

MASS MEDIA BUREAU EXHIBIT 9

DOCKET FILE COPY ORIGINAL

Federal Communications Commission

Docket No. 93-d65 Exhibit No. 9

Presented by MASS MEDIA BUREAU

Disposition { Identified ✓ 5.24.95
Received ✓ 5.24.95
Rejected _____

Reporter M.K. FLEISHMAN

Date 5.24.95

Law Offices
CORDON AND KELLY
Post Office Box 6648
Annapolis, Maryland 21401

TELEPHONE: 410-280-6290
202-293-2300

DENNIS J. KELLY
(DISTRICT OF COLUMBIA BAR ONLY)

TELECOPIER: 410-626-1794
CIS E-MAIL: 72274,3715

May 15, 1995

Robert A. Zauner, Esquire
Hearing Branch, Mass Media Bureau
Federal Communications Commission
2025 M Street, N. W., Room 7212
Washington, D. C. 20554

RE: **KARW(AM), Longview, Texas**
MM Docket No. 93-265

Dear Bob:

Further to our telephone conversations of Friday, please find enclosed a copy of such records of "Club Infinity" as were provided to me by Ms. Janet Washington.

In response to your inquiry concerning tax returns for Praise Media, Inc. for the years 1992, 1993 and 1994, I have been informed by Ms. Washington that, while those returns are being prepared, they have not been completed and as such do not exist.

With respect to the "cash receipts" generated by station KARW subsequent to a cash loan by Mr. Don Grant of Houston, Texas, those items did not arrive in the Federal Express package. However, I do expect them this week. When these records are obtained, they will be produced to you.

Should you have further questions, please advise.

Robert A. Zauner, Esquire
May 15, 1995
Page Two

Very truly yours,

A handwritten signature in cursive script, appearing to read "D. Kelly". The signature is written in black ink and is positioned above the printed name.

Dennis J. Kelly

cc: Honorable John M. Frysiak
Ms. M. Janet Washington

SEAL

X *Tommy K. Rodgers*

PUBLISHER'S AFFIDAVIT *AGENT FOR TEXAS Alcoholic Bever*
Commission

THE STATE OF TEXAS

County of _____

Before me, the undersigned authority, on this day personally appeared _____

who being duly sworn says he is the _____

of the _____

_____ a daily/weekly newspaper published _____

in said county and state and that the notice hereinafter attached _____

attached was published in said newspaper on _____

and _____ 19 _____

X _____

Subscribed and sworn to before me this _____ day of _____ 19 _____

SEAL

X _____

NOTARY PUBLIC IN AND FOR THE STATE OF TEXAS

ATTACH

PRINTED

COPY OF

THE

NOTICE

WISH TO APPLY FOR A BEVERAGE CARTAGE PERMIT ANSWER QUESTION 24.

If you are applying for a Beverage Cartage Permit, give the following information on the vehicles which are to be used under the permit applied for:

Make and Model	Year	Vehicle Identification Number	License Number
BMW 318 IS	1989	WBABE5315PJA03816	JVD 14D TX

WARNING: Section 101.69 of the Texas Alcoholic Beverage Code is as follows: "...a person who makes a false statement or false representation in an application for a permit or license or in a statement, report, or other instrument to be filed with the Commission and required to be sworn commits an offense punishable by imprisonment in the penitentiary for not less than 2 nor more than 10 years."

ACKNOWLEDGMENT

IMPORTANT: This application must be signed by an officer indicated in question 6.

THE STATE OF TEXAS

COUNTY OF GREGG

X Eugene Ray Washington

SIGNATURE OF APPLICANT AS SHOWN IN QUESTION 1

Before me, the undersigned authority, on this day personally appeared Eugene Ray Washington

known to me to be the person whose name is signed to the foregoing application and who has acknowledged under oath that he has read the said application and its contents and that he is the person named therein as applicant and owner.

Sworn to before me this 30th day of December A.D. 1993



FORM L-12.3 (12/89)

APPLICATION FOR
PRIVATE CLUB REGISTRATION PERMIT,
PRIVATE CLUB EXEMPTION CERTIFICATE PERMIT,
PRIVATE CLUB LATE HOURS PERMIT OR BEVERAGE CARTAGE PERMIT

WRITE OR PRINT IN INK

FIRST READ ALL INSTRUCTIONS

DO NOT WRITE IN SHADED AREAS

[Shaded area for applicant information]

STATE OF TEXAS

COUNTY OF _____

DATE _____

19 _____

[Shaded area for applicant information]

N-242021, NL-242022
PE-242023

AND SIGNATURE OF APPLICANT NOT BY PUBLIC IS REQUIRED ON ALL APPLICATIONS

Club will be operated under the name of Infinity

(CERTIFICATE OF ASSUMED NAME FORM 2140 MUST ACCOMPANY APPLICATION IF ASSUMED NAME IS USED)

Address of location 916 S. Eastman Rd.

City Longview Greene 75602

(IMPORTANT: State of Texas)

Member Registration Number 103-B Thelma Ct. Longview, TX. 75602

Phone Number (903) 234 8604 (903) 297 5954

[Shaded area for applicant information]

[Shaded area for applicant information]

103-B Thelma Ct. Longview, TX 4/20/58

Social Security No. 721-1-11
Eugene Ray Washington, Sec/Treas., 103-B Lahoma, Wash
Social Security No. 553-98-4903
License No. 051659807A

Social Security No. [REDACTED]
Driver's License No. & Issuing State [REDACTED]
b. If applicable, give the following information:
Give the following information for each:
Full Legal Name (C) [REDACTED]
Title [REDACTED]
Employer's ID No. [REDACTED]
Residential Address [REDACTED]
Date of Birth [REDACTED]

Social Security No. [REDACTED]
Driver's License No. & Issuing State [REDACTED]

Social Security No. [REDACTED]
Driver's License No. & Issuing State [REDACTED]

Social Security No. [REDACTED]
Driver's License No. & Issuing State [REDACTED]

Social Security No. [REDACTED]
Driver's License No. & Issuing State [REDACTED]

7. Give the following information for each corporation shown in the
corporate tax return for the year ending 12/31/2007. If the corporation gives the
following information on all of them:
Corporate Name [REDACTED]
Federal Employer ID No. [REDACTED]
Full Legal Name [REDACTED]
Residential Address [REDACTED]
Date of Birth [REDACTED]

JOHN W. COSS, Pres. 2300 Nixon, Leagueview, TX
Social Security No. N/A
Driver's License No. & Issuing State N/A

GEORGE FAYE D. COSS, Sec. 2300 Nixon, Leagueview, TX
Social Security No. N/A
Driver's License No. & Issuing State N/A

Social Security No. [REDACTED]
Driver's License No. & Issuing State [REDACTED]

19. If applicant is a retailer, please type in full the legal name of parent organization.

20. Indicate whether the premises are:

<input type="checkbox"/> A	<input type="checkbox"/> B
<input type="checkbox"/> C	<input type="checkbox"/> D

21. If applicant is a building owner, is all the stock owned by:

<input type="checkbox"/> Individual	<input type="checkbox"/> Corporation
<input type="checkbox"/> Partnership	<input type="checkbox"/> Trust
<input type="checkbox"/> Other	<input type="checkbox"/> Other

22. If applicant is a building owner, is the building:

<input type="checkbox"/> Single	<input type="checkbox"/> Multiple
<input type="checkbox"/> Residential	<input type="checkbox"/> Commercial
<input type="checkbox"/> Industrial	<input type="checkbox"/> Other

IF YOU WISH TO APPLY FOR A PRIVATE CLUB LATE HOURS PERMIT ANSWER QUESTION 23.

23. To determine whether the club is eligible for a private club late hours permit, please answer one of the following questions, whichever is applicable:

a. Are the premises herein sought to be licensed in a county that has a population of more than 300,000 persons according to the last federal census?

<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO
------------------------------	--

b. If the premises herein sought to be licensed are located in an incorporated city or town in a county having less than 300,000 population according to the last federal census, has the commissioner's court of said county adopted by order the late hours of consumption of alcoholic beverages?

<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO
---	-----------------------------

c. If the premises herein sought to be licensed are located in an incorporated city or town in a county having less than 300,000 population according to the last federal census, has the governing body of the city or town adopted by ordinance the late hours of consumption of alcoholic beverages?

<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO
---	-----------------------------

IF YOU ARE APPLYING FOR A PRIVATE CLUB REGISTRATION PERMIT OR A PRIVATE CLUB EXEMPTION CERTIFICATE PERMIT ANSWER QUESTIONS 8 THRU 15.

8. Does the club have at least fifty members who reside in the county in which the club is located or at least 100 members who reside in that area comprised of the county in which the premises of the club is located and an adjacent county or counties? YES NO

9. Is the club located within the incorporated limits of the city shown in question 7? YES NO

10. Is each person named in question 6 and all members of the club above the age of a minor as defined by the Texas Alcoholic Beverage Code? YES NO

11. Has each person named in question 6 been a resident of Texas for a period of 3 years immediately preceding the filing of this application? YES NO

12. Has the applicant or any officers been finally convicted of any offenses under state or federal law or municipal ordinance involving violations of an individual civil rights or the discrimination against an individual on the basis of race, color, or religion? YES NO

13. Do you intend that the permit shall embrace the entire club and not just the premises shown in question 7? YES NO

14. Will the applicant have the necessary funds to pay the permit fee? YES NO

15. Will the business be located within 100 feet of the nearest property line of a public school? YES NO

Measurements to be made from the point on the public property establishment. If so, you must give written notice of this application to public school officials and a copy of the notice must be attached to this application.

PRIVATE CLUB REGISTRATION PERMIT, ANSWER QUESTIONS 16 AND 17.

51



CITY OF LONGVIEW TEXAS

APPLICATION FOR CERTIFICATE OF OCCUPANCY AND COMPLIANCE

PROJECT # CERTIFICATE # 937185

DATE 12-22-93

STATE OF TEXAS COUNTY OF GREGG

KNOW ALL MEN BY THESE PRESENTS:

THAT I, WE JANET WASHINGTON /EUGENE WASHINGTON. INFINITY HAVING APPLIED TO THE CITY OF LONGVIEW UNDER PROVISIONS OF THE ORDINANCES OF THE CITY OF LONGVIEW FOR PERMISSION TO OCCUPY CERTAIN LEASE SPACE TO BE LOCATED AT 916 S EASTMAN 75602 IN THE CITY OF LONGVIEW, TEXAS DO HEREBY DECLARE AND AFFIRM THAT THE SAID LEASE SPACE WILL BE USED OR OCCUPIED ONLY FOR THE PURPOSE OF PRIVATE CLUB

I, WE UNDERSTAND THAT SHOULD THE SAID LEASE SPACE BE USED OR OCCUPIED IN VIOLATION OF THIS AGREEMENT OR IN VIOLATION OF THE PROVISIONS OF ANY BUILDING, FIRE, SANITARY, HEALTH OR ZONING LAWS OR ORDANINANCES OF THE CITY OF LONGVIEW, THAT I, WE SHALL BE SUBJECT TO A FINE OF NOT MORE THAN \$1,000.00 PER DAY SO LONG AS SUCH VIOLATION EXISTS OR IS PERMITTED TO EXIST.

[Signature] OWNER/CONTRACTOR LESSEE

[Signature] OWNER / CONTRACTOR / LESSEE

SUBSCRIBED AND SWORN TO BEFORE ME THIS 22nd DAY OF December A.D. 1993

[Signature] NOTARY PUBLIC IN AND FOR GREGG COUNTY TEXAS

CERTIFICATE OF OCCUPANCY AND COMPLIANCE

DATE 12/29/93

Plan Examiner BUILDING OFFICIAL FOR THE CITY OF LONGVIEW

HEREBY CERTIFY THAT THE LEASE SPACE OR THE PROPOSED USE OF THE SAME ON THE PREMISES COMPLIES AT THE TIME OF ISSUANCE, TO THE BEST OF OUR KNOWLEDGE AND BELIEF, WITH ALL THE BUILDING, FIRE, SANITARY, HEALTH AND ZONING LAWS AND ORDINANCES OF THE CITY OF LONGVIEW. THIS CERTIFICATE REFERS TO THE APPLICATION FILED BY JANET WASHINGTON WITH REFERENCE TO A LEASE SPACE LOCATED AT 916 S EASTMAN. OCCUPANCY OF THIS STRUCTURE BY MORE THAN 188 IS DANGEROUS AND UNLAWFUL, PER SECTION 1105.2 AND 404.3 OF THE BUILDING CODE.

MAIL TO: JANET WASHINGTON 03B THELMA LONGVIEW, TX 75601

[Signature] BUILDING OFFICIAL



092-02
120

This letter of authority to operate is being issued to Infinity,
N-242021 PE-242023
who holds NL-242022, issued 11-19-93,
Type of Permit or License and Number(s) Date Permit Issued

dba Infinity at 916 S. EASTMAN ROAD,
Trade Name Address of Location

Longview, Gregg This letter of authority is good for the above
City County

listed Permittee or Licensee and will expire 3-31-94.

Signature of Permittee or Licensee

Resident Address

Telephone Number

Approved: Jim Hays
District Supervisor
Tommy K. Dodgen
District Office
759-7828
Telephone Number

CHECK ONE:

- Original
- Renewal
- Change of Address or Trade Name
- Supplemental
- Other Explain: _____

**TEXAS ALCOHOLIC BEVERAGE COMMISSION
ENFORCEMENT DIVISION
2800 GILMER ROAD - SUITE 4
LONGVIEW, TEXAS 75604**

COPY MUST BE DISPLAYED ON PREMISES UNTIL NEW LICENSE OR PERMIT ARRIVES.

4.60.1

Louis M. Pearce, Jr., Chairman
Houston

Allan Shivers, Jr., Member
Austin

Renee Higginbotham-Brooks, Member
Fort Worth

OFFICIAL
RECEIPT

COUNTY CLERK BARRETT COUNTY
P.O. BOX 3049 LONGVIEW TEXAS 75604

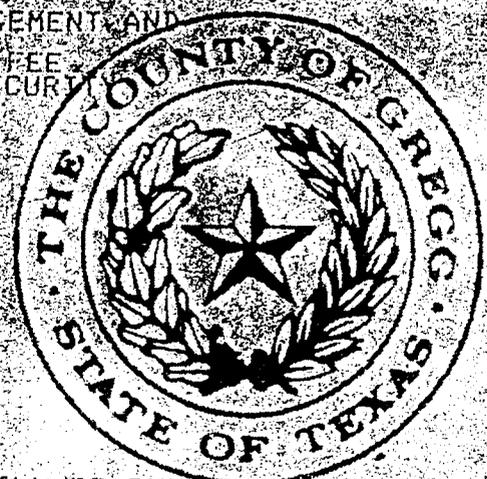
DATE

REFLECTIONS ENTERTAINMENT 94-202

PAID BY

CASH
MISCELLANEOUS

ASSUME NAME ONE
RECORDS MANAGEMENT AND
PRESERVATION FEE
COURTHOUSE SECURITY
FUND
COPIES



INSTRUMENT WILL BE RETURNED WITHIN 30 WORKING DAYS
YOUR TOTAL FOR THIS RECEIPT IS

CUSTOMER

MOLLIE J. BARBER
COUNTY CLERK GREGG COUNTY

NO 94-004253

BY SMITHWICK

CITY OF LONGVIEW

ENVIRONMENTAL

Permit No 4676

C-LINE #62037
CLEAR TOPPER

\$25.00

EXPIRES December 31 19 94

Food Establishment Club Infinity

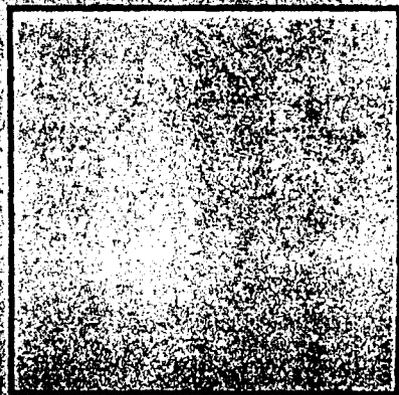
Address 916 S. Eastman Rd

Operator Janet Washington

Number of Employees 8 Type Ln

This permit certifies the operation of said establishment and shall be posted in a conspicuous place. This permit remains the property of the Health Division and may be revoked at any time for non-compliance with the rules and regulations of this Division.

Issued this date December 30 19 94 By *Jan H. [Signature]*



Sanitarian



ASSIGNMENT
Security for Gross Receipts Tax and/or Permit Fees

Title 5, Chapter 204, Section 204.01(d), and Section 204.02(b), Alcoholic Beverage Code 1977, As Amended.

(1) Infinity hereinafter called assignor, whose principal

place of business is Infinity

916 S. Eastman Rd., (Trade Name) Longview, Texas
(Street) (City) (State)

do(does) hereby assign, and set over to the Texas Alcoholic Beverage Commission of the State of Texas, all right, title, and interest of

whatever nature, of assignor, in and to the insured account of assignor in the (2) First Bank of Texas, Tyler

evidenced by (3) Certificate of Depositi in the amount of (4) Four Thousand Five Hundred & 00/100

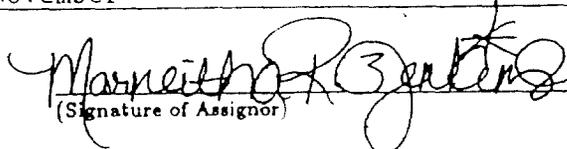
(\$ 4,500.00) numbered (5) 6000002946

THE ASSIGNED CERTIFICATE OF DEPOSIT OR SAVINGS ACCOUNT PASSBOOK NUMBERED ABOVE MUST BE ATTACHED TO THIS ASSIGNMENT TO BE DELIVERED TO THE TEXAS ALCOHOLIC BEVERAGE COMMISSION.

Assignor agrees that this assignment carries with it the right to the insurance of the account by the (6) FDIC and includes and gives the right to the Administrator of the Texas Alcoholic Beverage Commission of the State of Texas to redeem, collect, and withdraw any part or the full amount of such account at any time WITHOUT NOTICE TO THE ASSIGNOR. This assignment is given as security for liability for gross receipts tax and/or permit fees, including interest and penalties, which may accrue under the provisions of the Alcoholic Beverage Code of the State of Texas and the Rules of Procedure of the Texas Alcoholic Beverage Commission.

Assignor hereby notifies the above named (2) Infinity of the assignment.

Dated this 8th day of November, 1993


(Signature of Assignor)

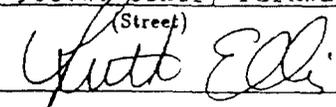
RECEIPT FOR NOTICE OF ASSIGNMENT

Receipt is hereby acknowledged to the Administrator of the Texas Alcoholic Beverage Commission of the State of Texas of written notice of the assignment to said State of Texas of the account identified above. We have noted in our records the State's interest in said account as shown by the above assignment. We certify that we have received no notice of any lien, encumbrance, hold, claim, or obligation of the above-identified account prior to the assignment to the State of Texas. We agree to make payment by mail to the State of Texas upon demand by mail in accordance with the laws applicable to this (7) _____.

Dated this 8th day of November, 1993

(2) First Bank of Texas, Tyler Telephone No. + Area Code(903) 593-0221

900.W. Gentry Parkway Tyler, TX 75702
(Street) (City) (State) (Zip Code)

By  Personal Banker
(Signature and Title of Bank Officer)

1. Name of Applicant:

- If Corporation-----corporate name must be shown
- Partnership-----all partner's names must be shown
- Limited Partnership--name of limited partnership and general partner must be shown
- Private Club-----name of the club MUST be shown (If Corporation-Corporate name must be shown.)
- Proprietorship---name of individual must be shown

- 2. Name of bank, association or credit union
- 3. Description of automatically renewable time Certificate of deposit or savings account.
- 4. Amount in words and figures
- 5. Number of Account or Certificate
- 6. Name of U. S. Agency insuring deposit
- 7. Bank, association or credit union

THE ASSIGNMENT OF THIS CERTIFICATE OF DEPOSIT OR SAVINGS ACCOUNT PASSBOOK PROHIBITS THE BANK FROM DISPERSING THE PRINCIPAL MONIES ASSIGNED TO THE TEXAS ALCOHOLIC BEVERAGE COMMISSION UNTIL RELEASED OR DISCHARGED, IN WRITING, BY THE TEXAS ALCOHOLIC BEVERAGE COMMISSION

TAX SECURITY MUST BE SUBMITTED WITH EACH ORIGINAL AND EACH RENEWAL APPLICATION, IN ORDER THAT WE MAY HAVE SEPARATE TAX LIABILITY TO COVER EACH PERMIT YEAR.

original CD to TABC — Assignment attached - COPY

This Certificate INFINITY Certificate Number 2946
Evidences A 916 S. EASTMAN ROAD SSN/TIN 467-12-1285
Deposit In The Name(s) Of: LONGVIEW, TX 75603 D/OB 01/19/1969
Account Number 6000002946
Date 11/08/1993
In The Amount Of Four thousand five hundred and no/100* * * * * dollars \$ 4,500.00

ACCOUNT TYPE AND TERMS - Only the boxes that are checked and the lines that are filled in apply.
Term (Initial) 24 months Additions permitted in a minimum amount of \$ _____
Maturity Date (First) 11/08/1995 Fixed Rate Min. Balance Req. \$ 500.00
Interest Rate (Initial) 4.000 % Variable Rate: Initial Index Rate _____ % Maximum Rate _____ %
Compounded at maturity Minimum Rate _____ % First Adjustment Date _____
Interest Calculated actual / 365 Adjustment Frequency _____
No. Endorsements Required for Withdrawal 1 Rate Formula _____
 Single Maturity Automatically Renewable
Interest Paid at maturity quarterly
(a) By adding it to the account balance
(b) By Deposit To Acct. No. _____
Bank of Tyler
900 Gentry Parkway, P. O. Box 4460
Tyler, TX 75712-4460
BY *[Signature]*

DEFINITIONS: "We" and "us" means the financial institution. "You" and "your" means the depositor(s). "Certificate" means both this original instrument as well as the deposit it shows. This certificate (and the account it represents) may not be transferred or assigned without our prior written consent and is not negotiable.

VARIABLE INTEREST RATE: Your deposit will earn interest at the initial interest rate stated on this certificate to the first adjustment date. Then, and on each succeeding adjustment date, the rate this certificate will earn is subject to be increased or decreased according to the formula described on this certificate. The rate will remain the same between interest adjustment dates.

If the "first adjustment date" is phrased in terms of "index change" this means the first adjustment date and the rate adjustment frequency after the first adjustment date are not regularly scheduled. In this case, the rate this certificate will earn will be adjusted any time the "index" changes.

The interest rate we will pay on this certificate will not, however, be greater than the stated maximum rate (if any) or be less than the stated minimum rate (if any) regardless of changes in the index rate.

COMPOUNDING: The compounding frequency and interest calculation method will not change during the term of the certificate, regardless of adjustments to the interest rate, until we give reasonable notice to you of such change.

ADDITIONS: If we permit you to make any additions, they will only be permitted in an amount equal to, or greater than, the minimum amount indicated. The making of additions to this certificate will not extend the maturity of all, or any portion, of the funds on deposit. Additions will earn interest from the date of deposit, and will mature at the same time as the first deposit. No additions may be made within seven days of the final maturity date

SINGLE MATURITY: If the single maturity box is checked, the depositor should present this certificate promptly at maturity for payment. No interest will accrue on this certificate after the maturity date.

AUTOMATIC RENEWALS: If the automatic renewal box is checked, this certificate will be automatically renewed after the stated maturity date stated for successive terms, each equal to the original term. The interest rate will be the same we offer on new certificates on the maturity date which have the same term, minimum balance (if any) and other features as this original certificate. The depositor may call us on or shortly before the maturity date and we will tell the depositor what the interest rate will be for the next renewal term.

The automatic renewal of this certificate may be prevented if one of the following things happens:

- (1) This certificate is personally presented for payment on a maturity date or within 10 days after the maturity date;
- (2) We receive written notice from the depositor before a maturity date of their intention to cash in this certificate;
- (3) Not less than 14 days before a maturity date we mail to you a written notice of our intention to cash in this certificate on a maturity date.

YOUR DEPOSIT WILL NOT EARN INTEREST AFTER THE MATURITY DATE UNDER THIS CERTIFICATE (UNLESS IT IS RENEWED).

Endorsement* (Sign only when requesting withdrawal):
x _____
x _____

NOTICE OF PENALTY FOR EARLY WITHDRAWAL

Except as mentioned below, you cannot withdraw any principal from this account before a maturity date without our consent and we will charge a penalty. We can only consent to an early withdrawal at the time you request it.

For an account with a term of 31 days or less, the penalty will be the greatest of: (1) all of the interest earned on the amount withdrawn from the most recent date of deposit or last renewal, (2) all the interest that could have been earned on the amount withdrawn during a period equal to one-half of the maturity period, or (3) seven days' interest on the amount withdrawn.

For an account with an original term of more than 31 days and up to and including one year, the penalty will be one month's interest on the amount withdrawn.

For an account with an original term of more than one year, the penalty will be three months' interest on the amount withdrawn.

We will charge the penalty first against any interest then in the account, and any excess will be deducted from the amount you withdraw.

FIXED RATE TIME DEPOSITS: For a fixed rate time deposit we will use the nominal (simple interest) rate in effect to calculate the amount of the applicable penalty.

VARIABLE RATE TIME DEPOSIT: For any time deposit which earns a rate that may vary from time to time during the term, the interest rate we will use to calculate this interest forfeiture will be:

- average (weighted for time) of the simple interest rates earned on this certificate up to the date of withdrawal;
- simple interest rate in effect on the date that this account is opened; or,
- the simple interest rate in effect on the date of early withdrawal.

Minimum Balance Account: If we require a minimum balance on this account, we may treat any withdrawal that reduces the balance below such minimum as a withdrawal of the entire balance and calculate the penalty accordingly.

EXCEPTIONS: We are permitted to allow an early withdrawal and waive the above penalty if:

- (1) any account owner dies or is declared incompetent, or
- (2) this is an I.R.A. or Keogh account and you are at least 59 1/2 years of age or disabled at the time of the withdrawal request, or
- (3) this is an I.R.A. or Keogh account and the request for withdrawal is made within seven days of establishing the account. (The penalty in such case will be all interest earned on the amount withdrawn.)

Bank of Tyler
900 Gentry Parkway P. O. Box 4460
Tyler, TX 75712-4460
(903) 593-0221

ACCOUNT NUMBER 6000002946

ACCOUNT OWNER(S) NAME & ADDRESS
INFINITY
916 S. EASTMAN ROAD
LONGVIEW, TX 75603

OWNERSHIP OF ACCOUNT - PERSONAL PURPOSE

INDIVIDUAL _____

JOINT - WITH SURVIVORSHIP (and not as tenants in common)

JOINT - WITH SURVIVORSHIP (community property funds)

JOINT - NO SURVIVORSHIP (as tenants in common)

COMMUNITY PROPERTY ACCOUNT - NO SURVIVORSHIP

TRUST - SEPARATE AGREEMENT:

REVOCABLE TRUST OR PAY-ON-DEATH
DESIGNATION AS DEFINED IN THIS AGREEMENT

Name and Address of Beneficiaries:

NEW EXISTING

TYPE OF ACCOUNT CHECKING SAVINGS

MONEY MARKET CERTIFICATE OF DEPOSIT

NOW _____

This is your (check one):
 Permanent Temporary account agreement.

OWNERSHIP OF ACCOUNT - BUSINESS PURPOSE

SOLE PROPRIETORSHIP

CORPORATION: FOR PROFIT NOT FOR PROFIT

PARTNERSHIP

BUSINESS: _____
COUNTY & STATE OF ORGANIZATION: _____
AUTHORIZATION DATED: _____

Number of signatures required for withdrawal 1
FACSIMILE SIGNATURE(S) ALLOWED? YES NO

[X]

DATE OPENED Nov. 8, 1993 BY SUPERVISOR

INITIAL DEPOSIT \$ 4,500.00

CASH CHECK _____

HOME TELEPHONE # (903) 597-4950

BUSINESS PHONE # (903) 234-0000

DRIVER'S LICENSE # TX 1358150028

EMPLOYER Eastman Kodak Longview

MOTHER'S MAIDEN NAME _____

Name and address of someone who will always know your location: _____

SIGNATURE(S) - THE UNDERSIGNED AGREE(S) TO THE TERMS STATED ON PAGES 1 AND 2 OF THIS FORM, AND ACKNOWLEDGE(S) RECEIPT OF A COMPLETED COPY ON TODAY'S DATE. THE UNDERSIGNED ALSO ACKNOWLEDGE(S) RECEIPT OF A COPY OF AND AGREE(S) TO THE TERMS OF THE FOLLOWING DISCLOSURE(S):

- Deposit Account Disclosure Funds Availability Disclosure
- Electronic Funds Transfer Disclosure TIS Disclosure
- _____

(1): [Marnetha K. Spenters]
INFINITY
I.D. # 467-21-1285 D.O.B. Jan. 19, 1969

(2): [X]

I.D. # _____ D.O.B. _____

(3): [X]

I.D. # _____ D.O.B. _____

(4): [X]

I.D. # _____ D.O.B. _____

Authorized Signer (Individual Accounts Only)

[X]

I.D. # _____ D.O.B. _____

BACKUP WITHHOLDING CERTIFICATIONS

TIN: 467-21-1285

TAXPAYER I.D. NUMBER - The Taxpayer Identification Number shown above (TIN) is my correct taxpayer identification number.

BACKUP WITHHOLDING - I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.

EXEMPT RECIPIENTS - I am an exempt recipient under the Internal Revenue Service Regulations.

NONRESIDENT ALIENS - I am not a United States person, or if I am an individual, I am neither a citizen nor a resident of the United States.

SIGNATURE: I certify under penalties of perjury the statements checked in this section.
Marnetha K. Spenters

YOUR DEPOSIT ACCOUNT TERMS AND CONDITIONS

AGREEMENT - These terms govern the operation of this account unless varied or supplemented in writing. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so that the singular includes the plural and the plural includes the singular. As used in this form, the words "we," "our," or "us" mean the financial institution and the words "you" or "your" mean the account holder(s). This account may not be transferred or assigned without our written consent.

Much of our relationship with our deposit customers is regulated by state and federal law, especially the law relating to negotiable instruments, the law regulating the methods of transferring property upon death and the rights of surviving spouses and dependents, the law pertaining to estate and other succession taxes, the law regarding electronic funds transfer, and the law regarding the availability of deposited funds. This body of law is too large and complex to be reproduced here.

The purpose of this form is to:

- (1) summarize the rules applicable to the more common transactions;
- (2) establish rules to govern transactions or circumstances which the law does not regulate; and
- (3) establish rules for certain events or transactions which the law already regulates but permits variation by agreement.

We may permit some variations from this standard agreement, but any such variations must be agreed to in writing either on our signature card for the account or in some other written form.

LIABILITY - Each of you agrees, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges that may be imposed. You authorize us to deduct these charges as accrued directly from the account balance. You also agree to pay additional reasonable charges we may impose for services you request which are not contemplated by this agreement. Each of you also agrees to be jointly and severally liable for any account deficit resulting from charges or overdrafts, whether caused by you or another authorized to withdraw from this account, and the costs we incur to collect the deficit including, to the extent permitted by law, our reasonable attorneys' fees.

DEPOSITS - Any items, other than cash, accepted for deposit (including items drawn "on us") will be given provisional credit only until collection is final (and actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars). Subject to any other limitations, interest will be paid only on collected funds, unless otherwise provided by law. We are not responsible for transactions initiated by mail or outside depository until we actually record them. All transactions received after our "daily cut-off time" on a business day we are open, or received on a day in which we are not open for business, will be treated and recorded as if initiated on the next following business day that we are open.

WITHDRAWALS - Unless otherwise clearly indicated on the account records, any one of you who signs this form including authorized signers, may withdraw or transfer all or any part of the account balance at any time on forms approved by us. Each of you (until we receive written notice to the contrary) authorizes each other person signing this form to endorse any item payable to you or your order for deposit to this account or any other transaction with us. The fact that we may honor withdrawal requests which overdraw the finally collected account balance does not obligate us to do so, unless required by law. Withdrawals will first be made from collected funds, and we may, unless prohibited by law or our written policy, refuse any withdrawal request against uncollected funds, even if our general practice is to the contrary. We reserve the right to refuse any withdrawal or transfer request which is attempted by any method not specifically permitted, which is for an amount less than any minimum withdrawal requirement, or which exceeds any frequency limitation. Even if we honor a nonconforming request, repeated abuse of the stated limitations (if any) may eventually force us to close this account. We will use the date a transaction is completed by us (as opposed to the day you initiate it) to apply the frequency limitations. On interest-bearing accounts other than time deposits, we reserve the right to require at least seven days' written notice before any withdrawal or transfer. Withdrawals from a time deposit prior to maturity or prior to the expiration of any notice period may be restricted and may be subject to penalty. See your notice of penalties for early withdrawal.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. **Individual Account** - is owned by one person. **Joint Account - With the Right of Survivorship (And Not As Tenants in Common)** - Such an account is issued in the name of two or more persons. On the death of one of you, all sums in the account on the date of death vest in and belong to the surviving party as his or her separate property and estate. However, if two or more of you survive, you will own the balance in the account as joint tenants with the right of survivorship and not as tenants in common. **Joint Account - With Right of Survivorship (Community Property Funds)** - Such an account is issued in the name of a husband and wife who intend to fund the account with community property and hold the property with right of survivorship. Upon the death of either spouse the property will vest in and belong to the surviving spouse. **Joint Account - No Survivorship (As Tenants in Common)** - is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the "number of signatures" necessary for withdrawal. **Community Property Account - No**

Survivorship - Such an account is issued in the name of a husband and wife who intend that any separate property in the account be transmuted (changed) into community property and that all the property in the account, including earnings, be held as community property without right of survivorship. **Revocable Trust or Pay-On-Death Account** - If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries acquire the right to withdraw only if: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the deposit at any time. **Corporate, Partnership, and other Organizational Accounts** - We will usually require a separate authorization form designating the person permitted and conditions required for withdrawal from any account in the name of a legal entity such as a partnership, corporation, or other organization. We will honor such authorization according to its terms until it is amended or terminated in writing by the governing body of such organization.

STOP-PAYMENTS - A stop-payment order must be given in the manner required by law, must be received in time to give us a reasonable opportunity to act on it, and must precisely identify the number, date and amount of the item, and the payee. We will honor a stop-payment request by the person who signed the particular item, and, by any other person, even though such other person did not sign the item, if such other person has an equal or greater right to withdraw from this account than the person who signed the item in question. A release of the stop-payment request may be made only by the person who initiated the stop-payment.

AMENDMENTS AND TERMINATION - From time to time we may amend any term of this agreement upon giving you reasonable notice in writing or by any other method permitted by law, including, in appropriate circumstances, posting notice in our building. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Notice from us to any one of you is notice to all of you.

STATEMENTS - If you do not notify us of an unauthorized signature or alteration within a reasonable time (not to exceed 14 days) after we send or make available to you your statement and items: (1) you cannot assert the unauthorized signature or alteration against us, even if we are unable to show a loss due to your failure, and (2) you cannot assert any unauthorized signatures or alterations by the same wrongdoer on items paid by us after the reasonable time mentioned above elapses, but before we receive your notice. We use these protections if we fail to exercise ordinary care in paying an item with an unauthorized signature or alteration, unless you do not notify us of the problem within 60 days of when we send or make available to you the statement and items. You must report any other problem (e.g., erroneous statement or passbook entry, missing signature, unauthorized endorsement, etc.) within this 60-day period or lose your right to assert the problem against us.

DIRECT DEPOSITS - If, in connection with a direct deposit plan, we deposit any amount in this account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from this account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If this option is selected, this is a temporary account agreement. Each person who signs this signature card (except as indicated to the contrary on the account records) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

SET-OFF - You each agree that we may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal. The amount subject to set off is that proportion to which you are beneficially entitled, and in the absence of proof of net contributions, to an equal share with all parties having present rights of withdrawal. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note. This right of set-off does not apply to this account if: (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan, or (c) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of set-off.

FACSIMILE SIGNATURES - You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen on page 1 of this agreement, or that are filed separately with us, and contain the required number of signatures for this purpose.

AUTHORIZED SIGNERS (Individual Accounts only) - An authorized signer is someone to whom you give all rights you have now or in the future to make withdrawals and deposits. Merely by designating an authorized signer, you do not intend to give any ownership or survivorship rights in the account.



TEXAS ALCOHOLIC BEVERAGE COMMISSION

Post Office Box 13127, Austin, Texas 78711-3127 (512) 458-2500

Jeannene Fox, Acting Administrator

November 18, 1993

FirstBank of Texas Tyler
900 W. Gentry Parkway
Tyler, TX 75702

ATTENTION: Ruth Ellis

Re: Assignment of Certificate of Deposit No. 6000002946-\$4,500.00
Infinity
916 S. Eastman Road
Longview, TX 75602-4614

Dear Ms. Ellis:

Receipt is acknowledged for Certificate of Deposit No. 6000002946 and the assignment thereof by Infinity. The FirstBank of Texas Tyler named in the assignment is hereby authorized and directed to pay any earnings on the above-identified account to the above-named assignor.

Please be advised the execution of the assignment prohibits the bank from dispersing the principal monies assigned to the Commission until the assignment is released or discharged, in writing, by the Texas Alcoholic Beverage Commission.

Sincerely yours,

A handwritten signature in cursive script that reads "Brian L. Guenther" followed by the initials "aa".

Brian L. Guenther
Assistant Director of Licenses & Permits

BLG/aa

cc: Infinity
Longview Enforcement District Office

Bank of Tyler
900 Gentry Parkway P. O. Box 4460
Tyler, TX 75712-4460
(903) 593-0221

ACCOUNT NUMBER 6000118389

ACCOUNT OWNER(S) NAME & ADDRESS
Infinity
916 s. Eastman Rd.
Longview, Tx 75603

OWNERSHIP OF ACCOUNT - PERSONAL PURPOSE

INDIVIDUAL
 JOINT - WITH SURVIVORSHIP (and not as tenants in common)
 JOINT - WITH SURVIVORSHIP (community property funds)
 JOINT - NO SURVIVORSHIP (as tenants in common)
 COMMUNITY PROPERTY ACCOUNT - NO SURVIVORSHIP
 TRUST - SEPARATE AGREEMENT:
 REVOCABLE TRUST OR PAY-ON-DEATH
DESIGNATION AS DEFINED IN THIS AGREEMENT
Name and Address of Beneficiaries:

TYPE OF ACCOUNT
 NEW EXISTING
 CHECKING SAVINGS
 MONEY MARKET CERTIFICATE OF DEPOSIT
 NOW
This is your (check one):
 Permanent Temporary account agreement.

OWNERSHIP OF ACCOUNT - BUSINESS PURPOSE

SOLE PROPRIETORSHIP
 CORPORATION: FOR PROFIT NOT FOR PROFIT
 PARTNERSHIP
BUSINESS: Club
COUNTY & STATE OF ORGANIZATION: Smith, TX
AUTHORIZATION DATED:

Number of signatures required for withdrawal 1
FACSIMILE SIGNATURE(S) ALLOWED? YES NO
[X]

DATE OPENED Nov. 8, 1993 BY SUPERVISOR
INITIAL DEPOSIT \$ 350.00
 CASH CHECK
HOME TELEPHONE #
BUSINESS PHONE #
DRIVER'S LICENSE #
EMPLOYER
MOTHER'S MAIDEN NAME
Name and address of someone who will always know your location:

SIGNATURE(S) - THE UNDERSIGNED AGREE(S) TO THE TERMS STATED ON PAGES 1 AND 2 OF THIS FORM, AND ACKNOWLEDGE(S) RECEIPT OF A COMPLETED COPY ON TODAY'S DATE. THE UNDERSIGNED ALSO ACKNOWLEDGE(S) RECEIPT OF A COPY OF AND AGREE(S) TO THE TERMS OF THE FOLLOWING DISCLOSURE(S):

Deposit Account Disclosure Funds Availability Disclosure
 Electronic Funds Transfer Disclosure TIS Disclosure

(1) [X] Marneetha R. Jenkins
Janet Washington
I.D. # _____ D.O.B. _____

BACKUP WITHHOLDING CERTIFICATIONS

TIN: _____
 TAXPAYER I.D. NUMBER - The Taxpayer Identification Number shown above (TIN) is my correct taxpayer identification number.
 BACKUP WITHHOLDING - I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.
 EXEMPT RECIPIENTS - I am an exempt recipient under the Internal Revenue Service Regulations.
 NONRESIDENT ALIENS - I am not a United States person, or if I am an individual, I am neither a citizen nor a resident of the United States.
SIGNATURE: I certify under penalties of perjury the statements checked in this section.
Marneetha R. Jenkins

(2) [X] Janet Washington
I.D. # 05379754 D.O.B. 4-20-58
SS # 454-15-8480
(3) [X]
I.D. # _____ D.O.B. _____
(4) [X]
I.D. # _____ D.O.B. _____
 Authorized Signer (Individual Accounts Only)
[X]
I.D. # _____ D.O.B. _____

YOUR DEPOSIT ACCOUNT TERMS AND CONDITIONS

AGREEMENT - These terms govern the operation of this account unless varied or supplemented in writing. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so that the singular includes the plural and the plural includes the singular. As used in this form, the words "we," "our," or "us" mean the financial institution and the words "you" or "your" mean the account holder(s). This account may not be transferred or assigned without our written consent.

Much of our relationship with our deposit customers is regulated by state and federal law, especially the law relating to negotiable instruments, the law regulating the methods of transferring property upon death and the rights of surviving spouses and dependents, the law pertaining to estate and other succession taxes, the law regarding electronic funds transfer, and the law regarding the availability of deposited funds. This body of law is too large and complex to be reproduced here.

The purpose of this form is to:

- (1) summarize the rules applicable to the more common transactions;
- (2) establish rules to govern transactions or circumstances which the law does not regulate; and
- (3) establish rules for certain events or transactions which the law already regulates but permits variation by agreement.

We may permit some variations from this standard agreement, but any such variations must be agreed to in writing either on our signature card for the account or in some other written form.

LIABILITY - Each of you agrees, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges that may be imposed. You authorize us to deduct these charges as accrued directly from the account balance. You also agree to pay additional reasonable charges we may impose for services you request which are not contemplated by this agreement. Each of you also agrees to be jointly and severally liable for any account deficit resulting from charges or overdrafts, whether caused by you or another authorized to withdraw from this account, and the costs we incur to collect the deficit including, to the extent permitted by law, our reasonable attorneys' fees.

DEPOSITS - Any items, other than cash, accepted for deposit (including items drawn "on us") will be given provisional credit only until collection is final (and actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars). Subject to any other limitations, interest will be paid only on collected funds, unless otherwise provided by law. We are not responsible for transactions initiated by mail or outside depository until we actually record them. All transactions received after our "daily cut-off time" on a business day we are open, or received on a day in which we are not open for business, will be treated and recorded as if initiated on the next following business day that we are open.

WITHDRAWALS - Unless otherwise clearly indicated on the account records, any one of you who signs this form including authorized signers, may withdraw or transfer all or any part of the account balance at any time on forms approved by us. Each of you (until we receive written notice to the contrary) authorizes each other person signing this form to endorse any item payable to you or your order for deposit to this account or any other transaction with us. The fact that we may honor withdrawal requests which overdraw the finally collected account balance does not obligate us to do so, unless required by law. Withdrawals will first be made from collected funds, and we may, unless prohibited by law or our written policy, refuse any withdrawal request against uncollected funds, even if our general practice is to the contrary. We reserve the right to refuse any withdrawal or transfer request which is attempted by any method not specifically permitted, which is for an amount less than any minimum withdrawal requirement, or which exceeds any frequency limitation. Even if we honor a nonconforming request, repeated abuse of the stated limitations (if any) may eventually force us to close this account. We will use the date a transaction is completed by us (as opposed to the day you initiate it) to apply the frequency limitations. On interest-bearing accounts other than time deposits, we reserve the right to require at least seven days' written notice before any withdrawal or transfer. Withdrawals from a time deposit prior to maturity or prior to the expiration of any notice period may be restricted and may be subject to penalty. See your notice of penalties for early withdrawal.

OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. **Individual Account** - is owned by one person. **Joint Account - With the Right of Survivorship (And Not As Tenants In Common)** - Such an account is issued in the name of two or more persons. On the death of one of you, all sums in the account on the date of death vest in and belong to the surviving party as his or her separate property and estate. However, if two or more of you survive, you will own the balance in the account as joint tenants with the right of survivorship and not as tenants in common. **Joint Account - With Right of Survivorship (Community Property Funds)** - Such an account is issued in the name of a husband and wife who intend to fund the account with community property and hold the property with right of survivorship. Upon the death of either spouse the property will vest in and belong to the surviving spouse. **Joint Account - No Survivorship (As Tenants In Common)** - is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the "number of signatures" necessary for withdrawal. **Community Property Account - No**

Survivorship - Such an account is issued in the name of a husband and wife who intend that any separate property in the account be transmuted (changed) into community property and that all the property in the account, including earnings, be held as community property without right of survivorship. **Revocable Trust or Pay-On-Death Account** - If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries acquire the right to withdraw only if: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the deposit at any time. **Corporate, Partnership, and other Organizational Accounts** - We will usually require a separate authorization form designating the person permitted and conditions required for withdrawal from any account in the name of a legal entity such as a partnership, corporation, or other organization. We will honor such authorization according to its terms until it is amended or terminated in writing by the governing body of such organization.

STOP-PAYMENTS - A stop-payment order must be given in the manner required by law, must be received in time to give us a reasonable opportunity to act on it, and must precisely identify the number, date and amount of the item, and the payee. We will honor a stop-payment request by the person who signed the particular item, and, by any other person, even though such other person did not sign the item, if such other person has an equal or greater right to withdraw from this account than the person who signed the item in question. A release of the stop-payment request may be made only by the person who initiated the stop-payment.

AMENDMENTS AND TERMINATION - From time to time we may amend any term of this agreement upon giving you reasonable notice in writing or by any other method permitted by law, including, in appropriate circumstances, posting notice in our building. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Notice from us to any one of you is notice to all of you.

STATEMENTS - If you do not notify us of an unauthorized signature or alteration within a reasonable time (not to exceed 14 days) after we send or make available to you your statement and items: (1) you cannot assert the unauthorized signature or alteration against us, even if we are unable to show a loss due to your failure, and (2) you cannot assert any unauthorized signatures or alterations by the same wrongdoer on items paid by us after the reasonable time mentioned above elapses, but before we receive your notice. We lose these protections if we fail to exercise ordinary care in paying an item with an unauthorized signature or alteration, unless you do not notify us of the problem within 60 days of when we send or make available to you the statement and items. You must report any other problem (e.g., erroneous statement or passbook entry, missing signature, unauthorized endorsement, etc.) within this 60-day period or lose your right to assert the problem against us.

DIRECT DEPOSITS - If, in connection with a direct deposit plan, we deposit any amount in this account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from this account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If this option is selected, this is a temporary account agreement. Each person who signs this signature card (except as indicated to the contrary on the account records) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

SET-OFF - You each agree that we may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal. The amount subject to set off is that proportion to which you are beneficially entitled, and in the absence of proof of net contributions, to an equal share with all parties having present rights of withdrawal. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note. This right of set-off does not apply to this account if: (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan, or (c) the debtor's right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of set-off.

FACSIMILE SIGNATURES - You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen on page 1 of this agreement, or that are filed separately with us, and contain the required number of signatures for this purpose.

AUTHORIZED SIGNERS (Individual Accounts only) - An authorized signer is someone to whom you give all rights you have now or in the future to make withdrawals and deposits. Merely by designating an authorized signer, you do not intend to give any ownership or survivorship rights in the account.

NO 84

01:32

•3.50 1

•3.50 ST

•5.00 AT

•1.50 CG

NO 85

01:35

•1.75 2

•1.75 CA

NO 86

01:35

••• WS

NO 87

01:37

•1.00 4

•1.00 CA

NO 88

01:39

•4.00 1

•4.00 CA

NO 89

01:50

O 8 Z

NO 67

•28250 1

NO 27

•55.25 2

NO Q

•0.00 3

NO 5

•5.00 4

NO 99

•34275*

NO Q

•0.00 -

NO Q

•0.00% -

•0.00 TA

•0.00 TX

NO 71

•34275 CA

NO Q

•0.00 CH

NO 71

•34275*

• 4.50 1
• 11.00 CA
NO 73
00:55
• 4.00 1
• 4.00 1
• 8.00 CA
NO 74
00:56
• 4.50 1
• 4.50 1
• 9.00 ST
• 10.00 AT
• 1.00 CG
NO 75
00:57
• 4.00 1
• 4.00 CA
NO 76
01:01
• • • NS
NO 77
01:03
• 2.25 2
• 1.75 2
• 4.00 CA
NO 78
01:03
• 2.25 2
• 2.25 ST
• 5.00 AT
• 2.75 CG
NO 79
01:08
• • • NS
NO 80
01:09
• 4.00 1
• 4.00 CA
NO 81
01:11
• 2.25 2
• 2.25 CA
NO 82
01:14
• 4.00 1
• 4.00 CA
NO 83
01:30
• 4.00 1
• 4.00 CA

• 4.50 CA
跑 64
00:42
• 4.00 1
• 4.00 ST
• 10.00 AT
• 6.00 CG
跑 65
00:44
• 3.50 1
• 4.00 1
• 7.50 ST
• 20.00 AT
• 12.50 CG
跑 66
00:44
• 1.00 4
• 1.00 CA
跑 67
00:47
• 2.25 2
• 2.25 CA
跑 68
00:47
• 1.75 2
• 1.75 CA
跑 69
00:48
• 3.50 1
• 3.50 ST
• 10.00 AT
• 6.50 CG
跑 70
00:49
• 1.75 2
• 1.75 CA
跑 71
00:51
• 1.75 2
• 1.75 CA
跑 72
00:52
• 6.50 1
• 4.50 1
• 11.00 CA
跑 73
00:55
• 4.00 1
• 4.00 1
• 8.00 CA

5

1
5