$4,789.54		
			$4,789.54	$4,789.54	$0.00	$0.00

EXHIBIT 21

FINDING #7

EXHIBIT 21

roperty Inventory Checklist

..t & Inventory Information

PROBATE CASE: Y / N

Client Name		SSN	
Inventory Location		DOB	
Date of Inventory		Date of Appointment	
Inventoried by		Inventory Due	
Verified by		Computrust Entry	

Financial Information

Financial Institution	Account Type & Account No.	Balance	Date of Balance

Insurance Information

Insurance Company	Type of Insurance & Policy No.	Value	Premiums Required or Paid in Full?
	Car		
	Home		
	Health		
	Life		
	Other		

Important Documents

Document		Location	Comments
Will	☐		
Passports	☐		
Marriage Certificate	☐		
Birth Certificate	☐		
Divorce Decree	☐		
Burial Plan	☐		
Property Deeds / Titles	☐		
Tax Returns	☐		
Other:	☐		

Storage Unit

Storage Company	Location	Comments

operty Inventory Checklist

angible Property (i.e. real estate and vehicles)

Property	Location	Lien?	Loan Balance

ther Property to be Inventoried (i.e. personal property at care facility)

Property	Location	Value	Inventoried

cellaneous Activities

Activity		Date & Contact Person	Comments
Change Locks	☐		
File Will	☐		
Check Utilities	☐		
Family Contact	☐		
Prepare for Court Approval	☐		
Received Court Approval	☐		
Assessor's Inquiry	☐		
Sell Real Estate	☐		
Send Personal Items	☐		
Safe Deposit Box	☐		
Complete Property Inventory	☐		
Creditor Contact	☐		
Family Contact for sale of property	☐		
Other	☐		

omments: _____

Client Name: _____

EXHIBIT 22

FINDING #8

EXHIBIT 22

X

X

SUMMARY OF ACCOUNT

ESTATE: [redacted]

COURT#: X

PERIOD COVERED: 10/08/02 THRU 06/01/05

CHARGES

INVENTORY AND APPRAISAL		$5,049.54
AMOUNT FROM PRIOR ACCOUNTING		$0.00
RECEIPTS	(SCHEDULE C1)	$0.05
GAIN SALE/TRAN INV - TRST	(SCHEDULE C2)	$0.00
ADJUSTMENTS TO INVENTORY	(SCHEDULE C3)	$0.00
TOTAL CHARGES		$5,049.59

CREDITS

DISTRIBUTED INVENTORY		$260.00
DISBURSEMENTS	(SCHEDULE B1)	$0.05
EXPENSE ON SALE	(SCHEDULE B2)	$0.00
LOSS ON SALE	(SCHEDULE B3)	$0.00
ADJUSTMENTS TO INVENTORY	(SCHEDULE B4)	$0.00
PROPERTY ON HAND		$4,789.54
TOTAL CREDITS		$5,049.59

[redacted]

SCHEDULE C1- RECEIPTS

10/08/02 THRU 06/01/05

TRAN CODE	SEQ NO.	TRANSACTION DESCRIPTION	REF #	VENDOR NAME	CHECK#	DATE POSTED	AMOUNT
507		CTY QTR INT FROM 07/01/02 TO 09/30/02 ADB= 15.58				10/22/02	0.05
				TOTAL CTY QTR INT			$0.05
				TOTAL RECEIPTS			$0.05

[redacted]

SCHEDULE C1- RECEIPTS
*** SUMMARY PAGE ***
10/08/02 THRU 06/01/05

CODE	DESCRIPTION	TOTAL
507	CTY QTR INT	$0.05
	TOTAL RECEIPTS	$0.05

[redacted]

SCHEDULE B1- DISBURSEMENTS

10/08/02 THRU 06/01/05

TRAN CODE	SEQ NO.	TRANSACTION DESCRIPTION	REF #	VENDOR NAME	CHECK#	DATE POSTED	AMOUNT
310		FIDUCIARY FEES		COCHISE COUNTY PUBLIC FID.	030273	10/24/02	0.05
				TOTAL FIDUCIARY FEES			$0.05
				TOTAL DISBURSEMENTS			$0.05

[redacted]

SCHEDULE B1- DISBURSEMENTS
*** SUMMARY PAGE ***
10/08/02 THRU 06/01/05

CODE	DESCRIPTION	TOTAL
310	FIDUCIARY FEES	$0.05
	TOTAL DISBURSEMENTS	$0.05

[redacted]

PROPERTY ON HAND

AS OF : 06/01/05

TRUST	$0.00
SAVINGS	$0.00
POOLED CD	$0.00
OFFICE 2	$0.00
BURIAL	$0.00
OTHER ASSETS	$4,789.54
TOTAL PROPERTY ON HAND	$4,789.54

[redacted]

INVENTORY AND APPRAISAL

AS OF : 06/01/05

TRAN CODE	SEQ NO.	ASSET DESC.	INVENTORY VALUE	BEGINNING MARKET VALUE	ENDING MARKET VALUE	
620	37	MISCELLANEOUS TO CLEAR ASSETS SEQ #8-20				
		.....	$260.00			(DIST)
617	38	DIST.RECEIPT ESTIMATED VALUE PROCEEDS FROM LAWSUIT NEW YORK				
		.....	$4,789.54			
			$5,049.54	$0.00	$0.00	

[redacted]

VALUED ASSETS

AS OF : 06/01/05

TRAN CODE	SEQ NO.	ASSET DESC.	BEGINNING INVENTORY VALUE	ENDING INVENTORY VALUE	BEGINNING MARKET VALUE	ENDING MARKET VALUE	
600	1	REAL ESTATE W/AFIXED MH 24X48 FCV					
		.....	$0.00	$0.00			(SOLD)
610	2	ROCKER/RECLINER BROWN VELOUR					
		.....	$0.00	$0.00			(SOLD)
610	3	ROCKER MAPLE W/ CUSHION SEAT &BACK					
		.....	$0.00	$0.00			(SOLD)
610	8	DAYBED SINGLE TRUNDLE STYLE					
		.....	$0.00	$0.00			(SOLD)
610	9	BED DOUBLESIZE W/BRASS TONE HEADBOARD					
		.....	$0.00	$0.00			(SOLD)
610	10	DBL DRESSER MAPLE					
		.....	$0.00	$0.00			(SOLD)
610	11	4 DWR CHEST MAPLE					
		.....	$0.00	$0.00			(SOLD)
610	12	PR BEDSIDE TABLES MAPLE					
		.....	$0.00	$0.00			(SOLD)
610	13	DINETTE TABLE W/4 VINYL CHAIRS					
		.....	$0.00	$0.00			(SOLD)
610	14	LAMPS BEDROOM FAUX STAIN GLASS/BRASS					
		.....	$0.00	$0.00			(SOLD)
606	15	MICROWAVE LITTON OLD					
		.....	$0.00	$0.00			(SOLD)
606	16	VCR GE					
		.....	$0.00	$0.00			(SOLD)
610	17	BDRM CHAIR FLORAL					
		.....	$0.00	$0.00			(SOLD)

[redacted]

VALUED ASSETS

AS OF : 06/01/05

TRAN CODE	SEQ NO.	ASSET DESC.	BEGINNING INVENTORY VALUE	ENDING INVENTORY VALUE	BEGINNING MARKET VALUE	ENDING MARKET VALUE	
606	18	ELECTRIC BROOM					
.....			$0.00	$0.00			(SOLD)
620	19	STEP STOOL KITCHEN					
.....			$0.00	$0.00			(SOLD)
610	20	MAGAZINE RACK MAPLE					
.....			$0.00	$0.00			(SOLD)
610	21	CHEST 3 DWR SML					
.....			$20.00	$0.00			(DSTD)
610	22	SM OCTGN TABLE MAPLE					
.....			$10.00	$0.00			(DSTD)
604	23	1989 FORD TAURUS [redacted]6					
.....			$0.00	$0.00			(SOLD)
620	25	MISC NIC NACS					
.....			$15.00	$0.00			(DSTD)
606	26	TOASTER, BLENDER COFFEE MAKER					
.....			$10.00	$0.00			(DSTD)
608	27	MISC COSTUME NECKLACES,EAR RINGS, RINGS MENS WATCHES LADIES WATCHES					
.....			$35.00	$0.00			(DSTD)
630	28	NATIVITY SET WHITE CERAMIC W/GOLD TRIM					
.....			$20.00	$0.00			(DSTD)
610	29	PR SIDE CHAIRS MAPLE					
.....			$15.00	$0.00			(DSTD)
610	30	WALL MIRROR W/WOOD FRAME					
.....			$20.00	$0.00			(DSTD)

[redacted]

DISTRIBUTED INVENTORY

AS OF : 06/01/05

TRAN CODE	SEQ NO.	TRANSACTION DESCRIPTION	AMOUNT
610	21	CHEST 3 DWR	$20.00
610	22	SM OCTGN TABLE	$10.00
620	25	MISC NIC NACS	$15.00
606	26	TOASTER,	$10.00
608	27	MISC COSTUME	$35.00
630	28	NATIVITY SET	$20.00
610	29	PR SIDE CHAIRS	$15.00
610	30	WALL MIRROR	$20.00
610	31	BDRM CHAIR	$10.00
630	32	WALPLATE,COPPER	$15.00
630	33	COLECTORPLATES	$30.00
630	34	6 FIGURINES	$60.00
		DISTRIBUTED INVENTORY	$260.00

[redacted]

VALUED ASSETS

AS OF : 06/01/05

TRAN CODE	SEQ NO.	ASSET DESC.	BEGINNING INVENTORY VALUE	ENDING INVENTORY VALUE	BEGINNING MARKET VALUE	ENDING MARKET VALUE	
610	31	BDRM CHAIR FLORAL FABRIC					
		.....	$10.00	$0.00			(DSTD)
630	32	WALPLATE,COPPER LGE					
		.....	$15.00	$0.00			(DSTD)
630	33	COLECTORPLATES 3 ROCKWELL					
		.....	$30.00	$0.00			(DSTD)
630	34	6 FIGURINES ROCKWELL					
		.....	$60.00	$0.00			(DSTD)
620	35	MISCELLANEOUS TO CLEAR ASSETS BEEN DISCHARGED					
		.....	$0.00	$0.00			(DSTD)
620	37	MISCELLANEOUS TO CLEAR ASSETS SEQ #8-20					
		.....	$0.00	$0.00			(DIST)
617	38	DIST.RECEIPT ESTIMATED VALUE PROCEEDS FROM LAWSUIT NEW YORK					
		.....	$4,789.54	$4,789.54			
			$5,049.54	$4,789.54	$0.00	$0.00	

EXHIBIT 23

FINDING #8

EXHIBIT 25

COCHISE COUNTY
PUBLIC FIDUCIARY
CLIENT PERSONAL ACCOUNTS
(520) 432-9660

BANK ONE
PHOENIX, ARIZONA
WARRANT FY 93

49354

91-2
1221

I.D. # [redacted]

FEB 14 20 05

PAY **FIFTEEN THOUSAND EIGHT HUNDRED FIFTY-NINE DOLLARS DOLLARS $ 15859.01

PAYABLE THROUGH COCHISE COUNTY SERVICING BANK TO COUNTY TREASURER

NON-NEGOTIABLE AFTER ONE YEAR

TO THE ORDER OF
GREENTREE
DEPT.C.H. 9052
PALATINE, IL 60055

NON NEGOTIABLE

⑈20349354⑈ ⑆122102297⑆ 1540⑈5879⑈

DETACH AND RETAIN THIS STATEMENT
THE ATTACHED CHECK IS IN PAYMENT OF ITEMS DESCRIBED BELOW.
IF NOT CORRECT PLEASE NOTIFY US PROMPTLY. NO RECEIPT DESIRED.

DATE	DESCRIPTION	AMOUNT
/14/2005	[redacted] MORTGAGE PAY-OFF MORTGAGE [redacted]	15859.01

Account Clerk Request Form

Client Name: [redacted]

Change previous authorization:

ITEM	CODE	EFFECTIVE DATE

Stop: _____

Change from: _____

Change to: _____

Suppress _____ Date _____ Resume _____

New Authorization:

Frequency: [ ] Weekly [ ] Monthly [ ] Bi-monthly [X] One time only

Amount: $ 15,859.01

Payable to: Greentree
Dept CH 9052
Palatine IL 60055

Transaction code: 320 Vendor code: 9999

Additional information to be entered into CompuTrust:

pay-off mortgage

RECEIVED
FEB 14 A.M.

Comments:

Please highlight special instruction _____

Requested By: B Mieray Date: 2/14/05

Approved By: B Date: 2/14/05

Date needed: [ ] Routine, or by _____ (please highlight)

Investment Transaction Memorandum

To: Barb Middleton, Public Fiduciary
From: Belvet Elsouhag, Property / Asset Manager
Date: 05.23.05
Re: [redacted]

Barb,

I followed up your discussion with Bill Shaughnessy, Morgan Stanley Financial Advisor, in regard to the client's options to maximize his return on the $200.00 monthly that has been freed up by paying off the client's mortgage loan.

I spoke with Bill Shaughnessy, Morgan Stanley Financial Advisor, who recommended adding this money to the client's existing American Funds – Washington Mutual Investors Fund.

Benefits to Client:

1. Increase the current investment with American Funds.
2. Increase the opportunity for income from investments by placing the money in Washington Mutual Investors Fund, which is a growth-and-income fund.
3. Maintain a conservative investment approach with the goal to increase income from investment to the client.
4. Provide client with a better opportunity for a higher return on investment (average 8 -10%) when compared to county interest (4%).

Disadvantages to Client:

1. Despite the fund's balanced history and like any investment, the rate of return is not guaranteed and there's a risk of reduction of value due to market conditions. However, careful monitoring of the account may allow us to make a selling decision before drastic loss of investment value. Additionally, Washington Mutual Investors Fund has an average annual compound return of 11.22% based on a 10-year history.

Comments:

According to Bill Shaughnessy, the fund may only allow quarterly additions to investment. We will need to wait for the next statement that will provide us with a pre-addressed envelope to forward the addition to investment. So instead of sending $200 monthly, we will need to send $600 quarterly. We should get the next quarterly statement in June 2005.

Summary:

To send $600 quarterly to American Funds - Washington Mutual Investors Fund.

Approved: B 5-23-05 Disapproved: _____ Date: _____

Account Clerk Request Form

Client [redacted]
Name: [redacted]

Change previous authorization:

ITEM	CODE	EFFECTIVE DATE

Stop: _____

Change from: _____

Change to: _____

Suppress _____ Date _____ Resume _____

New Authorization:

Frequency: [ ] Weekly [ ] Monthly [ ] Bi-monthly [ ] One time only [✓] Quarterly

Amount: $ 600.00

Payable to: American Funds

Transaction code: 349 Vendor code: _____

Additional Information to be entered into CompuTrust:

Quarterly addition to investment.

Comments:

Please highlight special instruction: These are funds that were freed up after paying off Mr. Kelly's mortgage.

The check needs to be sent in the envelope provided by Morgan Stanley.

Requested By: Vicki Hanlon Date: 5/23/05

Approved By: [signature] Date: 5/23/05

Date needed: [ ] Routine, or by _____ (please highlight)

EXHIBIT 24

FINDING #10

EXHIBIT 24

COPY OF ORIGINAL

BARBARA MIDDLETON, CERT. NO. 20505
COCHISE COUNTY PUBLIC FIDUCIARY
P. O. Box 4279
Bisbee, Arizona 85603
(520) 432-9660

BRITT HANSON, State Bar No. 012739
Attorney for Cochise County Public Fiduciary

FILED
05 FEB 25 AM 9:51
DENISE A. LUNDIN
CLERK OF SUPERIOR COURT
BY _____
DEPUTY

IN THE SUPERIOR COURT OF THE STATE OF ARIZONA
IN AND FOR THE COUNTY OF COCHISE

In the Estate of: [redacted] Deceased.	[redacted] PROOF OF PUBLICATION (Division V)

STATE OF ARIZONA)
) ss.
COUNTY OF COCHISE)

The undersigned, BRITT HANSON, Attorney for Cochise County Public Fiduciary as Personal Representative of the Estate, states that the Notice to Creditors was published in a newspaper of general circulation for three (3) consecutive weeks as listed on the following dates:

January 28, 2005

February 4, 2005

February 11, 2005

DATED this 24th day of February 2005.

COCHISE COUNTY PUBLIC FIDUCIARY
Public Fiduciary Business Cert. # 20134

By: _____
BRITT W. HANSON
Attorney for Cochise County Public Fiduciary

SUBSCRIBED AND SWORN TO before me this 24th day of February 2005 by BRITT HANSON, Attorney for Cochise County Public Fiduciary.

Irma D. Caballero
Notary Public

Official Seal
NOTARY PUBLIC
STATE OF ARIZONA
County of Cochise
IRMA D. CABALLERO
My Commission Expires May 1, 2007

STATE OF ARIZONA)

COUNTY OF COCHISE)

PUBLIC NOTICE
IN THE SUPERIOR OF THE STATE OF ARIZONA IN AND FOR THE COUNTY OF COCHISE
In the Matter of the Estate of:
[redacted]
Deceased
No. PB2002-00203
NOTICE TO CREDITORS
(For Publication)
(Division V)
NOTICE IS HEREBY GIVEN that the Cochise County Public Fiduciary has been appointed Personal Representative of this Estate. All persons having claims against the Estate are required to present their claims within four months after the date of the first publication of this notice or the claims will be forever barred. Claims must be presented by delivering or mailing a written statement of the claim to, the Personal Representative at P.O. Box 4279, Bisbee, Arizona 85603. DATED this 24th day of January, 2005. COCHISE COUNTY PUBLIC FIDUCIARY
Public Fiduciary Business Cert. #20134
By: BRITT W. HANSON
BRITT W. HANSON
Attorney for Cochise County Public Fiduciary
PUBLISH: January 28, February 4, 11 2005

AFFIDAVIT OF PUBLICATION

KIMBERLY L. HICKS being first duly sworn, deposes and says: That (he) (she) is the Agent to the Publisher of the SIERRA VISTA HERALD and the BISBEE DAILY REVIEW newspapers printed and published six days a week in the County of Cochise, State of Arizona, and of general circulation in the cities of Sierra Vista and Bisbee, County of Cochise, State of Arizona and elsewhere, and thehereto attached

NOTICE TO CREDITORS
[redacted]

was printed and published correctly in the regular and entire issue of said SIERRA VISTA HERALD and BISBEE DAILY REVIEW for 3 issues, that the first was made on the 28th day of JANUARY 20 05 and the last publication thereof was made on the 11th day of FEBRUARY 20 05 that said publication was made on each of the following dates, to wit:

01/28/05
02/04/05
02/11/05

Request of

COCHISE PUBLIC FIDUCIARY

Sierra Vista Herald
Bisbee Daily Review

By

Subscribed sworn to before me this 11th day of FEBRUARY 20 05

JOAN HANCOCK
Notary Public - Arizona
Cochise County
My Comm. Expires May 21, 2008

Notary Public in and for the County of Cochise, Sate of Arizona

My Commission Expires: 5/21/08

EXHIBIT 25

FINDING #11

EXHIBIT 25

Addressing Creditors Claims

All creditors' claims should be addressed as:

Estate of John Doe
C/O [Company Title/Name of Business]
Address

When a creditor asks where to send the claim, give the above information. Clearly state the claim should be addressed in the decedent's name and sent to the fiduciary's office or to the attorney's office, if applicable. If the creditor sends a claim/bill in the fiduciary's name or staff member's name, send the form letter requesting an immediate correction. Correction will prevent negative impact on a staff member's personal credit history.

Fiduciary Responsibilities in Claims on the Client's Estate

- Pro-rata Formula

  The pro-rata formula is used when there are insufficient funds to pay all the known creditors of a decedent in full.

- Priority of claims (A.R.S. §14-3805(A)(B))

  The personal representative shall make payment in the following order:

  1) Costs and expenses of administration. Fiduciary fees and expenses, attorney fees and expenses. other professionals who were required for administration such as a tax accountant.

  2) Reasonable funeral expenses.

  3) Debts and taxes with preference under federal law.

  4) Reasonable and necessary medical and hospital expenses of the last illness of the decedent. including compensation of persons attending the patient.

  5) Debts and taxes with preference under the laws of this state.

  6) All other proper claims.

No preference shall be given in the payment of any claim over any other claim of the same class and a claim due and payable shall not be entitled to a preference over claims not due.

Pro-rata procedure:

Step #1

Balance in Estate Account
- (minus) Administrative Fees and Expenses
- (minus) Funeral Expenses
- (minus) Debts and Taxes (Federal preference)
- (minus) Debts from the Last Illness
- (minus) Debts and taxes with preference under the state laws
- (minus) All other proper claims

"Remainder of the Estate" Balance (for application of pro-rata formula) =

Step #2

If there are still creditors remaining and there are insufficient funds to pay them all in full then the following formula is applied to the remaining creditors of equal priority:

Remaining Balance of Estate Account

Next, add (+) the outstanding creditors claims remaining

Divide (/) the amount of each creditor's claim total amount by the total of all creditor claims. Use for decimal places. This factor will represent the percentage of the "Remainder of the Estate" that is applicable to that creditor's claim

Multiply (*) the "Remainder of the Estate" by each of the factors (associated with each creditor) obtained above; this is the amount each creditor is entitled to receive.

Check the final pro-rata amounts. Total them to determine if there is a 1 cent adjustment needed on any claim to equal 100% of the balance in the "Remainder of the Estate".

(See example)

EXAMPLE

Balance in Estate Account	$3500.00
- (minus) Administrative Fees and Expenses	450.00
- (minus) Funeral Expenses	175.00
- (minus) Debts and Taxes (Federal preference)	-0
- (minus) Debts of the Last Illness	-0
- (minus) Debts and Taxes (Arizona preference)	-0
- (minus) All other proper claims	-0
(equals) "Remainder of the Estate" Balance	$2875.00

All Other Proper Creditors Claims

Amount due each Creditor		Amount to be paid each Creditor
YRMC	$1202.00 divided by 3251.00 = 36.97% X $2875 =	$1062.89
APS	75.00 divided by 3251.00 = 02.31% X $2875 =	66.41
SEARS	1667.00 divided by 3251.00 = 51.28% X $2875 =	1474.30
Fingerhut	307.00 divided by 3251.00 = 09.44% X $2875 =	271.40
		$ 2875.00

Your attorney should review the "Schedule of Proposed Estate Assets Distribution" and prepare the Petition, Order, Notice to all Interested Persons (Creditors) and Proof of Notice to allow time for objections by interested persons, heirs, or devisees.

Notification Upon Filing Probate for Decedent's Estate

Notification is given to the Escheat Department of the Attorney General's Office on those estates where there are no known relatives.

Arizona Attorney General's Office
Attn: Escheat Department
1275 W. Washington
Phoenix, AZ 85007

If the decedent previously resided in a Long Term Facility or received ALTCS home and community-based services, notify:

Ms. Frances Ontiveros
HHL Financial Services Inc.
4041 North Central Ave., Ste. D-100
Phoenix, AZ 85012-3330

EXHIBIT 26

FINDING #12

EXHIBIT 26

COURT DOCUMENT CHECK LIST

WARD'S
NAME_____DATE_____

_____ Court Case Number Correct

_____ Public Fiduciary Certification Number on Document

_____ Business Certification Number on Document

_____ Accurate Date of Appointment

_____ 10 Month Accounting Period Identified (New Clients)

_____ 12 Month Accounting Period Identified (Subsequent Accountings)

_____ Administrative Fees listed in petition

_____ Beginning and Ending Dates Match

_____ Beginning and Ending Balances Match

_____ Accounting Schedules Attached

_____ Accounting Coded Correctly

_____ Fee Statement Added Correctly

_____ Facility Name and Address Correct

_____ Person in Charge of Facility Correct

_____ Change in Condition Noted

_____ Doctor's Report Attached

_____ Living arrangements still appropriate

_____ Proof of Notice Attached

EXHIBIT 27

FINDING #13

EXHIBIT 27

WARRANT
049354
49354

COCHISE COUNTY
PUBLIC FIDUCIARY
CLIENT PERSONAL ACCOUNTS
(520) 432-9660

BANK ONE
PHOENIX, ARIZONA
WARRANT FY 93

91-2
1221

I.D. # [redacted]

FEB 14 20 05

PAY A**FIFTEEN THOUSAND EIGHT HUNDRED FIFTY-NINE DOLLARS DOLLARS $ 15859.01

PAYABLE THROUGH COCHISE COUNTY SERVICING BANK TO COUNTY TREASURER

NON-NEGOTIABLE AFTER ONE YEAR

TO THE ORDER OF
GREENTREE
DEPT C H 9052
PALATINE, IL 60055

NON NEGOTIABLE

⑈20349351 [redacted]

DETACH AND RETAIN THIS STATEMENT
THE ATTACHED CHECK IS IN PAYMENT OF ITEMS DESCRIBED BELOW.
IF NOT CORRECT PLEASE NOTIFY US PROMPTLY. NO RECEIPT DESIRED.

DATE	DESCRIPTION	(-) AMOUNT
2/14/2005	[redacted] MORTGAGE PAY-OFF MORTGAGE [redacted]	15859.01

Account Clerk Request Form

Client Name: [redacted]

Change previous authorization:

ITEM	CODE	EFFECTIVE DATE

Stop: _____

Change from: _____

Change to: _____

Suppress _____ Date _____ Resume _____

New Authorization:

Frequency: [ ] Weekly [ ] Monthly [ ] Bi-monthly [X] One time only

Amount: $ 15,859.01

Payable to: [redacted]

Transaction code: 320 Vendor code: 9999

Additional information to be entered into CompuTrust:

pay-off mortgage

RECEIVED
FEB 14 A.M.

Comments:

Please highlight special instruction _____

Requested By: B Murray **Date:** 2/14/05

Approved By: [signature] **Date:** 2/14/05

Date needed: [ ] Routine, or by _____ (please highlight)

EXHIBIT 28

FINDING #13

EXHIBIT 28

Investment Transaction Memorandum

To: Barb Middleton, Public Fiduciary
From: Belvet Elsouhag, Property / Asset Manager
Date: 05.23.05
Re: [redacted]

Barb,

I followed up your discussion with Bill Shaughnessy, Morgan Stanley Financial Advisor, in regard to the client's options to maximize his return on the $200.00 monthly that has been freed up by paying off the client's mortgage loan.

I spoke with Bill Shaughnessy, Morgan Stanley Financial Advisor, who recommended adding this money to the client's existing American Funds – Washington Mutual Investors Fund.

Benefits to Client:

1. Increase the current investment with American Funds.
2. Increase the opportunity for income from investments by placing the money in Washington Mutual Investors Fund, which is a growth-and-income fund.
3. Maintain a conservative investment approach with the goal to increase income from investment to the client.
4. Provide client with a better opportunity for a higher return on investment (average 8 -10%) when compared to county interest (4%).

Disadvantages to Client:

1. Despite the fund's balanced history and like any investment, the rate of return is not guaranteed and there's a risk of reduction of value due to market conditions. However, careful monitoring of the account may allow us to make a selling decision before drastic loss of investment value. Additionally, Washington Mutual Investors Fund has an average annual compound return of 11.22% based on a 10-year history.

Comments:

According to Bill Shaughnessy, the fund may only allow quarterly additions to investment. We will need to wait for the next statement that will provide us with a pre-addressed envelope to forward the addition to investment. So instead of sending $200 monthly, we will need to send $600 quarterly. We should get the next quarterly statement in June 2005.

Summary:

To send $600 quarterly to American Funds - Washington Mutual Investors Fund.

Approved B 5-23-05 Disapproved: _____ Date: _____

EXHIBIT 29

FINDING #14

EXHIBIT 29LE

CAROL PARK, Cert. No. 20315
COCHISE COUNTY PUBLIC FIDUCIARY
P. O. Box 4279
Bisbee, Arizona 85603
(520) 432-9407

G. PHILIP MAXEY, State Bar #012521
Attorney for Cochise County Public Fiduciary

FILED
2003 MAY -7 PM 2:10
DENISE I. LUNDIN
CLERK OF SUPERIOR COURT
BY _____ DEPUTY

IN THE SUPERIOR COURT OF THE STATE OF ARIZONA

IN AND FOR THE COUNTY OF COCHISE

In the Matter of the Guardianship/ Conservatorship/ [redacted] An Incapacitated/Protected Person.	)	[redacted] PROOF OF NOTICE (Division II)

The undersigned states that copies of the COCHISE COUNTY PUBLIC FIDUCIARY's Inventory and Appraisement, in accordance with the requirements of A.R.S. § 14-1401, or other applicable section, to the following persons:

NAME AND ADDRESS	DATE MAILED
[redacted]	May 2, 2003
[redacted]	May 2, 2003
[redacted]	May 2, 2003

DATED this 1st day of May 2003.

COCHISE COUNTY PUBLIC FIDUCIARY

By: _____
G. PHILIP MAXEY
Attorney for Cochise County Public Fiduciary

EXHIBIT 29

CAROL PARK, Cert. No. 20315
COCHISE COUNTY PUBLIC FIDUCIARY
P. O. Box 4279
Bisbee, Arizona 85603
(520) 432-9407

G. PHILIP MAXEY, State Bar #012521
Attorney for Cochise County Public Fiduciary

FILED
02 APR 24 PM 3:37
DENISE I. LUNDIN
CLERK OF SUPERIOR COURT
BY _____ DEPUTY

IN THE SUPERIOR COURT OF THE STATE OF ARIZONA

IN AND FOR THE COUNTY OF COCHISE

In the Matter of the Conservatorship for:	)	[redacted]
[redacted]	)	PROOF OF NOTICE
A Protected Person	)	(Division IV)

The undersigned states that copies of the COCHISE COUNTY PUBLIC FIDUCIARY's Inventory and Appraisement, in accordance with the requirements of A.R.S. § 14-1401, or other applicable section, to the following persons:

NAME AND ADDRESS	DATE MAILED
[redacted]	April 24 2002
[redacted]	April 24 2002
[redacted]	April 24 2002

[redacted]

[redacted] AZ [redacted]

Attorney for the Ward

April 24 2002

RESPECTFULLY SUBMITTED this 24th day of April 2002.

COCHISE COUNTY PUBLIC FIDUCIARY

By: _____

G. PHILIP MAXEY

Attorney for Cochise County Public Fiduciary