

1 2380
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7 IN THE SECOND JUDICIAL DISTRICT COURT OF THE STATE OF NEVADA

8 IN AND FOR THE COUNTY OF WASHOE

9 STATE OF NEVADA, EX REL.
10 COMMISSIONER OF INSURANCE, IN HIS
11 OFFICIAL CAPACITY AS STATUTORY
12 RECEIVER FOR DELINQUENT DOMESTIC
13 INSURER,

Plaintiff,

vs.

14 NATIONAL GUARANTY INSURANCE
15 COMPANY, a Nevada Domiciled Property and
16 Casualty Company,

Defendant.

Case No. CV14-00807

Dept. No. B13

17 MOTION TO MODIFY CLAIMS PROCESS PER

18 RECOMMENDATION OF RECEIVER PURSUANT TO NRS 696B.330(4)

19
20 Scott J. Kipper, Commissioner of Insurance (the "Commissioner") for the State of
21 Nevada in his capacity as Permanent Receiver ("Receiver") of National Guaranty Insurance
22 Company ("NGIC" or the "Company"), applicant herein, respectfully requests that the Court
23 schedule a hearing to consider the Motion to Modify Claims Process Per Recommendation Of
24 Receiver Pursuant To NRS 696B.330(4). The Receiver wishes to modify the proof-of-claim
25 process for financial reasons and respectfully requests an Order to Approve Modification of
26 the Claims Process after a hearing to allow any interested parties to voice their concerns.
27 The available assets of NGIC are not sufficient to pay claims beyond the administrative class,
28

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1 and therefore, the obligation of the Receiver to execute and administer a proof of claim
2 process for claimants and vendors (who will never receive a distribution) is costly and will not
3 benefit the receivership estate.

4 **I. INTRODUCTION AND HISTORICAL BACKGROUND**

5 NGIC is a Property and Casualty Company organized under the Nevada Insurance
6 laws. The company is a stock insurer as defined in NRS 694C.150. The company received
7 its Certificate of Authority on July 26, 2013, after re-domesticating from Arizona.

8 On May 6, 2014, the Nevada Insurance Commissioner was appointed as Interim
9 Receiver of NGIC by the Second Judicial District Court of the State of Nevada. On June 12,
10 2014, the Court appointed the Nevada Insurance Commissioner as Permanent Receiver of
11 NGIC and an order of liquidation was issued. On May 6, 2014, Commissioner Kipper as
12 Interim Receiver of NGIC retained David E. Wilson and Regulatory Services Group ("RSG")
13 as Receivership Manager. The Receivership Manager was authorized to retain the services
14 of Joseph B. Holloway, Jr. of INS Consultants, Inc. as his Receivership Supervisor. As
15 provided for by the Receivership Order, the Receiver and Receivership Manager are
16 authorized to conduct the business of NGIC and to administer its affairs for the protection of
17 all secured creditors, insureds, policyholders, and general creditors. NGIC issued its last
18 policy in August of 2012. NGIC wrote automobile insurance. Automobile claims typically are
19 filed within days or weeks of the claim occurrence. Upon the liquidation of NGIC, these
20 claims are the statutory responsibility of the Nevada Insurance Guaranty Association
21 to adjudicate.

22 **II. FINANCIAL ANALYSIS - ASSETS**

23 On June 30, 2014, NGIC had cash of approximately \$610,572 and an amount due
24 from affiliated companies in bankruptcy and receivership in the amount of \$5,244,431. A
25 claim has been filed in the Lindsay General Insurance Agency bankruptcy as well as in the
26 Driver's Insurance Company receivership proceeding. Based on the Receiver's review of the
27 claims and in consultation with outside counsel for NGIC, these claims are likely to be
28

1 worthless.¹ This leaves the NGIC liquidation estate with \$610,572 in assets to administer the
2 liquidation of NGIC (see June 30, 2014, bank statement marked as Exhibit 1).

3 **III. FINANCIAL ANALYSIS – LIABILITIES**

4 On June 30, 2014, the financial records of NGIC showed loss reserves of \$5,107,880
5 (see Exhibit 2 for a listing of loss reserves), reinsurance payables of \$208,953, loss
6 adjustment expense reserves of \$240,617, vendor's payables of \$845,894, and a credit for
7 overpayment of premium tax in the amount of (\$382.00). The total liabilities of NGIC are
8 \$6,402,962.

9 Based on the financial condition of NGIC, the Receiver is recommending, to the
10 Court pursuant to NRS 696B.330(4), to allow the Receiver to forego the expense of a
11 "proof of claim" process for claims below the administration class as enumerated in
12 NRS 696B.420(1)(a). There does not appear to be a scenario where assets would be
13 available to distribute to claimants below the administration class. Additionally, due to the
14 lack of funds in NGIC, the Receivership Manager and his team will attempt to complete their
15 remaining tasks in the first half of 2015 and ask for a closing order at that point. The
16 Receivership Manager will attempt to do so after December 12, 2014, in order to comply with
17 NRS 696B.460(2), allowing not less than six months after the entry of order of insolvency for
18 all claims to be filed. This ensures that any unaccounted-for policyholder claims, filed within
19 the statutorily required minimum duration of time, are forwarded to NIGA. The Receivership
20 Manager requests a hearing date as soon as possible subsequent to December 12, 2014, for
21 the Court to consider this recommendation. The date and time of the hearing along with the
22 deadline for parties to object will be mailed, along with the notice of liquidation, to all
23 interested parties.

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27 ¹ In the extremely unlikely event that any meaningful funds on the claim are paid to NGIC after the NGIC
28 receivership is closed, the Receiver can file a petition to re-open the receivership to evaluate and determine the
amounts and recipients of any additional distributions.

1 **IV. NOTICE TO PREVIOUS POLICYHOLDERS, CLAIMANTS, CREDITORS AND**
2 **INTERESTED PARTIES**

3 The Receiver will provide notice of the liquidation of NGIC as well as notice of the
4 hearing on the recommendation to modify the proof-of-claim process to over 13,064 prior
5 policyholders, 1,395 current and former claimants, 62 creditors, and 12 interested parties.
6 These notices are being combined to control the cost of processing separate mailings. A
7 notice also will be published in the two newspapers of largest circulation in the state of
8 Nevada as well as on the NGIC website and the RSG (Receivership Manager) website. If
9 through this notice process, a new claim arises, that claim will be forwarded to and
10 adjudicated by the Nevada Insurance Guaranty Association. If such claim is rejected by
11 NGIC, for coverage reasons, the claimant promptly will be notified of their rights. However, in
12 this case, there will not be sufficient assets to adjudicate or pay these claims. Although there
13 does not appear to be a scenario where assets would be available to distribute to claimants
14 below the administration class, should there remain certain minimal assets in the NGIC estate
15 as the administration of the liquidation of NGIC winds down, the Receiver will request
16 permission from this Court to distribute those remaining assets to the Nevada Insurance
17 Guaranty Association, pursuant to NRS 696B.415 and NRS 696B.420(1)(b).

18 **V. CONCLUSION**

19 The Receiver respectfully asks the Court for an Order granting the recommendation to
20 forego the proof-of-claim process pursuant to NRS 696B.330(4) and to approve the plan to
21 notice all prior policyholders, claimants, creditors, and interested parties of the notice of
22 liquidation and the hearing on this application.

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AFFIRMATION

Pursuant to NRS 239B.030, the undersigned does hereby affirm that the preceding document, *MOTION TO MODIFY CLAIMS PROCESS PER RECOMMENDATION OF RECEIVER PURSUANT TO NRS 696B.330(4)* filed in case number CV14-00807, does not contain the social security number of any person.

DATED: October 21, 2014

Respectfully submitted:
Scott J. Kipper, Commissioner of Insurance of the
State of Nevada, in his Official Capacity as Statutory
Receiver of Delinquent Domestic Insurers

By: /s/ Joseph B Holloway, Jr.
INS Consultants, Inc.
Regulatory Services Group
Receivership Supervisor

Respectfully submitted by:

CATHERINE CORTEZ MASTO
Attorney General

By: /s/ Richard Yien
RICHARD PAILI YIEN
Deputy Attorney General
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LIST OF EXHIBITS

to

MOTION TO MODIFY CLAIMS PROCESS PER RECOMMENDATION OF RECEIVER PURSUANT TO NRS 696B.330(4)

Exhibit Number	Exhibit Description	Number of Pages
1	June 30, 2014, Bank Statement	2
2	List of Loss Reserves	15

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Cathy Hill
Acting Clerk of the Court
Transaction # 4666398 : mcholico

EXHIBIT 1

EXHIBIT 1



9925 Haynes Bridge Road, Suite 100
 Alpharetta GA 30022
 770-753-2300

National Guaranty Insurance Co
 C/o Regulatory Services Group
 100 Pine St., 26th Floor
 San Francisco, CA 94111

Account Number
 [REDACTED]
Statement Period
 Jun 01, 2014 To Jun 30, 2014

Previous Balance	\$145,136.34	Average Balance	\$191,527.40
Number of Credits	8	Minimum Balance	\$107,206.42
Total Credits	\$530,929.79	Average Collected Balance	\$191,499.11
Number of Debits	24		
Total Debits	\$65,470.50	Total Bank Charges	\$22.71
Number Of Service Charges	1	(Includes Service Charge)	
Total Service Charges	\$22.71		
New Balance	\$610,572.92		

No	Date	Amount	No	Date	Amount	No	Date	Amount
1280010763	Jun 09, 2014	\$19.37	1280010768	Jun 04, 2014	\$2,907.33	1280010773	Jun 20, 2014	\$694.17
1280010764	Jun 09, 2014	\$25.75	1280010769	Jun 09, 2014	\$3,738.11	1280010774	Jun 20, 2014	\$1,568.00
1280010765	Jun 09, 2014	\$49.79	1280010770	Jun 09, 2014	\$5,750.00	1280010775	Jun 20, 2014	\$2,923.67
1280010766	Jun 09, 2014	\$58.80	1280010771	Jun 06, 2014	\$2,490.56	1280010776	Jun 27, 2014	\$820.00
1280010767	Jun 02, 2014	\$348.60	1280010772	Jun 26, 2014	\$206.00			

Date	Transaction Details	Amount
Jun 03, 2014	Debit Card Transaction Amazon Web Services aws.amazon.co WA Terminal ID: IN0002 Serial #: 000056685	\$0.51-
Jun 05, 2014	Debit Card Transaction MSFT *ONLINE BILL.MS.NET WA Terminal ID: 00008181 Serial #: 000002060	\$220.00-
Jun 11, 2014	Ach withdrawal IPFS866-412-2560 IPFSPMTMDB	\$1,386.38-
Jun 12, 2014	Miscellaneous Debit ODP transfer to checking [REDACTED]	\$21,277.72
Jun 12, 2014	Debit Card Transaction ADOBE SYSTEMS, INC. 800-833-6687 CA Terminal ID: IN0800 Serial #: 000043549	\$29.99-
Jun 13, 2014	Miscellaneous Debit ODP transfer to checking [REDACTED]	\$25.00-
Jun 18, 2014	Debit Card Transaction USPS CHANGE OF66100959 800-2383150 TN Terminal ID: 001 Serial #: 000079524	\$1.05-

Jun 18, 2014	Debit Card Transaction USPS CHANGE OF66100959 800-2383150 TN Terminal ID: 001 Serial #: 000080599	\$1.05-
Jun 23, 2014	Debit Card Transaction NEXTIVA*VOIP SERVICE 800-9834289 AZ Terminal ID: 00992007 Serial #: 000050460	\$1,670.46-
Jun 27, 2014	Miscellaneous Debit ODP transfer to checking [REDACTED]	\$19,258.19
Jun 30, 2014	Maintenance Fee	\$22.71-

Date	Transaction Details	Amount
Jun 03, 2014	Regular Deposit	\$397.99
Jun 17, 2014	Debit Card Transaction ADOBE SYSTEMS, INC. 800-833-6687 CA Terminal ID: IN7400 Serial #: 000042905	\$29.99
Jun 20, 2014	Regular Deposit	\$77.46
Jun 20, 2014	Regular Deposit	\$78.41
Jun 20, 2014	Regular Deposit	\$916.52
Jun 20, 2014	Regular Deposit	\$29,168.86
Jun 27, 2014	Wire Transfer In Wire transfer Orig: National Guaranty Ins Co	\$500,220.06
Jun 27, 2014	Regular Deposit	\$40.50

Date	Transaction Details	Per Item Charge	Amount
Jun 30, 2014	Maintenance Fee		\$10.00
Jun 30, 2014	INVESTMENT CREDIT		\$15.74-
Jun 30, 2014	Deposits/Credits	7 @ 0.800 each	\$5.60
Jun 30, 2014	Checks Paid	14 @ 0.150 each	\$2.10
Jun 30, 2014	Onus Items Deposited	4 @ 0.100 each	\$0.40
Jun 30, 2014	Local Items Deposited	2 @ 0.100 each	\$0.20
Jun 30, 2014	Ach Withdrawals	1 @ 0.150 each	\$0.15
Jun 30, 2014	Wire Transfer In	1 @ 20.000 each	\$20.00

Date	Balance	Date	Balance	Date	Balance
May 31, 2014	\$145,136.34	Jun 09, 2014	\$129,925.51	Jun 20, 2014	\$132,289.72
Jun 02, 2014	\$144,787.74	Jun 11, 2014	\$128,539.13	Jun 23, 2014	\$130,619.26
Jun 03, 2014	\$145,185.22	Jun 12, 2014	\$107,231.42	Jun 26, 2014	\$130,413.26
Jun 04, 2014	\$142,277.89	Jun 13, 2014	\$107,206.42	Jun 27, 2014	\$610,595.63
Jun 05, 2014	\$142,057.89	Jun 17, 2014	\$107,236.41	Jun 30, 2014	\$610,572.92
Jun 06, 2014	\$139,567.33	Jun 18, 2014	\$107,234.31		

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Cathy Hill
Acting Clerk of the Court
Transaction # 4666398 : mcholico

EXHIBIT 2

EXHIBIT 2

O/S Loss Reserves

Claim #	Accident Date	Total
42543	11/17/2007	2,750.00
53196	5/12/2009	836.55
57960	11/2/2009	7,600.00
58304	11/10/2009	30,412.48
58752	12/4/2009	3,000.00
59725	1/13/2010	8,000.00
61504	3/18/2010	5,000.00
63081	5/14/2010	1,000.00
66634	9/5/2010	9,500.00
66661	9/4/2010	6,000.00
67337	9/24/2010	10,000.00
68241	10/21/2010	5,000.00
68837	10/22/2010	1,000.00
69071	11/15/2010	9,500.00
69294	11/22/2010	10,000.00
69822	11/6/2010	15,000.00
69927	12/6/2010	2,000.00
70486	12/29/2010	5,700.00
71783	1/31/2011	20,000.00
71863	12/30/2010	5,120.00
71983	2/7/2011	4,300.00
72398	2/18/2011	30,000.00
72657	2/28/2011	10,000.00
73202	3/12/2011	600.00
73264	3/15/2011	206.23
73965	3/31/2011	13,500.00
74220	4/4/2011	10,000.00
74849	4/14/2011	4,500.00
74918	4/21/2011	17,000.00
74928	4/18/2011	11,500.00
75248	4/27/2011	4,750.00
75806	5/9/2011	25,000.00
76721	5/25/2011	21,000.00
77296	6/12/2011	5,000.00
77376	6/11/2011	3,800.00
77377	6/13/2011	15,000.00
77572	6/2/2011	1,000.00
77628	6/19/2011	3,800.00
77658	6/16/2011	5,500.00
77723	6/16/2011	32,000.00
78768	7/13/2011	5,000.00
79134	7/21/2011	19,500.00
79189	7/24/2011	7,241.20

79226	7/22/2011	10,000.00
79517	8/1/2011	10,000.00
79668	7/26/2011	7,500.00
80224	8/16/2011	7,000.00
80570	8/24/2011	6,000.00
80703	8/23/2011	9,000.00
81013	9/1/2011	4,500.00
81104	9/2/2011	1,525.72
81370	9/10/2011	2,400.00
81761	9/10/2011	7,140.00
81845	9/19/2011	7,250.00
82080	9/23/2011	3,800.00
82758	10/4/2011	7,600.00
82851	10/9/2011	5,500.00
83075	8/9/2011	11,500.00
83519	10/26/2011	15,000.00
83625	10/23/2011	4,800.00
83887	11/2/2011	13,000.00
83932	11/1/2011	8,000.00
84116	11/7/2011	15,000.00
84222	11/4/2011	11,500.00
84273	11/10/2011	13,800.00
84462	11/14/2011	352.65
84579	11/16/2011	29,100.00
84638	11/17/2011	7,600.00
84716	11/20/2011	5,000.00
84722	11/19/2011	3,800.00
84806	11/21/2011	30,000.00
84825	11/14/2011	3,841.47
84850	11/21/2011	9,400.00
84867	11/27/2011	6,963.45
85044	11/18/2011	600.00
85066	11/28/2011	30,000.00
85158	11/26/2011	3,800.00
85197	11/30/2011	15,000.00
85310	12/5/2011	3,800.00
85340	12/2/2011	18,500.00
85393	12/5/2011	3,000.00
85409	12/3/2011	2,000.00
85543	12/8/2011	3,000.00
85558	11/16/2011	23,828.18
85681	12/9/2011	22,800.00
85903	12/14/2011	500.00
86006	12/14/2011	600.00
86104	12/16/2011	3,993.86
86182	12/21/2011	4,224.97
86343	12/24/2011	1,500.00

86488	12/24/2011	3,800.00
86490	12/29/2011	3,800.00
86670	1/2/2012	5,722.80
86739	1/3/2012	7,500.00
86743	12/30/2011	7,000.00
86894	1/6/2012	1,650.00
86926	1/7/2012	10,000.00
86958	12/22/2011	10,000.00
87230	1/12/2012	9,000.00
87373	1/17/2012	14,000.00
87414	1/14/2012	11,400.00
87516	1/18/2012	4,500.00
87563	1/13/2012	11,000.00
87674	1/12/2012	500.00
87809	1/24/2012	9,500.00
87848	1/25/2012	700.00
87858	1/22/2012	8,750.00
87976	1/28/2012	1,041.43
88007	1/27/2012	6,825.00
88099	1/31/2012	12,000.00
88291	2/2/2012	14,000.00
88393	2/4/2012	10,000.00
88485	2/5/2012	16,500.00
88556	2/7/2012	2,000.00
88587	1/31/2012	30,699.41
88596	2/5/2012	2,500.00
88623	2/5/2012	1,500.00
88731	2/11/2012	31,125.00
88793	2/11/2012	3,000.00
89027	2/15/2012	16,104.26
89176	2/16/2012	6,000.00
89519	2/18/2012	6,000.00
89677	2/25/2012	7,000.00
89866	2/29/2012	4,500.00
90046	3/3/2012	9,473.39
90070	3/4/2012	30,000.00
90148	2/29/2012	13,052.90
90175	1/20/2012	4,000.00
90219	3/7/2012	10,600.00
90476	3/10/2012	7,068.31
90525	10/5/2011	8,820.40
90632	3/8/2012	6,000.00
90663	3/14/2012	5,500.00
90819	3/18/2012	15,000.00
90834	4/13/2011	1,500.00
90844	3/17/2012	7,500.00
90846	3/14/2012	1,000.00

91066	3/20/2012	3,800.00
91224	3/20/2012	14,200.00
91380	3/24/2012	26,875.39
91474	3/27/2012	3,800.00
91510	3/26/2012	6,500.00
91526	3/25/2012	8,500.00
91737	3/14/2012	15,000.00
92349	3/26/2012	9,824.73
92615	4/7/2012	10,000.00
92761	4/8/2012	29,844.00
92939	4/10/2012	16,400.00
93026	4/12/2012	5,134.53
93077	4/14/2012	1,656.34
93225	6/19/2011	5,435.84
93228	4/16/2012	4,720.00
93378	4/14/2012	1,000.00
93444	4/18/2012	1,000.00
93591	4/21/2012	30,000.00
93751	4/22/2012	22,746.47
93761	4/15/2012	5,300.00
93882	4/6/2012	4,000.00
93993	4/24/2012	6,675.00
94219	4/26/2012	7,000.00
94256	4/27/2012	15,400.00
94408	4/30/2012	29,000.00
94721	5/3/2012	9,675.00
94742	5/4/2012	5,969.43
94950	5/8/2012	17,032.32
95095	5/9/2012	8,500.00
95163	5/9/2012	2,627.93
95333	5/11/2012	7,607.66
95342	5/8/2012	6,100.00
95355	5/10/2012	1,500.00
95493	5/15/2012	6,000.00
95518	5/15/2012	6,000.00
95524	5/16/2012	7,960.00
95684	4/27/2012	12,706.83
95827	5/18/2012	10,000.00
95868	4/15/2012	15,000.00
95886	5/4/2012	12,183.99
95932	5/22/2012	10,000.00
95985	5/23/2012	8,000.00
96012	5/23/2012	5,535.08
96017	5/23/2012	12,200.00
96090	5/24/2012	6,815.27
96162	5/16/2012	8,580.00
96910	6/5/2012	3,500.00

97082	6/8/2012	1,893.38
97135	6/10/2012	3,581.04
97160	6/11/2012	8,538.74
97176	5/22/2012	15,000.00
97194	6/6/2012	5,300.00
97400	6/13/2012	15,500.00
97413	6/13/2012	10,000.00
97555	6/12/2012	16,000.00
97613	6/14/2012	677.00
97628	6/6/2012	2,500.00
97661	6/13/2012	13,800.00
97666	6/11/2012	9,000.00
97808	6/14/2012	4,034.30
97831	8/20/2011	-70.00
	6/13/2012	1,070.00
97855	6/18/2012	15,000.00
97886	6/8/2012	6,900.00
97976	6/19/2012	2,811.67
98047	6/14/2012	3,800.00
98122	6/15/2012	10,353.57
98158	6/12/2012	4,550.00
98201	6/19/2012	15,000.00
98346	6/25/2012	26,643.71
98548	6/27/2012	10,000.00
98611	6/1/2012	1,000.00
98866	7/2/2012	26,121.10
98916	7/1/2012	6,500.00
98921	6/27/2012	4,250.00
98950	6/30/2012	10,100.00
99038	7/5/2012	12,500.00
99044	7/2/2012	8,500.00
99109	7/8/2012	631.95
99155	7/6/2012	15,000.00
99303	7/11/2012	360.00
99322	7/9/2012	19,720.86
99392	6/27/2012	3,800.00
99471	7/14/2012	8,406.48
99730	7/18/2012	23,000.00
99739	7/13/2012	7,500.00
99810	4/27/2012	10,700.00
99936	7/21/2012	3,000.00
99960	7/22/2012	1,484.36
99966	7/22/2012	6,300.00
99979	7/18/2012	3,000.00
100250	7/26/2012	18,800.00
100265	7/26/2012	6,319.66
100538	7/31/2012	3,500.00

100632	8/1/2012	10,500.00
100676	8/1/2012	221.18
100763	8/3/2012	18,000.00
100837	8/1/2012	11,350.00
100938	8/6/2012	33,701.68
100966	8/5/2012	629.91
100973	8/4/2012	8,000.00
101000	8/1/2012	3,800.00
101061	8/6/2012	25,000.00
101088	8/9/2012	4,000.00
101124	3/22/2012	2,180.00
101254	8/10/2012	1,500.00
101293	7/21/2012	6,500.00
101349	7/26/2012	9,524.18
101409	7/15/2012	6,000.00
101443	6/22/2012	2,061.00
101507	7/10/2012	2,150.00
101512	8/16/2012	3,800.00
101567	8/9/2012	8,000.00
101596	8/13/2012	8,100.00
101622	8/18/2012	15,000.00
101747	8/20/2012	2,500.00
101757	8/17/2012	900.00
101782	7/3/2012	25,000.00
101872	8/9/2012	1,500.00
101874	8/22/2012	10,000.00
101903	8/22/2012	127.50
101942	8/23/2012	677.47
101955	8/23/2012	5,930.51
101990	8/27/2012	15,000.00
102026	8/24/2012	9,800.00
102029	8/26/2012	26,000.00
102059	8/27/2012	205.19
102074	8/24/2012	7,600.00
102164	8/27/2012	2,399.71
102264	8/28/2012	7,100.00
102268	8/30/2012	3,000.00
102520	10/11/2011	7,000.00
102571	9/6/2012	17,165.01
102589	9/5/2012	4,652.09
102636	9/6/2012	750.00
102669	9/6/2012	9,300.00
102717	9/4/2012	3,800.00
102736	8/13/2012	2,500.00
102754	6/17/2012	3,192.50
102960	9/11/2012	1,000.00
102973	9/11/2012	3,600.00

103130	9/14/2012	12,500.00
103211	9/2/2012	15,000.00
103299	9/11/2012	7,250.00
103343	9/18/2012	5,000.00
103365	9/20/2012	10,000.00
103397	9/15/2012	4,250.00
103419	9/21/2012	20,500.00
103573	9/23/2012	14,850.00
103625	9/23/2012	4,000.00
103651	9/26/2012	1,500.00
103675	9/21/2012	9,137.44
103773	9/29/2012	577.03
103813	9/30/2012	3,689.39
103864	10/1/2012	702.36
103882	9/26/2012	6,221.33
103929	7/8/2012	9,558.92
103942	9/11/2012	2,500.00
104032	10/3/2012	5,159.63
104035	10/4/2012	1,784.33
104108	7/21/2012	9,920.00
104186	10/2/2012	9,000.00
104223	10/4/2012	24,500.00
104224	10/3/2012	3,800.00
104275	10/9/2012	9,378.00
104290	10/7/2012	11,255.08
104366	10/10/2012	59.95
104390	10/10/2012	14,500.00
104457	10/13/2012	2,500.00
104570	10/13/2012	1,153.78
104581	10/12/2012	5,000.00
104690	10/15/2012	2,500.00
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104771	10/19/2012	5,400.00
104840	10/19/2012	18,700.00
104879	10/22/2012	12,500.00
104890	10/23/2012	10,000.00
104901	10/23/2012	841.34
104902	9/11/2012	11,000.00
104919	10/19/2012	3,800.00
104948	10/22/2012	4,500.00
104954	10/7/2012	4,300.00
105003	10/20/2012	891.16
105008	10/23/2012	4,700.00
105025	10/13/2012	3,500.00
105060	10/26/2012	1,000.00
105108	10/26/2012	115.12
105145	10/17/2012	6,300.00

105151	10/26/2012	6,550.00
105161	10/29/2012	3,800.00
105197	10/30/2012	2,358.06
105205	10/24/2012	15,000.00
105231	10/20/2012	15,000.00
105314	10/28/2012	3,000.00
105315	10/31/2012	12,572.42
105329	10/31/2012	1,840.04
105345	10/24/2012	6,000.00
105367	10/26/2012	11,500.00
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105539	10/31/2012	15,500.00
105581	11/6/2012	5,000.00
105659	11/8/2012	16,300.00
105810	11/12/2012	17,600.00
105827	11/5/2012	1,950.00
105863	11/14/2012	2,575.38
105866	11/13/2012	15,000.00
105867	11/10/2012	30,000.00
105947	11/14/2012	8,326.28
106062	11/14/2012	18,800.00
106082	11/17/2012	2,850.00
106096	11/19/2012	25,000.00
106130	11/18/2012	16,171.62
106149	11/16/2012	333.99
106194	11/23/2012	15,352.75
106251	11/21/2012	6,350.00
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106309	11/25/2012	21,250.00
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106329	11/26/2012	2,000.00
106407	11/28/2012	5,380.80
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106456	11/26/2012	3,500.00
106469	9/11/2012	300.00
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106560	11/30/2012	10,000.00
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106666	11/26/2012	9,000.00
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106681	11/30/2012	19,754.70
106746	10/21/2012	423.83
106787	12/8/2012	24,430.05
106824	12/10/2012	17,500.00
106856	12/8/2012	3,800.00

106874	12/7/2012	9,000.00
106882	12/6/2012	25,520.00
106885	12/9/2012	16,120.00
106921	12/11/2012	25,200.00
106927	12/4/2012	10,000.00
106932	11/9/2012	168.15
106941	12/7/2012	3,610.00
106968	12/12/2012	3,419.03
106991	12/11/2012	8,175.00
107006	12/14/2012	5,500.00
107042	12/17/2012	8,000.00
107082	12/14/2012	4,000.00
107093	10/26/2010	1,000.00
107136	12/17/2012	1,878.67
107138	12/18/2012	10,000.00
107172	12/16/2012	9,569.69
107237	12/14/2012	6,274.15
107239	12/16/2012	800.00
107319	12/25/2012	30,000.00
107332	12/21/2012	7,970.95
107335	12/26/2012	2,500.00
107341	12/22/2012	16,000.00
107350	12/21/2012	26,500.00
107418	12/26/2012	1,012.42
107421	12/23/2012	7,000.00
107463	12/16/2012	23,300.00
107471	12/28/2012	1,500.00
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107531	1/1/2013	14,294.91
107580	12/22/2012	18,500.00
107622	12/23/2012	9,000.00
107653	1/3/2013	17,600.00
107663	1/2/2013	15,200.00
107669	1/3/2013	9,600.00
107682	1/4/2013	4,359.00
107702	1/3/2013	2,200.59
107740	9/21/2012	9,408.72
107753	1/7/2013	9,500.00
107768	3/5/2012	1,500.00
107875	1/10/2013	450.00
107894	1/6/2013	3,000.00
107895	1/10/2013	9,000.00
107935	1/14/2013	540.19
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108038	1/15/2013	20,139.78
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108091	1/12/2013	18,400.00
108111	1/17/2013	3,152.33
108124	1/18/2013	2,650.00
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108288	1/24/2013	4,963.42
108293	1/24/2013	3,800.00
108302	1/24/2013	13,000.00
108310	1/24/2013	8,800.00
108311	1/23/2013	18,700.75
108329	11/9/2012	15,000.00
108368	1/26/2013	920.00
108382	1/27/2013	25,250.00
108395	1/27/2013	10,000.00
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108501	1/28/2013	11,000.00
108507	1/23/2013	3,743.12
108657	8/5/2011	12,000.00
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108672	1/24/2013	10,039.74
108675	2/1/2013	11,881.53
108702	2/5/2013	5,270.00
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108724	1/31/2013	15,000.00
108744	2/2/2013	1,900.00
108769	2/1/2013	975.93
108793	2/10/2013	6,744.04
108802	2/9/2013	4,000.00
108856	2/11/2013	3,800.00
108876	2/12/2013	1,000.00
108920	11/17/2012	3,167.53
108954	2/10/2013	13,350.00
108999	2/15/2013	5,720.00
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109039	2/17/2013	1,140.00
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109089	2/17/2013	5,200.00
109100	2/15/2013	14,000.00
109111	2/19/2013	2,738.52
109115	2/19/2013	3,350.99
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109145	2/18/2013	3,800.00
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109202	2/7/2013	30,000.00
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109259	1/10/2013	4,000.00
109292	2/23/2013	7,600.00
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109350	2/21/2013	2,242.95
109353	2/24/2013	9,000.00
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109428	3/3/2013	24,000.00
109438	3/2/2013	19,400.00
109453	3/3/2013	27,000.00
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109491	3/1/2013	30,000.00
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109657	3/8/2013	3,720.00
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109750	3/14/2013	820.51
109754	3/14/2013	1,973.01
109756	2/15/2013	17,000.00
109763	3/14/2013	1,500.00
109782	3/17/2013	1,000.00
109792	3/16/2013	15,000.00
109831	3/18/2013	4,000.00
109834	3/15/2013	2,500.00
109873	2/1/2013	2,500.00
109896	3/21/2013	5,140.85
109915	3/15/2013	13,698.47
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110022	3/26/2013	1,211.50
110079	3/28/2013	299.64
110089	3/30/2013	18,454.80
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110150	4/3/2013	3,590.88
110155	3/28/2013	14,000.00
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110199	4/3/2013	11,361.59
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110218	4/4/2013	3,800.00
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110328	4/5/2013	11,400.00
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110375	4/12/2013	5,800.00
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110487	4/18/2013	3,791.51
110493	4/6/2013	1,850.31
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110556	2/23/2013	12,500.21
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110612	4/27/2013	3,820.00
110636	4/28/2013	3,253.92
110641	4/24/2013	1,000.00
110692	12/11/2012	4,299.33
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110717	5/4/2013	3,867.39
110718	5/3/2013	760.25
110726	5/6/2013	24,600.00
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110754	5/6/2013	1,027.82
110756	5/5/2013	5,500.00
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110767	4/12/2013	5,000.00

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110887	5/18/2013	310.00
110889	5/17/2013	3,056.26
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110944	5/8/2013	3,800.00
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111123	4/4/2013	15,000.00
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111185	6/5/2013	21,017.98
111198	5/1/2013	1,503.35
111219	6/14/2013	17,862.31
111259	6/20/2013	2,672.32
111263	6/20/2013	4,967.46
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111349	7/1/2013	921.00
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111387	7/8/2013	1,000.00
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111408	7/11/2013	701.29
111418	6/15/2013	413.47
111438	2/15/2013	1,000.00
111442	7/5/2013	5,789.51
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111469	7/20/2013	1,584.98
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111562	8/5/2013	1,000.00
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111591	8/10/2013	4,052.00
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111759	7/8/2012	500.00
111770	10/23/2010	10,000.00
111780	7/6/2013	8,600.00
111873	5/8/2013	13,000.00
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111962	2/27/2011	500.00
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Grand Total		5,107,880.93