

THE STATE OF SOUTH CAROLINA  
In The Court of Appeals

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APPEAL FROM SUMTER COUNTY  
Court of Common Pleas

Ralph F. Cothran, Jr., Circuit Court Judge

---

Case No. 2013-CP-43-0476  
(Consolidated with 2013-CP-43-668)

---

RECEIVED

JUN 25 2014

SC Court of Appeals

In the Matter of the Estate of Geraldine M. Harris

Patti H. Spring,.....Appellant,

v.

Harry L. Harris, Jr., as Personal Representative of the  
Estate of Geraldine M. Harris,.....Respondent.

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RECORD ON APPEAL

Volume II of II

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XXH1834DPCSTM

7106

## Statement of Account

Last statement: September 08, 2002  
 This statement: October 08, 2002  
 Total days in statement period: 30  
 7106 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PANLEYS ISLAND SC 29585-8509

Direct inquiries to: 5  
 NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

## Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$128,966.82   |

THE HOLIDAYS ARE JUST AROUND THE CORNER. ENJOY THE SHOPPING SEASON  
 WITH AN NBSC CREDIT CARD. APPLY TODAY!

Signature Gold Checking Account Number 7106 5 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 124,992.43 |
| Deposits/Credits   | 7,631.55   |
| Withdrawals/Debits | 3,657.16   |
| Ending balance     | 128,966.82 |

## Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 719    | 09-17 | 23.52    | 00006215034770 |
| 720    | 09-17 | 1,110.00 | 00006215010030 |
| 721    | 09-23 | 51.34    | 00006136001150 |
| 722    | 09-26 | 2,189.00 | 00006218366150 |
| 723    | 10-07 | 139.40   | 00006221152850 |

## Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 10-03 | Preauthorized Wd | 31201466311925   | BLUE CROSS<br>DRAFT PREM<br>021003 2500301628 | 143.90 |



NBSC 00003

STATE OF SOUTH CAROLINA

) IN PROBATE COURT

COUNTY OF SUMTER

) CASE NO.: 2007-ES-43-273

IN THE MATTER OF:

THE ESTATE OF  
GERALDINE HARRIS

)  
)  
) AFFIDAVIT OF AUTHENTICITY AND  
) ACCURACY OF RECORDS  
)  
)

I HEREBY CERTIFY that the records attached hereto are true, correct, accurate and authentic copies of the records on file with the National Bank of South Carolina. This affidavit is made by the undersigned, who has knowledge of the matters with regard to these records. These records were made at or near the time of each occurrence of the matters set forth therein or were made at or near the time of each occurrence of the matters set forth therein by persons with knowledge of those matters. These records have been kept in the course of the regularly conducted business of the National Bank of South Carolina, and these records were made by its regularly conducted activity as a regular practice.

Dated this 28<sup>th</sup> day of September, 2009.

NATIONAL BANK OF SOUTH CAROLINA

Kimberly Carr  
By: Kimberly Carr  
(print name)

Its: Custodian of records

SWORN TO AND SUBSCRIBED BEFORE  
ME THIS 28 day of September, 2009

Angie Brown  
Notary Public for the State of Georgia  
My Commission Expires: October 4, 2010

CHARLESTON384159v1

NBSC 00001

01/30/1998

ACCOUNT  
NUMBER 7106

## ACCOUNT OWNER(S) NAME &amp; ADDRESS

GERALDINE M HARRIS  
HARRY L HARRIS JR  
P O BOX 1495  
SUMTER SC 29150-2373

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

[X]

## OWNERSHIP OF ACCOUNT - CONSUMER PURPOSE

- ☐ INDIVIDUAL ☐ \_\_\_\_\_  
☒ JOINT - WITH SURVIVORSHIP (and not as tenants in common)  
☐ TRUST - SEPARATE AGREEMENT:  
☐ REVOCABLE TRUST OR ☐ PAY-ON-DEATH  
 DESIGNATION AS DEFINED IN THIS AGREEMENT  
 Name and Address of Beneficiary:

## OWNERSHIP OF ACCOUNT - BUSINESS PURPOSE

- ☐ SOLE PROPRIETORSHIP  
☐ CORPORATION: ☐ FOR PROFIT ☐ NOT FOR PROFIT  
☐ PARTNERSHIP  
☐ \_\_\_\_\_

BUSINESS:  
COUNTY & STATE  
OF ORGANIZATION:

AUTHORIZATION DATED:

- TYPE OF ACCOUNT  
☐ NEW ☒ EXISTING  
☒ CHECKING ☐ SAVINGS  
☐ MONEY MARKET ☐ CERTIFICATE OF DEPOSIT  
☐ NOW ☐ \_\_\_\_\_

This is your (check one):

☒ Permanent ☐ Temporary account agreement.

## 24 HOUR BANKING APPLICATION

By initialing below, you acknowledge requesting NBSC's 24 Hour banking card(s).

(Initial) \_\_\_\_\_

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] *Geraldine M. Harris*  
 (2): [X] *[Signature]*  
 (3): [X]  
 (4): [X]

Signer (1) I.D. \_\_\_\_\_

Signer (2) I.D. SC State License #

Signer (3) I.D. \_\_\_\_\_

Signer (4) I.D. \_\_\_\_\_

## BACKUP WITHHOLDING CERTIFICATION

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.

[X] *Geraldine M. Harris*  
 (DATE) 2/2/98

**NBSC**  
 THE NATIONAL BANK OF SOUTH CAROLINA

Application Accepted by  
 Your Customer Service Representative:

TX0818340PCSTM

7106

October 08, 2002  
 7106  
 GERALDINE M HARRIS  
 Page 2 of 2

## Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description           | Amount   |
|-------|----------------------|------------------|-----------------------|----------|
| 10-03 | Preauthorized Credit | 31036035544469   | US TREASURY 303       | 941.00   |
|       |                      |                  | SOC SEC               |          |
| 10-08 | Deposit              | 00006144599550   | 021003 250030162D SSA | 6,650.00 |
| 10-08 | Interest Credit      | 0000000000000000 |                       | 40.55    |

## Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 09-08 | 124,992.43 | 09-26 | 121,618.57 | 10-08 | 128,966.82 |
| 09-17 | 123,858.91 | 10-03 | 122,415.67 |       |            |
| 09-23 | 123,807.57 | 10-07 | 122,276.27 |       |            |

## Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.40% | Average balance for APY | 123,335.36 |
| Interest-bearing days          | 30    | Interest                | 40.55      |

NBSC 00004

0361

#EXX1834DFCSTM

7106

## Statement of Account

Last statement: October 08, 2002  
This statement: November 08, 2002  
Total days in statement period: 31  
0137407106 .008 834  
Page 1 of 2

GERALDINE M HARRIS  
HARRY L HARRIS JR  
PO BOX 4509  
PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 8  
NBSC Sumter Main  
1 Broad Street  
Sumter SC 29150

## Summary of Account Balance

| Account                 | Number     | Ending Balance |
|-------------------------|------------|----------------|
| Signature Gold Checking | 0137407106 | \$126,160.43   |

THE AUTOMATIC TRAVEL ACCIDENT INSURANCE PROVIDED TO VISA CHECK  
CARD CUSTOMERS AT NO COST WILL BE DISCONTINUED AS OF 12/31/02. ANY  
PURCHASES AFTER THIS DATE WILL NOT BE COVERED.

Signature Gold Checking Account Number 7106 8 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 128,966.82 |
| Deposits/Credits   | 984.40     |
| Withdrawals/Debits | 3,790.79   |
| Ending balance     | 126,160.43 |

## Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 724    | 10-17 | 287.99   | 00006225919770 |
| 725    | 10-25 | 2,189.00 | 00006151306070 |
| 726    | 10-25 | 39.52    | 00006151337640 |
| 727    | 11-07 | 42.00    | 00006235796690 |
| 728    | 11-05 | 755.00   | 00006234970580 |
| 729    | 11-08 | 200.00   | 00006154848030 |
| 730    | 11-08 | 109.53   | 00006154848020 |
| 731    | 11-08 | 23.85    | 00006154848010 |

NBSC 00005

0362

#XXR1834DPCSTM

7106

November 08, 2002  
 7106  
 GERALDINE M HARRIS  
 Page 2 of 2

## Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 11-04 | Preauthorized Wd | 31201463935850   | BLUE CROSS<br>DRAFT PREM<br>021103 250030162B | 143.90 |

## Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount |
|-------|----------------------|------------------|-----------------------------------------------------|--------|
| 11-01 | Preauthorized Credit | 31036035536617   | US TREASURY 303<br>SOC SEC<br>021101 250030162D SSA | 941.00 |
| 11-08 | Interest Credit      | 00000000000000   |                                                     | 43.40  |

## Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 10-08 | 128,966.82 | 11-01 | 127,391.31 | 11-07 | 126,450.41 |
| 10-17 | 128,678.83 | 11-04 | 127,247.41 | 11-08 | 126,160.43 |
| 10-25 | 126,450.31 | 11-05 | 126,492.41 |       |            |

## Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.40% | Average balance for APY | 127,711.00 |
| Interest-bearing days          | 31    | Interest                | 43.40      |

NBSC 00006

##XGR1834DPCSTM

7106

## Statement of Account

Last statement: November 08, 2002  
 This statement: December 08, 2002  
 Total days in statement period: 30  
 7106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 7  
 NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

## Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$123,588.49   |

MAY THIS HOLIDAY SEASON BRING JOY AND HAPPINESS TO YOU AND YOUR  
 FAMILY. THANK YOU FOR BANKING WITH NBSC!

Signature Gold Checking Account Number 7106 7 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 126,160.43 |
| Deposits/Credits   | 1,638.45   |
| Withdrawals/Debits | 4,210.39   |
| Ending balance     | 123,588.49 |

## Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 732    | 11-13 | 500.00   | 00006239328630 |
| 733    | 11-25 | 28.49    | 00006160204840 |
| 734    | 11-27 | 2,189.00 | 00006244460540 |
| 735    | 12-04 | 99.00    | 00006247898590 |
| 736    | 12-02 | 500.00   | 00006162030920 |
| 737    | 12-04 | 500.00   | 00006247762050 |
| 738    | 12-02 | 250.00   | 00006162030910 |

## Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 12-03 | Preauthorized Wd | 31201466669801   | BLUE CROSS<br>DRAFT PREM<br>021203 2500301628 | 143.90 |

NBSC 00007

11XCH1834DPCSTM

7106

December 08, 2002  
 7106  
 GERALDINE M HARRIS  
 Page 2 of 2

## Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                | Amount |
|-------|----------------------|------------------|----------------------------|--------|
| 11-12 | Deposit              | 00006238116420   |                            | 656.25 |
| 12-03 | Preauthorized Credit | 31036035500070   | US TREASURY 303<br>SOC SEC | 941.00 |
| 12-08 | Interest Credit      | 00000000000000   | 021203 250030162D SSA      | 41.20  |

| Balance Summary |            |       |            |       |            |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     | Date  | Amount     | Date  | Amount     |
| 11-08           | 126,160.43 | 11-25 | 126,288.19 | 12-03 | 124,146.29 |
| 11-12           | 126,816.68 | 11-27 | 124,099.19 | 12-04 | 123,547.29 |
| 11-13           | 126,316.68 | 12-02 | 123,349.19 | 12-08 | 123,588.49 |

## Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.40% | Average balance for APY | 125,291.55 |
| Interest-bearing days          | 30    | Interest                | 41.20      |

NBSC 00008

#XX#18340PCSTN

0000000000007106

## Statement of Account

Last statement: December 08, 2002  
 This statement: January 08, 2003  
 Total days in statement period: 31  
 0000000000007106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 5  
 NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

## Summary of Account Balance

| Account                 | Number           | Ending Balance |
|-------------------------|------------------|----------------|
| Signature Gold Checking | 0000000000007106 | \$130,475.67   |

| Signature Gold Checking | Account Number   | Enclosures   |
|-------------------------|------------------|--------------|
|                         | 0000000000007106 | 5 Enclosures |

|                    |            |
|--------------------|------------|
| Beginning balance  | 123,588.49 |
| Deposits/Credits   | 10,432.97  |
| Withdrawals/Debits | 3,545.79   |
| Ending balance     | 130,475.67 |

## Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 739    | 12-11 | 500.00   | 00006167464090 |
| 740    | 12-12 | 23.32    | 00006250308240 |
| 741    | 12-24 | 570.00   | 00006255799490 |
| 742    | 12-30 | 29.09    | 00006174117370 |
| 743    | 12-26 | 2,276.00 | 00006256459050 |

## Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 01-03 | Preauthorized Wd | 31201463220612   | BLUE CROSS<br>DRAFT PREM<br>030103 250030162B | 147.38 |

## Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 12-10 | Deposit              | 00006166750290   |                                                     | 918.75   |
| 01-03 | Preauthorized Credit | 31036035492978   | US TREASURY 303<br>SOC SEC<br>030103 250030162D SSA | 950.00   |
| 01-07 | Deposit              | 00006179055840   |                                                     | 8,522.50 |
| 01-08 | Interest Credit      | 0000000000000000 |                                                     | 41.72    |

NBSC 00009

~~CONFIDENTIAL~~ 7106

January 08, 2003  
~~XXXXXXXXXX~~106  
 GERALDINE M HARRIS  
 Page 2 of 2

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 12-08 | 123,588.49 | 12-24 | 123,413.92 | 01-07 | 130,433.95 |
| 12-10 | 124,507.24 | 12-26 | 121,137.92 | 01-08 | 130,475.67 |
| 12-11 | 124,007.24 | 12-30 | 121,108.83 |       |            |
| 12-12 | 123,983.92 | 01-03 | 121,911.45 |       |            |

### Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.40% | Average balance for APY | 122,783.02 |
| Interest-bearing days          | 31    | Interest                | 41.72      |

NBSC 00010

83XKH1834DPCSTM

7106

Statement of Account

Last statement: January 08, 2003  
 This statement: February 08, 2003  
 Total days in statement period: 31  
 7106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 5  
 NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$134,061.18   |

TO LEARN MORE ABOUT THE PRODUCTS AND SERVICES WE HAVE TO OFFER, VISIT US  
 AT WWW.NATIONALBANKSC.COM

Signature Gold Checking Account Number 7106 5 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 130,475.67 |
| Deposits/Credits   | 7,228.49   |
| Withdrawals/Debits | 3,642.98   |
| Ending balance     | 134,061.18 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 744    | 01-13 | 30.24    | 00006261410560 |
| 745    | 01-21 | 1,110.00 | 00006185118130 |
| 746    | 01-22 | 29.36    | 00006186340280 |
| 747    | 01-28 | 50.00    | 00006187982060 |
| 748    | 01-29 | 2,276.00 | 00006266794270 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 02-03 | Preauthorized Wd | 31201460128106   | BLUE CROSS<br>DRAFT PREM<br>030203 250030162B | 147.38 |

NBSC 00011

##XXH1834DPCSTM

\*\*\*\*\*7106

February 08, 2003  
 \*\*\*\*\*7106  
 GERALDINE M HARRIS  
 Page 2 of 2

## Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 01-16 | Deposit              | 00006183693760   |                                                     | 6,233.06 |
| 02-03 | Preauthorized Credit | 31036035460689   | US TREASURY 303<br>SOC SEC<br>030203 250030162D SSA | 950.00   |
| 02-08 | Interest Credit      | 00000000000000   |                                                     | 45.43    |

## Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 01-08 | 130,475.67 | 01-21 | 135,568.49 | 01-29 | 133,213.13 |
| 01-13 | 130,445.43 | 01-22 | 135,539.13 | 02-03 | 134,015.75 |
| 01-16 | 136,678.49 | 01-28 | 135,489.13 | 02-08 | 134,061.18 |

## Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.40% | Average balance for APY | 133,704.87 |
| Interest-bearing days          | 31    | Interest                | 45.43      |

NBSC 00012

10XXR1834DPCSTM

7106

Statement of Account

Last statement: February 08, 2003  
 This statement: March 08, 2003  
 Total days in statement period: 28  
 7106 008 834  
 Page 1 of 2

GERALDINE M BARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 3  
 NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$133,852.63   |

Signature Gold Checking Account Number 7106 3 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 134,061.18 |
| Deposits/Credits   | 2,391.27   |
| Withdrawals/Debits | 2,599.82   |
| Ending balance     | 133,852.63 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 749    | 02-14 | 125.00   | 00006274424830 |
| 750    | 02-24 | 51.44    | 00006107540020 |
| 751    | 02-27 | 2,276.00 | 00006278550680 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 03-03 | Preauthorized Wd | 31201463061920   | BLUS CROSS<br>DRAFT PREM<br>030303 250030162B | 147.38 |

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 02-11 | Deposit              | 00006273211610   |                                                     | 1,400.00 |
| 03-03 | Preauthorized Credit | 31036035442568   | US TREASURY 303<br>SOC EEC<br>030303 250030162D SSA | 950.00   |
| 03-08 | Interest Credit      | 00000000000000   |                                                     | 41.27    |

NBSC 00013

##XXH1834DPCSTM

7106

March 08, 2003  
7106  
GERALDINE M HARRIS  
Page 2 of 2

| Balance Summary |            |       |            |       |            |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     | Date  | Amount     | Date  | Amount     |
| 02-08           | 134,061.18 | 02-24 | 135,284.74 | 03-08 | 133,852.63 |
| 02-11           | 135,461.18 | 02-27 | 133,008.74 |       |            |
| 02-14           | 135,336.18 | 03-03 | 133,811.36 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.40% | Average balance for APY | 134,493.75 |
| Interest-bearing days          | 28    | Interest                | 41.27      |

NBSC 00014

0371

##XXH1834DPCSTM

7106

Statement of Account

Last statement: March 08, 2003  
 This statement: April 08, 2003  
 Total days in statement period: 31  
 7106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 5  
 NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$132,114.81   |

LET FREEDOM RING!

Signature Gold Checking Account Number 7106 5 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 133,852.63 |
| Deposits/Credits   | 995.28     |
| Withdrawals/Debits | 2,733.10   |
| Ending balance     | 132,114.81 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 752    | 03-17 | 108.00   | 00006116135070 |
| 753    | 03-24 | 30.21    | 00006119435180 |
| 754    | 03-26 | 125.00   | 00006120665590 |
| 755    | 04-01 | 2,276.00 | 00006200254430 |
| 756    | 04-08 | 46.51    | 00006222518050 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 04-03 | Preauthorized Wd | 31201467153291   | BLOE CROSS<br>DRAFT PREM<br>030403 2500301628 | 147.38 |

NBSC 00015

15XXH18340PCSTM

7106

April 08, 2003  
7106  
GERALDINE M HARRIS  
Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount |
|-------|----------------------|------------------|-----------------------------------------------------|--------|
| 04-03 | Preauthorized Credit | 31036035436679   | US TREASURY 303<br>SOC SEC<br>030403 250030162D SSA | 950.00 |
| 04-08 | Interest Credit      | 00000000000000   |                                                     | 45.28  |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 03-08 | 133,852.63 | 03-26 | 133,589.42 | 04-08 | 132,114.81 |
| 03-17 | 133,744.63 | 04-01 | 131,313.42 |       |            |
| 03-24 | 133,714.42 | 04-03 | 132,116.04 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.40% | Average balance for APY | 133,266.95 |
| Interest-bearing days          | 31    | Interest                | 45.28      |

NBSC 00016

0373

#BXHB1834DPCSTM

7106

Statement of Account

Last statement: April 08, 2003  
 This statement: May 08, 2003  
 Total days in statement period: 30  
 7106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 6

NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$137,468.14   |

LET FREEDOM RING!

Signature Gold Checking Account Number 7106 6 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 132,114.81 |
| Deposits/Credits   | 8,301.02   |
| Withdrawals/Debits | 2,947.69   |
| Ending balance     | 137,468.14 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 757    | 04-15 | 82.12    | 00006225419410 |
| 758    | 04-16 | 100.00   | 00006129291470 |
| 759    | 04-16 | 190.00   | 00006129291480 |
| 760    | 04-23 | 27.19    | 00006131254730 |
| 761    | 05-05 | 2,276.00 | 00006135260170 |
| 762    | 04-29 | 125.00   | 00006232765350 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 05-05 | Preauthorized Wd | 31201464124394   | BLUE CROSS<br>DRAFT PREM<br>030503 250030162B | 147.38 |

NBSC 00017

11XXH1834DPCSTM

7106

May 08, 2003

7106

GERALDINE M HARRIS

Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 04-17 | Deposit              | 00006227525230   |                                                     | 6,650.00 |
| 05-02 | Preauthorized Credit | 31036035430278   | US TREASURY 303<br>SOC SEC<br>030502 250030162D SSA | 950.00   |
| 05-06 | Deposit              | 00006136964160   |                                                     | 656.25   |
| 05-08 | Interest Credit      | 00000000000000   |                                                     | 44.77    |

| Balance Summary |            |       |            | Balance Summary |            |
|-----------------|------------|-------|------------|-----------------|------------|
| Date            | Amount     | Date  | Amount     | Date            | Amount     |
| 04-08           | 132,114.81 | 04-23 | 138,365.50 | 05-06           | 137,423.37 |
| 04-15           | 132,032.69 | 04-29 | 138,240.50 | 05-08           | 137,468.14 |
| 04-16           | 131,742.69 | 05-02 | 139,190.50 |                 |            |
| 04-17           | 138,392.69 | 05-05 | 136,767.12 |                 |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.40% | Average balance for APY | 136,142.92 |
| Interest-bearing days          | 30    | Interest                | 44.77      |

NBSC 00018

1834DPCSTM

0000000106

Statement of Account

Last statement: May 08, 2003  
 This statement: June 08, 2003  
 Total days in statement period: 31  
 0000000106 000 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 3  
 NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number     | Ending Balance |
|-------------------------|------------|----------------|
| Signature Gold Checking | 0000000106 | \$138,889.92   |

LET FREEDOM RING!

Signature Gold Checking Account Number 0000000106 3 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 137,468.14 |
| Deposits/Credits   | 4,039.81   |
| Withdrawals/Debits | 2,618.03   |
| Ending balance     | 138,889.92 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 763    | 05-22 | 37.33    | 00006142732880 |
| 764    | 05-21 | 157.32   | 00006242346880 |
| 765    | 05-30 | 2,276.00 | 00006245943570 |

Other Debits

| Date  | Transaction Type  | Reference Number | Description                                   | Amount |
|-------|-------------------|------------------|-----------------------------------------------|--------|
| 06-03 | Presauthorized Wd | 31201460338123   | BLUE CROSS<br>DRAFT PREM<br>030603 250030162B | 147.38 |

Deposits/Other Credits

| Date  | Transaction Type | Reference Number | Description | Amount   |
|-------|------------------|------------------|-------------|----------|
| 05-29 | Deposit          | 00006145560210   |             | 3,043.00 |

NBSC 00019

1834DPCSTM

106

June 08, 2003  
106  
GERALDINE M HARRIS  
Page 2 of 2

| Deposits/Other Credits |                      | Reference Number | Description                                         | Amount |
|------------------------|----------------------|------------------|-----------------------------------------------------|--------|
| Date                   | Transaction Type     |                  |                                                     |        |
| 06-03                  | Preauthorized Credit | 31036035414557   | US TREASURY 303<br>SOC SEC<br>030603 2500301620 SSA | 950.00 |
| 06-08                  | Interest Credit      | 000000000000000  |                                                     | 46.81  |

| Balance Summary |            |       |            |       |            |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     | Date  | Amount     | Date  | Amount     |
| 05-08           | 137,468.14 | 05-29 | 140,316.49 | 06-08 | 138,889.92 |
| 05-21           | 137,310.82 | 05-30 | 138,040.49 |       |            |
| 05-22           | 137,273.49 | 06-03 | 138,843.11 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.40% | Average balance for APY | 137,752.81 |
| Interest-bearing days          | 31    | Interest                | 46.81      |

NBSC 00020

#XXH1834DPCSTM

7106

Statement of Account

Last statement: June 08, 2003  
 This statement: July 08, 2003  
 Total days in statement period: 30  
 7106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 5  
 NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$137,462.39   |

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | 5 Enclosures   |

|                    |            |
|--------------------|------------|
| Beginning balance  | 138,889.92 |
| Deposits/Credits   | 1,899.22   |
| Withdrawals/Debits | 3,326.75   |
| Ending balance     | 137,462.39 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 766    | 06-17 | 242.34   | 00006254088700 |
| 767    | 06-23 | 36.03    | 00006256374570 |
| 768    | 06-19 | 125.00   | 00006255632530 |
| 769    | 06-27 | 500.00   | 00006259213500 |
| 770    | 07-07 | 2,276.00 | 00006158425750 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 07-03 | Preauthorized Wd | 31201465035322   | BLUE CROSS<br>DRAFT PREM<br>030703 250030162B | 147.38 |

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount |
|-------|----------------------|------------------|-----------------------------------------------------|--------|
| 06-19 | Deposit              | 00006255634240   |                                                     | 918.75 |
| 07-03 | Preauthorized Credit | 31036035397458   | US TREASURY 303<br>SOC SEC<br>030703 250030162D SSA | 950.00 |
| 07-08 | Interest Credit      | 00000000000000   |                                                     | 30.47  |

NBSC 00021



##XXH1834DFCSTM

7106

Statement of Account

Last statement: July 08, 2003  
 This statement: August 08, 2003  
 Total days in statement period: 31  
 106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 4  
 NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 106    | \$145,059.36   |

"BACK-TO-SCHOOL" WITH NBSC! BUYING SCHOOL CLOTHES AND SUPPLIES IS A  
 CINCH WHEN YOU USE YOUR NBSC CREDIT CARD. APPLY TODAY.

Signature Gold Checking Account Number 106 4 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 137,462.39 |
| Deposits/Credits   | 10,362.54  |
| Withdrawals/Debits | 2,765.57   |
| Ending balance     | 145,059.36 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 771    | 07-15 | 161.21   | 00006265629580 |
| 772    | 08-01 | 2,276.00 | 00006272310530 |
| 773    | 07-23 | 55.98    | 00006268674540 |
| 774    | 08-07 | 125.00   | 00006274887520 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 08-04 | Preauthorized Wd | 31201462929273   | BLUE CROSS<br>DRAFT FROM<br>030803 250030162B | 147.38 |

NBSC 00023

11XXH1834DPCSTM

00000000000007106

August 08, 2003  
 00000000000007106  
 GERALDINE M HARRIS  
 Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 07-09 | Deposit              | 00006160722630   |                                                     | 8,494.38 |
| 07-16 | Deposit              | 00006266627980   |                                                     | 893.44   |
| 08-01 | Preauthorized Credit | 31036035384185   | US TREASURY 303<br>SOC SEC<br>030801 250030162D SSA | 950.00   |
| 08-08 | Interest Credit      | 0000000000000000 |                                                     | 24.72    |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 07-08 | 137,462.39 | 07-16 | 146,689.00 | 08-04 | 145,159.64 |
| 07-09 | 145,956.77 | 07-23 | 146,633.02 | 08-07 | 145,034.64 |
| 07-15 | 145,795.56 | 08-01 | 145,307.02 | 08-08 | 145,059.36 |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.20% | Average balance for APY | 145,536.92 |
| Interest-bearing days          | 31    | Interest                | 24.72      |

NBSC 00024

WEXH18340PCSTM

7106

Statement of Account

Last statement: August 08, 2003  
 This statement: September 08, 2003  
 Total days in statement period: 31  
 7106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 BARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to:  
 NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$144,759.16   |

| Signature Gold Checking | Account Number | 4 Enclosures |
|-------------------------|----------------|--------------|
| Beginning balance       | 145,059.36     |              |
| Deposits/Credits        | 2,374.67       |              |
| Withdrawals/Debits      | 2,674.87       |              |
| Ending balance          | 144,759.16     |              |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 775    | 08-20 | 107.54   | 00006280966300 |
| 776    | 08-25 | 43.95    | 00006283057270 |
| 777    | 08-26 | 2,276.00 | 00006177506610 |
| 779 *  | 09-03 | 100.00   | 00006180361240 |

\* Skip in check sequence

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 09-03 | Preauthorized Wd | 31201460763902   | BLUE CROSS<br>DRAFT PREM<br>030903 250030162B | 147.38 |

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 08-12 | Deposit              | 00006277621950   |                                                     | 1,400.00 |
| 09-03 | Preauthorized Credit | 31036035366223   | US TREASURY 303<br>SOC SEC<br>030903 250030162D SSA | 950.00   |
| 09-08 | Interest Credit      | 80000000000000   |                                                     | 24.67    |

NBSC 00025

XXH1834DPCSTM

0106

September 08, 2003  
 0106  
 GERALDINE M HARRIS  
 Page 2 of 2

| Balance Summary |            |       |            |       |            |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     | Date  | Amount     | Date  | Amount     |
| 08-08           | 145,059.36 | 08-25 | 146,307.87 | 09-08 | 144,759.16 |
| 08-12           | 146,459.36 | 08-26 | 144,031.87 |       |            |
| 08-20           | 146,351.82 | 09-03 | 144,734.49 |       |            |

| Interest Summary               |       |                         |            |  |  |
|--------------------------------|-------|-------------------------|------------|--|--|
| Annual percentage yield earned | 0.20% | Average balance for APY | 145,251.03 |  |  |
| Interest-bearing days          | 31    | Interest                | 24.67      |  |  |

NBSC 00026

#JXKH1034DPCSTM

7106

Statement of Account

Last statement: September 08, 2003  
 This statement: October 08, 2003  
 Total days in statement period: 30  
 7106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 3  
 NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$143,148.66   |

Signature Gold Checking Account Number: 7106 3 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 144,759.16 |
| Deposits/Credits   | 973.68     |
| Withdrawals/Debits | 2,584.18   |
| Ending balance     | 143,148.66 |

Checks

| Number                   | Date  | Amount   | Control        |
|--------------------------|-------|----------|----------------|
| 778                      | 09-12 | 125.00   | 00006202651270 |
| 780 *                    | 09-22 | 35.80    | 00006186536250 |
| 781                      | 09-29 | 2,276.00 | 00006207599360 |
| * Skip in check sequence |       |          |                |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 10-03 | Preauthorized Wd | 31201464494994   | BLUE CROSS<br>DRAFT PREM<br>031003 250030162B | 147.38 |

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                | Amount |
|-------|----------------------|------------------|----------------------------|--------|
| 10-03 | Preauthorized Credit | 31036035333307   | US TREASURY 303<br>SOC SEC | 950.00 |
| 10-08 | Interest Credit      | 00000000000000   | 031003 250030162D SSA      | 23.68  |

NBSC 00027

11XCH1834DPCSTM

7106

October 08, 2003  
 7106  
 GERALDINE M HARRIS  
 Page 2 of 2

| Balance Summary                |            |       |                         |       |            |
|--------------------------------|------------|-------|-------------------------|-------|------------|
| Date                           | Amount     | Date  | Amount                  | Date  | Amount     |
| 09-08                          | 144,759.16 | 09-22 | 144,598.36              | 10-03 | 143,124.98 |
| 09-12                          | 144,634.16 | 09-29 | 142,322.36              | 10-08 | 143,148.66 |
| Interest Summary               |            |       |                         |       |            |
| Annual percentage yield earned |            | 0.20% | Average balance for APY |       | 144,028.23 |
| Interest-bearing days          |            | 30    | Interest                |       | 23.68      |

NBSC 00028

#BXKH1834DPCSTM

7106

Statement of Account

Last statement: October 08, 2003  
 This statement: November 08, 2003  
 Total days in statement period: 31  
 7106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 5  
 NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$147,908.96   |

THE HOLIDAYS ARE JUST AROUND THE CORNER. ENJOY THE SHOPPING SEASON  
 WITH AN NBSC CREDIT CARD. APPLY TODAY!

Signature Gold Checking. Account Number 7106 5 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 143,148.66 |
| Deposits/Credits   | 7,625.09   |
| Withdrawals/Debits | 2,864.79   |
| Ending balance     | 147,908.96 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 782    | 10-16 | 157.32   | 00006106077520 |
| 783    | 10-30 | 44.00    | 00006109258200 |
| 784    | 10-23 | 40.09    | 00006218087870 |
| 785    | 10-30 | 2,276.00 | 00006109193850 |
| 786    | 11-06 | 200.00   | 00006111141020 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 11-03 | Preauthorized Wd | 31201462212077   | BLUE CROSS<br>DRAFT PREM<br>031103 250030162B | 147.38 |

NBSC 00029

#BXKH1834DPCSTM

7106

November 08, 2003  
 106  
 GERALDINE M HARRIS  
 Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 10-14 | Deposit              | 00006214014820   |                                                     | 6,650.00 |
| 11-03 | Preauthorized Credit | 31036035331528   | US TREASURY 303<br>SOC SEC<br>031103 2500301620 SSA | 950.00   |
| 11-08 | Interest Credit      | 000000000000000  |                                                     | 25.09    |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 10-08 | 143,148.66 | 10-23 | 149,601.25 | 11-06 | 147,883.87 |
| 10-14 | 149,798.66 | 10-30 | 147,281.25 | 11-08 | 147,908.96 |
| 10-16 | 149,641.34 | 11-03 | 148,083.87 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.20% | Average balance for APY | 147,682.81 |
| Interest-bearing days          | 31    | Interest                | 25.09      |

NBSC 00030

18XXB1834DPCSTM

7106

Statement of Account

Last statement: November 08, 2003  
 This statement: December 08, 2003  
 Total days in statement period: 30  
 7106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 3  
 NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$146,819.95   |

ALL OF US AT NBSC WISH YOU AND YOUR FAMILY A SAFE AND HAPPY HOLIDAY SEASON!

Signature Gold Checking Account Number 7106 3 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 147,908.96 |
| Deposits/Credits   | 1,630.54   |
| Withdrawals/Debits | 2,719.55   |
| Ending balance     | 146,819.95 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 787    | 11-14 | 257.76   | 00006228812480 |
| 788    | 11-24 | 38.41    | 00006233745370 |
| 789    | 12-02 | 2,276.00 | 00006237887270 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 12-03 | Preauthorized Wd | 31201466786821   | BLUE CROSS<br>DRAFT PREM<br>031203 2500301628 | 147.38 |

NBSC 00031

HXXH1834DPCSTM

7106

December 08, 2003  
7106  
GERALDINE M HARRIS  
Page 2 of 2

## Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount |
|-------|----------------------|------------------|-----------------------------------------------------|--------|
| 11-17 | Deposit              | 00006230895470   |                                                     | 656.25 |
| 12-03 | Preauthorized Credit | 31036035324696   | US TREASURY 303<br>SOC SEC<br>031203 250030162D SSA | 950.00 |
| 12-08 | Interest Credit      | 00000000000000   |                                                     | 24.29  |

| Balance Summary |            |       |            |       |            |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     | Date  | Amount     | Date  | Amount     |
| 11-08           | 147,908.96 | 11-24 | 148,269.04 | 12-08 | 146,819.95 |
| 11-14           | 147,651.20 | 12-02 | 145,993.04 |       |            |
| 11-17           | 148,307.45 | 12-03 | 146,795.66 |       |            |

## Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.20% | Average balance for APY | 147,763.80 |
| Interest-bearing days          | 30    | Interest                | 24.29      |

NBSC 00032

##X0E18340PCSTM

7106

Statement of Account

Last statement: December 08, 2003  
 This statement: January 08, 2004  
 Total days in statement period: 31  
 7106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 8  
 NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$152,495.79   |

NOW IS THE PERFECT TIME TO OPEN AN NBSC HOME EQUITY LINE OF CREDIT. FOR COMPLETE DETAILS, VISIT YOUR NEAREST NBSC OFFICE.

Signature Gold Checking Account Number 7106 8 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 146,819.95 |
| Deposits/Credits   | 10,639.60  |
| Withdrawals/Debits | 4,963.76   |
| Ending balance     | 152,495.79 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 790    | 12-18 | 250.00   | 00006244641260 |
| 791    | 12-18 | 500.00   | 00006244641270 |
| 792    | 12-11 | 500.00   | 00006241499150 |
| 793    | 12-19 | 500.00   | 00006126032590 |
| 794    | 12-18 | 596.00   | 00006244741430 |
| 795    | 12-23 | 34.30    | 00006245874790 |
| 796    | 12-30 | 62.51    | 00006128457260 |
| 797    | 01-05 | 2,365.00 | 00006131107720 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 01-05 | Preauthorized Wd | 31201465363386   | BLUE CROSS<br>DRAFT PREM<br>040103 2500301628 | 155.95 |

NBSC 00033

1834DPCSTM

106

January 08, 2004  
 106  
 GERALDINE M HARRIS  
 Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 12-09 | Deposit              | 00006240268700   |                                                     | 918.75   |
| 01-02 | Preauthorized Credit | 31036035325754   | US TREASURY 303<br>SOC SEC<br>040102 250030162D SSA | 963.00   |
| 01-06 | Deposit              | 00006133271970   |                                                     | 311.98   |
| 01-08 | Deposit              | 00006134396130   |                                                     | 8,421.11 |
| 01-08 | Interest Credit      | 00000000000000   |                                                     | 24.76    |

| Balance Summary |            |       |            |       |            |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     | Date  | Amount     | Date  | Amount     |
| 12-08           | 146,819.95 | 12-19 | 145,392.70 | 01-05 | 143,737.94 |
| 12-09           | 147,738.70 | 12-23 | 145,358.40 | 01-06 | 144,049.92 |
| 12-11           | 147,238.70 | 12-30 | 145,295.89 | 01-08 | 152,495.79 |
| 12-18           | 145,892.70 | 01-02 | 145,258.89 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.20% | Average balance for APY | 145,820.70 |
| Interest-bearing days          | 31    | Interest                | 24.76      |

NBSC 00034

##XXH1834DFCSTM

7106

Statement of Account

Last statement: January 08, 2004  
This statement: February 08, 2004  
Total days in statement period: 31  
7106 008 834  
Page 1 of 2

GERALDINE M HARRIS  
HARRY L HARRIS JR  
PO BOX 4509  
PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 3  
NBSC Sumter Main  
1 Broad Street  
Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$157,358.46   |

NOW IS THE PERFECT TIME TO OPEN AN NBSC HOME EQUITY LINE OF CREDIT. FOR COMPLETE DETAILS, VISIT YOUR NEAREST NBSC OFFICE.

Signature Gold Checking Account Number 7106 3 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 152,495.79 |
| Deposits/Credits   | 7,437.92   |
| Withdrawals/Debits | 2,575.25   |
| Ending balance     | 157,358.46 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 798    | 01-13 | 19.93    | 00006136000960 |
| 799    | 01-23 | 34.35    | 00006256127000 |
| 800    | 01-29 | 2,365.00 | 00006801174340 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 02-03 | Preauthorized Wd | 31201462848910   | BLUE CROSS<br>DRAFT PREM<br>040203 2500301628 | 155.95 |

NBSC 00035

106

February 08, 2004  
 106  
 GERALDINE M HARRIS  
 Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 01-14 | Deposit              | 00006253031720   |                                                     | 6,448.47 |
| 02-03 | Preauthorized Credit | 31036035296859   | US TREASURY 303<br>SOC SEC<br>040203 2500301620 SSA | 963.00   |
| 02-08 | Interest Credit      | 0000000000000000 |                                                     | 26.45    |

| Balance Summary |            |       |            |       |            |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     | Date  | Amount     | Date  | Amount     |
| 01-08           | 152,495.79 | 01-23 | 158,889.96 | 02-08 | 157,358.46 |
| 01-13           | 152,475.84 | 01-29 | 156,524.96 |       |            |
| 01-14           | 158,924.31 | 02-03 | 157,332.01 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.20% | Average balance for APY | 156,162.05 |
| Interest-bearing days          | 31    | Interest                | 26.45      |

#0XXH1834DPCSTM

07106

Statement of Account

Last statement: February 08, 2004  
 This statement: March 08, 2004  
 Total days in statement period: 29  
 07106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 3  
 NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 07106  | \$157,683.58   |

NOW IS THE PERFECT TIME TO OPEN AN NBSC HOME EQUITY LINE OF CREDIT.  
 FOR COMPLETE DETAILS, VISIT YOUR NEAREST NBSC OFFICE.

Signature Gold Checking Account Number 07106 3 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 157,358.46 |
| Deposits/Credits   | 3,013.05   |
| Withdrawals/Debits | 2,687.93   |
| Ending balance     | 157,683.58 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 801    | 03-08 | 125.00   | 00006815433180 |
| 802    | 02-23 | 41.98    | 00006810292090 |
| 803    | 03-01 | 2,365.00 | 00006812079420 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 03-03 | Preauthorized Wd | 31201460473943   | BLUE CROSS<br>DRAFT PREM<br>040303 2500301628 | 155.95 |

NBSC 00037

##XXH1834DECSTM

7106

March 08, 2004  
 7106  
 GERALDINE M HARRIS  
 Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 02-11 | Deposit              | 00006906777960   |                                                     | 1,400.00 |
| 03-03 | Preauthorized Credit | 31036035276332   | US TREASURY 303<br>SOC SEC<br>040303 250030162D SSA | 963.00   |
| 03-08 | Deposit              | 00006816566280   |                                                     | 625.00   |
| 03-08 | Interest Credit      | 00000000000000   |                                                     | 25.05    |

| Balance Summary |            |       |            |       |            |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     | Date  | Amount     | Date  | Amount     |
| 02-08           | 157,358.46 | 02-23 | 158,716.48 | 03-03 | 157,158.53 |
| 02-11           | 158,758.46 | 03-01 | 156,351.48 | 03-08 | 157,683.58 |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.20% | Average balance for APY | 158,053.89 |
| Interest-bearing days          | 29    | Interest                | 25.05      |

106

PAGE

##XXR1834DPCSTM

7106

Statement of Account

Last statement: March 08, 2004  
This statement: April 08, 2004  
Total days in statement period: 31  
106 008 834  
Page 1 of 2

GERALDINE M HARRIS  
HARRY L HARRIS JR  
PO BOX 4509  
PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 6  
NBSC Sumter Main  
1 Broad Street  
Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 106    | \$155,475.57   |

NOW IS THE PERFECT TIME TO OPEN AN NBSC HOME EQUITY LINE OF CREDIT.  
FOR COMPLETE DETAILS, VISIT YOUR NEAREST NBSC OFFICE.

Signature Gold Checking Account Number 106 6 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 157,683.58 |
| Deposits/Credits   | 989.56     |
| Withdrawals/Debits | 3,197.57   |
| Ending balance     | 155,475.57 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 804    | 03-15 | 108.00   | 00006918266100 |
| 805    | 03-29 | 31.62    | 00006824495800 |
| 806    | 03-29 | 2,365.00 | 00006824384450 |
| 807    | 03-31 | 247.00   | 00006923395060 |
| 808    | 03-30 | 190.00   | 00006922933960 |
| 809    | 03-30 | 100.00   | 00006922933970 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 04-05 | Preauthorized Wd | 3120146651005    | BLUE CROSS<br>DRAFT PREM<br>040403 250030162B | 155.95 |

NBSC 00039

0396

##XXH1834DPCSTM

7106

April 08, 2004  
 7106  
 GERALDINE M HARRIS  
 Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                | Amount |
|-------|----------------------|------------------|----------------------------|--------|
| 04-02 | Preauthorized Credit | 31036035283719   | US TREASURY 303<br>SOC SEC | 963.00 |
| 04-08 | Interest Credit      | 00000000000000   | 040402 250030162D SSA      | 26.56  |

| Balance Summary |            |       |            |       |            |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     | Date  | Amount     | Date  | Amount     |
| 03-08           | 157,683.58 | 03-30 | 154,888.96 | 04-05 | 155,449.01 |
| 03-15           | 157,575.58 | 03-31 | 154,641.96 | 04-08 | 155,475.57 |
| 03-29           | 155,178.96 | 04-02 | 155,604.96 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.20% | Average balance for APY | 156,757.98 |
| Interest-bearing days          | 31    | Interest                | 26.56      |

NBSC 00040

##XXH1834DFCSTM

000000106

Statement of Account

Last statement: April 08, 2004  
 This statement: May 08, 2004  
 Total days in statement period: 30  
 000000106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 4  
 NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number    | Ending Balance |
|-------------------------|-----------|----------------|
| Signature Gold Checking | 000000106 | \$160,570.37   |

Signature Gold Checking Account Number 000000106 4 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 155,475.57 |
| Deposits/Credits   | 7,754.91   |
| Withdrawals/Debits | 2,660.11   |
| Ending balance     | 160,570.37 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 810    | 04-15 | 49.14    | 00006929591330 |
| 811    | 04-14 | 50.23    | 00006929319290 |
| 812    | 04-26 | 39.79    | 00006834906410 |
| 813    | 04-29 | 2,365.00 | 00006837002620 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 05-03 | Preauthorized Wd | 31201465278151   | BLUE CROSS<br>DRAFT PREM<br>040503 250030162B | 155.95 |

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 04-13 | Deposit              | 00006830831190   |                                                     | 6,765.63 |
| 05-03 | Preauthorized Credit | 31036035245601   | US TREASURY 303<br>SOC SEC<br>040503 250030162D SSA | 963.00   |
| 05-08 | Interest Credit      | 00000000000000   |                                                     | 26.28    |

NBSC 00041

##XXH1834DFCSTM

7106

May 08, 2004

7106

GERALDINE M HARRIS

Page 2 of 2

| Balance Summary<br>Date | Amount     | Date  | Amount     | Date  | Amount     |
|-------------------------|------------|-------|------------|-------|------------|
| 04-08                   | 155,475.57 | 04-15 | 162,141.83 | 05-03 | 160,544.09 |
| 04-13                   | 162,241.20 | 04-26 | 162,102.04 | 05-08 | 160,570.37 |
| 04-14                   | 162,190.97 | 04-29 | 159,737.04 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.20% | Average balance for APY | 160,309.38 |
| Interest-bearing days          | 30    | Interest                | 26.28      |



106

PAGE

11XXH1834DPCSTM

7106

June 08, 2004

106

GERALDINE M HARRIS

Page 2 of 2

| Balance Summary |            |       |            |       |            |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     | Date  | Amount     | Date  | Amount     |
| 05-08           | 160,570.37 | 05-17 | 161,160.49 | 06-03 | 159,288.02 |
| 05-12           | 160,504.24 | 05-20 | 160,877.97 | 06-08 | 159,315.21 |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.20% | Average balance for APY | 160,486.37 |
| Interest-bearing days          | 31    | Interest                | 27.19      |

NBSC 00044

0401

##XXB1834DPCSTM

~~CONFIDENTIAL~~ 7106

## Statement of Account

Last statement June 08, 2004  
This statement July 08, 2004  
Total days in statement period: 30  
0000007106 008 834  
Page 1 of 2

GERALDINE M HARRIS  
HARRY L HARRIS JR  
PO BOX 4509  
PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 3

NBSC Sumter Main  
1 Broad Street  
Sumter SC 29150

### Summary of Account Balance

| Account                 | Number                 | Ending Balance |
|-------------------------|------------------------|----------------|
| Signature Gold Checking | <del>000000</del> 7106 | \$173,035.70   |

AT NBSC WE CARE ABOUT YOUR PRIVACY. PLEASE SEE OUR ENCLOSED CUSTOMER COVENANT AND PRIVACY POLICY.

Signature Gold Checking      Account Number ~~XXXXXXXXXX~~ 7106      3 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 159,315.21 |
| Deposits/Credits   | 16,524.16  |
| Withdrawals/Debits | 2,803.67   |
| Ending balance     | 173,035.70 |

## Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 818    | 06-15 | 250.00   | 00006856334140 |
| 819    | 06-25 | 32.72    | 00006859779050 |
| 820    | 06-29 | 2,365.00 | 00006953667760 |

## Other Debits

| Date  | Transaction Type | Reference Number | Description       | Amount |
|-------|------------------|------------------|-------------------|--------|
| 07-06 | Preauthorized Wd | 31201461803373   | BLUE CROSS        | 155.95 |
|       |                  |                  | DRAFT FROM        |        |
|       |                  |                  | 040703 2500301628 |        |

NBSC 00045

07106

PAGE

#XXB1834DPCSTN

07106

July 08, 2004

07106

GERALDINE M HARRIS

Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount    |
|-------|----------------------|------------------|-----------------------------------------------------|-----------|
| 06-11 | Deposit              | 00008855731260   |                                                     | 1,275.00  |
| 07-02 | Preauthorized Credit | 31036035228843   | US TREASURY 303<br>SOC SEC<br>040702 250030162D SSA | 963.00    |
| 07-08 | Deposit              | 00006957974140   |                                                     | 14,260.00 |
| 07-08 | Interest Credit      | 0000000000000000 |                                                     | 26.16     |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 06-08 | 159,315.21 | 06-25 | 160,307.49 | 07-06 | 158,749.54 |
| 06-11 | 160,590.21 | 06-29 | 157,942.49 | 07-08 | 173,035.70 |
| 06-15 | 160,340.21 | 07-02 | 158,905.49 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.20% | Average balance for APY | 159,571.35 |
| Interest-bearing days          | 30    | Interest                | 26.16      |

NBSC 00046

0403

11XXH1834DPCSTM

7106

Statement of Account

Last statement July 08, 2004  
 This statement August 08, 2004  
 Total days in statement period: 31  
 7106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 4  
 NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$171,333.95   |

BACK TO SCHOOL IS A CINCH WHEN YOU USE YOUR NBSC CREDIT CARD. TO  
 APPLY, CALL OR VISIT YOUR LOCAL NBSC OFFICE OR GO TO  
 WWW.NATIONALBANKSC.COM.

Signature Gold Checking Account Number 7106 4 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 173,035.70 |
| Deposits/Credits   | 992.04     |
| Withdrawals/Debits | 2,693.79   |
| Ending balance,    | 171,333.95 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 821    | 07-14 | 14.92    | 00006959482360 |
| 822    | 07-26 | 32.92    | 00006963074200 |
| 823    | 07-28 | 2,365.00 | 00006964281460 |
| 824    | 08-04 | 125.00   | 00006873955450 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 08-03 | Preauthorized Wd | 31201461115881   | BLUE CROSS<br>DRAFT PREM<br>040803 250030162B | 155.95 |

NBSC 00047

##XXB1834DPCSTM

7106

August 08, 2004  
 7106  
 GERALDINE M HARRIS  
 Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                | Amount |
|-------|----------------------|------------------|----------------------------|--------|
| 08-03 | Preauthorized Credit | 31036035206497   | US TREASURY 303<br>SOC SEC | 963.00 |
| 08-08 | Interest Credit      | 000000000000000  | 040803 250030162D SSA      | 29.04  |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 07-08 | 173,035.70 | 07-28 | 170,622.86 | 08-08 | 171,333.95 |
| 07-14 | 173,020.78 | 08-03 | 171,429.91 |       |            |
| 07-26 | 172,987.86 | 08-04 | 171,304.91 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.20% | Average balance for APY | 171,422.85 |
| Interest-bearing days          | 31    | Interest                | 29.04      |

NBSC 00048

##XXH1834DPCSTM

00000000007106

Statement of Account

Last statement August 08, 2004  
 This statement September 08, 2004  
 Total days in statement period: 31  
 0000007106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 FAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 4  
 NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number     | Ending Balance |
|-------------------------|------------|----------------|
| Signature Gold Checking | 0000007106 | \$169,482.05   |

BANK 24-HOURS WITH FREE ONLINE ACCESS!

Signature Gold Checking Account Number 0000007106 4 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 171,333.95 |
| Deposits/Credits   | 991.86     |
| Withdrawals/Debits | 2,843.76   |
| Ending balance     | 169,482.05 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 825    | 08-18 | 154.79   | 00006878905630 |
| 826    | 08-23 | 43.02    | 00006973072160 |
| 827    | 09-02 | 125.00   | 00006977166170 |
| 828    | 08-27 | 2,365.00 | 00006975000530 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 09-03 | Preauthorized Wd | 31201460908306   | BLUS CROSS<br>DRAFT PREM<br>040903 250030162B | 155.95 |

NBSC 00049

##XXH1834DFCSTM

7106

September 08, 2004  
 106  
 GERALDINE M HARRIS  
 Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                | Amount |
|-------|----------------------|------------------|----------------------------|--------|
| 09-03 | Preauthorized Credit | 31036035188521   | US TREASURY 303<br>SOC SEC | 963.00 |
| 09-08 | Interest Credit      | 00000000000000   | 040903 250030162D SSA      | 28.86  |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 08-08 | 171,333.95 | 08-27 | 168,771.14 | 09-08 | 169,482.05 |
| 08-18 | 171,179.16 | 09-02 | 168,646.14 |       |            |
| 08-23 | 171,136.14 | 09-03 | 169,453.19 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.20% | Average balance for APY | 170,336.71 |
| Interest-bearing days          | 31    | Interest                | 28.86      |

NBSC 00050

##XXE1834DPCSTM

7106

Statement of Account

Last statement September 08, 2004  
 This statement October 08, 2004  
 Total days in statement period: 30  
 7106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 FAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 4  
 NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$175,101.80   |

APPLY FOR OUR NEW CREDIT CARD TODAY!

Signature Gold Checking Account Number 7106 4 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 169,482.05 |
| Deposits/Credits   | 8,497.04   |
| Withdrawals/Debits | 2,877.29   |
| Ending balance     | 175,101.80 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 829    | 09-13 | 70.32    | 00006886753740 |
| 830    | 09-23 | 250.00   | 00006983925730 |
| 831    | 09-27 | 36.02    | 00006801292290 |
| 832    | 09-30 | 2,365.00 | 00006985701850 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 10-04 | Preauthorized Wd | 31201466395001   | BLUE CROSS<br>DRAFT PREM<br>041003 250030162B | 155.95 |

NBSC 00051

#XBXB1834DPCSTM

7106

October 08, 2004  
 7106  
 GERALDINE M HARRIS  
 Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 09-09 | Deposit              | 00006979897110   |                                                     | 625.00   |
| 10-01 | Preauthorized Credit | 31036035174480   | US TREASURY 303<br>SOC SEC<br>041001 2500301620 SSA | 963.00   |
| 10-07 | Deposit              | 00006806209180   |                                                     | 5,881.25 |
| 10-08 | Interest Credit      | 00000000000000   |                                                     | 27.79    |

| Balance Summary |            | Date  | Amount     | Date  | Amount     |
|-----------------|------------|-------|------------|-------|------------|
| 09-08           | 169,482.05 | 09-27 | 169,750.71 | 10-07 | 175,074.61 |
| 09-09           | 170,107.05 | 09-30 | 167,385.71 | 10-08 | 175,101.80 |
| 09-13           | 170,036.73 | 10-01 | 168,348.71 |       |            |
| 09-23           | 169,786.73 | 10-04 | 168,192.76 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.20% | Average balance for APY | 169,483.02 |
| Interest-bearing days          | 30    | Interest                | 27.79      |

NBSC 00052

#XCH1834DPCSTM

7106

Statement of Account

Last statement October 08, 2004  
 This statement November 08, 2004  
 Total days in statement period: 31  
 7106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PARLEYS ISLAND SC 29585-8509

Direct inquiries to: 5

NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$173,267.52   |

NBSC CREDIT CARD-EASY HOLIDAY SHOPPING!

Signature Gold Checking Account Number 7106 5 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 175,101.80 |
| Deposits/Credits   | 992.47     |
| Withdrawals/Debits | 2,826.75   |
| Ending balance     | 173,267.52 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 833    | 10-15 | 18.03    | 00006990065660 |
| 834    | 10-20 | 42.00    | 00006901774140 |
| 835    | 10-25 | 45.77    | 00006902480210 |
| 836    | 10-28 | 2,365.00 | 00006813975090 |
| 837    | 11-03 | 200.00   | 00006815519800 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 11-03 | Preauthorized Wd | 31201467600765   | BLUE CROSS<br>DRAFT FROM<br>041103 2500301628 | 155.95 |

NBSC 00053

##XCR1834DPCSTM

7106

November 08, 2004  
7106  
GERALDINE M HARRIS  
Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                | Amount |
|-------|----------------------|------------------|----------------------------|--------|
| 11-03 | Preauthorized Credit | 31036035161840   | US TREASURY 303<br>SOC SEC | 963.00 |
| 11-08 | Interest Credit      | 000000000000000  | 041103 250030162D SSA      | 29.47  |

| Balance Summary |            |       |            |       |            |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     | Date  | Amount     | Date  | Amount     |
| 10-08           | 175,101.80 | 10-25 | 174,996.00 | 11-08 | 173,267.52 |
| 10-15           | 175,083.77 | 10-28 | 172,631.00 |       |            |
| 10-20           | 175,041.77 | 11-03 | 173,238.05 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.20% | Average balance for APY | 173,999.93 |
| Interest-bearing days          | 31    | Interest                | 29.47      |

NBSC 00054

##XXB1834DPCSTM

7106

Statement of Account

Last statement November 08, 2004  
 This statement December 08, 2004  
 Total days in statement period: 30  
 7106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 6

NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$171,584.56   |

WISHING YOU AND YOUR FAMILY A SAFE AND HAPPY HOLIDAY SEASON!

Signature Gold Checking Account Number 7106 6 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 173,267.52 |
| Deposits/Credits   | 1,647.61   |
| Withdrawals/Debits | 3,330.57   |
| Ending balance     | 171,584.56 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 838    | 11-16 | 134.43   | 00006820273920 |
| 839    | 11-17 | 86.32    | 00006910609800 |
| 840    | 11-22 | 38.87    | 00006822111980 |
| 841    | 11-30 | 2,365.00 | 00006824125990 |
| 842    | 12-01 | 50.00    | 00006915148510 |
| 843    | 12-07 | 500.00   | 00006917805170 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 12-03 | Preauthorized Wd | 31201466600294   | BLUE CROSS<br>DRAFT PREM<br>041203 250030162B | 155.95 |

NBSC 00055

11XB1834DPCSTM

7106

December 08, 2004  
 7106  
 GERALDINE M HARRIS  
 Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type      | Reference Number | Description                                         | Amount |
|-------|-----------------------|------------------|-----------------------------------------------------|--------|
| 11-15 | Deposit               | 00006910254120   |                                                     | 656.25 |
| 12-03 | Presauthorized Credit | 31036035165810   | US TREASURY 303<br>SOC SEC<br>041203 2500301620 SSA | 963.00 |
| 12-08 | Interest Credit       | 0000000000000000 |                                                     | 28.36  |

| Balance Summary |            |       |            |       |            |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     | Date  | Amount     | Date  | Amount     |
| 11-08           | 173,267.52 | 11-22 | 173,664.15 | 12-07 | 171,556.20 |
| 11-15           | 173,923.77 | 11-30 | 171,299.15 | 12-08 | 171,584.56 |
| 11-16           | 173,789.34 | 12-01 | 171,249.15 |       |            |
| 11-17           | 173,703.02 | 12-03 | 172,056.20 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.20% | Average balance for APY | 172,987.51 |
| Interest-bearing days          | 30    | Interest                | 28.36      |

NBSC 00056

7106

PAGE

11XB1834DPCSTM

7106

Statement of Account

Last statement December 08, 2004  
This statement January 08, 2005  
Total days in statement period: 31  
7106 008 834  
Page 1 of 2

GERALDINE M HARRIS  
HARRY L HARRIS JR  
PO BOX 4509  
PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 7  
NBSC Sumter Main  
1 Broad Street  
Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$169,286.10   |

SAVE ON YOUR 2004 TAXES, OPEN AN NBSC IRA TODAY\* \*CONSULT YOUR TAX ADVISOR.

Signature Gold Checking Account Number 7106 7 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 171,584.56 |
| Deposits/Credits   | 2,285.35   |
| Withdrawals/Debits | 4,583.81   |
| Ending balance     | 169,286.10 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 844    | 12-17 | 500.00   | 00006830786140 |
| 845    | 12-14 | 500.00   | 00006919637560 |
| 846    | 12-22 | 200.00   | 00006922581640 |
| 847    | 12-16 | 624.00   | 00006920916990 |
| 848    | 12-23 | 33.28    | 00006833274300 |
| 849    | 01-04 | 2,460.00 | 00006836269150 |
| 850    | 01-07 | 100.00   | 00006927339460 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 01-03 | Preauthorized Wd | 31201463926652   | BLUE CROSS<br>DRAFT PREM<br>050103 250030162B | 166.53 |

NBSC 00057

0414

#XCH1834DPCSTM

106

January 08, 2005  
106  
GERALDINE M HARRIS  
Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 12-09 | Deposit              | 00006918696690   |                                                     | 1,275.00 |
| 01-03 | Preauthorized Credit | 31036035142863   | US TREASURY 303<br>SOC SEC<br>050103 250030162D SSA | 979.00   |
| 01-08 | Interest Credit      | 000000000000000  |                                                     | 31.35    |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 12-08 | 171,584.56 | 12-17 | 171,235.56 | 01-04 | 169,354.75 |
| 12-09 | 172,859.56 | 12-22 | 171,035.56 | 01-07 | 169,254.75 |
| 12-14 | 172,359.56 | 12-23 | 171,002.28 | 01-08 | 169,286.10 |
| 12-16 | 171,735.56 | 01-03 | 171,814.75 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.224 | Average balance for APY | 171,130.21 |
| Interest-bearing days          | 31    | Interest                | 31.35      |

11XXH1834DPCSTM

7106

Statement of Account

Last statement January 08, 2005  
 This statement February 08, 2005  
 Total days in statement period: 31  
 7106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 5

NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$181,543.84   |

APPLY FOR AN NBSC CREDIT CARD TO TAKE WITH YOU ON YOUR "WINTER GETAWAY".

Signature Gold Checking Account Number 7106 5 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 169,286.10 |
| Deposits/Credits   | 15,277.38  |
| Withdrawals/Debits | 3,019.64   |
| Ending balance     | 181,543.84 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 851    | 01-11 | 84.80    | 00006928388780 |
| 852    | 01-12 | 20.28    | 00006839337600 |
| 853    | 01-20 | 250.00   | 00006842625510 |
| 854    | 01-24 | 38.03    | 00006843499780 |
| 855    | 02-02 | 2,460.00 | 00006935279100 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 02-03 | Preauthorized Wd | 31201463207444   | BLUE CROSS<br>DRAFT PREM<br>050203 250030162B | 166.53 |

NBSC 00059

#XXH1834DPCSTM

7106

February 08, 2005  
7106  
GERALDINE M HARRIS  
Page 2 of 2

## Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount    |
|-------|----------------------|------------------|-----------------------------------------------------|-----------|
| 01-12 | Deposit              | 00006839941920   |                                                     | 14,260.00 |
| 02-03 | Preauthorized Credit | 31036035120022   | US TREASURY 303<br>SOC SEC<br>050203 250030162D SSA | 979.00    |
| 02-08 | Interest Credit      | 00000000000000   |                                                     | 38.38     |

| Balance Summary |            |       |            |       |            |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     | Date  | Amount     | Date  | Amount     |
| 01-08           | 169,286.10 | 01-20 | 183,191.02 | 02-03 | 181,505.46 |
| 01-11           | 169,201.30 | 01-24 | 183,152.99 | 02-08 | 181,543.84 |
| 01-12           | 183,441.02 | 02-02 | 180,692.99 |       |            |

## Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 180,760.63 |
| Interest-bearing days          | 31    | Interest                | 38.38      |

NBSC 00060

##XXH1834DPCSTM

7106

Statement of Account

Last statement February 08, 2005  
 This statement March 08, 2005  
 Total days in statement period: 28  
 7106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 4

NBSC Sumter Main  
 1 Broad Street  
 Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$179,733.77   |

Signature Gold Checking Account Number 7106 4 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 181,543.84 |
| Deposits/Credits   | 1,013.73   |
| Withdrawals/Debits | 2,823.80   |
| Ending balance     | 179,733.77 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 856    | 02-10 | 34.64    | 00006938516920 |
| 857    | 02-24 | 125.00   | 00006942327820 |
| 858    | 02-24 | 37.63    | 00006942605400 |
| 859    | 03-03 | 2,460.00 | 00006944737300 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 03-03 | Preauthorized Wd | 31201462093117   | BLUE CROSS<br>DRAFT PREM<br>050303 250030162B | 166.53 |

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount |
|-------|----------------------|------------------|-----------------------------------------------------|--------|
| 03-03 | Preauthorized Credit | 31036035103316   | US TREASURY 303<br>SOC SEC<br>050303 250030162D SSA | 979.00 |
| 03-08 | Interest Credit      | 0000000000000000 |                                                     | 34.73  |

NBSC 00061

##XXH1834DPCSTM

7106

March 08, 2005  
 7106  
 GERALDINE M HARRIS  
 Page 2 of 2

| Balance Summary |            |       |            |       |            |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     | Date  | Amount     | Date  | Amount     |
| 02-08           | 181,543.84 | 02-24 | 181,346.57 | 03-08 | 179,733.77 |
| 02-10           | 181,509.20 | 03-03 | 179,699.04 |       |            |

| Interest Summary               |       |                         |
|--------------------------------|-------|-------------------------|
| Annual percentage yield earned | 0.25% | Average balance for APY |
| Interest-bearing days          | 28    | Interest                |
|                                |       | 181,081.89              |
|                                |       | 34.73                   |

##XXH1834DPCSTM

7106

Statement of Account

Last statement March 08, 2005  
This statement April 08, 2005  
Total days in statement period: 31  
7106 008 834  
Page 1 of 2

GERALDINE M HARRIS  
HARRY L HARRIS JR  
PO BOX 4509  
PARLEYS ISLAND SC 29565-8509

Direct inquiries to: 5

NBSC Sumter Main  
1 Broad Street  
Sumter SC 29150

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$178,316.57   |

OPEN AN NBSC IRA BY APRIL 15TH AND SAVE ON YOUR 2004 INCOME TAXES\*  
\*CONSULT YOUR TAX ADVISOR

Signature Gold Checking Account Number 7106 5 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 179,733.77 |
| Deposits/Credits   | 1,642.01   |
| Withdrawals/Debits | 3,059.21   |
| Ending balance     | 178,316.57 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 860    | 03-17 | 108.00   | 00006949065700 |
| 861    | 03-25 | 34.68    | 00006951649170 |
| 862    | 03-23 | 2,460.00 | 00006950845220 |
| 863    | 04-05 | 100.00   | 00006865760470 |
| 864    | 04-05 | 190.00   | 00006865760480 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 04-04 | Preauthorized Wd | 31201462947238   | BLUE CROSS<br>DRAFT PREM<br>050403 250030162B | 166.53 |

NBSC 00063

11XXH1834DPCSTM

7106

April 08, 2005  
7106  
GERALDINE M HARRIS  
Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount |
|-------|----------------------|------------------|-----------------------------------------------------|--------|
| 03-14 | Deposit              | 00006859517130   |                                                     | 625.00 |
| 04-01 | Preauthorized Credit | 31036035099172   | US TREASURY 303<br>SOC SEC<br>050401 250030162D SSA | 979.00 |
| 04-08 | Interest Credit      | 000000000000000  |                                                     | 38.01  |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 03-08 | 179,733.77 | 03-23 | 177,790.77 | 04-04 | 178,568.56 |
| 03-14 | 180,358.77 | 03-25 | 177,756.09 | 04-05 | 178,278.56 |
| 03-17 | 180,250.77 | 04-01 | 178,735.09 | 04-08 | 178,316.57 |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 178,960.07 |
| Interest-bearing days          | 31    | Interest                | 38.01      |

05000001000007106

Last statement: April 08, 2005  
This statement: May 08, 2005  
Total days in statement period: 30  
008. 834  
Page 1 of 2

Direct inquiries to: 3  
800-708-5687

| Account                 | Number     | Ending Balance |
|-------------------------|------------|----------------|
| Signature Gold Checking | 01-1007106 | \$184,428.71   |

Signature Gold Checking                      Account Number ~~18000~~ 7106                      3 Enclosures

## Checks

Other Debits

| Date  | Transaction Type | Reference Number | Description              | Amount |
|-------|------------------|------------------|--------------------------|--------|
| 05-03 | Preauthorized Wd | 31201462339111   | BLUE CROSS<br>DRAFT PREM | 166.53 |
|       |                  |                  | 050503 250030162B        |        |

0422

1834DPCSTM

0106

May 08, 2005  
0106  
GERALDINE M. HARRIS  
Page 2 of 2

## Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                | Amount   |
|-------|----------------------|------------------|----------------------------|----------|
| 04-14 | Deposit              | 00006023002660   |                            | 6,881.25 |
| 05-02 | Deposit              | 00006023066230   |                            | 1,000.00 |
| 05-03 | Preauthorized Credit | 31036035074123   | US TREASURY 303<br>SOC SEC | 979.00   |
|       |                      |                  | 050503 2500301620 SSA      |          |
| 05-08 | Interest Credit      | 00000000000000   |                            | 37.56    |

## Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 04-08 | 178,316.57 | 04-25 | 185,038.68 | 05-03 | 184,391.15 |
| 04-14 | 185,197.82 | 04-26 | 182,578.68 | 05-08 | 184,428.71 |
| 04-21 | 185,072.82 | 05-02 | 183,578.68 |       |            |

## Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 182,779.04 |
| Interest-bearing days          | 30    | Interest                | 37.56      |

NBSC 00066

11XXH1834DPCSTM

7106

Statement of Account

Last statement: May 08, 2005  
This statement: June 08, 2005  
Total days in statement period: 31  
7106 008 834  
Page 1 of 2

GERALDINE M HARRIS  
HARRY L HARRIS JR  
PO BOX 4509  
PAWLEYS ISLAND SC 29585-8509

Direct inquiries to:  
800-708-5687

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$183,276.94   |

| Signature Gold Checking | Account Number | Enclosures |
|-------------------------|----------------|------------|
|                         | 7106           | 4          |

|                    |            |
|--------------------|------------|
| Beginning balance  | 184,428.71 |
| Deposits/Credits   | 1,674.42   |
| Withdrawals/Debits | 2,826.19   |
| Ending balance     | 183,276.94 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 868    | 05-11 | 10.49    | 00006965017450 |
| 869    | 05-10 | 150.00   | 00006875627320 |
| 870    | 05-26 | 39.17    | 00006879640270 |
| 871    | 06-02 | 2,460.00 | 00006881100940 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 06-03 | Preauthorized Wd | 31201464810180   | BLUE CROSS<br>DRAFT PREM<br>050603 2500301628 | 166.53 |

Deposits/Other Credits

| Date  | Transaction Type | Reference Number | Description | Amount |
|-------|------------------|------------------|-------------|--------|
| 05-09 | Deposit          | 00006023094340   |             | 656.25 |

NBSC 00067

0424

~~CONFIDENTIAL~~ 106

~~000000~~7106

GERALDINE M HARRIS

Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type | Reference Number | Description    | Amount |
|-------|------------------|------------------|----------------|--------|
| 06-07 | Deposit          | XXXXXXXXXX       | US BANKING 303 | 979.00 |

|       |                                 |                 |        |
|-------|---------------------------------|-----------------|--------|
| 06-03 | Preauthorized Credit [REDACTED] | US TREASURY 303 | 275100 |
|       |                                 | SOC SEC         |        |

050603 2500301620 SSA

|       |                 |                  |       |
|-------|-----------------|------------------|-------|
| 06-08 | Interest Credit | 0000000000000000 | 39.17 |
|-------|-----------------|------------------|-------|

### Balance Summary

| Date | Amount | Date | Amount | Date | Amount |
|------|--------|------|--------|------|--------|
|------|--------|------|--------|------|--------|

|       |            |       |            |       |            |
|-------|------------|-------|------------|-------|------------|
| 00-00 | 104,180.73 | 05-11 | 104,030.47 | 06-03 | 183,237.77 |
|-------|------------|-------|------------|-------|------------|

|       |            |       |            |       |            |
|-------|------------|-------|------------|-------|------------|
| 05-08 | 184,428.71 | 05-11 | 184,924.47 | 06-03 | 185,257.71 |
| 05-08 | 185,084.86 | 05-26 | 184,885.30 | 06-08 | 183,276.94 |

|       |            |       |            |       |            |
|-------|------------|-------|------------|-------|------------|
| 03-09 | 185,884.98 | 05-10 | 184,889.99 | 06-11 | 183,894.00 |
| 05-10 | 184,934.96 | 06-02 | 182,425.30 | 07-03 | 181,430.31 |

### Interest Summary

|  |        |                          |            |
|--|--------|--------------------------|------------|
|  | \$ 758 | Treasury balance for APY | 184,492.96 |
|--|--------|--------------------------|------------|

|                                |       |                         |           |
|--------------------------------|-------|-------------------------|-----------|
| Annual percentage yield earned | 0.254 | Average balance for API | 10,152.17 |
| Interest-bearing days          | 31    | Interest                | 39.17     |

| Interest-bearing days | 31 | Interest |
|-----------------------|----|----------|
| 1970-1971             |    |          |
| 1971-1972             |    |          |
| 1972-1973             |    |          |
| 1973-1974             |    |          |
| 1974-1975             |    |          |
| 1975-1976             |    |          |
| 1976-1977             |    |          |
| 1977-1978             |    |          |
| 1978-1979             |    |          |
| 1979-1980             |    |          |
| 1980-1981             |    |          |
| 1981-1982             |    |          |
| 1982-1983             |    |          |
| 1983-1984             |    |          |
| 1984-1985             |    |          |
| 1985-1986             |    |          |
| 1986-1987             |    |          |
| 1987-1988             |    |          |
| 1988-1989             |    |          |
| 1989-1990             |    |          |
| 1990-1991             |    |          |
| 1991-1992             |    |          |
| 1992-1993             |    |          |
| 1993-1994             |    |          |
| 1994-1995             |    |          |
| 1995-1996             |    |          |
| 1996-1997             |    |          |
| 1997-1998             |    |          |
| 1998-1999             |    |          |
| 1999-2000             |    |          |
| 2000-2001             |    |          |
| 2001-2002             |    |          |
| 2002-2003             |    |          |
| 2003-2004             |    |          |
| 2004-2005             |    |          |
| 2005-2006             |    |          |
| 2006-2007             |    |          |
| 2007-2008             |    |          |
| 2008-2009             |    |          |
| 2009-2010             |    |          |
| 2010-2011             |    |          |
| 2011-2012             |    |          |
| 2012-2013             |    |          |
| 2013-2014             |    |          |
| 2014-2015             |    |          |
| 2015-2016             |    |          |
| 2016-2017             |    |          |
| 2017-2018             |    |          |
| 2018-2019             |    |          |
| 2019-2020             |    |          |
| 2020-2021             |    |          |
| 2021-2022             |    |          |
| 2022-2023             |    |          |
| 2023-2024             |    |          |
| 2024-2025             |    |          |
| 2025-2026             |    |          |
| 2026-2027             |    |          |
| 2027-2028             |    |          |
| 2028-2029             |    |          |
| 2029-2030             |    |          |
| 2030-2031             |    |          |
| 2031-2032             |    |          |
| 2032-2033             |    |          |
| 2033-2034             |    |          |
| 2034-2035             |    |          |
| 2035-2036             |    |          |
| 2036-2037             |    |          |
| 2037-2038             |    |          |
| 2038-2039             |    |          |
| 2039-2040             |    |          |
| 2040-2041             |    |          |
| 2041-2042             |    |          |
| 2042-2043             |    |          |
| 2043-2044             |    |          |
| 2044-2045             |    |          |
| 2045-2046             |    |          |
| 2046-2047             |    |          |
| 2047-2048             |    |          |
| 2048-2049             |    |          |
| 2049-2050             |    |          |
| 2050-2051             |    |          |
| 2051-2052             |    |          |
| 2052-2053             |    |          |
| 2053-2054             |    |          |
| 2054-2055             |    |          |
| 2055-2056             |    |          |
| 2056-2057             |    |          |
| 2057-2058             |    |          |
| 2058-2059             |    |          |
| 2059-2060             |    |          |
| 2060-2061             |    |          |
| 2061-2062             |    |          |
| 2062-2063             |    |          |
| 2063-2064             |    |          |
| 2064-2065             |    |          |
| 2065-2066             |    |          |
| 2066-2067             |    |          |
| 2067-2068             |    |          |
| 2068-2069             |    |          |
| 2069-2070             |    |          |
| 2070-2071             |    |          |
| 2071-2072             |    |          |
| 2072-2073             |    |          |
| 2073-2074             |    |          |
| 2074-2075             |    |          |
| 2075-2076             |    |          |
| 2076-2077             |    |          |
| 2077-2078             |    |          |
| 2078-2079             |    |          |
| 2079-2080             |    |          |
| 2080-2081             |    |          |
| 2081-2082             |    |          |
| 2082-2083             |    |          |
| 2083-2084             |    |          |
| 2084-2085             |    |          |
| 2085-2086             |    |          |
| 2086-2087             |    |          |
| 2087-2088             |    |          |
| 2088-2089             |    |          |
| 2089-2090             |    |          |
| 2090-2091             |    |          |
| 2091-2092             |    |          |
| 2092-2093             |    |          |
| 2093-2094             |    |          |
| 2094-2095             |    |          |
| 2095-2096             |    |          |
| 2096-2097             |    |          |

#XXH1834DPCSTU

7106

Statement of Account

Last statement: June 08, 2005  
 This statement: July 08, 2005  
 Total days in statement period: 30  
 7106 008 834  
 Page 1 of 2

GERALDINE W HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 5  
 800-708-5687

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 7106   | \$182,501.03   |

WE ARE COMMITTED TO KEEPING INFORMATION ABOUT YOU SAFE AND SECURE. OUR 2005 PRIVACY POLICY IS ENCLOSED WITH THIS STATEMENT. PLEASE REVIEW IT CAREFULLY AND KEEP IT FOR YOUR RECORDS.

Signature Gold Checking Account Number 7106 5 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 183,276.94 |
| Deposits/Credits   | 2,291.58   |
| Withdrawals/Debits | 3,067.49   |
| Ending balance     | 182,501.03 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 872    | 06-10 | 190.00   | 00006973710310 |
| 873    | 06-17 | 87.63    | 00006884427910 |
| 874    | 06-29 | 2,460.00 | 00006887269360 |
| 875    | 06-27 | 125.00   | 00006885232130 |
| 876    | 06-29 | 38.33    | 00006887440750 |

##XXH1834DPCSTH

7106

July 08, 2005  
 7106  
 GERALDINE M HARRIS  
 Page 2 of 2

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 07-05 | Preauthorized Wd | 31201463127660   | BLUE CROSS<br>DRAFT PREM<br>050703 250030162B | 166.53 |

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 06-27 | Deposit              | 00006023295970   |                                                     | 1,275.00 |
| 07-01 | Preauthorized Credit | 31036035048316   | US TREASURY 303<br>SOC SEC<br>050701 250030162D SSA | 979.00   |
| 07-08 | Interest Credit      | 00000000000000   |                                                     | 37.58    |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 06-08 | 183,276.94 | 06-27 | 184,149.31 | 07-05 | 182,463.45 |
| 06-10 | 183,086.94 | 06-29 | 181,650.98 | 07-08 | 182,501.03 |
| 06-17 | 182,999.31 | 07-01 | 182,629.98 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 182,840.73 |
| Interest-bearing days          | 30    | Interest                | 37.58      |

NBSC 00070

#XHXH1834DPCSTM

7106

Statement of Account

Last statement: July 08, 2005  
 This statement: August 08, 2005  
 Total days in statement period: 31  
 7106 008 834  
 Page 1 of 2

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 3  
 800-708-5687

Summary of Account Balance

| Account                 | Number              | Ending Balance |
|-------------------------|---------------------|----------------|
| Signature Gold Checking | 7106                | \$193,246.40   |
| Signature Gold Checking | Account Number 7106 | 3 Enclosures   |
| Beginning balance       | 182,501.03          |                |
| Deposits/Credits        | 13,530.04           |                |
| Withdrawals/Debits      | 2,784.67            |                |
| Ending balance          | 193,246.40          |                |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 877    | 07-25 | 33.14    | 00006805037650 |
| 878    | 08-04 | 2,460.00 | 00006808198630 |
| 879    | 08-04 | 125.00   | 00006808242350 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 08-03 | Preauthorized Wd | 31201463794991   | BLUE CROSS<br>DRAFT PREM<br>050803 250030162B | 166.53 |

Deposits/Other Credits

| Date  | Transaction Type | Reference Number | Description | Amount    |
|-------|------------------|------------------|-------------|-----------|
| 07-11 | Deposit          | 00006023359150   |             | 12,510.00 |

NBSC 00071

11XXR1834DPCSTM

0106

August 08, 2005  
 0106  
 GERALDINE M HARRIS  
 Page 2 of 2

| Deposits/Other Credits |                      | Reference Number | Description                | Amount |
|------------------------|----------------------|------------------|----------------------------|--------|
| Date                   | Transaction Type     |                  |                            |        |
| 08-03                  | Preauthorized Credit | 31036035041078   | US TREASURY 303<br>SOC SEC | 979.00 |
| 08-08                  | Interest Credit      | 00000000000000   | 050803 250030162D SSA      | 41.04  |

| Balance Summary |            | Date  | Amount     | Date  | Amount     |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     |       |            |       |            |
| 07-08           | 182,501.03 | 07-25 | 194,977.89 | 08-04 | 193,205.36 |
| 07-11           | 195,011.03 | 08-03 | 195,790.36 | 08-08 | 193,246.40 |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 193,296.31 |
| Interest-bearing days          | 31    | Interest                | 41.04      |

NBSC 00072

##XXH1834DPCSTM

7106

Statement of Account

Last statement: August 08, 2005  
 This statement: September 08, 2005  
 Total days in statement period: 31  
 710-6 008 834  
 Page 1 of 2

GERALDINE N HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 3  
 800-708-5687

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 710-6  | \$191,481.71   |

IF AN ACCOUNT IS OVERDRAWN FOR MORE THAN 45 CONSECUTIVE DAYS, THE ACCOUNT WILL BE CLOSED. EFFECTIVE 10/01/2005, A COLLECTION FEE OF \$10 WILL BE ADDED TO THE OVERDRAWN BALANCE, DUE TO THE BANK.

Signature Gold Checking Account Number 710-6 3 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 193,246.40 |
| Deposits/Credits   | 1,019.89   |
| Withdrawals/Debits | 2,784.58   |
| Ending balance     | 191,481.71 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 880    | 08-24 | 33.05    | 00006814811100 |
| 881    | 08-29 | 2,460.00 | 00006815856390 |
| 882    | 09-08 | 125.00   | 00006818429790 |

NBSC 00073

0430

11XXH18340PCSTM

7106

September 08, 2005  
710-6  
GERALDINE M HARRIS  
Page 2 of 2

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 09-06 | Preauthorized Wd | 31201464165811   | BLUE CROSS<br>CRAFT PREM<br>050903 250030162B | 166.53 |

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount |
|-------|----------------------|------------------|-----------------------------------------------------|--------|
| 09-02 | Preauthorized Credit | 31036035052429   | US TREASURY 303<br>SOC SEC<br>050902 250030162D SSA | 979.00 |
| 09-08 | Interest Credit      | 00000000000000   |                                                     | 40.89  |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 08-08 | 193,246.40 | 08-29 | 190,753.35 | 09-06 | 191,565.82 |
| 08-24 | 193,213.35 | 09-02 | 191,732.35 | 09-08 | 191,481.71 |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 192,557.36 |
| Interest-bearing days          | 31    | Interest                | 40.89      |

NBSC 00074

88XXH1834DFCSTM

7106

Statement of Account

Last statement: September 08, 2005  
 This statement: October 08, 2005  
 Total days in statement period: 30  
 710-6 008 834  
 Page 1 of 2

Direct inquiries to: 3  
 800-708-5687

GERALDINE N HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 710-6  | \$191,478.26   |

Signature Gold Checking Account Number 710-6 3 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 191,481.71 |
| Deposits/Credits   | 3,101.87   |
| Withdrawals/Debits | 3,105.32   |
| Ending balance     | 191,478.26 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 883    | 09-28 | 33.59    | 00006910876330 |
| 884    | 09-28 | 2,460.00 | 00006910718190 |
| 885    | 09-29 | 445.20   | 00006822731470 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 10-03 | Preauthorized Wd | 31201464313251   | BLUE CROSS<br>DRAFT PREM<br>051003 2500301628 | 166.53 |

Deposits/Other Credits

| Date  | Transaction Type | Reference Number | Description | Amount   |
|-------|------------------|------------------|-------------|----------|
| 09-12 | Deposit          | 00006905659210   |             | 2,083.34 |

NBSC 00075

##XXH1834DPCSTM

07106

October 08, 2005  
710-6  
GERALDINE M HARRIS  
Page 2 of 2

| Deposits/Other Credits |                      | Reference Number | Description                                          | Amount |
|------------------------|----------------------|------------------|------------------------------------------------------|--------|
| Date                   | Transaction Type     |                  |                                                      |        |
| 10-03                  | Preauthorized Credit | 31036035040762   | US TREASURY 303<br>SOC. SEC<br>051003 250030162D SSA | 979.00 |
| 10-08                  | Interest Credit      | 000000000000000  |                                                      | 39.53  |

| Balance Summary |            | Date  | Amount     | Date  | Amount     |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     |       |            |       |            |
| 09-08           | 191,481.71 | 09-28 | 191,071.46 | 10-03 | 191,438.73 |
| 09-12           | 193,565.05 | 09-29 | 190,626.26 | 10-08 | 191,478.26 |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 192,331.46 |
| Interest-bearing days          | 30    | Interest                | 39.53      |

NBSC 00076

0433

1834DPCSTM

7106

Statement of Account

Last statement: October 08, 2005  
This statement: November 08, 2005  
Total days in statement period: 31  
710-6 008 834  
Page 1 of 2

Direct inquiries to: 4  
800-708-5687

GERALDINE M HARRIS  
HARRY L HARRIS JR  
PO BOX 4509  
PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 710-6  | \$196,418.90   |

Signature Gold Checking Account Number 710-6 4 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 191,478.26 |
| Deposits/Credits   | 7,901.82   |
| Withdrawals/Debits | 2,961.18   |
| Ending balance     | 196,418.90 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 886    | 10-13 | 30.79    | 00006826364940 |
| 887    | 10-26 | 33.86    | 00006830372930 |
| 888    | 11-02 | 2,530.00 | 00006832536250 |
| 889    | 11-04 | 200.00   | 00006833265380 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 11-03 | Preauthorized Wd | 31201465211525   | BLUE CROSS<br>DRAFT PREM<br>051103 2500301628 | 166.53 |

NBSC 00077

11XXH1834DPCSTM

106

November 08, 2005  
710-6  
GERALDINE M HARRIS  
Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                | Amount   |
|-------|----------------------|------------------|----------------------------|----------|
| 10-17 | Deposit              | 00006023769700   |                            | 6,881.25 |
| 11-03 | Preauthorized Credit | 31036035036639   | US TREASURY 303<br>SOC SEC | 979.00   |
| 11-08 | Interest Credit      | 000000000000000  | 051103 2500301620 SSA      | 41.57    |

| Balance Summary |            |       |            |       |            |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     | Date  | Amount     | Date  | Amount     |
| 10-08           | 191,478.26 | 10-26 | 198,294.86 | 11-04 | 196,377.33 |
| 10-13           | 191,447.47 | 11-02 | 195,764.86 | 11-08 | 196,418.90 |
| 10-17           | 198,328.72 | 11-03 | 196,577.33 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 195,793.30 |
| Interest-bearing days          | 31    | Interest                | 41.57      |

NBSC 00078

0435

11XXH1834DPCSTM

7106

Statement of Account

Last statement: November 08, 2005  
This statement: December 08, 2005  
Total days in statement period: 30  
710-6 008 834  
Page 1 of 2

Direct inquiries to: 7  
800-708-5687

GERALDINE M HARRIS  
BARRY L HARRIS JR  
PO BOX 4509  
PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 710-6  | \$183,316.23   |

Signature Gold Checking Account Number 710-6 7 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 196,418.90 |
| Deposits/Credits   | 2,950.46   |
| Withdrawals/Debits | 16,053.13  |
| Ending balance     | 183,316.23 |

Checks

| Number | Date  | Amount    | Control        |
|--------|-------|-----------|----------------|
| 890    | 11-22 | 150.00    | 00006924842750 |
| 891    | 11-23 | 42.60     | 00006925749650 |
| 892    | 11-22 | 60.00     | 00006924652140 |
| 893    | 12-06 | 2,460.00  | 00006928514770 |
| 894    | 12-02 | 674.00    | 00006927784300 |
| 895    | 12-06 | 500.00    | 00006023053140 |
| 896    | 12-08 | 12,000.00 | 00006929423820 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 12-05 | Preauthorized Wd | 31201460125537   | BLUE CROSS<br>DRAFT FROM<br>051203 250030162B | 166.53 |

NBSC 00079

##XXH1834DPCSTM

7106

December 08, 2005  
 710-6  
 GERALDINE M HARRIS  
 Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 12-02 | Preauthorized Credit | 31036035034227   | US TREASURY 303<br>SOC SEC<br>051202 2500301620 SSA | 979.00   |
| 12-08 | Deposit              | 00006023062010   |                                                     | 1,575.00 |
| 12-08 | Deposit              | 00006023061990   |                                                     | 356.25   |
| 12-08 | Interest Credit      | 00000000000000   |                                                     | 40.21    |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 11-08 | 196,418.90 | 12-02 | 196,471.30 | 12-08 | 183,316.23 |
| 11-22 | 196,208.90 | 12-05 | 196,304.77 |       |            |
| 11-23 | 196,166.30 | 12-06 | 193,344.77 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 195,630.15 |
| Interest-bearing days          | 30    | Interest                | 40.21      |

NBSC 00080

#EXCH1834DPCSTM

7106

Statement of Account

Last statement: December 09, 2005  
 This statement: January 08, 2006  
 Total days in statement period: 31  
 710-6 008 834  
 Page 1 of 2

Direct inquiries to: 4  
 800-708-5687

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                                                   | Number     | Ending Balance |
|-----------------------------------------------------------|------------|----------------|
| Signature Gold Checking                                   | 710-6      | \$180,915.90   |
| Signature Gold Checking Account Number 710-6 4 Enclosures |            |                |
| Beginning balance                                         | 183,316.23 |                |
| Deposits/Credits                                          | 1,378.25   |                |
| Withdrawals/Debits                                        | 3,778.58   |                |
| Ending balance                                            | 180,915.90 |                |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 897    | 12-19 | 500.00   | 00006931478210 |
| 900 *  | 12-27 | 33.67    | 00006847131290 |
| 901    | 01-06 | 2,563.00 | 00006850287960 |
| 902    | 12-29 | 500.00   | 00006934630220 |

\* Skip in check sequence

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 01-03 | Preauthorized Wd | 31201461361397   | ELOE CROSS<br>DRAFT PREM<br>060103 250030162B | 181.91 |

NBSC 00081

EXXB1834DPCSTM

7106

January 08, 2006  
 710-6  
 GERALDINE M HARRIS  
 Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type      | Reference Number | Description                | Amount   |
|-------|-----------------------|------------------|----------------------------|----------|
| 12-28 | Deposit               | 00006023117860   |                            | 327.44   |
| 01-03 | Presauthorized Credit | 31036035012698   | US TREASURY 303<br>SOC SEC | 1,012.00 |
| 01-08 | Interest Credit       | 000000000000000  | 060103 2500301620 SSA      | 38.81    |

| Balance Summary |            |       |            |       |            |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     | Date  | Amount     | Date  | Amount     |
| 12-08           | 183,316.23 | 12-28 | 183,110.00 | 01-06 | 180,877.09 |
| 12-19           | 182,816.23 | 12-29 | 182,610.00 | 01-08 | 180,915.90 |
| 12-27           | 182,782.56 | 01-03 | 183,440.09 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 182,780.36 |
| Interest-bearing days          | 31    | Interest                | 38.81      |

NBSC 00082

##XXB1834DPCSTM

7106

Statement of Account

Last statement: January 08, 2006  
 This statement: February 08, 2006  
 Total days in statement period: 31  
 710-6 008 834  
 Page 1 of 2

Direct inquiries to: 4  
 800-708-5687

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number                            | Ending Balance |
|-------------------------|-----------------------------------|----------------|
| Signature Gold Checking | 710-6                             | \$191,513.59   |
| Signature Gold Checking | Account Number 710-6 4 Enclosures |                |
| Beginning balance       | 180,915.90                        |                |
| Deposits/Credits        | 13,562.24                         |                |
| Withdrawals/Debits      | 2,964.55                          |                |
| Ending balance          | 191,513.59                        |                |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 903    | 01-10 | 79.50    | 00006852254270 |
| 904    | 01-19 | 93.39    | 00006854405130 |
| 905    | 01-26 | 46.75    | 00006856160640 |
| 906    | 02-03 | 2,563.00 | 00006942433580 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 02-03 | Preauthorized Wd | 31201466023476   | BLUE CROSS<br>DRAFT PREM<br>060203 250030162B | 181.91 |

NBSC 00083

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7106

February 08, 2006  
710-6  
GERALDINE M HARRIS  
Page 2 of 2

## Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount    |
|-------|----------------------|------------------|-----------------------------------------------------|-----------|
| 01-13 | Deposit              | 00006023022500   |                                                     | 12,510.01 |
| 02-03 | Preauthorized Credit | 31036034983153   | US TREASURY 303<br>SOC SEC<br>060203 250030162D SSA | 1,012.00  |
| 02-08 | Interest Credit      | 00000000000000   |                                                     | 40.23     |

## Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 01-08 | 180,915.90 | 01-19 | 193,253.02 | 02-08 | 191,513.59 |
| 01-10 | 180,836.40 | 01-26 | 193,206.27 |       |            |
| 01-13 | 193,346.41 | 02-03 | 191,473.36 |       |            |

## Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 189,472.45 |
| Interest-bearing days          | 31    | Interest                | 40.23      |

NBSC 00084

0441

11XXH1834DPCSTM

7106

Statement of Account

Last statement: February 08, 2006  
 This statement: March 08, 2006  
 Total days in statement period: 28  
 710-6 008 834  
 Page 1 of 2

Direct inquiries to: 2  
 800-708-5687

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29385-8509

Summary of Account Balance

| Account                                                   | Number     | Ending Balance |
|-----------------------------------------------------------|------------|----------------|
| Signature Gold Checking                                   | 710-6      | \$192,097.10   |
| Signature Gold Checking Account Number 710-6 2 Enclosures |            |                |
| Beginning balance                                         | 191,513.59 |                |
| Deposits/Credits                                          | 3,423.66   |                |
| Withdrawals/Debits                                        | 2,840.15   |                |
| Ending balance                                            | 192,097.10 |                |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 907    | 02-27 | 40.24    | 00006864735820 |
| 908    | 03-03 | 2,618.00 | 00006866436330 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 03-03 | Preauthorized Wd | 31201461792833   | BLUE CROSS<br>DRAFT PREM<br>060303 250030162B | 181.91 |

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##XXB1834DPCSTM

7106

March 08, 2006  
 710-6  
 GERALDINE M HARRIS  
 Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 03-03 | Preauthorized Credit | 31036034969876   | US TREASURY 303<br>SOC SEC<br>060303 250030162D SSA | 1,012.00 |
| 03-07 | Deposit              | 00006023179480   |                                                     | 1,875.00 |
| 03-07 | Deposit              | 00006023179500   |                                                     | 500.00   |
| 03-08 | Interest Credit      | 00000000000000   |                                                     | 36.66    |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 02-08 | 191,513.59 | 03-03 | 189,685.44 | 03-08 | 192,097.10 |
| 02-27 | 191,473.35 | 03-07 | 192,060.44 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 191,133.95 |
| Interest-bearing days          | 28    | Interest                | 36.66      |

NBSC 00086

##XXH1834DPCSTM

7106

Statement of Account

Last statement: March 08, 2006  
This statement: April 08, 2006  
Total days in statement period: 31  
710-6 008 834  
Page 1 of 2

Direct inquiries to: 5  
800-708-5687

GERALDINE M HARRIS  
HARRY L HARRIS JR  
PO BOX 4509  
PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 710-6  | \$190,155.23   |

Signature Gold Checking Account Number 710-6 5 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 192,097.10 |
| Deposits/Credits   | 1,052.61   |
| Withdrawals/Debits | 2,994.48   |
| Ending balance     | 190,155.23 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 909    | 03-09 | 58.30    | 00006868947130 |
| 910    | 03-14 | 108.00   | 00006870575070 |
| 911    | 03-24 | 46.96    | 00006874046110 |
| 912    | 03-27 | 36.31    | 00006952007890 |
| 913    | 03-30 | 2,563.00 | 00006952640770 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 04-03 | Preauthorized Wd | 31201463933997   | BLUE CROSS<br>DRAFT PREM<br>060403 250030162B | 181.91 |

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0444

##XXH1834DPCSTM

7106

April 08, 2006  
 710-6  
 GERALDINE M HARRIS  
 Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                | Amount   |
|-------|----------------------|------------------|----------------------------|----------|
| 04-03 | Preauthorized Credit | 31036034959624   | US TREASURY 303<br>SOC SEC | 1,012.00 |
| 04-08 | Interest Credit      | 00000000000000   | 060403 2500301620 SSA      | 40.61    |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 03-08 | 192,097.10 | 03-24 | 191,883.84 | 04-03 | 190,114.62 |
| 03-09 | 192,038.80 | 03-27 | 191,847.53 | 04-08 | 190,155.23 |
| 03-14 | 191,930.80 | 03-30 | 189,284.53 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 191,242.64 |
| Interest-bearing days          | 31    | Interest                | 40.61      |

NBSC 00088

11XXH18340PCSTM

0000000000007106

Statement of Account

Last statement: April 08, 2006  
 This statement: May 08, 2006  
 Total days in statement period: 30  
 000000000000710-6 008 834  
 Page 1 of 2

Direct inquiries to: 8  
 800-708-5687

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number            | Ending Balance |
|-------------------------|-------------------|----------------|
| Signature Gold Checking | 000000000000710-6 | \$192,366.59   |

Signature Gold Checking Account Number 000000000000710-6 8 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 190,155.23 |
| Deposits/Credits   | 6,032.60   |
| Withdrawals/Debits | 3,821.24   |
| Ending balance     | 192,366.59 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 914    | 04-12 | 125.00   | 00006955683120 |
| 915    | 04-14 | 65.35    | 00006956258970 |
| 916    | 04-18 | 190.00   | 00006880599080 |
| 917    | 04-17 | 195.00   | 00006956797140 |
| 918    | 04-17 | 110.00   | 00006956797130 |
| 919    | 04-26 | 111.98   | 00006959049730 |
| 920    | 05-08 | 125.00   | 00006961680580 |
| 921    | 05-05 | 2,717.00 | 00006885572030 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 05-03 | Preauthorized wd | 31201465003078   | BLUE CROSS<br>DRAFT PREM<br>060503 250030162B | 181.91 |

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WXXR18340PCSTM

7106

May 08, 2006  
 710-6  
 GERALDINE M HARRIS  
 Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                | Amount   |
|-------|----------------------|------------------|----------------------------|----------|
| 04-25 | Deposit              | 00006023346160   |                            | 4,981.25 |
| 05-03 | Preauthorized Credit | 31036034932838   | US TREASURY 303<br>SOC SEC | 1,012.00 |
| 05-08 | Interest Credit      | 00000000000000   | 060503 250030162D SSA      | 39.35    |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 04-08 | 190,155.23 | 04-18 | 189,469.88 | 05-05 | 192,452.24 |
| 04-12 | 190,030.23 | 04-25 | 194,451.13 | 05-08 | 192,366.59 |
| 04-14 | 189,964.88 | 04-26 | 194,339.15 |       |            |
| 04-17 | 189,659.88 | 05-03 | 195,169.24 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 191,458.52 |
| Interest-bearing days          | 30    | Interest                | 39.35      |

NBSC 00090

##XXH1834DPCSTN

7106

Statement of Account

Last statement: May 08, 2006  
This statement: June 08, 2006  
Total days in statement period: 31  
710-6 008 834  
Page 1 of 2

Direct inquiries to: 5  
800-708-5687

GERALDINE M HARRIS  
HARRY L HARRIS JR  
PO BOX 4509  
PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 710-6  | \$190,066.66   |

Signature Gold Checking Account Number 710-6 5 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 192,366.59 |
| Deposits/Credits   | 1,052.64   |
| Withdrawals/Debits | 3,352.57   |
| Ending balance     | 190,066.66 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 922    | 05-18 | 264.47   | 00006964702900 |
| 923    | 05-17 | 56.42    | 00006888714470 |
| 924    | 05-30 | 33.99    | 00006800931350 |
| 925    | 05-30 | 2,717.00 | 00006800742510 |
| 926    | 05-25 | 98.78    | 00006800191760 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 06-05 | Preauthorized Wd | 31201464206343   | BLUE CROSS<br>DRAFT PREM<br>060603 2500301628 | 181.91 |

NBSC 00091

0448

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June 08, 2006  
~~XXXXXXXXXX~~ 710-6  
 GERALDINE M HARRIS  
 Page 2 of 2

## Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 06-02 | Preauthorized Credit | 31036034924305   | US TREASURY 303<br>SOC SEC<br>060602 250030162D SSA | 1,012.00 |
| 06-08 | Interest Credit      | 00000000000000   |                                                     | 40.64    |

### Balance Summary

| Balance Summary |            | Balance Summary |            | Balance Summary |            |
|-----------------|------------|-----------------|------------|-----------------|------------|
| Date            | Amount     | Date            | Amount     | Date            | Amount     |
| 05-08           | 192,366.59 | 05-25           | 191,946.92 | 06-05           | 190,026.02 |
| 05-17           | 192,310.17 | 05-30           | 189,195.93 | 06-08           | 190,066.66 |
| 05-18           | 192,045.70 | 06-02           | 190,207.93 |                 |            |

### Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 191,406.87 |
| Interest-bearing days          | 31    | Interest                | 40.64      |

##XXR1834DPCSTM

7106

Statement of Account

Last statement: June 08, 2006  
This statement: July 08, 2006  
Total days in statement period: 30  
710-6 008 834  
Page 1 of 2

Direct inquiries to: 5  
800-708-5687

GERALDINE W HARRIS  
HARRY L HARRIS JR  
PO BOX 4509  
PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 710-6  | \$190,230.23   |

Signature Gold Checking Account Number 710-6 5 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 190,066.66 |
| Deposits/Credits   | 3,548.57   |
| Withdrawals/Debits | 3,385.00   |
| Ending balance     | 190,230.23 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 927    | 06-12 | 125.00   | 00006970351790 |
| 928    | 06-16 | 150.74   | 00006805948870 |
| 929    | 06-28 | 33.81    | 00006808719080 |
| 930    | 07-05 | 2,717.00 | 00006809835290 |
| 931    | 06-29 | 96.29    | 00006974462500 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 06-20 | Preauthorized Wd | 42000011953903   | DELUXE CHECK<br>CHECK/ACC.<br>060620          | 80.25  |
| 07-03 | Preauthorized Wd | 31201460813866   | BLUE CROSS<br>DRAFT PREM<br>060703 250030162B | 181.91 |

NBSC 00093

0450

11XXH1834DPCSTM

7106

July 08, 2006  
710-6  
GERALDINE M HARRIS  
Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 06-12 | Deposit              | 00006023510510   |                                                     | 1,931.25 |
| 06-30 | Deposit              | 00006809419850   |                                                     | 566.00   |
| 07-03 | Preauthorized Credit | 31036034914321   | US TREASURY 303<br>SOC SEC<br>060703 250030162D SSA | 1,012.00 |
| 07-08 | Interest Credit      | 00000000000000   |                                                     | 39.32    |

| Balance Summary |            |       |            |       |            |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     | Date  | Amount     | Date  | Amount     |
| 06-08           | 190,066.66 | 06-28 | 191,608.11 | 07-05 | 190,190.91 |
| 06-12           | 191,872.91 | 06-29 | 191,511.82 | 07-08 | 190,230.23 |
| 06-16           | 191,722.17 | 06-30 | 192,077.82 |       |            |
| 06-20           | 191,641.92 | 07-03 | 192,907.91 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 191,337.12 |
| Interest-bearing days          | 30    | Interest                | 39.32      |

NBSC 00094

0451

##XXH1834DPCSTM

7106

Statement of Account

Last statement: July 08, 2006  
 This statement: August 08, 2006  
 Total days in statement period: 31  
 710-6 008 834  
 Page 1 of 2

Direct inquiries to: 6  
 800-708-5687

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number               | Ending Balance |
|-------------------------|----------------------|----------------|
| Signature Gold Checking | 710-6                | \$202,655.69   |
| Signature Gold Checking | Account Number 710-6 | 6 Enclosures   |
| Beginning balance       | 190,230.23           |                |
| Deposits/Credits        | 13,561.48            |                |
| Withdrawals/Debits      | 1,136.02             |                |
| Ending balance          | 202,655.69           |                |

Checks

| Number | Date  | Amount | Control        |
|--------|-------|--------|----------------|
| 932    | 07-11 | 21.12  | 00006811378900 |
| 933    | 07-17 | 175.23 | 00006812634020 |
| 934    | 07-17 | 356.25 | 00006812576810 |
| 935    | 07-26 | 33.75  | 00006980750240 |
| 936    | 08-04 | 125.00 | 00006817740290 |
| 938    | 08-08 | 242.76 | 00006818337610 |

\* Skip in check sequence

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 08-03 | Preauthorized Wd | 31201467003689   | BLUE CROSS<br>DRAFT PREM<br>060803 2500301628 | 181.91 |

NBSC 00095

##XXB1834DPCSTM

\*\*\*\*\*7106

August 08, 2006  
\*\*\*\*\*710-6  
GERALDINE M HARRIS  
Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount    |
|-------|----------------------|------------------|-----------------------------------------------------|-----------|
| 07-12 | Deposit              | 00006977720560   |                                                     | 12,506.88 |
| 08-03 | Preauthorized Credit | 31036034901608   | US TREASURY 303<br>SOC SEC<br>060803 250030162D SSA | 1,012.00  |
| 08-08 | Interest Credit      | 00000000000000   |                                                     | 42.60     |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 07-08 | 190,230.23 | 07-17 | 202,184.51 | 08-04 | 202,855.85 |
| 07-11 | 190,209.11 | 07-26 | 202,150.76 | 08-08 | 202,655.69 |
| 07-12 | 202,715.99 | 08-03 | 202,980.85 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 200,598.31 |
| Interest-bearing days          | 31    | Interest                | 42.60      |

NBSC 00096

0453

11XXH1834DPCSTM

7106

Statement of Account

Last statement: August 08, 2006  
This statement: September 08, 2006  
Total days in statement period: 31  
710-6 008 834  
Page 1 of 2

Direct inquiries to: 8  
800-708-5687

GERALDINE M HARRIS  
HARRY L HARRIS JR  
PO BOX 4509  
PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 710-6  | \$197,516.26   |

IF YOU FACE IDENTITY THEFT, CALL US TO BE REFERRED TO THE IDENTITY THEFT  
ASSISTANCE CENTER, A FREE VICTIM ASSISTANCE SERVICE THAT HELPS  
RESTORE CREDIT AND WORKS WITH GOVERNMENT AGENCIES TO STOP IDENTITY  
THEFT.

Signature Gold Checking Account Number 710-6 8 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 202,655.69 |
| Deposits/Credits   | 1,054.40   |
| Withdrawals/Debits | 6,193.83   |
| Ending balance     | 197,516.26 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 937    | 08-09 | 2,717.00 | 00006984090550 |
| 939 *  | 08-14 | 193.43   | 00006819682240 |
| 940    | 08-14 | 88.96    | 00006819710910 |
| 941    | 08-18 | 44.40    | 00006820934700 |
| 942    | 08-28 | 33.58    | 00006822958630 |
| 943    | 08-29 | 57.50    | 00006823712350 |

NBSC 00097

~~CONFIDENTIAL~~ 7106

10-10-68 10-10-68

| Checks<br>Number         | Date  | Amount   | Control        |
|--------------------------|-------|----------|----------------|
| 944                      | 09-07 | 2,842.00 | 00006825805120 |
| 945                      | 09-08 | 35.05    | 00006900523510 |
| * Skip in check sequence |       |          |                |

## Other Debits

| Date  | Transaction Type | Reference Number | Description              | Amount |
|-------|------------------|------------------|--------------------------|--------|
| 09-05 | Preauthorized Wd | 31201465013825   | BLUE CROSS<br>DRAFT PREM | 181.91 |
|       |                  |                  | 060903 250030162B        |        |

## Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 09-01 | Preauthorized Credit | 31036034892226   | US TREASURY 303<br>SOC SEC<br>060901 250030162D SSA | 1,012.00 |
| 09-08 | Interest Credit      | 000000000000000  |                                                     | 42.40    |

### Balance Summary

| Balance Summary |            |       |            |       |            |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     | Date  | Amount     | Date  | Amount     |
| 08-08           | 202,655.69 | 08-28 | 199,578.32 | 09-07 | 197,508.91 |
| 08-09           | 199,938.69 | 08-29 | 199,520.82 | 09-08 | 197,516.26 |
| 08-14           | 199,656.30 | 09-01 | 200,532.82 |       |            |
| 08-18           | 199,611.90 | 09-05 | 200,350.91 |       |            |

### Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 199,690.14 |
| Interest-bearing days          | 31    | Interest                | 42.40      |

NBSC 00098

0455

~~CONFIDENTIAL~~ 7106

Last statement: September 08, 2006  
This statement: October 08, 2006  
Total days in statement period: 30  
~~XXXXXXXXXX~~ 710-6 008 834  
Page 1 of 2

GERALDINE M HARRIS  
HARRY L HARRIS JR  
PO BOX 4509  
PAWLEYS ISLAND SC 29585-8509

| Account                 | Number                                               | Ending Balance |
|-------------------------|------------------------------------------------------|----------------|
| Signature Gold Checking | <del>7700-6</del> 710-6                              | \$196,350.20   |
| Signature Gold Checking | Account Number <del>7700-6</del> 710-6 11 Enclosures |                |
| Beginning balance       | 197,516.26                                           |                |
| Deposits/Credits        | 3,427.56                                             |                |
| Withdrawals/Debits      | 4,593.62                                             |                |
| Ending balance          | 196,350.20                                           |                |

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 946    | 09-11 | 150.00   | 00006826612550 |
| 947    | 09-13 | 58.30    | 00006827418070 |
| 948    | 09-13 | 94.00    | 00006827205050 |
| 949    | 09-19 | 100.00   | 00006828537090 |
| 950    | 09-12 | 50.00    | 00006028676550 |
| 951    | 09-15 | 245.39   | 00006827818880 |
| 952    | 09-25 | 33.87    | 00006904378170 |
| 953    | 09-22 | 678.96   | 00006903926030 |
| 954    | 09-25 | 34.19    | 00006904625650 |
| 955    | 10-04 | 2,842.00 | 00006831875810 |
| 956    | 10-05 | 125.00   | 00006907254290 |

0456

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0106

October 08, 2006  
 010-6  
 GERALDINE M HARRIS  
 Page 2 of 2

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 10-03 | Preauthorized Wd | 31201462142253   | BLUE CROSS<br>DRAFT PREM<br>061003 250030162B | 181.91 |

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 09-21 | Deposit              | 00006829418110   |                                                     | 2,375.00 |
| 10-03 | Preauthorized Credit | 31036034885725   | US TREASURY 303<br>SOC SEC<br>061003 250030162D SSA | 1,012.00 |
| 10-08 | Interest Credit      | 00000000000000   |                                                     | 40.56    |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 09-08 | 197,516.26 | 09-19 | 196,818.57 | 10-04 | 196,434.64 |
| 09-11 | 197,366.26 | 09-21 | 199,193.57 | 10-05 | 196,309.64 |
| 09-12 | 197,316.26 | 09-22 | 198,514.61 | 10-08 | 196,350.20 |
| 09-13 | 197,163.96 | 09-25 | 198,446.55 |       |            |
| 09-15 | 196,918.57 | 10-03 | 199,276.64 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 197,353.80 |
| Interest-bearing days          | 30    | Interest                | 40.56      |

NBSC 00100

0457

11XKR1834DPCSTM

7106

Statement of Account

Last statement: October 08, 2006  
This statement: November 08, 2006  
Total days in statement period: 31  
710-6 008 834  
Page 1 of 2

Direct inquiries to: 11  
800-708-5687

GERALDINE M HARRIS  
BARRY L HARRIS JR  
PO BOX 4509  
PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number                             | Ending Balance |
|-------------------------|------------------------------------|----------------|
| Signature Gold Checking | 710-6                              | \$201,094.87   |
| Signature Gold Checking | Account Number 710-6 11 Enclosures |                |
| Beginning balance       | 196,350.20                         |                |
| Deposits/Credits        | 9,266.41                           |                |
| Withdrawals/Debits      | 4,521.74                           |                |
| Ending balance          | 201,094.87                         |                |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 957    | 10-13 | 50.00    | 00006834282220 |
| 958    | 10-13 | 191.63   | 00006834238940 |
| 959    | 10-17 | 460.50   | 00006909281150 |
| 960    | 10-18 | 222.00   | 00006835995550 |
| 961    | 10-18 | 46.26    | 00006023039490 |
| 962    | 10-31 | 135.45   | 00006912370830 |
| 963    | 11-01 | 33.87    | 00006839503120 |
| 964    | 11-02 | 35.33    | 00006912982030 |
| 965    | 11-02 | 2,842.00 | 00006912901080 |
| 966    | 11-06 | 22.79    | 00006913491050 |
| 967    | 11-01 | 300.00   | 00006839618890 |

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~~CONFIDENTIAL~~ 7106

November 08, 2006  
~~710-6~~ 710-6  
 GERALDINE M HARRIS  
 Page 2 of 2

## Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 11-03 | Preauthorized Wd | 31201461076175   | BLDG CROSS<br>DRAFT PREM<br>061103 250030162B | 181.91 |

## Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 10-12 | Deposit              | 00006023021000   |                                                     | 7,651.56 |
| 10-19 | Deposit              | 00006910360140   |                                                     | 560.00   |
| 11-03 | Preauthorized Credit | 31036034886742   | OS TREASURY 303<br>SOC SEC<br>061103 250030162D SSA | 1,012.00 |
| 11-08 | Interest Credit      | 00000000000000   |                                                     | 42.85    |

### Balance Summary

| Debit Summary |            | Credit Summary |            |
|---------------|------------|----------------|------------|
| Date          | Amount     | Date           | Amount     |
| 10-08         | 196,350.20 | 10-18          | 203,031.37 |
| 10-12         | 204,001.76 | 10-19          | 203,591.37 |
| 10-13         | 203,760.13 | 10-31          | 203,455.92 |
| 10-17         | 203,299.63 | 11-01          | 203,122.05 |
|               |            | 11-02          | 200,244.72 |
|               |            | 11-03          | 201,074.81 |
|               |            | 11-06          | 201,552.02 |
|               |            | 11-08          | 201,094.87 |

### Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 201,776.44 |
| Interest-bearing days          | 31    | Interest                | 42.85      |

##XXH1B34DPCSTM

7106

Statement of Account

Last statement: November 08, 2006  
This statement: December 08, 2006  
Total days in statement period: 30  
710-6 008 834  
Page 1 of 2

Direct inquiries to: 9  
800-708-5687

GERALDINE M HARRIS  
HARRY L HARRIS JR  
PO BOX 4509  
PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number                            | Ending Balance |
|-------------------------|-----------------------------------|----------------|
| Signature Gold Checking | 710-6                             | \$196,881.71   |
| Signature Gold Checking | Account Number 710-6 9 Enclosures |                |
| Beginning balance       | 201,094.87                        |                |
| Deposits/Credits        | 1,053.02                          |                |
| Withdrawals/Debits      | 5,266.18                          |                |
| Ending balance          | 196,881.71                        |                |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 968    | 11-15 | 444.92   | 00006843556760 |
| 969    | 12-04 | 87.00    | 00006847648930 |
| 970    | 11-22 | 50.00    | 00006917482230 |
| 971    | 11-30 | 35.35    | 00006846979360 |
| 972    | 11-29 | 125.00   | 00006918788630 |
| 973    | 11-29 | 2,842.00 | 00006918883920 |
| 974    | 11-29 | 500.00   | 00006023155100 |
| 975    | 12-01 | 500.00   | 00006919300270 |
| 977 *  | 12-07 | 500.00   | 00006920866000 |

\* Skip in check sequence

NBSC 00103

0460

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7106

December 08, 2006  
 710-6  
 GERALDINE M HARRIS  
 Page 2 of 2

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 12-04 | Preauthorized Wd | 31201463903404   | BLUE CROES<br>DRAFT PREM<br>061203 250030162B | 181.91 |

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 12-01 | Preauthorized Credit | 31036034875902   | US TREASURY 303<br>SOC SEC<br>061201 250030162D SSA | 1,012.00 |
| 12-08 | Interest Credit      | 000000000000000  |                                                     | 41.02    |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 11-08 | 201,094.87 | 11-29 | 197,132.95 | 12-04 | 197,340.69 |
| 11-15 | 200,649.95 | 11-30 | 197,097.60 | 12-07 | 196,840.69 |
| 11-22 | 200,599.95 | 12-01 | 197,609.60 | 12-08 | 196,881.71 |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 199,602.71 |
| Interest-bearing days          | 30    | Interest                | 41.02      |

NBSC 00104

11XXH1834DPCSTM

7106

Statement of Account

Last statement: December 08, 2006  
 This statement: January 08, 2007  
 Total days in statement period: 31  
 710-6 008 834  
 Page 1 of 2

Direct inquiries to: 7  
 800-708-5687

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 710-6  | \$195,309.96   |

Signature Gold Checking Account Number 710-6 7 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 196,881.71 |
| Deposits/Credits   | 2,817.40   |
| Withdrawals/Debits | 4,389.15   |
| Ending balance     | 195,309.96 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 976    | 12-13 | 700.00   | 00006922519310 |
| 978 *  | 12-18 | 311.53   | 00006851130070 |
| 980 *  | 12-28 | 35.61    | 00006854083630 |
| 981    | 12-20 | 200.00   | 00006851952780 |
| 982    | 12-22 | 2,870.24 | 00006924617850 |
| 983    | 12-28 | 12.11    | 00006853908200 |
| 984    | 01-05 | 68.00    | 00006856480170 |

\* Skip in check sequence

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 01-03 | Preauthorized Wd | 31201460176352   | BLUE CROSS<br>DRAFT PREM<br>070103 250030162B | 191.66 |

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7106

January 08, 2007  
 710-6  
 GERALDINE M HARRIS  
 Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 12-15 | Deposit              | 00006923235270   |                                                     | 1,400.00 |
| 01-03 | Preauthorized Credit | 31036034857755   | US TREASURY 303<br>SOC SEC<br>070103 250030162D SSA | 1,043.00 |
| 01-04 | Deposit              | 00006023248620   |                                                     | 332.91   |
| 01-08 | Interest Credit      | 00000000000000   |                                                     | 41.49    |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 12-08 | 196,881.71 | 12-20 | 197,070.18 | 01-04 | 195,336.47 |
| 12-13 | 196,181.71 | 12-22 | 194,199.94 | 01-05 | 195,268.47 |
| 12-15 | 197,581.71 | 12-28 | 194,152.22 | 01-08 | 195,309.96 |
| 12-18 | 197,270.18 | 01-03 | 195,003.56 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 195,415.48 |
| Interest-bearing days          | 31    | Interest                | 41.49      |

NBSC 00106

0463

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Statement of Account

Last statement: January 08, 2007  
 This statement: February 08, 2007  
 Total days in statement period: 31  
 710-6 008 834  
 Page 1 of 2

Direct inquiries to: 7  
 800-708-5687

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 710-6  | \$204,792.20   |

BENEFIT FROM FREE ID THEFT INSURANCE - UP TO \$2,500 IN COVERAGE - WITH  
 YOUR VISA CHECK CARD, VISA PLATINUM CHECK CARD OR VISA HEALTH SAVINGS  
 ACCOUNT CARD. CALL US TODAY TO LEARN MORE.

Signature Gold Checking Account Number 710-6 7 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 195,309.96 |
| Deposits/Credits   | 13,061.56  |
| Withdrawals/Debits | 3,579.32   |
| Ending balance     | 204,792.20 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 979    | 01-30 | 76.00    | 00006862185748 |
| 985 *  | 01-18 | 275.18   | 00006930398000 |
| 986    | 01-24 | 2,872.00 | 00006860594630 |
| 987    | 01-26 | 35.15    | 00006861515460 |
| 988    | 01-25 | 33.87    | 00006861169270 |
| 989    | 02-01 | 15.46    | 00006862656080 |

#BXH1834DPCSTM

7106

February 08, 2007  
 710-6  
 GERALDINE M HARRIS  
 Page 2 of 2

| Checks<br>Number         | Date  | Amount | Control        |
|--------------------------|-------|--------|----------------|
| 991 *                    | 02-07 | 80.00  | 00006864249570 |
| * Skip in check sequence |       |        |                |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 02-05 | Preauthorized Wd | 31201461199493   | BLUE CROSS<br>DRAFT PREM<br>070203 250030162B | 191.66 |

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount    |
|-------|----------------------|------------------|-----------------------------------------------------|-----------|
| 01-11 | Deposit              | 00006858212370   |                                                     | 12,022.50 |
| 02-02 | Preauthorized Credit | 31036034826799   | US TREASURY 303<br>SOC SEC<br>070202 250030162D SSA | 995.80    |
| 02-08 | Interest Credit      | 000000000000000  |                                                     | 43.26     |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 01-08 | 195,309.96 | 01-25 | 204,151.41 | 02-02 | 205,020.60 |
| 01-11 | 207,332.46 | 01-26 | 204,116.26 | 02-05 | 204,828.94 |
| 01-18 | 207,057.28 | 01-30 | 204,040.26 | 02-07 | 204,748.94 |
| 01-24 | 204,185.28 | 02-01 | 204,024.80 | 02-08 | 204,792.20 |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 203,712.14 |
| Interest-bearing days          | 31    | Interest                | 43.26      |

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7106

Statement of Account

Last statement: February 08, 2007  
 This statement: March 08, 2007  
 Total days in statement period: 28  
 710-6 008 934  
 Page 1 of 2

Direct inquiries to: 9  
 800-708-5687

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 710-6  | \$198,537.00   |

Signature Gold Checking Account Number 710-6 9 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 204,792.20 |
| Deposits/Credits   | 1,058.08   |
| Withdrawals/Debits | 7,313.28   |
| Ending balance     | 198,537.00 |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 992    | 02-14 | 30.21    | 00006023354200 |
| 993    | 02-21 | 28.00    | 00006937835220 |
| 994    | 02-21 | 36.34    | 00006938137140 |
| 995    | 02-22 | 1,916.00 | 00006868122250 |
| 996    | 02-21 | 2,888.00 | 00006937849340 |
| 997    | 03-01 | 79.00    | 00006939686670 |
| 998    | 03-01 | 1,985.20 | 00006939690300 |
| 999    | 03-02 | 33.87    | 00006870019550 |
| 1000   | 03-07 | 125.00   | 00006941280350 |

Other Debits

| Date  | Transaction Type | Reference Number | Description                                   | Amount |
|-------|------------------|------------------|-----------------------------------------------|--------|
| 03-05 | Preauthorized Wd | 31201462367817   | BLUE CROSS<br>DRAFT PREM<br>070303 2500301628 | 191.66 |

NBSC 00109

##XCH1834DPCSTM

7106

March 08, 2007  
 710-6  
 GERALDINE M HARRIS  
 Page 2 of 2

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                | Amount   |
|-------|----------------------|------------------|----------------------------|----------|
| 03-02 | Preauthorized Credit | 31036034823284   | US TREASURY 303<br>SOC SEC | 1,019.40 |
| 03-08 | Interest Credit      | 000000000000000  | 070302 250030162D SSA      | 38.68    |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 02-08 | 204,792.20 | 02-22 | 199,893.65 | 03-05 | 198,623.32 |
| 02-14 | 204,761.99 | 03-01 | 197,829.45 | 03-07 | 198,498.32 |
| 02-21 | 201,809.65 | 03-02 | 198,814.98 | 03-08 | 198,537.00 |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 201,674.21 |
| Interest-bearing days          | 28    | Interest                | 38.68      |

NBSC 00110

00X01834DPCSTM

7106

May 08, 2007  
 710-6  
 GERALDINE H HARRIS  
 Page 2 of 2

Other Debits

| Date  | Transaction Type | Reference Number | Description                                    | Amount   |
|-------|------------------|------------------|------------------------------------------------|----------|
| 05-03 | Preauthorized Wd | 31201462930350   | BLUE CROSS<br>DRAFT PREM<br>070503 250030162B  | 191.66   |
| 05-08 | Debit Memo       | 877000508064310  | RETURNING SOC SEC<br>PYMT 5/3/07<br>DOD 5/1/07 | 1,019.40 |

Deposits/Other Credits

| Date  | Transaction Type     | Reference Number | Description                                         | Amount   |
|-------|----------------------|------------------|-----------------------------------------------------|----------|
| 04-13 | Deposit              | 00006950333270   |                                                     | 7,709.38 |
| 05-03 | Preauthorized Credit | 31036034806978   | US TREASURY 303<br>SOC SEC<br>070503 250030162D SSA | 1,019.40 |
| 05-08 | Interest Credit      | 00000000000000   |                                                     | 39.12    |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 04-08 | 192,496.92 | 04-24 | 194,628.13 | 05-07 | 178,397.00 |
| 04-11 | 192,030.75 | 04-25 | 189,041.64 | 05-08 | 176,752.59 |
| 04-12 | 191,808.75 | 05-03 | 189,869.38 |       |            |
| 04-13 | 195,186.13 | 05-04 | 189,725.38 |       |            |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 190,366.70 |
| Interest-bearing days          | 30    | Interest                | 39.12      |

NBSC 00114

0468

##XXH1834DPCSTM

7106

Statement of Account

Last statement: May 08, 2007  
 This statement: June 08, 2007  
 Total days in statement period: 31  
 710-6 008 834  
 Page 1 of 2

Direct inquiries to: 6  
 800-708-5687

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number                            | Ending Balance |
|-------------------------|-----------------------------------|----------------|
| Signature Gold Checking | 710-6                             | \$170,895.05   |
| Signature Gold Checking | Account Number 710-6 6 Enclosures |                |
| Beginning balance       | 176,752.59                        |                |
| Deposits/Credits        | 36.36                             |                |
| Withdrawals/Debits      | 5,893.90                          |                |
| Ending balance          | 170,895.05                        |                |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 1022   | 05-11 | 125.00   | 00006957040960 |
| 1025 * | 05-10 | 5,361.00 | 00006886289650 |
| 1026   | 05-10 | 65.00    | 00006886265320 |
| 1027   | 05-15 | 111.30   | 00006887064680 |
| 1030 * | 05-29 | 43.87    | 00006889483930 |
| 1031   | 05-29 | 187.73   | 00006889241700 |

\* Skip in check sequence

Deposits/Other Credits

| Date  | Transaction Type | Reference Number | Description | Amount |
|-------|------------------|------------------|-------------|--------|
| 06-08 | Interest Credit  | 00000000000000   |             | 36.36  |

NBSC 00115

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June 08, 2007  
 710-6  
 GERALDINE M HARRIS  
 Page 2 of 2

| Balance Summary |            |       |            |       |            |
|-----------------|------------|-------|------------|-------|------------|
| Date            | Amount     | Date  | Amount     | Date  | Amount     |
| 05-08           | 176,752.59 | 05-11 | 171,201.59 | 05-29 | 170,858.69 |
| 05-10           | 171,326.59 | 05-15 | 171,090.29 | 06-08 | 170,895.05 |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 171,212.75 |
| Interest-bearing days          | 31    | Interest                | 36.36      |

NBSC 00116

110XCH18340PCSTM

0000000000007106

Statement of Account

Last statement: July 08, 2007  
 This statement: August 08, 2007  
 Total days in statement period: 31  
 000000710-6 008 \$34  
 Page 1 of 1

Direct inquiries to: 0  
 800-708-5687

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number      | Ending Balance |
|-------------------------|-------------|----------------|
| Signature Gold Checking | 000000710-6 | \$170,966.46   |

Signature Gold Checking Account Number 000000710-6

|                    |            |
|--------------------|------------|
| Beginning balance  | 170,930.16 |
| Deposits/Credits   | 36.30      |
| Withdrawals/Debits | 0.00       |
| Ending balance     | 170,966.46 |

Deposits/Other Credits

| Date  | Transaction Type | Reference Number | Description | Amount |
|-------|------------------|------------------|-------------|--------|
| 08-08 | Interest Credit  | 0000000000000000 |             | 36.30  |

| Balance Summary |            |       |            |      |        |
|-----------------|------------|-------|------------|------|--------|
| Date            | Amount     | Date  | Amount     | Date | Amount |
| 07-08           | 170,930.16 | 08-08 | 170,966.46 |      |        |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 170,930.16 |
| Interest-bearing days          | 31    | Interest                | 36.30      |

NBSC 00118

##XXH1834DPCSTM

7106

Statement of Account

Last statement: August 08, 2007  
 This statement: September 08, 2007  
 Total days in statement period: 31  
 710-6 008 834  
 Page 1 of 1

Direct inquiries to: 0  
 800-708-5687

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 710-6  | \$188,890.40   |

Signature Gold Checking Account Number 710-6

|                    |            |
|--------------------|------------|
| Beginning balance  | 170,966.46 |
| Deposits/Credits   | 17,923.94  |
| Withdrawals/Debits | 0.00       |
| Ending balance     | 188,890.40 |

Deposits/Other Credits

| Date  | Transaction Type | Reference Number | Description | Amount    |
|-------|------------------|------------------|-------------|-----------|
| 08-30 | Deposit          | 00000098736050   |             | 17,886.41 |
| 09-08 | Interest Credit  | 00000000000000   |             | 37.53     |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date  | Amount     |
|-------|------------|-------|------------|-------|------------|
| 08-08 | 170,966.46 | 08-30 | 188,852.87 | 09-08 | 188,890.40 |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 176,736.27 |
| Interest-bearing days          | 31    | Interest                | 37.53      |

NBSC 00119

14XKH1834DPCSTM

7106

Statement of Account

Last statement: September 08, 2007  
 This statement: October 08, 2007  
 Total days in statement period: 30  
 710-6 008 834  
 Page 1 of 1

Direct inquiries to: 0  
 800-708-5687

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 FARLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                                      | Number     | Ending Balance |
|----------------------------------------------|------------|----------------|
| Signature Gold Checking                      | 710-6      | \$188,929.22   |
| Signature Gold Checking Account Number 710-6 |            |                |
| Beginning balance                            | 188,890.40 |                |
| Deposits/Credits                             | 38.82      |                |
| Withdrawals/Debits                           | 0.00       |                |
| Ending balance                               | 188,929.22 |                |

Deposits/Other Credits

| Date  | Transaction Type | Reference Number | Description | Amount |
|-------|------------------|------------------|-------------|--------|
| 10-08 | Interest Credit  | 00000000000000   |             | 38.82  |

| Balance Summary |            | Date  | Amount     | Date | Amount |
|-----------------|------------|-------|------------|------|--------|
| Date            | Amount     | Date  | Amount     | Date | Amount |
| 09-08           | 188,890.40 | 10-08 | 188,929.22 |      |        |

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 188,890.40 |
| Interest-bearing days          | 30    | Interest                | 38.82      |

NBSC 00120

##XXH1834DFCSTM

7106

Statement of Account

Last statement: October 08, 2007  
 This statement: November 08, 2007  
 Total days in statement period: 31  
 710-6 008 834  
 Page 1 of 2

Direct inquiries to: 0  
 800-708-5687

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PANLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 710-6  | \$188,969.34   |

OUR FUNDS AVAILABILITY POLICY WILL CHANGE. EFFECTIVE 12/10/07, DEPOSITS MADE BY 5 PM ON A BUSINESS DAY WILL BE CONSIDERED DEPOSITS OF THAT DAY. DEPOSITS AFTER 5 PM WILL BE DEPOSITS OF THE NEXT BUSINESS DAY.

Signature Gold Checking Account Number 710-6

|                    |            |
|--------------------|------------|
| Beginning balance  | 188,929.22 |
| Deposits/Credits   | 40.12      |
| Withdrawals/Debits | 0.00       |
| Ending balance     | 188,969.34 |

Deposits/Other Credits

| Date  | Transaction Type | Reference Number | Description | Amount |
|-------|------------------|------------------|-------------|--------|
| 11-08 | Interest Credit  | 00000000000000   |             | 40.12  |

Balance Summary

| Date  | Amount     | Date  | Amount     | Date | Amount |
|-------|------------|-------|------------|------|--------|
| 10-08 | 188,929.22 | 11-08 | 188,969.34 |      |        |

NBSC 00121

4EXXB1834DPCSTM

7106

November 08, 2007  
710-6  
GERALDINE M HARRIS  
Page 2 of 2

Interest Summary

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 188,929.22 |
| Interest-bearing days          | 31    | Interest                | 40.12      |

NBSC 00122

11X081834DPCSTM

7106

Statement of Account

Last statement: November 08, 2007  
 This statement: December 08, 2007  
 Total days in statement period: 30  
 710-6 008 834  
 Page 1 of 2

Direct inquiries to: 0  
 800-708-5687

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 710-6  | \$189,008.17   |

OUR FUNDS AVAILABILITY POLICY CHANGED EFFECTIVE 12/3/07. NOW YOU CAN ENJOY ALL DAY BANKING AT NBSC. DEPOSITS MADE AT THE TELLER LINE BY THE CLOSE OF BUSINESS WILL BE CONSIDERED DEPOSITS OF THAT DAY.

Signature Gold Checking Account Number 710-6

|                    |            |
|--------------------|------------|
| Beginning balance  | 188,969.34 |
| Deposits/Credits   | 38.83      |
| Withdrawals/Debits | 0.00       |
| Ending balance     | 189,008.17 |

Deposits/Other Credits

| Date  | Transaction Type | Reference Number | Description | Amount |
|-------|------------------|------------------|-------------|--------|
| 12-08 | Interest Credit  | 00000000000000   |             | 38.83  |

| Balance Summary |            |       |            |      |        |
|-----------------|------------|-------|------------|------|--------|
| Date            | Amount     | Date  | Amount     | Date | Amount |
| 11-08           | 188,969.34 | 12-08 | 189,008.17 |      |        |

NBSC 00123



11XXH1834DPCSTM

7106

Statement of Account

Last statement: December 08, 2007  
 This statement: January 08, 2008  
 Total days in statement period: 31  
 710-6 008 834  
 Page 1 of 2

Direct inquiries to: 1  
 800-708-5687

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 710-6  | \$149,813.14   |

OUR FUNDS AVAILABILITY POLICY CHANGED EFFECTIVE 12/3/07. NOW YOU CAN ENJOY ALL DAY BANKING AT NBSC. DEPOSITS MADE AT THE TELLER LINE BY THE CLOSE OF BUSINESS WILL BE CONSIDERED DEPOSITS OF THAT DAY.

Signature Gold Checking Account Number 710-6 1 Enclosure

|                    |            |
|--------------------|------------|
| Beginning balance  | 189,008.17 |
| Deposits/Credits   | 39.84      |
| Withdrawals/Debits | 39,234.87  |
| Ending balance     | 149,813.14 |

Checks

| Number | Date  | Amount    | Control        |
|--------|-------|-----------|----------------|
| 1028   | 01-08 | 39,234.87 | 00006803481470 |

Deposits/Other Credits

| Date  | Transaction Type | Reference Number | Description | Amount |
|-------|------------------|------------------|-------------|--------|
| 01-08 | Interest Credit  | 00000000000000   |             | 39.84  |

NBSC 00125

##XXB1834DPCSTM

7106

January 08, 2008  
710-6  
GERALDINE M HARRIS  
Page 2 of 2

| Balance Summary                |            |       |                         |      |            |
|--------------------------------|------------|-------|-------------------------|------|------------|
| Date                           | Amount     | Date  | Amount                  | Date | Amount     |
| 12-08                          | 189,008.17 | 01-08 | 149,813.14              |      |            |
| Interest Summary               |            |       |                         |      |            |
| Annual percentage yield earned |            | 0.25% | Average balance for APY |      | 187,742.53 |
| Interest-bearing days          |            | 31    | Interest                |      | 39.84      |

NBSC 00126

##XXH1834DPCSTM

7106

Statement of Account

Last statement: January 08, 2008  
 This statement: February 08, 2008  
 Total days in statement period: 31  
 710-6 008 834  
 Page 1 of 2

Direct inquiries to: 2  
 800-708-5687

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PANLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 710-6  | \$4,841.30     |

Signature Gold Checking Account Number 710-6 2 Enclosures

|                    |            |
|--------------------|------------|
| Beginning balance  | 149,813.14 |
| Deposits/Credits   | 28.16      |
| Withdrawals/Debits | 145,000.00 |
| Ending balance     | 4,841.30   |

Checks

| Number | Date  | Amount     | Control        |
|--------|-------|------------|----------------|
| 1032   | 01-29 | 25,000.00  | 00006006047250 |
| 1033   | 02-07 | 120,000.00 | 00006006816710 |

Deposits/Other Credits

| Date  | Transaction Type | Reference Number | Description | Amount |
|-------|------------------|------------------|-------------|--------|
| 02-08 | Interest Credit  | 00000000000000   |             | 28.16  |

Balance Summary

| Date  | Amount     | Date  | Amount   | Date | Amount |
|-------|------------|-------|----------|------|--------|
| 01-08 | 149,813.14 | 02-07 | 4,813.14 |      |        |
| 01-29 | 124,813.14 | 02-08 | 4,841.30 |      |        |

NBSC 00127

~~XXXXXXXXXXXX~~ 7106

February 08, 2008  
~~710-6~~ 710-6  
 GERALDINE M HARRIS  
 Page 2 of 2

|                                |       |                         |            |
|--------------------------------|-------|-------------------------|------------|
| Annual percentage yield earned | 0.25% | Average balance for APY | 133,200.24 |
| Interest-bearing days          | 31    | Interest                | 28.16      |

0481

##XXH1834DPCSTM

7106

Statement of Account

Last statement: February 08, 2008  
 This statement: March 08, 2008  
 Total days in statement period: 29  
 710-6 008 834  
 Page 1 of 2

Direct inquiries to: 1  
 800-708-5687

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PANLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number               | Ending Balance |
|-------------------------|----------------------|----------------|
| Signature Gold Checking | 710-6                | \$1,165.22     |
| Signature Gold Checking | Account Number 710-6 | 1 Enclosure    |
| Beginning balance       | 4,841.30             |                |
| Deposits/Credits        | 0.13                 |                |
| Withdrawals/Debits      | 3,676.21             |                |
| Ending balance          | 1,165.22             |                |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 1034   | 02-27 | 3,676.21 | 00006810206740 |

Deposits/Other Credits

| Date  | Transaction Type | Reference Number | Description | Amount |
|-------|------------------|------------------|-------------|--------|
| 03-08 | Interest Credit  | 00000000000000   |             | 0.13   |

Balance Summary

| Date  | Amount   | Date  | Amount   | Date  | Amount   |
|-------|----------|-------|----------|-------|----------|
| 02-08 | 4,841.30 | 02-27 | 1,165.09 | 03-08 | 1,165.22 |

NBSC 00129

##XXR1834DPCSTM

██████████ 7106

March 08, 2008  
██████████ 710-6  
GERALDINE M HARRIS  
Page 2 of 2

Interest Summary

|                                |       |                         |          |
|--------------------------------|-------|-------------------------|----------|
| Annual percentage yield earned | 0.05% | Average balance for APY | 3,446.88 |
| Interest-bearing days          | 29    | Interest                | 0.13     |

NBSC 00130

##XXR1834DPCSTM

7106

Statement of Account

Last statement: March 08, 2008  
 This statement: April 08, 2008  
 Total days in statement period: 31  
 710-6 008 834  
 Page 1 of 1

Direct inquiries to: 0  
 800-708-5687

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number | Ending Balance |
|-------------------------|--------|----------------|
| Signature Gold Checking | 710-6  | \$1,165.27     |

Signature Gold Checking Account Number 710-6

|                    |          |
|--------------------|----------|
| Beginning balance  | 1,165.22 |
| Deposits/Credits   | 0.05     |
| Withdrawals/Debits | 0.00     |
| Ending balance     | 1,165.27 |

Deposits/Other Credits

| Date  | Transaction Type | Reference Number | Description | Amount |
|-------|------------------|------------------|-------------|--------|
| 04-08 | Interest Credit  | 00000000000000   |             | 0.05   |

Balance Summary

| Date  | Amount   | Date  | Amount   | Date | Amount |
|-------|----------|-------|----------|------|--------|
| 03-08 | 1,165.22 | 04-08 | 1,165.27 |      |        |

Interest Summary

|                                |       |                         |          |
|--------------------------------|-------|-------------------------|----------|
| Annual percentage yield earned | 0.05% | Average balance for APY | 1,165.22 |
| Interest-bearing days          | 31    | Interest                | 0.05     |

11XKH1834DPCSTM

7106

Statement of Account

Last statement: April 08, 2008  
 This statement: May 08, 2008  
 Total days in statement period: 30  
 710-6 008 834  
 Page 1 of 1

Direct inquiries to: 1  
 800-708-5687

GERALDINE M HARRIS  
 HARRY L HARRIS JR  
 PO BOX 4509  
 PAWLEYS ISLAND SC 29585-8509

Summary of Account Balance

| Account                 | Number               | Ending Balance |
|-------------------------|----------------------|----------------|
| Signature Gold Checking | 710-6                | \$0.00         |
| Signature Gold Checking | Account Number 710-6 | 1 Enclosure    |
| Beginning balance       | 1,165.27             |                |
| Deposits/Credits        | 0.00                 |                |
| Withdrawals/Debits      | 1,165.27             |                |
| Ending balance          | 0.00                 |                |

Checks

| Number | Date  | Amount   | Control        |
|--------|-------|----------|----------------|
| 0      | 05-07 | 1,165.27 | 00000023008390 |

| Balance Summary |          |       |        |      |        |
|-----------------|----------|-------|--------|------|--------|
| Date            | Amount   | Date  | Amount | Date | Amount |
| 04-08           | 1,165.27 | 05-07 | 0.00   |      |        |

Interest Summary

|                                |       |                         |          |
|--------------------------------|-------|-------------------------|----------|
| Annual percentage yield earned | 0.06% | Average balance for APY | 1,165.27 |
| Interest-bearing days          | 28    | Interest                | 0.05     |

NBSC 00132

ACCOUNT # [REDACTED] | GERALDINE M. HARRIS  
FINANCIAL CONSULTANT, F854 | CHARLES B. TRIPP JAMES III | 803/905-1951 800/922-6436



FOR THE PERIOD: May 1, 2007 - June 30, 2007

PAGE 1 OF 8

**ACCOUNT INFORMATION**

GERALDINE M. HARRIS  
P. O. BOX 4509  
PAWLEY'S ISL SC 29585-8509

**BRANCH ADDRESS:**  
345 WEST WESMARK BOULEVARD  
SUMTER SC 29150

**PHONE:**  
803/905-1951  
800/922-6436 Toll Free

**FOR YOUR CONSIDERATION**

The stock market has reached several record highs this year, which naturally leads to the question - what happens next? What is on tap for the economy, the markets and interest rates? Now is the time to find answers for these and other important questions so that you can keep your nest egg healthy. Let A. G. Edwards' strategists guide you through the potential risks and possible investment opportunities for the remainder of 2007 with our free midyear report, "A Sense for Value in the Market." Contact your financial consultant for your complimentary copy, and then make an appointment for a review of your nest egg to make sure you are on track to meet your financial goals.



**PORTFOLIO AT-A-GLANCE**

|                                  | Value on 04/30/2007 | %       | Value on 06/30/2007 | %       | Net Change    |
|----------------------------------|---------------------|---------|---------------------|---------|---------------|
| Cash, Money Fund & Bank Deposits | 1,019.85            | 0.23    | 0.00                | 0.00    | -1,019.85     |
| Tax Exempt Bonds                 | 451,830.35          | 99.77   | 0.00                | 0.00    | -451,830.35   |
| Total Account Value              | \$452,850.20        | 100.00% | \$0.00              | 100.00% | -\$452,850.20 |

PET 00001

MORRIS D. MAZURSKY  
Attorney at Law  
19 N. Harvin St., P. O. Box 1645  
Sumter, SC 29150  
773-9532 775-3932  
E.I. NO: [REDACTED]

Mr. Harry L. Harris, Jr.  
P. O. Box 4509  
Pawleys Island, SC 29585

FILE: 07-120  
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| DATE                  | SERVICES                                                                                                                                                                                                     | CHARGE   | PAID | BALANCE  |
|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|------|----------|
| 10/20/09              | BALANCE BROUGHT FORWARD                                                                                                                                                                                      |          |      | 4,495.00 |
| 10/21/09-<br>10/27/09 | Preparation of trial documents for<br>submission to the Probate Court;<br>preparation of Brief; pretrial<br>conference with Harry L. Harris, Jr.,<br>P.R.; arranging for court reporter to<br>take testimony | 1,000.00 |      | 5,495.00 |



MORRIS D. MAZURSKY  
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Mr. Harry L. Harris, Jr.  
 P. O. Box 4509  
 Pawleys Island, SC 29585

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FILE: 07-120  
 Page 6

| DATE                  | SERVICES                                                                                                                                                                                                                                                                                                    | CHARGE | PAID | BALANCE  |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|------|----------|
| 07/06/09              | BALANCE BROUGHT FORWARD                                                                                                                                                                                                                                                                                     |        |      | 2,770.00 |
| 08/26/09              | Previous conference with P.R. as to discovery matters filed by Patti Spring; preparing Answer to Interrogatories and Requests for Production; letter to Robert E. Sumner, IV, Atty. with copy to client                                                                                                     | 600.00 |      | 3,370.00 |
| 09/18/09              | Scheduling hearing date for Petition for Settlement; tel. call to client; tel. call to attorney for Patti Spring; letter to attorney for Patti Spring                                                                                                                                                       | 200.00 |      | 3,570.00 |
| 09/23/09              | Sent e-mail messages to Robert E. Sumner, IV, Atty. and Phyllis W. Ewing after reviewing documents and letter to me dated 9/21/09                                                                                                                                                                           | 200.00 |      | 3,770.00 |
| 09/29/09-<br>09/30/09 | Additional tel. conferences with Phyllis Ewing, Atty. and mailing additional copies of discovery documents previously sent                                                                                                                                                                                  | 300.00 |      | 4,070.00 |
| 10/19/09-<br>10/20/09 | Receipt and review of discovery documents forwarded by attorneys for Patti H. Spring; receiving disc and printing contents consisting of documents from A.G. Edwards, Business Checking Account for estate for H. L. Harris, Trustee, and bank statements from Wachovia Bank as to Est. of Geraldine Harris | 300.00 |      | 4,370.00 |
|                       | Printing cost                                                                                                                                                                                                                                                                                               | 125.00 |      | 4,495.00 |

MORRIS D. MAZURSKY  
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Mr. Harry L. Harris, Jr.  
P. O. Box 4509  
Pawleys Island, SC 29585

FILE: 07-120  
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| DATE                  | SERVICES                                                                                                                                                                                                                                                                                                               | CHARGE   | PAID | BALANCE  |
|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|------|----------|
| 04/28/09              | BALANCE BROUGHT FORWARD                                                                                                                                                                                                                                                                                                |          |      | 900.00   |
| 05/11/09              | Receipt and review of letter from Robert E. Sumner, IV, Moore & VanAllen, Attys.; tel. conference with him and letter                                                                                                                                                                                                  | 200.00   |      | 1,100.00 |
| 05/21/09-<br>05/27/09 | Receipt and review of Petition for Equitable Distribution, etc. filed by Patti H. Spring; review of Petition and review of law pertaining to the same; preparation of Answer, Interrogatories and Request for Production; filing with Probate Court and mailing to attorneys for Patti H. Spring with copies to client | 1,000.00 |      | 2,100.00 |
| 06/05/09              | Receipt and review of letter from Robert E. Sumner, IV dated May 28, 2009; reviewing records and responding                                                                                                                                                                                                            | 250.00   |      | 2,350.00 |
| 06/09/09              | Office conference with P.R.                                                                                                                                                                                                                                                                                            | 150.00   |      | 2,500.00 |
| 06/20/09              | Receipt and review of discovery documents from attorney for Patti Spring; dictating preliminary draft of response                                                                                                                                                                                                      | 120.00   |      | 2,620.00 |
| 07/06/09              | Prior tel. conference with Robert Sumner, IV, Atty. as to extension of time for discovery; letter to Sumner returning extension request with copy to Probate Court; letter to P.R. as to extension and other matters and requesting him to come in for a conference                                                    | 150.00   |      | 2,770.00 |

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Mr. Harry L. Harris, Jr.  
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 Pawleys Island, SC 29585

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FILE: 07-120  
 Page 4

| DATE                  | SERVICES                                                                                                                                                                                                                                                                                                                                                                                          | CHARGE   | PAID     | BALANCE  |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----------|----------|
| 01/14/09              | BALANCE BROUGHT FORWARD                                                                                                                                                                                                                                                                                                                                                                           |          |          | 150.00   |
| 01/21/09              | Advance to Porter L. Thompkins, Jr., CPA<br>for tax return copies                                                                                                                                                                                                                                                                                                                                 | 71.00    |          | 221.00   |
|                       | Letter forwarding tax return copies to<br>Tom Rutledge, Atty., including<br>preparation of photocopies of tax<br>returns                                                                                                                                                                                                                                                                          | 150.00   |          | 371.00   |
| 03/05/09              | Updating Final Accounting; preparation<br>of Petition for Settlement and Proposal<br>for Distribution; forwarding to P.R. for<br>signature; anticipated costs of final<br>hearing in Probate Court to obtain<br>discharge                                                                                                                                                                         | 3,200.00 |          | 3,571.00 |
|                       | Probate Court - estimate of final<br>hearing fee                                                                                                                                                                                                                                                                                                                                                  | 150.00   |          | 3,721.00 |
| 04/06/09-<br>04/14/09 | Letter to W. Thomas Rutledge, Jr.,<br>Atty.; receipt and review of letter of<br>4/7/09 from Rutledge; obtaining Power of<br>Attorney of Geraldine M. Harris<br>requested and signature documents from<br>Wachovia and NBSC and forwarding to<br>Rutledge; office conference with P.R. to<br>review matter (4/13/09); legal research<br>as to claim of ownership of survivorship<br>accounts, etc. | 600.00   |          | 4,321.00 |
| 04/24/09-<br>04/28/09 | Receipt and review of letter from Moore<br>& VanAllen; review of file and response<br>to letter, etc.; copy to client                                                                                                                                                                                                                                                                             | 300.00   |          | 4,621.00 |
|                       | Paid 3/23/09                                                                                                                                                                                                                                                                                                                                                                                      |          | 3,721.00 | 900.00   |

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Mr. Harry L. Harris, Jr.  
P. O. Box 4509  
Pawleys Island, SC 29585

FILE: 07-120  
Page 3

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| DATE                  | SERVICES                                                                                                                                                                                                                                                                                                                                     | CHARGE | PAID   | BALANCE |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|---------|
| 09/08/08              | BALANCE BROUGHT FORWARD                                                                                                                                                                                                                                                                                                                      |        |        | -0-     |
| 09/12/08              | Tel. conference with P.R. as to completing final accounting and other matters; discussion as to trust accounts and request of Patti Spring for substitution of Trustee                                                                                                                                                                       | 100.00 |        | 100.00  |
| 10/13/08              | Additional work on final accounting for the estate; receipt and review of letter from W. Thomas Rutledge, Jr., Atty., requesting detailed accounting; letter to P.R.; e-mail letter to W. Thomas Rutledge, Jr.                                                                                                                               | 300.00 |        | 400.00  |
| 11/20/08              | Paid                                                                                                                                                                                                                                                                                                                                         |        | 400.00 | -0-     |
| 12/02/08-<br>12/15/08 | E-mail and tel. conferences with Tom Rutledge, Atty.; requesting and obtaining copies of bank statements and records from P.R.; requesting and obtaining copies of records from Wachovia Securities; preparing copies and making preliminary review of trust records; letter to Tom Rutledge, Atty. and mailing copies of all records to him | 800.00 |        | 800.00  |
| 01/13/09-<br>01/14/09 | Tel. call to P.R. requesting permission to obtain tax returns from C.P.A.; tel. call to C.P.A. requesting tax return records; tel. call to Tom Rutledge requesting letter-request for C.P.A.                                                                                                                                                 | 150.00 |        | 950.00  |
| 01/14/09              | Paid                                                                                                                                                                                                                                                                                                                                         |        | 800.00 | 150.00  |

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19 N. Harvin St., P. O. Box 1645  
Sumter, SC 29150  
773-9532 775-3932  
E.I. NO: [REDACTED]

Mr. Harry L. Harris, Jr.  
P. O. Box 4509  
Pawleys Island, SC 29585

A-200

FILE: 07-120  
Page 2

| DATE                  | SERVICES                                                                                                                                                                                         | CHARGE | PAID   | BALANCE |
|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------|---------|
| 08/10/07              | BALANCE BROUGHT FORWARD                                                                                                                                                                          |        |        | -0-     |
| 12/07/07              | Preliminary draft of Inventory and Appraisement (Form #350PC)                                                                                                                                    | 600.00 |        | 600.00  |
| 01/10/08              | Paid                                                                                                                                                                                             |        | 600.00 | -0-     |
| 01/10/08-<br>01/17/08 | Office conference, completion of Inventory and Appraisement and filing with Probate Court; forwarding copy with letter to P.R.                                                                   | 200.00 |        | 200.00  |
| 01/22/08              | Preparation of Deed of Distribution and forwarding to P.R.                                                                                                                                       | 250.00 |        | 450.00  |
|                       | Recording costs, Horry County                                                                                                                                                                    | 10.00  |        | 460.00  |
| 01/31/08              | Paid                                                                                                                                                                                             |        | 460.00 | -0-     |
| 03/31/08              | Forwarding copy of Deed of Distribution to P.R.; filing copy with Probate Court; letter outlining matters necessary for Petition, Accounting, etc.                                               | 200.00 |        | 200.00  |
| 05/06/08              | Paid                                                                                                                                                                                             |        | 200.00 | -0-     |
| 08/04/08              | Preparation of first draft of Accounting and review; letter to P.R. requesting additional information; tel. conference with P.R.                                                                 | 350.00 |        | 350.00  |
| 08/13/08              | Prior tel. conference with W. Thomas Rutledge, Jr., Esq., attorney for Patti Spring; tel. conference with Harry L. Harris, Jr.; letter to W. Thomas Rutledge, Jr. (copy to Harry L. Harris, Jr.) | 300.00 |        | 650.00  |
| 09/08/08              | Paid                                                                                                                                                                                             |        | 650.00 | -0-     |

MORRIS D. MAZURSKY  
Attorney at Law  
19 N. Harvin St., P. O. Box 1645  
Sumter, SC 29150  
773-9532 775-3932  
E.I. NO: [REDACTED]

Mr. Harry L. Harris, Jr.  
P. O. Box 4509  
Pawleys Island, SC 29585

FILE: 07-120

A-200

| DATE                             | SERVICES                                                                                                                                                                                                                                                                                               | CHARGE | PAID     | BALANCE  |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|----------|----------|
| RE ESTATE OF GERALDINE M. HARRIS |                                                                                                                                                                                                                                                                                                        |        |          |          |
| 05/08/07                         | Initial consultation; preparation of retainer-letter agreement; preliminary preparation of a portion of application for appointment; determination of status of Trust under the Will of Harry L. Harris, Sr. and advising client                                                                       | 300.00 |          | 300.00   |
| 05/10/07                         | Research as to Personal Representative and Trustee compensation; letter to client in regard to the same                                                                                                                                                                                                | 150.00 |          | 450.00   |
| 05/22/07                         | Tel. conference with client; completion of Application for Probate and filing with Probate Court                                                                                                                                                                                                       | 200.00 |          | 650.00   |
|                                  | Probate Court filing fee                                                                                                                                                                                                                                                                               | 70.00  |          | 720.00   |
| 05/31/07                         | Receipt and review of Certificates of Appointment and Application from Probate Court; preparation of Information to Heirs and Devisees form and mailing to P.R., Lucile Harris Barry, Carolina Pitts Barry, Lucy Broughton Barry and McKinley Quinn Barry; forwarding copies along with letter to P.R. | 300.00 |          | 1,020.00 |
| 06/18/07                         | Preparation of applications to obtain Federal I.D. numbers and faxing to IRS for Harry L. Harris, Jr., as Trustee for Patti H. Spring and Harry L. Harris, Jr., as Trustee for Harris M. Spring                                                                                                        | 200.00 |          | 1,220.00 |
| 06/18/07                         | Paid                                                                                                                                                                                                                                                                                                   |        | 1,020.00 | 200.00   |
| 08/10/07                         | Paid                                                                                                                                                                                                                                                                                                   |        | 200.00   | -0-      |

1 STATE OF SOUTH CAROLINA ) IN THE PROBATE COURT  
2 COUNTY OF SUMTER ) CASE NO. 2007-ES-43-273  
3

4 IN THE MATTER OF: )  
5 THE ESTATE OF GERALDINE M. HARRIS )  
-----  
6  
7  
8  
9  
10

11 BEFORE: HON. DALE ATKINSON, III  
12 DATE: Wednesday, October 20, 2010  
13 TIME: 10:00 a.m.  
14 LOCATION: Sumter County Probate Court  
15 141 North Main Street  
Sumter, South Carolina 29150  
16 CD'S TRANSCRIBED BY: Janice D. Hayward, RMR  
NCRA Registered Merit Reporter  
17 101 Dorchester Court  
Charleston, South Carolina 29418  
18 843.478.6756  
JanHayward@sc.rr.com  
19  
20  
21  
22  
23  
24  
25

|    | Page 2                                |
|----|---------------------------------------|
| 1  | APPEARANCES                           |
| 2  | For Harry Harris, Morris D. Mazursky  |
| 3  | Jr. Post Office Box 1645              |
| 4  | Sumter, South Carolina 29150          |
| 5  | For Patty Spring Robert E. Sumner, IV |
| 6  | Moore & Van Allen, PLLC               |
| 7  | 40 Calhoun Street, Suite 300          |
| 8  | Charleston, South Carolina 29401-3535 |
| 9  | Also Present Patty Spring             |
| 10 | Harry Harris, Jr.                     |
| 11 |                                       |
| 12 |                                       |
| 13 |                                       |
| 14 |                                       |
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1 THE COURT: Okay. The hearing before  
2 the Court this morning is in the Estate of  
3 Geraldine M. Harris. The estate is  
4 represented by Mr. Mazursky.  
5 One of the heirs of the estate,  
6 Patty Spring, Miss Patty Spring, is here  
7 and she's represented by Mr. Sumner.  
8  
9 In October of 2009 a hearing was  
10 held and the results of that hearing were  
11 reversed after a motion hearing on June  
12 the 30th. The motion was to be able to  
13 have that heard again. That motion was  
14 granted.  
15 The issue before the Court is  
16 the ownership of two joint accounts that  
17 Ms. Geraldine has had, one was with NBSC  
18 and the other was with Wachovia.  
19 So we'll go ahead and start with  
20 the hearing. And Mr. Sumner, your first  
21 witness.  
22 If either of you want to make  
23 some opening remarks.  
24 MR. MAZURSKY: Well, your Honor, also  
25 provided, the only issue that was reversed

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| 25 |                                        |

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1 was on the question of the two  
2 survivorship accounts.  
3 THE COURT: That's what I just  
4 mentioned, that's the issue before the  
5 Court.  
6 MR. MAZURSKY: And that it was not  
7 appealed, obviously, that's the role of  
8 this case, so that's the only issue.  
9 THE COURT: Right, that's what I  
10 just said, that's the issue before the  
11 Court this morning.  
12 MR. SUMNER: Your Honor, I would  
13 waive opening remarks. I think I would  
14 prefer if you would indulge me just to  
15 make closing remarks. I think it would be  
16 easier just to summarize it at the end  
17 rather than -- and go.  
18 THE COURT: Okay. That will be fine.  
19 MR. MAZURSKY: Your Honor, Mr. Harry  
20 Harris, Junior, who is the personal  
21 representative here, he was not only asked  
22 by me, he was subpoenaed by the other side  
23 to be here.  
24 And I have no idea exactly, but  
25 he was subpoenaed to be here, so if -- I

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1 have no objection to Mr. Sumner examining,  
 2 whatever information he wants to ask him,  
 3 as long as it's limited to this issue.  
 4 THE COURT: All right, sir.  
 5 MR. MAZURSKY: And I, of course, I  
 6 reserve my right to cross or redirect the  
 7 witness.  
 8 THE COURT: Yes, sir.  
 9 MR. SUMNER: Harry Harris will be our  
 10 first witness.  
 11 THE COURT: Okay.  
 12 (Harry Harris, Jr., after being sworn,  
 13 testified as follows:)  
 14 THE COURT: Answer any questions that  
 15 Mr. Sumner might have, please.  
 16 DIRECT EXAMINATION  
 17 BY MR. SUMNER:  
 18 Q Good morning, Mr. Harris.  
 19 A Good morning.  
 20 Q I want to just establish a few things for  
 21 the record. You are the personal representative of  
 22 the estate of Geraldine Harris; correct?  
 23 A Correct.  
 24 Q You were also the trustee for the trusts  
 25 that were formed by the wills of both your father,

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1 Harry Harris, Senior, as well as the will of Cousin  
 2 Francis Bowman; is that correct?  
 3 A That's correct.  
 4 Q Okay.  
 5 MR. MAZURSKY: May I just, this has  
 6 to do, if I may, I just impose the Court,  
 7 they're in court now on the trust matters  
 8 that's before you. Jack Erter of Lee,  
 9 Wilson, Erter is counsel of record. I'm  
 10 not involved in that and that's not an  
 11 issue today. That will be tried before  
 12 you, I think it is --  
 13 THE COURT: I think all he is asking  
 14 if he was the trustee.  
 15 MR. MAZURSKY: Okay. All right. I  
 16 just don't want to get into anything about  
 17 the --  
 18 THE COURT: Let's just see where he's  
 19 going with the question. He only asked  
 20 him if he was the trustee.  
 21 MR. MAZURSKY: Okay.  
 22 BY MR. SUMNER:  
 23 Q And also under the will of Geraldine  
 24 Harris you were named to be the trustee of the trust  
 25 for both Harris Spring as well as the trust formed

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1 for your sister, Patty Spring; is that right?  
 2 A That's right.  
 3 Q Now, in your capacity as personal  
 4 representative you signed and authenticated or had  
 5 notarized an inventory and appraisal for the  
 6 estate of Geraldine Harris; is that correct?  
 7 A That's correct.  
 8 Q Okay. And that document was attached  
 9 within your Exhibit A that was submitted to the  
 10 Court on behalf of the estate?  
 11 MR. SUMNER: Your Honor, what I would  
 12 like to do for the ease of reference is  
 13 just hand him a copy. I don't see any  
 14 need to remark it unless you would like to  
 15 do so.  
 16 THE COURT: That's fine.  
 17 MR. SUMNER: I've got a copy for the  
 18 witness and I've got a copy for you,  
 19 Mr. Mazursky and for the Court.  
 20 BY MR. SUMNER:  
 21 Q Is this the inventory and appraisal  
 22 that you signed and submitted on behalf of the  
 23 estate?  
 24 A I believe it is.  
 25 Q Okay. Have you reviewed this --

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1 A I reviewed it about two years ago  
 2 probably.  
 3 Q Okay. And at the time when you signed it  
 4 and filled it out and had it notarized, was that  
 5 inventory and appraisal truthful and accurate?  
 6 A To the best of my knowledge, yes.  
 7 Q Okay. Sitting here today are you aware of  
 8 anything within that document that is false, that  
 9 needs to be corrected?  
 10 A I don't know where you're going, but I  
 11 don't think so.  
 12 Q Okay. Okay. I'm just wanting to give you  
 13 that opportunity.  
 14 A Okay.  
 15 Q Let's look at the first page, and under  
 16 the recapitulation section just below the black line  
 17 there's a section entitled Schedule E, and it says  
 18 jointly owned property, do you see that, at the  
 19 bottom?  
 20 MR. SUMNER: May I direct, Your  
 21 Honor?  
 22 A Yeah, I see, I see.  
 23 BY MR. SUMNER:  
 24 Q And if you look over to the right-hand  
 25 side it appears to give a value of two hundred and

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1 seventy thousand dollars -- \$270,335.98.  
 2 MR. MAZURSKY: Object.  
 3 Q Okay. Let's turn to page three if you  
 4 will. Now, under Schedule E on page three we've got  
 5 two checking accounts listed.  
 6 A Right.  
 7 Q There's an NBSC checking account.  
 8 A Correct.  
 9 Q In the amount of \$188,781.46; correct?  
 10 A That's correct.  
 11 Q Okay. And then you've got a Wachovia  
 12 checking account in the amount of \$81,554.52; is  
 13 that right?  
 14 A Yes.  
 15 Q And the, under the percentage includable  
 16 it says a hundred percent. I assume that indicates  
 17 that this is a hundred percent jointly owned by  
 18 yourself and your mother; is that correct?  
 19 A That's correct.  
 20 Q Okay.  
 21 A I didn't know about it at the time --  
 22 Q Okay.  
 23 A -- when I went to the bank to establish  
 24 the estate account I had no idea that was my money,  
 25 I was told that it was surviving by someone.

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1 Q I see. Okay.  
 2 MR. SUMNER: I move to strike that  
 3 testimony on the basis of hearsay for what  
 4 it's worth, but we can move on.  
 5 BY MR. SUMNER:  
 6 Q Now, in your interrogatory responses, and  
 7 I can hand you a copy, you informed us that you had  
 8 provided Ms. Spring and myself with all the  
 9 documents pertaining to these accounts; is that  
 10 true?  
 11 A I gave you everything I could find or had,  
 12 that's true.  
 13 Q Okay. Okay. And that's fair. Okay. We  
 14 don't need to go into the interrogatory responses  
 15 right now.  
 16 Now, let's look at what you did  
 17 provide us with respect to these accounts. If we  
 18 can, bear with me, if you'll direct your attention  
 19 back to the Schedule E on page three.  
 20 And as I read this document, is  
 21 it true that this \$270,335.98, that was not included  
 22 in the estate? In other words, that was a -- those  
 23 bank accounts were treated outside of the estate as  
 24 joint accounts and you took possession of those  
 25 funds; is that correct?

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1 A That's what I was told I could do.  
 2 Q Okay.  
 3 A Yes.  
 4 Q And I'm not insinuating that you did  
 5 anything wrong, I just want to be clear. That two  
 6 seventy was not placed into the other funds?  
 7 A It was not placed into the estate account.  
 8 Q Okay. And what did you do with the  
 9 \$270,000?  
 10 A I think that's probably my business. I  
 11 mean, I could do anything I wanted to with it.  
 12 Q Well, and I'm not asking what you spent it  
 13 on, I'm asking when you took this \$270,000, did you  
 14 put it in a personal account?  
 15 A I'm not sure. I kept the NBSC account, I  
 16 wrote checks out of it, and my mother's  
 17 granddaughter and her great grandchildren were left  
 18 nil in the will and I gave them some money.  
 19 Q Okay. Have you spent all the money or  
 20 have you saved some of it?  
 21 A I think that's up to me, that's a private  
 22 question.  
 23 Q Well, that's the question I'm asking, you  
 24 don't have to tell me what you spent it on, I just  
 25 want to know --

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1 A I don't have to tell you where I spent it  
 2 or if I spent it.  
 3 MR. SUMNER: Your Honor, I do submit  
 4 that he does need to tell us if it still  
 5 exists or if it's been spent. I don't  
 6 care to get into his business about what  
 7 he spent it on but I think it is relevant.  
 8 MR. MAZURSKY: Your Honor, I object.  
 9 He has testified that it was his, he took  
 10 the position, and rightly so, that it was  
 11 his property. I don't see where it's  
 12 relevant what he did with it or whether he  
 13 has it now or not. I just object to it as  
 14 being irrelevant.  
 15 THE COURT: Well, I'm going to ask  
 16 that he answer the question for the  
 17 moneys, the remainder of the money. He  
 18 has testified that some of the money was  
 19 given to other family members.  
 20 And I think it is pertinent  
 21 because, depending on the ruling of the  
 22 Court, it could become estate property and  
 23 we need to know whether or not that  
 24 property is still available to become part  
 25 of the estate.

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1 So if you would just answer the  
2 question as to whether or not you still  
3 have the majority of the money or if all  
4 of it was --  
5 A Outside of giving my grandchildren and my  
6 daughter some of it, I put it -- I invested it. I  
7 don't have it, I mean, I didn't put it in the  
8 checking account, I just, it's all in with my money  
9 and I've got a couple checking accounts and I've got  
10 a lot of stock, it's all in there, all mixed in.  
11 THE COURT: Okay. Does that answer  
12 your question?  
13 MR. SUMNER: Yes, sir, your Honor,  
14 thank you. That's all I wanted to know.  
15 BY MR. SUMNER:  
16 Q All right. If you'll look quickly back at  
17 this schedule three -- excuse me, Schedule E on page  
18 three, there's no indication of the checking account  
19 numbers with NBSC to the Wachovia account; right?  
20 A I guess not.  
21 Q Doesn't say it on there, does it?  
22 A I can get them.  
23 Q Well, let's look at the records. And  
24 this, again, we're going to refer to Petitioner's  
25 Exhibit B that was marked in the original hearing.

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1 MR. SUMNER: I've got enough copies  
2 for you, Judge. I'm sorry, Mr. Mazursky,  
3 if you need to look at it, we can share.  
4 BY MR. SUMNER:  
5 Q This is the signature card and the deposit  
6 agreement that you --  
7 A -- have the numbers on it, yeah.  
8 Q Okay. And if you'll look up here at the  
9 top right-hand corner, this is a, this is the  
10 signature card for a Wachovia account; correct?  
11 A That's correct.  
12 Q Okay. And if you will look -- bear with  
13 me. Okay, just under the heading, Wachovia, you see  
14 a date, September 30th, 1999?  
15 A Yeah, I see that.  
16 Q Is that the date this account was opened?  
17 A I have no idea when it was opened, it was  
18 so many years ago.  
19 Q Okay. Well, there's an account number  
20 here and it's 2403. Is that account number the  
21 account that you're referring to in this inventory  
22 that you submitted to the Court?  
23 A I'm not sure. I have a couple of other  
24 accounts. I bought some Evergreen bonds out of one  
25 of the accounts. It's been a ten, 12 years ago.

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1 At the end I only had -- I tried  
2 to combine all the accounts, I had one account there  
3 at Wachovia and one account in National Bank which I  
4 paid all of her bills out of National Bank.  
5 Q Okay. And my question to you, and I  
6 appreciate you clarifying that, is the Wachovia  
7 account that you're referring to under Schedule E on  
8 page three, the second account, is this the  
9 signature card for that account?  
10 A I don't know. I don't have the checkbook  
11 with the account number on it.  
12 MR. MAZURSKY: May I see that?  
13 A I assume that's one that had the 81,000 in  
14 it.  
15 BY MR. SUMNER:  
16 Q Well, let me ask you this, because you  
17 submitted this to the Court in support of the case  
18 with the estate, and this is the only signature card  
19 provided on a Wachovia account. Does that refresh  
20 your recollection or help you remember whether or  
21 not --  
22 A It's been so many years ago, I cannot  
23 answer that truthfully.  
24 Q Okay. That's okay.  
25 A I assumed it was \$81,554.52, I'm assuming

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1 that.  
2 Q Okay. So sitting here today under oath  
3 you can't say whether or not this signature card is  
4 the signature card for the account that you've  
5 referenced in this inventory?  
6 A Like I said, it's been ten or 12 years  
7 ago, you know, I can't -- I don't remember what  
8 happened yesterday sometimes.  
9 Q I understand. I'm sympathetic to the fact  
10 this took place a long time ago.  
11 A Yeah.  
12 Q But it's important for me to establish for  
13 the record upon what you're relying in referring to  
14 these checking accounts which have been submitted to  
15 the Court under your signature. And I just need to  
16 get an understanding to establish which accounts are  
17 we're talking about.  
18 A When I set up the estate account I went to  
19 Wachovia to close up, I guess, I assume, this  
20 account. Okay. She got on the computer, this  
21 little computer and she said, Mr. Harris, I want to  
22 put that in the estate account. She said, it  
23 doesn't go in there, it goes to you, and she gave me  
24 a cashier's check.  
25 Q Okay.

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1 A I assumed this is the account. I'm not --  
 2 you know.  
 3 Q Okay. How did you get this Wachovia  
 4 signature page?  
 5 A How did I get it?  
 6 Q Yes, sir.  
 7 A I didn't --  
 8 MR. MAZURSKY: I can answer that, I  
 9 got it from the bank. He wouldn't know --  
 10 THE COURT: Let Mr. Harris answer.  
 11 If he didn't get it, he can say he didn't  
 12 get it.  
 13 A Well, I guess it was -- we got it to make  
 14 sure that what she was telling me was the truth. I  
 15 had no idea that that was a joint account.  
 16 BY MR. SUMNER:  
 17 Q Okay. Okay.  
 18 A I know I put all of the accounts in one  
 19 account. We can go to the bank and find out which  
 20 account that she canceled out and gave me the check  
 21 for.  
 22 Q Okay. When you went to Wachovia with your  
 23 attorney to obtain --  
 24 A I didn't go with my attorney.  
 25 Q Okay. You and your attorney, I think you

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1 said, together obtained this information.  
 2 A I went there to both banks to obtain the  
 3 information. I think Morris made a follow-up call  
 4 to the same bank to do the same thing.  
 5 MR. MAZURSKY: (Inaudible.)  
 6 MR. SUMNER: We can't be interrupting  
 7 the witness right now. If we need to take  
 8 a break, you all just let us know.  
 9 BY MR. SUMNER:  
 10 Q Now, let's look at your interrogatory  
 11 responses because in your interrogatory responses  
 12 you represented to us that you provided all the  
 13 backup documentation for these accounts. And I'm  
 14 going to hand you a copy of your interrogatory  
 15 responses --  
 16 MR. SUMNER: Which I think, Judge, we  
 17 should probably mark as Exhibit -- these  
 18 are marked as petitioner's exhibits, shall  
 19 we just refer to them as Exhibit 1 so we  
 20 have separate --  
 21 THE COURT: Whatever your pleasure.  
 22 MR. SUMNER: And that's the  
 23 interrogatory responses from Mr. Harris.  
 24 Ask your indulgence while I put my hands  
 25 on my copy.

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1 (Marked for identification was Plaintiff's  
 2 Exhibit 1.)  
 3 BY MR. SUMNER:  
 4 Q Under interrogatory number two,  
 5 Mr. Harris, it asks you to identify and describe all  
 6 the documents in the possession of the parties or  
 7 counsel that relate to the estate or the  
 8 testamentary intentions of the decedent.  
 9 And you refer in D to records of  
 10 accounts with Wachovia Securities previously  
 11 produced to the petitioner.  
 12 And as I read that, and you  
 13 correct me if I'm wrong, you represent in your  
 14 interrogatory responses that you did provide all the  
 15 Wachovia documents in support of this inventory that  
 16 you submitted to the Court; is that true?  
 17 A I gave you everything that I could find  
 18 that I knew of. That's all I can tell you. This  
 19 has been years ago. I went through and I spent  
 20 hours trying to find this stuff, you know, so.  
 21 MR. MAZURSKY: I don't want to  
 22 interrupt Mr. Sumners' examination, your  
 23 Honor, but the request for that was,  
 24 actually I received the request from  
 25 the -- Mr. Sumner's firm. I was the one

Page 21

1 that got those documents from Wachovia and  
 2 they were sent to your office.  
 3 MR. SUMNER: Okay. Well, let me ask  
 4 you this, maybe we can short-circuit this.  
 5 Will you stipulate that this signature  
 6 page is the signature page in support of  
 7 that account listed in the inventory? If  
 8 so, I'll move on.  
 9 MR. MAZURSKY: Absolutely.  
 10 MR. SUMNER: Okay.  
 11 MR. MAZURSKY: If I may just advise  
 12 the Court. When we got into this and we  
 13 were forwarded those accounts as  
 14 survivorship accounts, Mr. Sumner's  
 15 co-counsel, Mr. Rutledge, is it?  
 16 MR. SUMNER: Yes, sir.  
 17 MR. MAZURSKY: He wrote me a letter  
 18 stating that that would be questioned.  
 19 And I immediately got in touch with both  
 20 banks to get copies of the deposit  
 21 agreements because the bank had already  
 22 given the money to Mr. Harris as his money  
 23 under the survivorship agreement.  
 24 The survivorship agreements that  
 25 I had sent to them was acquired by me from

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1 the bank and I was told that their deposit  
2 agreements absolutely provided that they  
3 go to -- I'll say that seriously, there's  
4 no questions of documents themselves.

5 MR. SUMNER: Okay. We'll stipulate  
6 to --

7 MR. MAZURSKY: -- early survivor.

8 So Mr. Harris, I was handling a  
9 lot of that for him, it was demanded, I  
10 obtained those deposit agreements from  
11 Wachovia and NBSC so he would have had no  
12 independent recollection of it except that  
13 I had to get them to advise him whether he  
14 should pay those accounts or not and I  
15 did.

16 THE COURT: Okay. What Mr. Sumner is  
17 trying to establish is that this signature  
18 card right here is from the account that  
19 is reflected on the --

20 MR. MAZURSKY: We'll stipulate to  
21 that.

22 THE COURT: They're stipulating to  
23 that so that can answer that question for  
24 you.

25 BY MR. SUMNER:

Page 24

1 Q Do you see anywhere on this page where it  
2 states that this is a joint account with a right of  
3 survivorship?

4 A Not offhand I don't, no.

5 Q Okay. If you'll turn to page, this is the  
6 other part to this exhibit that you submitted to the  
7 Court -- I think you've gone too far. If you'll  
8 just look at that second page there. This is  
9 entitled deposit agreement and disclosures for  
10 personal accounts; is that correct?

11 A I see that.

12 Q Okay. What's the date on that deposit  
13 agreement?

14 A April the 1st, 2009.

15 Q Okay. That's ten years after this account  
16 was opened; correct?

17 A I assume so.

18 Q You'd agree with me that this is not the  
19 deposit agreement that was in place in September of  
20 1999, was it?

21 A I don't know where you're coming from,  
22 but -- I don't remember --

23 MR. MAZURSKY: Again, if I may  
24 interrupt, Your Honor, I hate to  
25 Interrupt --

Page 23

1 Q Now, with that as a baseline, do you still  
2 have a copy of that in front of you?

3 A Yeah.

4 Q Okay. I'm going to ask you to look at  
5 this signature page, and I think it's the page  
6 behind the one you're looking at, the exhibit behind  
7 that one, keep going, one more, the -- there we go,  
8 there we go. It's labeled Petitioner's Exhibit B.

9 A Okay.

10 Q Okay. This is the signature page. We've  
11 all stipulated that this refers to the Wachovia  
12 account.

13 A Okay.

14 Q Now, do you see Miss Geraldine Harris's  
15 signature on there?

16 A I see that.

17 Q Okay. There's a second signature, whose  
18 signature is that?

19 A That's Geraldine, authorized signatory.

20 Q Okay. And then below that, whose  
21 signature is that?

22 A That's mine.

23 Q Okay. And this is a joint account for you  
24 and Geraldine; is that right?

25 A I assume.

Page 25

1 THE WITNESS: Let me explain, Morris.

2 A I remember going to the bank, I think I  
3 remember going to the bank with it now, but I don't  
4 think it was, it was before 1999. 1999 would be the  
5 correct date.

6 BY MR. SUMNER:

7 Q September 30th, 1999.

8 A Yeah. This says 2009 here.

9 Q My point being that the deposit agreement  
10 doesn't match up with the signature page, does it?  
11 It's ten years after.

12 A The signature's September 1999.

13 Q Correct.

14 A I don't know what this is or where you got  
15 this from.

16 Q Well, you submitted it into evidence in  
17 support of your case at the last hearing and my  
18 point is that this deposit agreement was not the  
19 deposit agreement in place at the time this account  
20 was opened, is it?

21 A I don't know where this came from, I don't  
22 know anything about this.

23 I know something about this.

24 Okay? That's 1999. I don't know where this came  
25 from.

1 Q Well --  
 2 A I have no idea.  
 3 Q -- be that as it may, you'll agree with me.  
 4 that this is ten years after the account was opened  
 5 and most likely not the deposit --  
 6 A I'm not going to agree to anything like  
 7 that because I don't know where you're coming from.  
 8 Q Okay. Well, you don't disagree that you  
 9 submitted this into evidence for the Court in  
 10 support of your case; correct?  
 11 A Only thing I'll admit to is this signed  
 12 card by my mother and myself. I don't know anything  
 13 about this. You might talk to my lawyer about that;  
 14 okay? I don't know anything about this. This is  
 15 the first time I've ever seen it. I don't know if  
 16 you're trying to trick me or what you're trying to  
 17 do.  
 18 Q I assure you I'm not trying to trick you.  
 19 A Okay.  
 20 Q Who was present when this signature page  
 21 was filled out on September 30th, 1999?  
 22 A You're talking about 11 years ago, I guess  
 23 somebody at the bank was present, I don't know, I  
 24 guess, yeah, somebody that worked at Wachovia.  
 25 Q Were you present?

1 A Yeah, I was present if I signed it.  
 2 Q Okay. Was your mother present?  
 3 A I'm sure she was if she signed it.  
 4 Q Okay. At that time could your mother see  
 5 well enough to read this document?  
 6 A Perfect, correct.  
 7 Q All right. Let's -- I'm going to direct  
 8 your attention now to the Exhibit D.  
 9 MR. SUMNER: And again, Your Honor,  
 10 this was previously marked so I don't see  
 11 any need to add paper to your file.  
 12 BY MR. SUMNER:  
 13 Q But I'm going to give you Exhibit D for  
 14 your reference there and a copy to the Court.  
 15 Morris and I can share because I've only got three.  
 16 And this is Exhibit D that was  
 17 submitted to the Court in support of your -- of the  
 18 estate. Do you see the top left-hand corner, this  
 19 says Wachovia?  
 20 A Correct.  
 21 Q Okay. And if you look underneath  
 22 Wachovia, it says regular checking, do you see that?  
 23 A Yes, yes, yes.  
 24 Q Now, underneath that, it's small, but if  
 25 you follow me, it says regular checking, 01100 and

1 then [REDACTED] 4032, do you see that?  
 2 A Yes.  
 3 Q Okay. Now, if you compare that to this  
 4 account number, you'll see the same [REDACTED] 2403. And  
 5 my question to you is does this documentation that  
 6 you submitted to the Court in Exhibit D, is this the  
 7 backup records that you obtained from Wachovia  
 8 regarding this account that was opened on  
 9 September 30th, 1999?  
 10 A I don't know what you're talking about. I  
 11 don't understand your question. As I explained  
 12 before, I had a savings account and maybe two other  
 13 accounts with her. I combined all those accounts  
 14 and had one account down there with Wachovia.  
 15 That one account, I'm not sure  
 16 what number it is, I'll have to go back in my file,  
 17 but that's the account. I put the money in the  
 18 estate and she got on the computer and she said,  
 19 Mr. Harris, that's your money, hundred eighty  
 20 thousand and some dollars.  
 21 MR. SUMNER: Perhaps we should do the  
 22 same exercise here. Morris, would you  
 23 stipulate that Exhibit D is the backup  
 24 accounting documentation for the account  
 25 that was opened on September the 30th, '99

1 under this signature page?  
 2 MR. MAZURSKY: I don't know, I need  
 3 to look at it.  
 4 MR. SUMNER: Okay. And this is just,  
 5 as an aside, you'll see that I underlined,  
 6 they contain the same basic numbers. And  
 7 I know my bank account occasionally gains  
 8 a zero or a one on the front end. What  
 9 I'm trying to find out, because I didn't  
 10 get to go to this bank, is this the  
 11 banking records that's in support of  
 12 this --  
 13 MR. MAZURSKY: These were the banking  
 14 records sent to me by the bank and that's  
 15 what I submitted in regard to your request  
 16 for all banking records.  
 17 Now, I don't know -- and I  
 18 introduced them into evidence at the  
 19 hearing to establish that they're records  
 20 of the bank.  
 21 I can't say whether they  
 22 specifically apply to that account or this  
 23 account. They were put in evidence and  
 24 you and I stipulated, there's no question  
 25 about those documents.

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1 They're referred to in the  
2 report from the -- the Judge has it too,  
3 the copy of the transcript, it's one of  
4 the exhibits I submitted in support.  
5 Nobody questioned it.

6 MR. SUMNER: I don't want to quarrel  
7 with Mr. Mazursky but I do think it's a  
8 fair question to find out what this  
9 account represents and whether this was  
10 submitted in support of this account that  
11 was opened on September 30th, '99.

12 Presumably that's the reason.  
13 And reading the transcript, that appeared  
14 to me to be the reason. And I just want  
15 to make it clear for the record because  
16 given the account numbers, there is some  
17 ambiguity. And if we can clear that up, I  
18 can move on. But I do think it's a fair  
19 question that we get an answer to that.

20 A Can I say something? I think I know where  
21 you're coming from, okay, or trying to get to  
22 anyway. Like I said before, I had maybe two or  
23 three accounts, one savings account.

24 This might be -- might be other  
25 cards at the bank, I don't remember, it's been so

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1 many years ago. But I took all those accounts at  
2 one time and put it in one account. And that's when  
3 I went to the bank and told her, I want to put this  
4 in the estate account. And she got on the computer  
5 and said that was all right.

6 Now, this might be another  
7 signed card. I think I know what you're trying to  
8 get to, and like I said, I had more than one  
9 account. There might be more than one signed cards  
10 down there, they might only give us one. And so  
11 that might not jibe with the account numbers.

12 BY MR. SUMNER:

13 Q I'm not trying to trick you on the account  
14 numbers. It appears to me that these records do  
15 represent the backup banking records to the account  
16 that was opened on September 30th, '99.

17 By all indications, they are the  
18 same account, but I need to verify that. And I need  
19 to ask you, are they the same account?

20 A I have no idea.

21 Q Okay. Do you know why then they would  
22 have been submitted as Exhibit D at the initial  
23 hearing?

24 A I would not know, I'm not a lawyer.

25 MR. SUMNER: And Mr. Mazursky, will

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1 you stipulate that these were filed as the  
2 supporting banking records for the bank --

3 MR. MAZURSKY: Yeah, I got them from  
4 the bank.

5 MR. SUMNER: That's a little  
6 different question though, and if you will  
7 not stipulate, that's okay, but --

8 MR. MAZURSKY: Well, they were bank  
9 records that I obtained from the bank to  
10 submit into evidence.

11 MR. SUMNER: I guess his answer will  
12 have to stand, but.

13 BY MR. SUMNER:

14 Q On your oath today you can't say whether  
15 they are or not?

16 A No. But I certainly don't want to commit  
17 perjury.

18 Q Well, I commend you.

19 Let's look at Exhibit D, the  
20 very first page.

21 A What page are we on? There's a big old  
22 clip.

23 Q Take the clip off. Keep going. You got  
24 more Wachovia there. There's a big sticker on the  
25 bottom right.

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1 A Oh, Exhibit D.

2 Q If you don't mind me looking over your  
3 shoulder, I don't want to breathe down your neck.  
4 I'm sorry. I'm going to let you look at my copy.

5 A Okay.

6 Q We're only going to be looking at the  
7 front page.

8 A Okay.

9 Q If you'll look at that (inaudible) if  
10 you'll look at this document.

11 A Yeah.

12 Q This is a Wachovia banking record?

13 A Right.

14 Q For the account [REDACTED] 4032; correct?

15 A That's what it says.

16 Q Okay. And the date is from October 7th,  
17 2006 through November 6th, 2006; is that right?

18 A That's what it says on the paper.

19 Q Okay. Now, so this record would have  
20 presumably been generated on or after November the  
21 6th, 2006; correct?

22 A That's correct.

23 Q And that's roughly six months before your  
24 mother passed away; correct? She died on May the  
25 1st, 2007; right?

1 A Time flies, I guess so, if that's what the  
2 death certificate says.  
3 Q If you look at your inventory here, it's  
4 got a date of death, it says 5-1, 2007.  
5 A Okay.  
6 Q So we can agree --  
7 A Okay.  
8 Q Would you read that last little paragraph  
9 there on that Exhibit D?  
10 A As you requested, your account is now  
11 closed and this is a verified statement. If you  
12 have any questions or wish to reopen this account,  
13 call us at the Wachovia number or contact your local  
14 bank. We appreciate your business.  
15 Q That says that this account was closed six  
16 months before your mother died; correct?  
17 A Yeah, but I just have to explain to you.  
18 I took the small accounts and put them into one  
19 account just to have one account, you know, because  
20 I didn't want all these little accounts around.  
21 I've already explained that to you. And that's  
22 what, the total of it was eighty thousand something  
23 dollars.  
24 Q And I appreciate that explanation, but my  
25 question to you was this account as borne out by the

1 accounting record that you provided and marked as  
2 Exhibit D, this account was closed six months before  
3 your mother died; correct?  
4 A If it says closed, it's closed, yes.  
5 Q You don't dispute that?  
6 A No.  
7 Q Where did the \$81,335.98 come from that  
8 you have listed here on this inventory?  
9 A I guess it came from all the accounts I  
10 closed.  
11 Q Sitting here today can you tell me what  
12 Wachovia account contained \$81,554.52 --  
13 A I can find out because that's when I went  
14 to the -- I opened the estate account, I closed that  
15 account and that's what had 81,000 in it.  
16 Q Now, we've already asked you to provide  
17 the documentation in that account, haven't we?  
18 A I don't know what you're (inaudible).  
19 Q Well, to be fair, we've asked you for the  
20 banking records in these interrogatories and you  
21 responded that you provided --  
22 A I gave you everything I had, that's what I  
23 did, I went to the banks and told them --  
24 Q And you went to the bank for the purposes  
25 of obtaining the records to back up --

1 A Right, yes.  
2 Q -- this inventory that you filed with the  
3 Court; correct?  
4 A That's correct.  
5 Q Okay. And you obtained that signature  
6 card marked as Exhibit B and you obtained that  
7 account record marked as Exhibit D; correct?  
8 A Like I said, might be more than one  
9 signature card, you'll have to check.  
10 Q Okay. And you haven't provided to me or  
11 to your sister any other Wachovia banking records,  
12 have you?  
13 A I gave you everything that Wachovia gave  
14 me. You know, it's been ten years, I don't know, I  
15 mean, I came here, I spent hours trying --  
16 Q Let me ask you this question: You didn't  
17 submit as an exhibit at the initial hearing on this  
18 matter any other Wachovia records other than those  
19 records contained in Exhibit B and those records  
20 contained in Exhibit D, did you? Those are the only  
21 Wachovia records you presented to this Court?  
22 A Whatever I had, I presented it, whatever I  
23 could get, I presented it.  
24 Q Now, I'm looking at the record, you  
25 correct me if I'm wrong, are there any other

1 Wachovia records that you presented to this Court at  
2 the other hearing?  
3 A If they're not in there, I guess I didn't.  
4 Q Okay. Let's now turn our attention to the  
5 NBSC account. Now, the NBSC account you've got  
6 listed in the inventory as having an amount of  
7 \$188,781.46; is that correct?  
8 A That's probably correct, yes.  
9 Q Okay. Now, I'm going to hand you what was  
10 marked at the prior hearing as Exhibit C.  
11 MR. SUMNER: Mr. Mazursky, we're  
12 going to have to share.  
13 Q Is this the signature card for an NBSC  
14 joint account between yourself and your mother?  
15 A Yes, it looks like it is.  
16 Q Okay. In the top right-hand corner is her  
17 name, Geraldine Harris, right, she signed that?  
18 A That's right, she signed that.  
19 Q The signature beneath that, whose is that?  
20 A That's mine.  
21 Q Okay. And then down at the bottom it's  
22 got her signature again and then it's got a date of  
23 2-2-98, do you see that down at the bottom written  
24 in just above Petitioner's Exhibit C?  
25 A Yeah, I see that, I see that, I see.

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1 Q Okay. Is that the date this account was  
2 opened?  
3 A Account was opened on 1-30-98 is what it  
4 says.  
5 Q Okay. And it was signed by your mother on  
6 2-2-98, correct, according to this signature?  
7 A That signature was, yes. I don't know  
8 when this signature was signed.  
9 Q Okay. And this account is marked on, if  
10 you look on the left-hand side under ownership of  
11 account, joint with survivorship?  
12 A That's correct.  
13 Q Okay. And at the bottom, this is a  
14 checking account; correct?  
15 A That's correct.  
16 Q Okay.  
17 A I paid all of her bills out of this  
18 account.  
19 Q Well, that was going to be my question,  
20 what was the purpose of this account? To pay all of  
21 her bills?  
22 A When her dividends came in and her  
23 reinvest interest came in, I put it in the National  
24 Bank account. She had two trusts.  
25 Q Okay.

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1 A One that Patty received, and she had  
2 another trust of like three hundred fifty-four  
3 thousand, that went in the estate account.  
4 Q Okay. So whenever you -- she received  
5 dividends or other moneys you would put them into  
6 this account to help pay for her expenses?  
7 A Right.  
8 Q Okay. Was there anything else that this  
9 account was used for?  
10 A No.  
11 Q Okay. Did you use it for your personal --  
12 A No, never did.  
13 Q Just to take care of your mother?  
14 A Right.  
15 Q Okay. Now, if you'll look back at the  
16 inventory, Schedule E, page three, we've got the  
17 NBSC checking account listed here, and I would ask  
18 you the same question I asked you about the Wachovia  
19 account.  
20 A Okay.  
21 Q This signature page for the account that  
22 was opened, you know, January 30th, '98 or  
23 February 2nd, '98, is this the same account, is this  
24 the signature page --  
25 A I don't know what account 2-2-98 came

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1 from, it looks like my writing, to tell you the  
2 truth.  
3 Q Okay.  
4 A I don't know.  
5 Q Okay. Does it look like you signed on  
6 behalf of your mother then or is that her signature?  
7 A No, that's her signature.  
8 Q Okay. But there's a date there?  
9 A But I don't understand where it came from.  
10 This is the first I've ever seen this in years.  
11 Q We'll just disregard -- we'll refer to  
12 this as an account that was opened on January 30th,  
13 '98.  
14 A Okay.  
15 Q Okay? And this has got the account number  
16 [REDACTED] 7106; correct?  
17 A It was only one account, that's correct.  
18 Q Okay. Is that the account that you're  
19 referring to under Schedule E of the inventory?  
20 A It has to be because I only had one  
21 account.  
22 Q Okay. Could your mother see to sign her  
23 name?  
24 A She sure could. I have the same thing  
25 she's got but she was watching TV up till a couple

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1 days before she died.  
2 Q Let's look at, if we can, this was marked  
3 as Exhibit E to the initial hearing. Look on that  
4 first page. This is the bank account statements for  
5 the NBSC account; correct?  
6 A Yeah, I assume that's correct, yes.  
7 Q It's difficult to decipher but if you look  
8 sort of, I'm just going to direct you right here in  
9 the top right-hand corner it says NBSC, Sumter Main,  
10 One Broad Street.  
11 A Right.  
12 Q And if you look down here on this account  
13 number, it bears the account number, under where it  
14 says summary of account balance, the account number  
15 [REDACTED] 7106.  
16 A Is that the same account that's right on  
17 here?  
18 Q With a couple, with a zero and a one  
19 missing from it. And my question to you is, again,  
20 are these the account records in support of the  
21 account that was opened on January the 30th, 1998  
22 under Exhibit C?  
23 A As far as I know it was only one account  
24 with NBSC. So these records have to come from this  
25 account because there was only one account.

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1 Q Okay.

2 A If they got the wrong account number on

3 it, I can't help that.

4 Q Did you submit this to the Court as

5 Exhibit D as backup documentation for the account

6 that was opened in Exhibit C and referenced in the

7 inventory under Schedule --

8 A I assume I did.

9 Q Okay. Is that the purpose of it?

10 A Purpose of what?

11 Q You said you assumed. My question to you

12 is did you submit this to the Court in support of

13 the document referenced on Exhibit C and the account

14 that's referenced in Schedule E of the inventory?

15 A I did, I guess I did with the permission

16 of my lawyer.

17 Q Okay. So yes?

18 A Yes.

19 Q Now, if you flip through the, and there's

20 a lot of pages, in fact, it's 132 pages, if you look

21 on the top, under statement of account, you'll see

22 on every single page there's a date. And on that

23 first page the date is September 8th, 2002.

24 And if you flip on back all the

25 way through, this accounting goes through April the

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1 8th of 2008; is that correct?

2 A That's correct.

3 Q Okay. So the earliest banking statements

4 that were provided to us or submitted to this Court

5 were from 2002; right? And that's not a trick

6 question. Those are just, those are the earliest

7 documents presumably, or appear to be September 8th,

8 2002. And it goes through 2008 so it's a period of

9 about six years.

10 A I assume that's the truth, I don't know.

11 Q We don't have the accounting records from

12 when this was opened, do we?

13 A I guess the bank doesn't go back that far.

14 I went to Wachovia to try to get all the records

15 from -- you all wanted them from when my father

16 died. The bank doesn't have records that far back.

17 Q Okay. Well, my question to you is this:

18 Do you remember what the beginning balance was on

19 this account when you opened it up?

20 A I didn't bring the checkbook, I should

21 have brought the checkbook, I didn't bring the

22 checkbook. I could get it for you though.

23 Q And is that something that you've had

24 possession of --

25 A All these years.

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1 Q -- all these years?

2 Is there any reason why you

3 didn't provide us the checkbook in response to the

4 interrogatory responses?

5 A You all didn't ask for the checkbook that

6 I know of.

7 Q We asked for any and all documentation

8 backing up this account. Is there any reason why

9 you didn't provide --

10 A I can get it, I know where it is, it's in

11 those other files.

12 Q Okay. Well, let me ask you this, and this

13 is a little bit different question. You know, too,

14 the account was approximately \$125,000. Was the

15 opening account balance --

16 A I told you just a minute ago I do not know

17 what the opening balance was. I could find out in

18 the checkbook. I have all the checks and that

19 checkbook.

20 Q So you can't even ballpark it? That's

21 what I'm really asking.

22 A I can't ballpark it, no. I haven't looked

23 at it in ten -- five years.

24 MR. SUMNER: Well, Your Honor, we

25 would ask that the Court permit us to

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1 obtain those records and submit them into

2 evidence, at least allow us to reserve the

3 right to submit them into evidence if it

4 is something that's probative for the

5 Court's consideration.

6 THE COURT: Mr. Mazursky?

7 MR. MAZURSKY: And you're saying you

8 have those checkbooks?

9 THE WITNESS: Yeah, I got the

10 checkbook in my desk at home.

11 MR. MAZURSKY: Yeah. And the

12 deposits and all that in that?

13 THE WITNESS: Yeah.

14 MR. MAZURSKY: Well, if he has it, I

15 have no objection.

16 MR. SUMNER: Okay. Thank you.

17 MR. MAZURSKY: It's been a long time,

18 nobody's questioned about it.

19 BY MR. SUMNER:

20 Q Now, under Exhibit E, luckily these pages

21 are numbered, NBSC, starting with 001 and they go

22 all the way through, I want to direct you to NBSC

23 125 which is almost to the back, like seven or eight

24 pages from the very rear of this document.

25 A Okay.

1 Q Do you see that?  
 2 A Yeah.  
 3 Q Now, if you look down there about  
 4 two-thirds down the page, got a beginning balance  
 5 for this statement period of \$189,008.17; correct?  
 6 A Correct.  
 7 Q And now, just so we're clear, this  
 8 statement is dated December, excuse me, it's dated  
 9 January 8th, 2008. This is well after your mother  
 10 died; correct? If you look at the top right --  
 11 A Yeah, I know where you're going, yeah.  
 12 Okay. Sure.  
 13 Q So this is well after she's died?  
 14 A Right.  
 15 Q And you've got a withdrawal there from  
 16 January the 8th in the amount of \$39,234.87; is that  
 17 correct?  
 18 A That's probably correct.  
 19 Q And that is January the 8th which is three  
 20 days prior to your filing the inventory for this  
 21 estate; is that correct?  
 22 A I guess so, that's when I found it, yes.  
 23 Q Okay. And then if you'll turn to page, a  
 24 couple more pages --  
 25 MR. SUMNER: I'm sorry, it's NBSC

1 127, Your Honor.  
 2 THE COURT: Okay.  
 3 BY MR. SUMNER:  
 4 Q Do you see that down there for the account  
 5 activity, you've got a withdrawal on January 29th in  
 6 the amount of \$25,000; is that correct?  
 7 A Yeah, that's correct.  
 8 Q And then another withdrawal February the  
 9 7th in the amount of \$120,000; is that correct?  
 10 A What date?  
 11 Q February the 7th. It's under the section  
 12 entitled checks.  
 13 A Check 1033 for 120,000, yes.  
 14 Q Is that right?  
 15 A Um-hum.  
 16 Q And so as of February the 7th, or as of  
 17 the date, February 8th of this account, the balance  
 18 that was left in that account was \$4,841.30;  
 19 correct?  
 20 A That must be correct.  
 21 Q Now, let's go back to the inventory. The  
 22 amount you got listed in this account in the  
 23 inventory is \$188,781.46; is that correct? I'll  
 24 just show it to you so you don't have to find it.  
 25 A Yes, yes.

1 Q Okay. And that's the amount that you  
 2 included in the inventory. And you told me earlier  
 3 that's the amount of money that you took from this  
 4 account.  
 5 A That was in the checkbook at mama's death.  
 6 Q Okay. And if you look on the first page  
 7 of this inventory, and I've got it highlighted, you  
 8 can see it, all the amounts contained in the  
 9 inventory should be the amounts as of the date of  
 10 death; is that correct?  
 11 A They should be, yes.  
 12 Q Okay. And you don't dispute that, that's  
 13 what the inventory says, that's the inventory that  
 14 you signed; correct?  
 15 A Yes, that's correct.  
 16 Q Okay. Now, my question to you is was this  
 17 188,781.46 the account balance at the date of death?  
 18 A I assume that's correct. I had to balance  
 19 the checkbook out. That's what I put down, I assume  
 20 that's what it was.  
 21 Q If you'll look at NBSC 114.  
 22 A Okay.  
 23 Q May the 8th, 2007, see that?  
 24 A Yeah.  
 25 Q Okay. And these are kind of hard to read,

1 I'm going to point you where the information is I'm  
 2 looking at, but right there sort of at the second to  
 3 the last section it's got balance summary and it's  
 4 got date, amount, date, amount, date and amount, and  
 5 the last two dates are May the 7th and May the 8th,  
 6 2007; correct?  
 7 A May the -- yeah, yeah.  
 8 Q Now, and then if you look back before that  
 9 we've got May the 4th and May the 3rd; correct?  
 10 A I don't see that, May the 4th and May the  
 11 3rd. I see May the 7th and 8th.  
 12 Q Okay. Well --  
 13 A I see May the 4th and 3rd, yes.  
 14 Q Okay. And the amount there for the 3rd is  
 15 189,869 --  
 16 A That's correct.  
 17 Q Okay. That's a little bit different than  
 18 the amount you included in there on your inventory.  
 19 Where did you get the amount for your inventory?  
 20 A What's the amount --  
 21 Q It says 188,781.46 and my question to you  
 22 is where did you get that number?  
 23 A I put down one eighty-eight and it says  
 24 one eighty-nine here.  
 25 Q Just asking you where you got it.

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1 A I don't know where, honestly, I don't  
2 know, I don't know, it's been two or three years  
3 ago.  
4 I don't know, I did the best I  
5 could, I mean, I tried to do it correctly, I thought  
6 I did it right, I don't know. That was probably the  
7 checkbook. Might have been another thousand dollars  
8 out, I don't know.  
9 Q Okay. Now, in response to our  
10 interrogatories, number 15, you responded to the  
11 question for what was the purpose of the joint  
12 accounts and you said that all of the joint accounts  
13 were set up to provide support, maintenance and  
14 personal use of the decedent.  
15 A That's correct.  
16 Q Does that hold true for the Wachovia  
17 account and the NBSC account?  
18 A I had that money, mother -- can I explain?  
19 Q Yes, sir.  
20 A All right. Mother had two muni bond  
21 accounts over 800,000, maybe close to nine. Okay.  
22 That was the investments folder. She got interest  
23 off of those, muni interest. I put them in muni  
24 bonds because there wouldn't be any tax, federal or  
25 state tax.

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1 I had this money in reserve in  
2 case she got deathly ill. At the end it was costing  
3 nine to \$11,000 a month with all the private nurses,  
4 the doctors' care, the Litchfield Lakes thing, you  
5 know.  
6 I kept that in reserve in case  
7 something happened. And she had enough money to  
8 live on. I told her she could have anything she  
9 wanted. She bought dresses when she wanted to. She  
10 had plenty of money.  
11 I had no idea these other two  
12 accounts were mine so it didn't matter what she  
13 spent. Okay?  
14 Q And then you thought it was a prudent  
15 thing to maintain an account balance of almost  
16 \$180,000 in a checking account --  
17 A Yes, because I didn't know what was going  
18 to happen to her. She might linger on above death  
19 for two or three years and we paid with private  
20 nurses. If she didn't have any money at all, I  
21 would have paid for it.  
22 She had nothing invested in the  
23 market that I saw. I've been doing all her stuff  
24 for 12 years, I think I have a better judgment than  
25 anybody else in the world.

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1 Q And the reason that this NBSC account grew  
2 is because you were taking the dividends and  
3 earnings that she received from her investment  
4 accounts and placing them into this joint account;  
5 correct?  
6 A Right. Yes. She didn't need all the  
7 money to live on. I put the extra money after she  
8 got the dividends from the bonds which were tax free  
9 and put it in National Bank of South Carolina  
10 checking account to pay the bills.  
11 Q And these dividends, were these dividends  
12 coming from the Harry Harris Trust or were these  
13 dividends coming from her trading accounts with  
14 H. E. Edwards?  
15 A They came from both place, Harry L.  
16 Harris, Senior Trust and the money she got from a  
17 deceased cousin.  
18 Q Okay. Francis --  
19 A Yes.  
20 Q Okay.  
21 A And I invested both of those in muni bonds  
22 with no tax, no interest, which she could have a  
23 nice income, and I held the reserve back in cash.  
24 I didn't play the stock market,  
25 I was in the stock market, I knew better than to put

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1 her money, I wanted it to be safe. I didn't know  
2 how long it would last, how long -- whether she  
3 would be sick for years, I didn't know, so I kept  
4 that in reserve. If she came out of all of her  
5 money, I would have taken care of her.  
6 Q And as the trustee of those trusts, you  
7 were the one that was taking the dividends and the  
8 interest earned and then placing that into the joint  
9 account?  
10 A I put it in the National Bank.  
11 Q And it's your testimony that that was only  
12 for maintenance and care and cash reserves?  
13 A I've got a question, of all the stuff  
14 (inaudible) she might linger for years. She had  
15 enough money in bonds to live off of.  
16 Q You agree that your mom suffered from  
17 macular degeneration?  
18 A Yes, I do too.  
19 Q And she was suffering from macular  
20 degeneration at the time that she opened these bank  
21 accounts --  
22 A I know she was 'cause I've got it right  
23 now.  
24 Q Okay. You don't dispute that?  
25 A No.

1 Q Okay.  
 2 A No.  
 3 Q Now, you remember you offered some  
 4 testimony at the hearing last time you were in front  
 5 of Judge Atkinson?  
 6 A Are we through with this?  
 7 Q You can set it down, yes, sir.  
 8 Do you recall that, giving  
 9 testimony last time you were here in front of Judge  
 10 Atkinson?  
 11 A Yes, I was here.  
 12 Q Okay.  
 13 MR. SUMNER: Your Honor, before I  
 14 move on, I think what we're going to do,  
 15 actually I didn't mark that. What I'd  
 16 like to do is mark this now as Exhibit 2,  
 17 this is an excerpt from the transcript,  
 18 pages nine, ten and eleven from the  
 19 transcript of the last hearing.  
 20 THE COURT: Okay.  
 21 MR. SUMNER: And I've only got three  
 22 copies, so one for you.  
 23 (Marked for identification was Exhibit 2.)  
 24 MR. MAZURSKY: What line are you  
 25 referring on nine?

1 MR. SUMNER: Well, I'm actually  
 2 referred to ten, in all fairness, I just  
 3 copied the page before and the page after.  
 4 BY MR. SUMNER:  
 5 Q Let me read the question on the bottom of  
 6 page nine, says, all right. In reviewing this  
 7 matter, she got a bit more out of the estate other  
 8 than the estate.  
 9 And your answer was, I think the  
 10 figure came out close to \$800,000 she got in stocks,  
 11 I mean, in annuity bonds or cash, and I came out  
 12 with those two accounts like a little over \$300,000.  
 13 A Well, I got a level fifty.  
 14 Q Okay. Well, this is what I want to ask  
 15 you some questions about. Do you remember giving  
 16 that testimony?  
 17 A Yes, but (inaudible).  
 18 Q And you've just had a chance to read it in  
 19 the transcript.  
 20 A I didn't have a chance to read it all, but  
 21 go ahead and ask me your questions.  
 22 Q Okay. Well, my question to you is just to  
 23 clarify, 'cause it was confusing me, Patty Spring  
 24 did not recover \$800,000 on the estate of Geraldine  
 25 Harris, did she?

1 A Yes.  
 2 Q It's your testimony that she received  
 3 \$800,000 under this estate?  
 4 A The estate, Harry L. Harris Trust that she  
 5 received in the will was close to four fifty to  
 6 \$460,000 which it's still in there right now.  
 7 Q Okay. Real quick, can you just state that  
 8 for me again?  
 9 A Say four sixty.  
 10 Q This is from what?  
 11 A The Harry L. Harris, Senior Trust that she  
 12 inherited.  
 13 Q Okay.  
 14 A She inherited, I can't remember, in the  
 15 annuity, between ninety and a hundred thousand  
 16 dollars. Okay. And then it was in the will  
 17 whatever was left that would go, another trust, and  
 18 I set that trust up under the will of Geraldine M.  
 19 Harris, Patty H. Spring Trust (inaudible) sibling,  
 20 sibling, I stand corrected, sibling.  
 21 Anyway, the last part was that  
 22 she was supposed to receive everything that was left  
 23 over after everything was paid.  
 24 All right. It was a hundred --  
 25 I kept some back in case something like this

1 happened. I'm glad I did. I put -- I stuck  
 2 \$125,000 in the trust, she got that. I set that up.  
 3 She gets dividends on it.  
 4 And then there was about 65,000  
 5 that was supposed to go to her which is about fifty  
 6 something thousand dollars left after all these  
 7 lawyer fees she's had me in.  
 8 Q Okay.  
 9 A So it's close to 700,000, I take it back,  
 10 about eight, I must have did the thing wrong, I did  
 11 it wrong, 700,000.  
 12 Q Now, the annuity didn't pass to Patty from  
 13 the estate, did it?  
 14 A No, that was strictly cash. She got it  
 15 right away. That's still part of her inheritance.  
 16 Q That's a non-probate asset?  
 17 A Right, just like the checking accounts are  
 18 non-probate.  
 19 Q So those annuities did not pass to Patty  
 20 Spring through the estate?  
 21 A No, it was a non- --  
 22 Q It was a beneficiary named and it was --  
 23 A Yeah, she cashed it right away when she  
 24 got it.  
 25 Q Now, the Harry Harris Trust, that was

1 something that was set up by the estate of your  
 2 father; correct?  
 3 A Yes. With the help of Mr. Mazursky  
 4 sitting over there.  
 5 Q Okay. So if you take away the annuity  
 6 that did not pass through the estate, you take away  
 7 the trust that came from your father's will, what  
 8 she inherited from your mother's will was a \$125,000  
 9 trust and fifty cash and then she, actually, in all  
 10 fairness, she received --  
 11 A Not fifty cash, she didn't get fifty cash.  
 12 Q Well, it's still outstanding, she'll have  
 13 whatever is left over --  
 14 A Yeah, yeah, yeah, (inaudible) trust.  
 15 Q And then there's \$6,000 in a timeshare as  
 16 well?  
 17 A Right, well, I did not include that, yeah.  
 18 Q Okay. Now, at the same time, you didn't  
 19 receive only \$300,000 from this, did you, from this  
 20 estate?  
 21 A No, it was a will, I received 50,000.  
 22 Q Okay. You received 50,000 in the will and  
 23 then these joint accounts that you --  
 24 A Right.  
 25 Q -- that you have listed, those are

1 non-probate assets?  
 2 A Yeah. I told her it was non-probate,  
 3 right.  
 4 Q And if you wanted to include her prior  
 5 wills you actually received \$50,000 from the Francis  
 6 Bowman will, correct, just like Patty did?  
 7 A Patty received that 50,000 in trust.  
 8 Q Okay.  
 9 A I won't go into why she didn't get the  
 10 cash. That's been what, 15 years ago.  
 11 Q And in addition to the 50,000 that you  
 12 received in cash, you also received a personal  
 13 representative fee of about \$25,000; correct?  
 14 A I was entitled to that, my lawyer set  
 15 that, right, that's correct.  
 16 Q Now, you didn't receive any money from the  
 17 estate of your father, did you?  
 18 A I don't think anybody did, I think mother  
 19 got everything, she got it in trust, yeah.  
 20 Q And then from your mother's estate you  
 21 only got \$50,000 in cash and there were some devises  
 22 to your grandchildren and your daughter; correct?  
 23 A Yeah. Mother was real jealous of my  
 24 daughter, she let her \$5,000 and her great  
 25 grandchildren 2,000 apiece.

1 Q Okay.  
 2 A So that's why I gave some of that money to  
 3 them.  
 4 Q Okay. And on the other side of the coin,  
 5 she left Patty Spring's son's \$200,000; correct?  
 6 A That's correct.  
 7 Q And she left --  
 8 A She left that in trust till he got to be  
 9 age 30. And he wanted some money when he got  
 10 married and he was going to some school, I don't  
 11 know, some tech school, I paid for that.  
 12 And I think at the end he wanted  
 13 all his money and, after he turned 30, and I think I  
 14 sent him a check for a hundred and thirty some  
 15 thousand dollars.  
 16 Q Okay. So she gave him two hundred, gave  
 17 Patty, we'll call it a hundred and, we'll just say,  
 18 we'll say, on the safe side, 175,000 in trust, and  
 19 your son 200,000 in trust; correct?  
 20 A Yeah, trust, it was going to be about, it  
 21 would have been about \$200,000 if we hadn't gone  
 22 through all this legal --  
 23 Q Okay. Your side of the family, on the  
 24 other hand, only received, you received fifty, your  
 25 daughter received ten --

1 A No, I think -- it's in the will.  
 2 Q It's in the will, the will will speak for  
 3 itself, but --  
 4 A Great grandbabies got two apiece.  
 5 Q Two-apiece and there were three of them;  
 6 correct?  
 7 A Yes. Which I spend more at Christmas than  
 8 that.  
 9 Q Why were you so shortchanged in the will?  
 10 A I do not know, I couldn't figure out what  
 11 mother was thinking about. She only had one  
 12 granddaughter and only had three great  
 13 grandchildren. She loved them very much. I don't  
 14 know.  
 15 Q And you had been the one helping her with  
 16 her accounts and taking care of her finances?  
 17 A Well, I don't know what happened but she  
 18 had another will and I didn't know it was even  
 19 changed, she goes to Morris one day and it was  
 20 changed, she didn't tell me anything about it.  
 21 Q Okay.  
 22 A I took care of her affairs for about ten  
 23 or 12 years.  
 24 Q Okay.  
 25 A And on the trust, on the Harris Trust,

1 (inaudible) anything that came in, anything that  
 2 went out, she said, you need to take some money, and  
 3 I said, mother, you might need it one day.  
 4 Q After all that, you only got fifty?  
 5 A Yeah. Maybe she didn't like me the best,  
 6 I don't know.  
 7 Q How do you deal with the fact that your  
 8 father sold you the (inaudible) dealership --  
 9 A Let's get into that, okay? Do you want me  
 10 to explain that stuff to you?  
 11 Q My question is do you think it was related  
 12 to that?  
 13 A No. Can I explain that to you about my  
 14 father because I think my sister's brought it up to  
 15 you.  
 16 Q If you need to explain your answer,  
 17 explain it, yes, sir.  
 18 A Okay. Daddy was ready to get out of the  
 19 business. I had worked down there for years and  
 20 years. Over the years I wasn't getting paid enough  
 21 hardly, I had two babies at home, but he was giving  
 22 me stock every year. Okay.  
 23 All right. So he was ready to  
 24 go out of the business, he owned 60 percent and I  
 25 owned 40. I had to get it appraised. It appraised,

1 his 60 percent, at \$750,000. Morris handled all the  
 2 transaction.  
 3 We had to get a lawyer, get a  
 4 CPA. Get what you want, I will give you an offer  
 5 you can't refuse. I offered him a million dollars,  
 6 \$250,000 more than what it was worth.  
 7 I paid him over ten thousand  
 8 something dollars for 15 years at nine percent  
 9 interest. I didn't miss a payment. So he did not  
 10 give me the business at a discount.  
 11 Q That was no gift?  
 12 A That was no gift, I assure you of that.  
 13 Q You paid good money for that?  
 14 A Yes, at the time.  
 15 Q Yes, sir.  
 16 A And Morris handled all the transactions.  
 17 MR. SUMNER: Let's, I just have one  
 18 more document to mark. Let's see, the  
 19 transcript was Exhibit 2, right, Your  
 20 Honor?  
 21 THE COURT: Yes.  
 22 MR. SUMNER: And Exhibit 3 is going  
 23 to be an accounting that was provided to  
 24 us by Mr. Mazursky's office.  
 25 (Marked for identification was Exhibit 3.)

1  
 2 MR. SUMNER: And this was -- I've got  
 3 a copy for you also.  
 4 BY MR. SUMNER:  
 5 Q This was an accounting that shows the  
 6 receipts and the disbursements and it's got a recap  
 7 of the bank account for the estate of Geraldine  
 8 Harris; correct?  
 9 A Yeah, um-hum.  
 10 Q Okay. And this shows that you got a  
 11 receipt of \$453,000 from an A. G. Edwards account;  
 12 correct?  
 13 A What was that? Say that again.  
 14 Q The top line shows you got approximately  
 15 450,000 from an A. G. Edwards account.  
 16 A At the time (inaudible) Harry L. Harris  
 17 account, that's it.  
 18 Q And then you got fifty-four from an  
 19 Evergreen bond account?  
 20 A No, this was, no, this beginning balance  
 21 of the AGM, mother had two accounts, her personal,  
 22 and the Harry L. Harris, Senior Trust. I don't know  
 23 which one this is. But this is what, this was  
 24 the -- goes into an estate (inaudible) mother's.  
 25 Q Okay. So this was your mother's. Okay.

1 A Yeah.  
 2 Q And again, the total receipts there, in  
 3 any event, are \$512,000.  
 4 A That's what it said.  
 5 Q And that's as of, I guess --  
 6 MR. MAZURSKY: August 14th.  
 7 BY MR. SUMNER:  
 8 Q -- August 14th of '08. And that  
 9 corresponds with the inventory that was filed with  
 10 this Court that shows a balance of about \$511,000 in  
 11 stocks and bonds. So that would have grown a little  
 12 bit so that sounds logical for a total of six;  
 13 correct?  
 14 A That sounds about right.  
 15 Q Okay. And then here you got listed all  
 16 the disbursements that were made upon the account of  
 17 the estate; correct?  
 18 A Yes.  
 19 Q The first line you got funeral flowers.  
 20 A Right.  
 21 Q And then you got Lucy here, your daughter,  
 22 she got 10,000; correct?  
 23 A Correct.  
 24 Q And then Morris got attorney's fees?  
 25 A Yes.

1 Q And then you got a Kingfisher Inn, that's  
2 an assessment for the timeshare; correct?  
3 A Right.  
4 Q And then you got \$50,000 that went to you?  
5 A Right.  
6 Q Okay. Just for sort of frame of  
7 reference, that was on July the 10th of '07;  
8 correct?  
9 A Yeah, I guess so.  
10 Q And then you got a grave marker, you got  
11 cemetery fees.  
12 A Yeah.  
13 Q And then you got an inheritance to  
14 Broughton, Carolina and Quinn Berry that each got  
15 \$2,000 just like you described; correct?  
16 A Yeah.  
17 Q And then Morris gets the attorney's fees.  
18 And then on August the 30th, 2007 you were given  
19 (inaudible).  
20 (This is the end of CD one and the  
21 beginning of CD two.)  
22 Q \$17,886.41 reimbursement for funeral  
23 expenses; correct?  
24 A That's correct.  
25 Q Okay. Now, you've already gotten the

1 funeral expenses listed above set forth, flowers --  
2 A That wasn't, that wasn't, that wasn't the  
3 funeral home -- that's the funeral home, that was  
4 over \$12,000 plus --  
5 Q So --  
6 A (Inaudible) Came out to \$17,000.  
7 Q Okay. So you got that broken down, you  
8 got receipts?  
9 A I should have brought it but what  
10 (inaudible) --  
11 But the funeral was over twelve,  
12 I know that. I gave her what she wanted.  
13 Q Okay. Now, okay, your testimony -- now,  
14 next you've got outlined the disbursements to the  
15 trust for Patty Spring and her son, Harris; correct?  
16 A Yes, I bought bonds, I bought bonds,  
17 (inaudible) came available.  
18 Q And you got a special assessment for the  
19 timeshare, Mr. Mazursky's attorney's fees, and then  
20 you get your five percent PR fee; correct?  
21 A Right.  
22 Q And you got some probate court expenses?  
23 A For what I paid the probate court, yes.  
24 Q You got Mr. Mazursky, then you've got a  
25 couple accountant fee entries?

1 A Yeah, he did some final returns, tax  
2 returns for me.  
3 Q And then you got some tax fees and some  
4 legal fees?  
5 A Right.  
6 Q And then at the bottom there you got under  
7 the recapitulation, you got \$59,960.80?  
8 A That's correct.  
9 Q And that's consistent with what you  
10 referred to earlier, the remaining cash?  
11 A The remaining goes to my sister with  
12 (inaudible) I'll buy some more (inaudible) bonds  
13 with it.  
14 Q And that will go into trust for her?  
15 A Right. That same trust she's already got  
16 about twenty-five in.  
17 Q All right.  
18 MR. SUMNER: That's all the questions  
19 I have.  
20 THE COURT: Mr. Mazursky?  
21 MR. MAZURSKY: I seem to have  
22 misplaced, that one you had, Wachovia had  
23 an attached agreement.  
24 MR. SUMNER: Oh, that is going to be  
25 towards the front. It has the Wachovia

1 signature page. Hold on a second.  
2 THE COURT: Right here.  
3 MR. MAZURSKY: For the benefit of the  
4 Court, and I'm a Court officer, you can  
5 swear me if you want to, I've got some  
6 more questions but I want to explain while  
7 it's fresh in my mind.  
8 I was the one that checked with  
9 Wachovia when the question was raised  
10 about the, whether the survivorship  
11 accounts were payable, and the deposit  
12 agreement with Wachovia does not show  
13 anything in that regard except as a joint  
14 account.  
15 I personally checked with the  
16 bank because they had already paid the  
17 money to Harry as a survivorship account  
18 and they said, basically --  
19 MR. SUMNER: Your Honor, I think what  
20 the bank is telling Mr. Mazursky is  
21 getting far afield --  
22 MR. MAZURSKY: Let me say this: The  
23 deposit agreement that's attached to that  
24 as an exhibit, somewhere in it they told  
25 me the deposit agreement, although

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1 subsequent to the original deposit,  
 2 applies to all accounts, has been adopted  
 3 by the bank.  
 4 So Mr. Sumner seems to raise  
 5 some question that that was, (inaudible)  
 6 was established. The bank would not have  
 7 paid it to Mr. Harris without that, but  
 8 we'll get into that later on.  
 9 THE COURT: Do you have any questions  
 10 for Mr. Harris?  
 11 MR. SUMNER: Do you want to switch  
 12 with me or are you okay to --  
 13 MR. MAZURSKY: I'll stand here.  
 14 CROSS-EXAMINATION  
 15 BY MR. MAZURSKY:  
 16 Q When you went to the bank and you found  
 17 out from the bank, when you were able to ascertain  
 18 from the bank, you were ready to put it all in the  
 19 estate account; is that correct?  
 20 A Both in the estate account, and I had no  
 21 idea that was to be my money. I had no idea. Okay.  
 22 So I opened the estate account, I (inaudible) the  
 23 check with the assumption that I would put it  
 24 (inaudible) in the estate account.  
 25 The girl got on the computer and

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1 said, Mr. Harris, that's your money, so I kept  
 2 the --  
 3 MR. SUMNER: Objection. Again, I  
 4 think it's hearsay. I think it's improper  
 5 for him (inaudible). They need to call a  
 6 witness --  
 7 THE COURT: Only tell us what you  
 8 were told.  
 9 BY MR. MAZURSKY:  
 10 Q As a result of your visit to the bank,  
 11 what did you -- did you ascertain that those were  
 12 survivorship accounts going to you?  
 13 MR. SUMNER: Objection, Your Honor.  
 14 He can't testify --  
 15 THE COURT: You can answer the  
 16 question yes or no.  
 17 BY MR. MAZURSKY:  
 18 Q As a result of your visit at the bank did  
 19 you ascertain that that account belonged to you?  
 20 A Yes.  
 21 Q And the same thing was true with the other  
 22 bank?  
 23 A Yes.  
 24 Q In your visit to that bank.  
 25 The, so the, I think -- as a

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1 result of your visit to the bank did you have up to  
 2 the time of her death a valid power of attorney for  
 3 Mrs. Harris?  
 4 A Yes.  
 5 MR. MAZURSKY: I think that that's in  
 6 evidence, Your Honor. It gives him full  
 7 authority to do whatever he needed to do  
 8 in her behalf. And if you want to see it,  
 9 I'll provide it to Mr. Sumner.  
 10 MR. SUMNER: I've seen it, I don't  
 11 believe it's in evidence but I know what  
 12 you're referring to.  
 13 BY MR. MAZURSKY:  
 14 Q And the amounts that you reported in those  
 15 survivorship accounts are the correct amounts?  
 16 A To the best of my knowledge they were the  
 17 correct amounts.  
 18 Q Is that the amount the bank gave you?  
 19 A Yes, yes, yes, yes.  
 20 Q Okay.  
 21 MR. MAZURSKY: I have no further  
 22 questions.  
 23 THE COURT: Mr. Sumner?  
 24 MR. SUMNER: No more questions from  
 25 us, Your Honor.

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1 (Witness excused.)  
 2 MR. SUMNER: Can we take a quick  
 3 break?  
 4 THE COURT: We can take a five minute  
 5 break, ten minutes.  
 6 MR. SUMNER: And our next two  
 7 witnesses should go very quickly. I don't  
 8 think there's any need to stay after  
 9 lunch. We can be done in an hour.  
 10 MR. MAZURSKY: I have one I can put  
 11 in before or after you all take the break.  
 12 (Recess.)  
 13 (Patty Spring, after being duly sworn,  
 14 testified as follows:)  
 15 THE COURT: Answer any questions  
 16 Mr. Sumner may have.  
 17 DIRECT EXAMINATION  
 18 BY MR. SUMNER:  
 19 Q Good morning, Miss Spring.  
 20 A Good morning, Robert.  
 21 Q Would you please state your name.  
 22 A Patty Harris Spring.  
 23 Q Now, I always call you Patty. Is it okay  
 24 if I call you Patty?  
 25 A Certainly.

| Page 74                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Page 76                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>1 Q Okay. Patty, where do you live?</p> <p>2 A I live in Charleston, South Carolina.</p> <p>3 Q Okay. How long have you lived there?</p> <p>4 A Lived there a little over a year now.</p> <p>5 Q Okay. Where did you grow up?</p> <p>6 A Sumter, South Carolina.</p> <p>7 Q Okay. And how long were you in Sumter?</p> <p>8 A I left Sumter when I was probably about</p> <p>9 24, 25.</p> <p>10 Q Okay. And where did you go from there?</p> <p>11 A Went to the Beach.</p> <p>12 Q And how long were you at the Beach before</p> <p>13 you moved to Charleston.</p> <p>14 A Quite a few years. I met my second</p> <p>15 husband and we moved down to Charleston briefly and</p> <p>16 then (inaudible).</p> <p>17 Q Okay. You completed high school; correct?</p> <p>18 A Yes.</p> <p>19 Q Did you do any schooling after that?</p> <p>20 A Yes, I went to Baptist College for awhile</p> <p>21 and then Trident Tech and went on to be a dental</p> <p>22 assistant.</p> <p>23 Q Okay. And you're currently married to</p> <p>24 Marty; is that correct?</p> <p>25 A Martin Spring, Jr., yes, sir.</p> | <p>1 in trust to my mother, and then Francis left me</p> <p>2 \$50,000 in trust.</p> <p>3 Q Okay. So I stand corrected, so everything</p> <p>4 from your father went to your mother?</p> <p>5 A Went to my mother.</p> <p>6 Q Okay. And then Francis gave you \$50,000?</p> <p>7 A \$50,000 in trust.</p> <p>8 Q Okay. And, now, your brother Harry was</p> <p>9 the trustee of that trust; correct?</p> <p>10 A Yes.</p> <p>11 Q Okay. And your mother died May the 1st of</p> <p>12 2007; correct?</p> <p>13 A Correct.</p> <p>14 Q Okay. She's Geraldine Harris; right?</p> <p>15 A That's correct.</p> <p>16 Q Okay. And under her will you're entitled</p> <p>17 to the residue of her estate or whatever's left over</p> <p>18 in trust; correct?</p> <p>19 A That's my understanding, yes.</p> <p>20 Q Your mother named your brother, Harry,</p> <p>21 Junior as the trustee of that trust as well?</p> <p>22 A That's correct.</p> <p>23 Q Okay. So just so we have a good</p> <p>24 understanding, Harry, Junior is the trustee of the</p> <p>25 Francis Bowman Trust and the trustee of the</p>                                                                             |
| Page 75                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Page 77                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <p>1 Q Okay. How long have you been married to</p> <p>2 Marty?</p> <p>3 A Been married to Marty for 22 years, 23</p> <p>4 years, excuse me.</p> <p>5 Q Okay. Now, you have a son named Harris;</p> <p>6 correct?</p> <p>7 A Correct.</p> <p>8 Q Okay. How old is Harris?</p> <p>9 A Harris is 31.</p> <p>10 Q Okay. And where does Harris live? Can</p> <p>11 you tell us a little bit about Harris?</p> <p>12 A Harris lives in North Charleston now, he</p> <p>13 has a lovely wife, a little 14-month-old girl that's</p> <p>14 the light of my life.</p> <p>15 Q Now, Patty, your father died December 5th</p> <p>16 of 1993; is that right?</p> <p>17 A Yes, he did.</p> <p>18 Q And he was Harry Harris, Senior?</p> <p>19 A Yes.</p> <p>20 Q Okay. Now, your father's cousin, Francis</p> <p>21 Bowman, died July 24th, 1994; correct?</p> <p>22 A Yes.</p> <p>23 Q And both your father and Francis Bowman</p> <p>24 left you some money in trust; correct?</p> <p>25 A I believe everything that daddy left was</p>                                                                                  | <p>1 Geraldine Harris Trust?</p> <p>2 A That's correct.</p> <p>3 Q Now, tell us about your mother.</p> <p>4 A Mama was one of a kind. She -- all I</p> <p>5 could say, she was one of a kind. She started</p> <p>6 losing her eyesight. She finally gave in to go to</p> <p>7 the Lakes at Litchfield. She and my father were</p> <p>8 happily married for over 50 years.</p> <p>9 Q Let me just ask you some questions about</p> <p>10 her. She had two children, you and Harry; correct?</p> <p>11 A That's correct.</p> <p>12 Q And she had some bouts with cancer;</p> <p>13 correct?</p> <p>14 A Yes, she did.</p> <p>15 Q Would you tell the judge about her fight</p> <p>16 with cancer?</p> <p>17 A She had breast cancer, had to have one</p> <p>18 breast removed; years later after my father died she</p> <p>19 had to have the other one removed.</p> <p>20 I was notified after my father's</p> <p>21 death that the doctor had found a small place behind</p> <p>22 her rib cage close to her heart.</p> <p>23 And the doctor decided not to</p> <p>24 operate, he said that old age would get mother</p> <p>25 before the cancer did. Subsequently, the cancer did</p> |

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1 get her before the old age, so.

2 Q Now, she lived in Sumter with your father

3 for the their entire married life; correct?

4 A Entire married life.

5 Q Okay. And he died in December of '93 and

6 in 1999 she moved to the Lakes at Litchfield;

7 correct?

8 A That's correct.

9 Q Okay. And then she lived in an apartment

10 complex?

11 A She lived on the third floor at first.

12 She got stuck on the elevator which made her very

13 scared. She got very upset getting stuck in the

14 elevator so we made arrangements for her to move to

15 the first floor.

16 Q Okay.

17 A And that's where she stayed until she had

18 to go to the assisted living.

19 Q And when was that, what year,

20 approximately?

21 A That was 2006.

22 Q Okay. And then she was hospitalized

23 around the end of 2006?

24 A November of 2006. From there she went to

25 skilled care for a couple of months. And then back,

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1 we were told in January she had very little time to

2 live.

3 And that's when we had special

4 nurses, Hospice helped out. We had hired nurses to

5 help out. It had to be round-the-clock care for

6 her. I was there just about every day as my brother

7 came a good bit.

8 But she was very well taken care

9 of. She had everything she wanted till the end

10 except for a cigarette.

11 Q Probably a good thing.

12 A Yeah.

13 Q Now, she had a vision problem; is that

14 correct?

15 A Yes, she did.

16 Q Would you tell the judge about her vision

17 problems?

18 A She could not see. I would have, when she

19 lived in Sumter I had friends call me and telling me

20 they saw mother riding around town.

21 One of the last times I came to

22 Sumter I chalked her tires so when the next time I

23 came back I could confront her with it that I knew

24 she moved her tires.

25 She got very upset with me, how

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1 dare I chalk her tires. We sat down and had a talk

2 and I explained to her, I said, mother, you could

3 hurt yourself, hurt somebody else, you've got to put

4 the keys away.

5 Even when she moved to the Lakes

6 at Litchfield, that car had to come with her, but

7 she never drove again.

8 Q So after she moved to Lakes at Litchfield

9 in '99 she didn't move again -- she didn't drive

10 again?

11 A She never drove that car again.

12 Q Did she have any trouble reading documents

13 in '98 and '99?

14 A Oh, yes, oh, yes.

15 Q Tell us about how you know that.

16 A It's was very obvious she had trouble

17 seeing. She had a huge machine that she would put

18 things -- a girlfriend of the family's had let her

19 use to let her try to read things. That got to the

20 point that that wouldn't even work.

21 Q What kind of machine is that?

22 A It magnified everything and she had it set

23 up in her bedroom.

24 Q Okay. And when was it that she used that

25 machine?

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1 A As often as she would go to it, just about

2 every day to try to read, because she did enjoy

3 reading and looking at TV.

4 Q Now, is this when she was in Sumter?

5 A This was when she was in Sumter. The

6 machine did not go with her to the Lakes at

7 Litchfield.

8 Q Could she read without the machine?

9 A No, never.

10 MR. MAZURSKY: (Inaudible) some of

11 this stuff.

12 MR. SUMNER: I'm going to mark this

13 medical record, your Honor, as Number, I

14 guess Number 4.

15 THE COURT: Yes, Number 4 would be

16 the next one.

17 (Marked for identification was Exhibit 4.)

18 BY MR. SUMNER:

19 Q I'm going to ask you to look at a copy of

20 this, this is the only one I have so we might have

21 to share here.

22 A Okay.

23 Q The first page of Exhibit Number 4 is a

24 certificate of authenticity from Coastal Vision

25 Center.

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| <p style="text-align: right;">Page 82</p> <p>1 A Um-hum.</p> <p>2 Q Do you see that?</p> <p>3 A Yes.</p> <p>4 Q Do you see where they represent that these</p> <p>5 are the medical records that they maintain on behalf</p> <p>6 of your mother?</p> <p>7 A Yes.</p> <p>8 Q Okay. You see the first record, it's</p> <p>9 dated some month, 8th day, 2005, do you see that?</p> <p>10 A Yes.</p> <p>11 Q And here on the first line, if you'll look</p> <p>12 at that, would you just read what it says?</p> <p>13 A Macular degeneration.</p> <p>14 Q Okay. Did your mother suffer from macular</p> <p>15 degeneration?</p> <p>16 A Yes, she did.</p> <p>17 Q Okay. If you'll turn to, past the second</p> <p>18 page to the third page, this is the earliest record</p> <p>19 we have here in this compilation, this is dated</p> <p>20 July 11, 2000; correct?</p> <p>21 A That's correct.</p> <p>22 Q Okay. And if you could, could you make</p> <p>23 out where it reads chief complaint?</p> <p>24 A Macular degeneration by history, looks</p> <p>25 like X something.</p>                                                                     | <p style="text-align: right;">Page 84</p> <p>1 Q I'm going to show you a copy of what's</p> <p>2 been marked as Exhibit B and the second page in,</p> <p>3 NBSC 002, that's a signature page for an NBSC</p> <p>4 account, do you see that?</p> <p>5 A Yes, I see that.</p> <p>6 Q And same questions to you, based on your</p> <p>7 familiarity with your mother's vision and the fact</p> <p>8 that she had suffered from macular degeneration as</p> <p>9 evidenced by her medical records, do you have any</p> <p>10 opinion whether she could have --</p> <p>11 A She could never have read that. She</p> <p>12 signed it.</p> <p>13 Q But she couldn't have read it?</p> <p>14 A She could not have read that small of</p> <p>15 writing, there's no way.</p> <p>16 Q How was your relationship with your</p> <p>17 mother?</p> <p>18 A When I was a child it was rocky. I don't</p> <p>19 think she appreciated having me so late in life.</p> <p>20 When she went to the Lakes at Litchfield we became</p> <p>21 close. I was with her 90 percent of the time.</p> <p>22 She would not get on that bus at</p> <p>23 the Lakes at Litchfield, I had to drive her in her</p> <p>24 car. She always wanted to be in that Buick.</p> <p>25 Q What kinds of places would you drive her</p> |
| <p style="text-align: right;">Page 83</p> <p>1 Q X ten years?</p> <p>2 A Yeah, over ten years.</p> <p>3 Q Okay. So as of July the 11th, 2000 she</p> <p>4 had suffered from macular degeneration for ten</p> <p>5 years?</p> <p>6 A Yes.</p> <p>7 Q Okay. Was that consistent with your</p> <p>8 understanding of your mother's vision?</p> <p>9 A Yes.</p> <p>10 Q I'm going to show you what we've marked as</p> <p>11 Exhibit B. It's a Wachovia signature page for an</p> <p>12 account. Based on your familiarity with your</p> <p>13 mother's vision and the vision condition that she</p> <p>14 suffered from as evidenced by these medical records,</p> <p>15 could your mother, on September 30th, 1999, have</p> <p>16 read that document on her own accord?</p> <p>17 A I don't believe she could have read it,</p> <p>18 she could sign a signature, but I do not believe she</p> <p>19 could read this especially if it was in this type,</p> <p>20 small type.</p> <p>21 MR. SUMNER: My documents have been</p> <p>22 mixed up, I beg your indulgence, Your</p> <p>23 Honor.</p> <p>24 THE COURT: Yes, sir.</p> <p>25 BY MR. SUMNER:</p> | <p style="text-align: right;">Page 85</p> <p>1 when she moved to the Lakes at Litchfield in 1999?</p> <p>2 A To the grocery store, to all of her</p> <p>3 doctors appointments, just out for a little jaunt,</p> <p>4 wherever she may want to go, ride by the beach, go</p> <p>5 shopping, she loved to shop.</p> <p>6 Q Now, where were you living at that time</p> <p>7 from 1999 until 2007 when she died?</p> <p>8 A I lived part of the time at the beach</p> <p>9 house and then we lived in Surfside Beach.</p> <p>10 Q Okay. Now, where was the beach house?</p> <p>11 A Garden City.</p> <p>12 Q Okay. And was that close to the Lakes at</p> <p>13 Litchfield?</p> <p>14 A Yes, it wasn't -- when we lived in</p> <p>15 Surfside it was about a 20-minute drive for me,</p> <p>16 about the same (inaudible).</p> <p>17 Q Okay. And so you were at the beach within</p> <p>18 about 25 minutes of her during her entire stay at</p> <p>19 Lakes at Litchfield?</p> <p>20 A Yes.</p> <p>21 Q Okay. And, now, did you ever have any</p> <p>22 specific problems with your mother, any incidents</p> <p>23 that caused any rockiness between the relationship?</p> <p>24 A When I forged some checks, I was, it was</p> <p>25 at a rocky time, a black place in my life. And she</p>  |

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|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p style="text-align: right;">Page 86</p> <p>1 forgave me. And I was there for her every minute<br/> 2 after that for the rest of her life.<br/> 3 Q Tell me what you mean, you say you forged<br/> 4 some checks, you forged checks on whose account?<br/> 5 A Her account.<br/> 6 Q Okay. And why would you do such a thing?<br/> 7 A Like I said, I was in a very dark place, I<br/> 8 needed help, my son needed help, I did what I had to<br/> 9 do to survive.<br/> 10 Q Okay. Was your son in trouble?<br/> 11 A He was.<br/> 12 Q And is that the kind of thing you didn't<br/> 13 want to tell her about?<br/> 14 A I did not want mother to know, she adored<br/> 15 that child, and I did what I had to do.<br/> 16 Q Okay. What kind of trouble was he in?<br/> 17 A He was caught taking a golf cart.<br/> 18 Q Okay. So he was -- was he arrested?<br/> 19 A Yes, he was.<br/> 20 Q And he had some legal problems?<br/> 21 A Yes, he did.<br/> 22 Q Did he have to get a lawyer?<br/> 23 A Yes, he did.<br/> 24 Q Did he go to jail?<br/> 25 A For a very short time.</p> | <p style="text-align: right;">Page 88</p> <p>1 Q And you were?<br/> 2 A And I was.<br/> 3 Q Okay. And your son has, it sounds like,<br/> 4 has gotten married since that time.<br/> 5 A He's gotten married, he's got a little<br/> 6 baby girl, he and his wife are both in school, he<br/> 7 works.<br/> 8 Q He straightened himself out?<br/> 9 A Oh, he did that years ago.<br/> 10 Q Now, Harry's your only brother; correct?<br/> 11 A He's my only sibling.<br/> 12 Q Okay. And what's your relationship been<br/> 13 like with Harry historically.<br/> 14 A Not good.<br/> 15 Q Okay. Now, without getting too personal,<br/> 16 I know it's an emotional subject, can you just tell<br/> 17 the judge the kind of relationship that you two<br/> 18 have?<br/> 19 A As long as my father was alive he was good<br/> 20 to me, he was decent to me. After daddy died it got<br/> 21 worse. After what I did it got even worse.<br/> 22 I don't think he's really ever<br/> 23 cared for me. In fact, there are things he doesn't<br/> 24 like about me, there are things I don't like about<br/> 25 him.</p> |
| <p style="text-align: right;">Page 87</p> <p>1 Q Okay. And was that the reason why you<br/> 2 forged checks?<br/> 3 A Yes.<br/> 4 Q To pay for that?<br/> 5 A Yes.<br/> 6 Q Was there any other reason why you forged<br/> 7 checks?<br/> 8 A No. To survive, that was it.<br/> 9 Q Okay.<br/> 10 A I was scared to go to mother, I was scared<br/> 11 to go to my brother, once my father had left, I felt<br/> 12 like I had nobody to turn to.<br/> 13 Q You're visibly upset about this, aren't<br/> 14 you?<br/> 15 A Very upset.<br/> 16 Q Okay. You sorry about what you did?<br/> 17 A Very sorry, and that's why I tried to do<br/> 18 as much as I could do for her the rest of her life.<br/> 19 Q When was it that this episode took place?<br/> 20 A I think around '99, '98, '99.<br/> 21 Q Okay. Before she went to the Lakes at<br/> 22 Litchfield?<br/> 23 A Before she went to the Lakes at<br/> 24 Litchfield. But she chose to go there because she<br/> 25 knew I would be there for her.</p>                                                                       | <p style="text-align: right;">Page 89</p> <p>1 Q Has it always been a difficult<br/> 2 relationship?<br/> 3 A Always.<br/> 4 Q Okay. Now, when he was the trustee of<br/> 5 this Francis Bowman Trust prior to your mother's<br/> 6 death, how was it that you would access the funds<br/> 7 from the trust?<br/> 8 A They would come from him.<br/> 9 Q Okay. And how -- would you have to<br/> 10 request them or would they come just --<br/> 11 A They would come, they would come.<br/> 12 Q Okay. And with respect to the Frances<br/> 13 Bowman Trust or the Harry Harris, Senior Trust, did<br/> 14 you receive regular accountings?<br/> 15 A Never got any accounting.<br/> 16 Q Okay.<br/> 17 A Never.<br/> 18 Q Did you request accountings?<br/> 19 A I did, through my law firm, through you<br/> 20 all.<br/> 21 Q Now, were there any specific issues with<br/> 22 your brother that ever took place that caused you to<br/> 23 have this rocky relationship?<br/> 24 A He was very upset about the will.<br/> 25 Q What do you mean by that?</p>                                                     |

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1 A When he read the will, we were in some  
 2 contact right after mother's death, and he was  
 3 furious of it, he was just furious.  
 4 Q What was he furious about?  
 5 A He told me that he had been told he was  
 6 going to be left a hundred thousand dollars.  
 7 Q That would be hearsay so you can't say  
 8 that.  
 9 A He was upset over what was left to him and  
 10 his daughter and grandchildren.  
 11 Q Okay. Now, did you ever try to make  
 12 amends or reconcile the relationship?  
 13 A I did. Right after mother died my niece  
 14 and her girls came to the beach. I went over with  
 15 homemade fried chicken and whatever I could that I  
 16 knew my niece's favorites were, and I was very close  
 17 to my niece (inaudible).  
 18 Q Okay. And did that improve the  
 19 relationship any?  
 20 A Not any, no.  
 21 Q Okay. And what's your relationship like  
 22 today?  
 23 A I've not seen him, this is the first time  
 24 I've seen him in over two years.  
 25 Q Now, have you seen a copy of your mother's

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1 will?  
 2 A I have.  
 3 Q Okay. Did you read it?  
 4 A Yes, sir.  
 5 Q Okay. And the will leaves to you in trust  
 6 the residue of the estate for your maintenance and  
 7 support for your lifetime and then that will go to  
 8 your son when you pass away; correct?  
 9 A That's correct.  
 10 Q Okay. Now, prior to your mother's death  
 11 were you aware of her plan for her estate?  
 12 A I always knew Bubba got the business, that  
 13 I was to get what was left, what mother and father  
 14 had accumulated.  
 15 Q Okay. And how did you know that?  
 16 A Everyone, I think everyone knew that, it  
 17 was common knowledge.  
 18 MR. MAZURSKY: I object, your Honor,  
 19 this is hearsay, can't testify to what  
 20 someone else knew or what you were told.  
 21 A Well, okay, well, that was my  
 22 understanding.  
 23 MR. SUMNER: Your Honor, that's all  
 24 the questions we have of Miss Spring.  
 25 THE COURT: Answer any questions that

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1 Mr. Mazursky may have, please.  
 2 MR. MAZURSKY: Well, like Patty says,  
 3 she grew up in Sumter and I guess most of  
 4 her life she grew up right across the  
 5 street from me.  
 6 THE WITNESS: Certainly did.  
 7 MR. MAZURSKY: And played with my  
 8 children. She was a cute little girl and  
 9 we enjoyed her friendship and everything  
 10 through the years, and, but.  
 11 CROSS-EXAMINATION  
 12 BY MR. MAZURSKY:  
 13 Q Patty, you're testifying about your  
 14 mother's macular, and believe it or not, all of us  
 15 get to that age, I got some of it myself now.  
 16 A Sorry to hear that.  
 17 Q And, well, no, apparently if it's dry, it  
 18 doesn't bother you too much so I'm fine.  
 19 But you're not implying or  
 20 trying to imply that Patty (sic) didn't know what  
 21 she was signing; right?  
 22 A What I'm implying is that mother could not  
 23 read what she was signing. She was told, had to be  
 24 told what she was signing.  
 25 Q And your mother was a bright, intelligent,

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1 and like you say, unique person?  
 2 A Very unique.  
 3 Q And very bright.  
 4 A Very bright.  
 5 Q And she would ordinarily not have signed  
 6 anything if you hadn't read it to her; right?  
 7 A If she could read it.  
 8 Q But if it was read -- she wouldn't sign  
 9 something if she didn't know what it was; is that  
 10 correct?  
 11 A No, she wouldn't have.  
 12 Q Okay. That's all the questions I want to  
 13 ask you.  
 14 So Patty, I'm not going to go  
 15 into this (inaudible) thing and, it's immaterial  
 16 except you admit, you went into it, I guess?  
 17 A Yes, I did.  
 18 Q And, in fact, I wrote your mother about it  
 19 one time?  
 20 A Yes, you did.  
 21 Q And that's all, I don't think that's  
 22 material at this time.  
 23 Miss Spring, I'm not admitting  
 24 this but you felt that maybe you should have gotten  
 25 the total of the estate and not the survivorship

| Page 94                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Page 96                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>1 accounts, is that right, should have gotten those</p> <p>2 accounts that were given to your brother?</p> <p>3 A Yes.</p> <p>4 Q Okay. But as a matter of fact, you've</p> <p>5 ascertained that it went to him under the</p> <p>6 survivorship accounts signed by your mother; is that</p> <p>7 correct?</p> <p>8 A No.</p> <p>9 Q You don't understand that?</p> <p>10 A I understand, I understand, but I do not</p> <p>11 believe it was supposed to go to my brother, no.</p> <p>12 Q Even if she signed the agreement, would</p> <p>13 you say she would have known what she was signing?</p> <p>14 A Morris, you can put it any way you want</p> <p>15 to.</p> <p>16 Q Okay. Well --</p> <p>17 MR. MAZURSKY: I have no further</p> <p>18 questions.</p> <p>19 MR. SUMNER: I have a couple, Your</p> <p>20 Honor.</p> <p>21 THE COURT: All right.</p> <p>22 REDIRECT EXAMINATION</p> <p>23 BY MR. SUMNER:</p> <p>24 Q Mr. Mazursky brings up an interesting</p> <p>25 point. Your mother was a smart lady. At the time</p>                                                                                                                                                                                   | <p>1 knew what she was signing, and you said right;</p> <p>2 correct?</p> <p>3 A Correct.</p> <p>4 Q And you also said that she couldn't read</p> <p>5 the documents at the time; right?</p> <p>6 A That's correct.</p> <p>7 Q So she would have been relying on whoever</p> <p>8 was present to tell her what she was signing;</p> <p>9 correct?</p> <p>10 A That's correct, that's correct.</p> <p>11 Q So if someone told her to sign her name</p> <p>12 here and --</p> <p>13 MR. MAZURSKY: That's just an</p> <p>14 assumption, your Honor, I object.</p> <p>15 MR. SUMNER: I'll withdraw that</p> <p>16 question. That's all the questions I</p> <p>17 have.</p> <p>18 MR. MAZURSKY: Well, thank you.</p> <p>19 RE-CROSS EXAMINATION</p> <p>20 BY MR. MAZURSKY:</p> <p>21 Q I have to go a little further. Patty,</p> <p>22 your mother knew of your actions --</p> <p>23 A Yes.</p> <p>24 Q -- with these forged checks?</p> <p>25 A Yes.</p>                                                                                                                                                                                                  |
| Page 95                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Page 97                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <p>1 when these accounts were opened in 1998-'99 she was</p> <p>2 a sharp lady?</p> <p>3 A Yes, oh, yes.</p> <p>4 Q And financially after your father died she</p> <p>5 took an interest in the finances; correct?</p> <p>6 A She tried to, I believe, yes.</p> <p>7 Q Okay. And do you believe that she would</p> <p>8 have agreed to put a sum of over a hundred thousand</p> <p>9 dollars --</p> <p>10 MR. MAZURSKY: I object to that, it's</p> <p>11 not a question of belief, your Honor.</p> <p>12 THE COURT: Well, let him finish his</p> <p>13 question, and then she can stop before she</p> <p>14 answers, see what course to take.</p> <p>15 BY MR. SUMNER:</p> <p>16 Q Based on your interactions with your mom</p> <p>17 and your familiarity with her and her condition at</p> <p>18 the time, do you think your mom would have put</p> <p>19 moneys in excess of a hundred thousand dollars in a</p> <p>20 checking account that was not invested and drawing</p> <p>21 any kind of interest?</p> <p>22 A No, sir.</p> <p>23 Q And just so we're clear on this issue that</p> <p>24 Mr. Mazursky asked you, he said you don't believe</p> <p>25 your mother would have signed a document unless she</p> | <p>1 Q And actually the statement came in that</p> <p>2 you knew you did wrong but you all have made peace;</p> <p>3 is that right?</p> <p>4 A That's correct.</p> <p>5 Q And you said, you made a statement earlier</p> <p>6 that you had some -- you felt that maybe you weren't</p> <p>7 (inaudible) a hundred percent sure, a late in life</p> <p>8 child?</p> <p>9 A Correct.</p> <p>10 Q And you had some differences with your</p> <p>11 parents because of your actions over the years;</p> <p>12 right?</p> <p>13 A I think every child does, yes, sir.</p> <p>14 Q Yeah. And if any things happened, they</p> <p>15 would have possibly encouraged them to put the</p> <p>16 various moneys in trust for you.</p> <p>17 A It was all discussed, it needed to be put</p> <p>18 in trust, I admitted that, I didn't know what I may</p> <p>19 do. And I think it was right to be put in trust.</p> <p>20 Q Okay. And so, and you always had</p> <p>21 resentment that your father sold the business to</p> <p>22 Harry?</p> <p>23 A I had no resentment whatsoever.</p> <p>24 Q I thought you did. Okay.</p> <p>25 A I had no resentment.</p> |

| Page 98                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Page 100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| <p>1 Q And you never thought that he gave it to<br/>2 him; is that right?<br/>3 A I felt like that he was very fortunate to<br/>4 have a business to be presented to him like that,<br/>5 the business paid for itself.<br/>6 Q You don't know that. Do you know that,<br/>7 you were aware that Harry paid your father a million<br/>8 dollars for it?<br/>9 A I didn't know what the price was, I did<br/>10 not know that until a few months ago.<br/>11 MR. MAZURSKY: I have no further<br/>12 questions.<br/>13 MR. SUMNER: Nothing further, Your<br/>14 Honor.<br/>15 (Witness excused.)<br/>16 MR. MAZURSKY: Your Honor, I feel<br/>17 that -- I wanted to call to the Court,<br/>18 before we close, one question. You put<br/>19 back in evidence the agreement with<br/>20 Wachovia; correct?<br/>21 MR. SUMNER: It's already in<br/>22 evidence.<br/>23 MR. MAZURSKY: Yeah. And there was<br/>24 an attachment to it that you questioned.<br/>25 MR. SUMNER: The attachment that you</p>                                                   | <p>1 And they sent me that agreement which is<br/>2 attached which they said --<br/>3 MR. SUMNER: Your Honor, I hate to<br/>4 interrupt you but he's basically hinting<br/>5 around to getting in as much hearsay as he<br/>6 can. I think he's just trying to get in<br/>7 what Wachovia is telling him. I'm<br/>8 sympathetic to --<br/>9 MR. MAZURSKY: It was introduced in<br/>10 evidence as an attachment. If you'll<br/>11 study that account, the bank said it<br/>12 applied to previous accounts and new<br/>13 accounts. And that's in the record.<br/>14 THE COURT: Okay. We'll leave it at<br/>15 that.<br/>16 MR. SUMNER: Your Honor, we would<br/>17 call at this point Frankie White would be<br/>18 our last witness.<br/>19 It's your turn. If you'll have<br/>20 a seat right here.<br/>21 THE WITNESS: I have a hearing<br/>22 impairment, so.<br/>23 MR. SUMNER: We'll talk loud for you.<br/>24 THE WITNESS: If I don't hear<br/>25 something, I'll ask again.</p> |
| Page 99                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Page 101                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <p>1 attached to the signature page is what<br/>2 you're referring to, the deposit<br/>3 agreement?<br/>4 MR. MAZURSKY: Yes.<br/>5 As attorney for the estate I'm<br/>6 having to present some facts to the Court.<br/>7 When that came up in the --<br/>8 THE COURT: Why don't you present<br/>9 that during your closing as opposed to<br/>10 now.<br/>11 MR. MAZURSKY: What I wanted to know,<br/>12 (inaudible) testimony because I have a<br/>13 right as an officer of the Court to advise<br/>14 the Court, (inaudible), if you don't<br/>15 accept it, you know, that's (inaudible).<br/>16 The only thing that was ever<br/>17 questioned by Mr. Sumner's firm was the<br/>18 survivorship accounts. And, of course, I<br/>19 subpoenaed the copies of the deposit<br/>20 agreements and they sent them to me. And<br/>21 the NBSC specifically stated they were<br/>22 survivorship. Wachovia did not.<br/>23 I questioned the bank as they<br/>24 had already taken the position that it<br/>25 was -- belonged to Mr. Harris, Junior.</p> | <p>1 THE COURT: Sure, that's fine. Just<br/>2 have a seat.<br/>3 MR. SUMNER: We'll talk loud as we<br/>4 can.<br/>5 THE COURT: Would you raise your<br/>6 right hand for me, please.<br/>7 (Frankie White, after being sworn,<br/>8 testified as follows:)<br/>9 THE COURT: Would you state your full<br/>10 name for us, please.<br/>11 THE WITNESS: What?<br/>12 THE COURT: Would you state your name<br/>13 for us, please.<br/>14 THE WITNESS: Yeah, Frankie White.<br/>15 THE COURT: Okay. Miss White, if you<br/>16 will answer any questions that Mr. Sumner<br/>17 might have for you.<br/>18 DIRECT EXAMINATION<br/>19 BY MR. SUMNER:<br/>20 Q Mr. White, thank you for being here today.<br/>21 A What?<br/>22 Q Thank you for being here today.<br/>23 A I'll be glad to.<br/>24 Q Well, thank you.<br/>25 Please tell us where you live.</p>                                                                                                                                 |

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1 A Huh?

2 Q Where do you live?

3 A I live at 2198 Graystone Drive.

4 Q And that's in Sumter; correct?

5 A Yeah. It's a retirement place.

6 Q And would you please tell us --

7 A And Ms. Harris lived right around the

8 corner from me after we sold both of our houses.

9 Q Okay. Now, that's in Sumter; correct?

10 A Yeah, right.

11 Q Okay. And how old are you, Miss White?

12 A Ninety-three and I'll be 94 in, December

13 the 1st. Don't forget it now, I want a birthday

14 present.

15 Q Well, now, how is your health? Are you in

16 good health?

17 A Oh, yeah, I'm in good health.

18 Q Okay. Now, you told us before you were

19 sworn in that you had difficulty hearing; correct?

20 A What? I have a hearing impairment.

21 Q Okay.

22 A I have a sinus infection and it went in my

23 ears. They put tubes in my ears and then they had

24 to take them out and when they did I couldn't hear.

25 Q Okay. How is your memory?

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1 A Good. I can recite poems from high

2 school.

3 Q We'll wait till we're finished, then we'll

4 go into poetry.

5 Where did you grow up?

6 A I grew up in Tampa, Florida.

7 Q And how did you find your way to Sumter?

8 A Well, I was in LSU Medical School, going

9 to school. Charlie was at Tulane. And Charity

10 Hospital was a teaching hospital between the two,

11 and they were right together. So we met in the

12 hall.

13 Q And the rest is history; right?

14 A Yeah.

15 Q Now, you obtained a nursing degree from

16 LSU; correct?

17 A Yeah, I had a degree in nursing from LSU.

18 Q Okay.

19 A And I was top in my class.

20 Q I don't doubt it.

21 Now, how many years were you a

22 nurse?

23 A Oh, I couldn't go, 'cause Charlie and I

24 got married after I graduated and, so I couldn't go

25 in the Army as a nurse, so I went down and told them

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1 I would volunteer for anything.

2 So anyway, they asked me to

3 teach nurse -- cadet nurses. So I taught cadet

4 nurses until 1944.

5 And I also volunteered to, we

6 had hostile ships come into New Orleans and I helped

7 load those hospital ships and we did -- removed

8 sutures and that sort of thing.

9 And then we had a lot of torpedo

10 vessels going out on the Mississippi River so I

11 volunteered for that. And we, one night we had

12 seven sailers with a broken back that came in 'cause

13 of concussion. Anyway, I volunteered for that.

14 So sometimes I would work all

15 night doing that kind of stuff, then have to go back

16 at 8 o'clock and teach. They had to pass my course,

17 and they did, 'cause I would stay extra time. I

18 love medicine and I love nursing.

19 MR. SUMNER: Now, if you'll just, beg

20 your pardon, if you'll let her testify

21 without interrupting her, we'd appreciate

22 it.

23 MR. MAZURSKY: I wasn't interrupting

24 her. I apologize --

25 MR. SUMNER: Show a little respect.

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1 MR. MAZURSKY: I'm showing respect.

2 BY MR. SUMNER:

3 Q When did you finally retire from nursing?

4 When was it that you last worked as a nurse?

5 A When I decided to be a nurse?

6 Q No, when did you retire from nursing?

7 A Oh, I never retired.

8 MR. MAZURSKY: If I may interrupt the

9 Court just a moment.

10 A I still --

11 MR. SUMNER: Hold on one second.

12 MR. MAZURSKY: Your Honor, I grew up

13 as a neighbor to Mrs. Frankie White.

14 THE WITNESS: Huh?

15 MR. MAZURSKY: I said I was a

16 neighbor of yours for years, you lived on

17 the farm right across from my house.

18 No disrespect for her, in fact,

19 her late husband was my doctor, her late

20 husband, Charlie, was my doctor for many a

21 year.

22 But what I raise the question

23 now is we need to get to the relevance of

24 her testimony. And I'm happy to hear her

25 life history but I think we should start

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1 getting to the relevance and what she's  
 2 going to testify to.  
 3 THE COURT: Okay. He's laying a  
 4 background for what she's going to testify  
 5 to so I'll let it continue on.  
 6 BY MR. SUMNER:  
 7 Q I'm just trying to get an idea, I  
 8 understand you may have helped out the neighborhood  
 9 kids, but when was the last time you held a job as a  
 10 nurse, a paying job?  
 11 A I took a refresher course to get -- about  
 12 20 years after I graduated. Then I took the boards  
 13 in South Carolina and passed them.  
 14 Q What year was that?  
 15 A Oh, '54, I think, something like that.  
 16 Q Okay.  
 17 A And then I volunteered at the hospital and  
 18 did first-aid, I mean, taught that stuff to the  
 19 Scouts, and I also taught nurses aides for the  
 20 hospital.  
 21 Q Okay. Good.  
 22 Now, when did you first meet  
 23 Geraldine Harris?  
 24 A We built a house on Quilson (phonetic)  
 25 Drive and we moved in in June of '52, I think it is.

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1 They built a house directly back of us on Mason  
 2 Craw. And our two yards ran together. And that's  
 3 when I knew her. They moved in somewhere maybe,  
 4 they moved after we did, but it was about a year or  
 5 so.  
 6 Q Okay. So you knew Miss Geraldine Harris  
 7 for about 50 years?  
 8 A Oh, yeah.  
 9 Q Now, were you --  
 10 A I knew her from the time we were there and  
 11 we were close friends.  
 12 Q What kinds of things did you all do  
 13 together as close friends?  
 14 A What?  
 15 Q What kinds of things would you do together  
 16 with Geraldine Harris?  
 17 A Oh, we went out to dinner, and every day  
 18 after I got the children off to school and she was  
 19 free, we would have coffee a lot of times in the  
 20 morning.  
 21 And that went on for a long  
 22 time, as long as I lived there, not every morning  
 23 but many mornings. And, I mean, we just did things,  
 24 went to ballgames together and stuff like that.  
 25 Q So you two were very close; correct?

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1 A Yeah. I knew -- she confided in me about  
 2 a lot of things.  
 3 Q What kinds of things would she confide in  
 4 you about?  
 5 A Well, whatever comes up in the family  
 6 sometimes.  
 7 Q Would that include her finances?  
 8 A Yes.  
 9 Q Okay. Would that include --  
 10 A We talked business a lot of times. Geri  
 11 was a good business woman. She had worked in the  
 12 courthouse here for years until she got pregnant  
 13 with Patty and then she was at home.  
 14 And all the time she was  
 15 pregnant I heard about it every day. And so anyway,  
 16 then she had Patty and she brought Patty home.  
 17 And so she called me that  
 18 morning and said, Frankie, could you come over. And  
 19 I said, yeah. So I went over and she handed Patty  
 20 to me and she said, I don't know what to do, it's  
 21 been so long, see, it was 15 years, I think, between  
 22 the two.  
 23 And so anyway, they had Patty  
 24 and every morning I would go over and help her with  
 25 something.

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1 Q Did you remain close with her in the last  
 2 years when she lived in Sumter before she moved to  
 3 Litchfield?  
 4 A Oh, yeah. See, they moved out to  
 5 Graystone, and after my husband died, and we had a  
 6 couple of people try to break in the house, and our  
 7 house was kind of isolated, it had a pond in front,  
 8 and it was a good bit of acreage around it, and so  
 9 we had people coming in there trying to fish in that  
 10 pond at night.  
 11 And we had, two times we had  
 12 windows broken. And the children did not want me to  
 13 live there by myself.  
 14 So anyway, Geri had bought a  
 15 house out at Graystone, and it was a nice place, it  
 16 had retirement people out there. And we were all  
 17 real close, we had people -- we go do all kinds of  
 18 stuff with that group.  
 19 They moved out there. And then  
 20 after they moved out there, I moved out, I bought a  
 21 house and moved out.  
 22 Q You lived close to her all the way until  
 23 she moved away from Sumter?  
 24 A Yeah. After she moved away, I used to  
 25 come down to the beach for weekends and I would see

1 her and I'd come down here and we'd go shopping.  
 2 And I still was very close to her.  
 3 Q Okay. Before she moved to the Lakes at  
 4 Litchfield did she share with you her plans for her  
 5 estate, her will?  
 6 A Yeah.  
 7 Q Okay. And --  
 8 A When -- well, it went back to the time  
 9 before Charlie had died. We were at the beach with  
 10 them. And so anyway, big Harry told Charlie that he  
 11 had given the business to, to Harry.  
 12 MR. MAZURSKY: That's hearsay, your  
 13 Honor, object.  
 14 A And Charlie said, well --  
 15 THE COURT: Wait just a second; okay?  
 16 He's objected on the grounds of hearsay.  
 17 MR. MAZURSKY: That's hearsay.  
 18 A Well, that's what he said, Harry, Jr.,  
 19 gets the business.  
 20 THE COURT: Okay. You can't testify  
 21 to what somebody told you; okay?  
 22 THE WITNESS: Huh?  
 23 THE COURT: I said you cannot testify  
 24 as to what someone told you.  
 25 THE WITNESS: Okay, I'm sorry.

1 BY MR. SUMNER:  
 2 Q And if you can carry on, what did you  
 3 understand to be, what was Geraldine's plans for her  
 4 will?  
 5 MR. MAZURSKY: I object, Your Honor.  
 6 A Well, she --  
 7 MR. MAZURSKY: Can't testify to what  
 8 her plans were.  
 9 A I can't talk if he said I couldn't.  
 10 THE COURT: Just a second.  
 11 MR. MAZURSKY: Under the Dead Man  
 12 Statute she cannot testify, well, I guess  
 13 she could depending upon what she told  
 14 her.  
 15 THE COURT: Go ahead.  
 16 MR. SUMNER: She's not an interested  
 17 party so I don't think we run afoul of any  
 18 rules.  
 19 THE COURT: Yeah, she's not an  
 20 interested party, she's not an heir, so  
 21 she can testify.  
 22 THE WITNESS: Judge, you tell me  
 23 because I'm not accustomed to being a  
 24 witness, as you can see.  
 25 THE COURT: Yes, ma'am. I'm going to

1 let him repeat his question; okay?  
 2 BY MR. SUMNER:  
 3 Q You can answer the question. What did you  
 4 understand to be Geraldine's plans for her estate?  
 5 A She said everything went to Patty, all  
 6 that was left went to Patty.  
 7 Q Did you ever discuss with Geraldine bank  
 8 accounts that she held with her son, Harry?  
 9 A No, not a bank account.  
 10 Q Okay. Did she ever express to you or did  
 11 you guys ever have any discussions about the fact  
 12 that Harry was involved in her finances?  
 13 A I knew that she had something to do with  
 14 the trust because she -- they would ask for money  
 15 for Harris to go to school and Harry -- and she  
 16 would get real shook up because she seemed to think  
 17 that Harry didn't want to give it to her or  
 18 something.  
 19 Q So she expressed some concerns about Harry  
 20 being involved in her finances?  
 21 A Oh, say that again.  
 22 Q Did she express concern about Harry being  
 23 involved in her finances?  
 24 A No, she wasn't concerned except she  
 25 thought that he spent a lot of money. And she

1 sometimes would talk to me about it.  
 2 Q And what would she say? What did she say?  
 3 A Well, I think it was mostly with the  
 4 second wife. And he would, evidently he did spend a  
 5 lot of money because he, I know he'd been to Cancun,  
 6 he went to Las Vegas, Atlanta City, some of those  
 7 places. And then he -- he just spent a lot of  
 8 money.  
 9 Q Okay.  
 10 A I mean, that's the way he'd spend it.  
 11 Q Okay. Now, did you ever notice that  
 12 Geraldine had trouble seeing?  
 13 A She -- we used to have coffee in the  
 14 morning, and if she poured the coffee, she couldn't  
 15 hit the cup, she'd pour it on the table. So I  
 16 poured the coffee.  
 17 And she could not see. And the  
 18 Osteens who had the paper at home here, Tootie  
 19 Osteen had this do-jigger that she put in front of  
 20 her that made things bigger. But Geri did not like  
 21 to use it and she couldn't -- she said it didn't do  
 22 her any good.  
 23 I used to read to her the paper  
 24 sometimes and different things. And when we -- we  
 25 went out to lunch quite a bit and I always drove.

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1 And so I would read the menu to her. And she could  
2 not, she could not see very well.

3 And then one time when we were  
4 at the beach, I was at the beach with her and it was  
5 after Harry's death, she turned the thermostat up  
6 real high. And I woke up during the night and it  
7 was so hot till I thought the house was on fire.

8 So I jumped up and looked all  
9 around, didn't find -- so anyway, then she got up in  
10 the meantime. And so she started almost crying and  
11 said, I'm sorry, I couldn't see and I turned it all  
12 the way up on the heat. And it was in the  
13 summertime. So I know she could not see.

14 Q Now, was this before she went to the Lakes  
15 at Litchfield in October of '99?

16 A That was before she went to the nursing  
17 home. She was in her house at the beach.

18 Q Okay. Okay. Now, I want to show you a  
19 document that's been marked as Exhibit B. This is a  
20 signature page of a Wachovia Bank account that was  
21 signed September 30th, 1999. And based on your  
22 familiarity with your friend's vision, could she  
23 have seen to read this signature page in 1999?

24 A She couldn't anymore read that than flying  
25 to the moon and back, no, she could not read that.

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1 Q Thank you. And let me ask -- I'm going to  
2 show you what's a part of Exhibit B and I will ask  
3 you the same question. This was a document that  
4 looks like it was signed January the 30th, 1998.  
5 Based on your familiarity with your friend, do you  
6 believe she could have read this document on her  
7 own?

8 A No. And I'll tell you another thing: She  
9 had a beautiful hand, that was her signature, she  
10 had a beautiful handwriting. She couldn't see well  
11 when she wrote that, I can tell you that. You got  
12 samples of her handwriting before?

13 Q We don't.

14 Let me ask you this question,  
15 and I'm about done, Miss White: You said that she  
16 was a smart, Geraldine was a smart lady, wasn't she?

17 A Yeah. She worked at the courthouse here  
18 for years. You wouldn't know, you're too young.  
19 But anyway, she did. And she worked with Mr. Clair.  
20 Mr. Clair got that (inaudible) and she ran that  
21 office. And she was very good at business.

22 Q Now, with respect to business, did she  
23 like to invest her money?

24 A No. She did not like the stock market.  
25 She did not trust the stock market. And she had

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1 CDs, a lot of CDs.

2 Q Is that what she preferred was CDs?

3 A Yeah. We would talk about it. I liked  
4 the stock market and she did not like the stock  
5 market. And we would discuss it.

6 Q Okay. And based on your familiarity with  
7 your friend, does it sound like something she would  
8 do to put over a hundred thousand dollars into a  
9 checking account?

10 A No. She did not -- I don't think she  
11 would. She was too good a business person for that.  
12 And besides, she liked to draw interest on that  
13 money. She wasn't any dumb dodo about (inaudible).

14 MR. SUMNER: I think that's all the  
15 questions I have, Your Honor.

16 THE COURT: Okay. Any questions,  
17 Mr. Mazursky?

18 MR. MAZURSKY: I didn't want to  
19 interrupt. I object to all of that as  
20 parole testimony, contains the signature  
21 of the witness, and, but I'll present  
22 cases to you on that evidence.

23 THE WITNESS: Well, you can ask  
24 anyone that knew her, that knew her at the  
25 time I did, and they would tell you the

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1 same thing.

2 THE COURT: Okay.

3 THE WITNESS: And besides, I wouldn't  
4 allow that.

5 MR. SUMNER: Miss White, thank you  
6 very much. That's all the questions I  
7 have.

8 Do you have any questions,  
9 Morris?

10 MR. MAZURSKY: No questions, no.

11 MR. SUMNER: Okay. You can move back  
12 over to your seat. Thank you.  
13 (Witness excused.)

14 MR. SUMNER: All right. We'd rest  
15 our case, your Honor, with the stipulation  
16 that we made, we had an agreement that  
17 they would provide some checking records,  
18 as the record will bear out.

19 THE COURT: Okay.

20 MR. HARRIS: What do you want from  
21 me, starting balance of the account?

22 THE COURT: Yes, sir.

23 MR. HARRIS: I'll mail that to you,  
24 Morris.

25 MR. MAZURSKY: Okay. And I'll send

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1 it to you.

2 MR. HARRIS: I'll mail you the whole

3 checkbook.

4 MR. MAZURSKY: Your Honor, do you

5 want to hear our argument now or would you

6 like a brief or what?

7 THE COURT: Do you have any witnesses

8 that you want to present?

9 MR. MAZURSKY: Well, I believe you

10 stipulated that any of this testimony is

11 not questioning her mental competency; is

12 that right?

13 MR. SUMNER: I think the testimony

14 stands for itself. I don't think you

15 questioned her competency, you know.

16 MR. MAZURSKY: Let me get the

17 secretary in and paralegal to testify that

18 she saw her many times before she moved to

19 the beach and she was mentally competent.

20 THE COURT: That's not in court.

21 MR. MAZURSKY: All right. That's

22 okay.

23 THE COURT: I would either hear from

24 both of you with closing remarks, or if

25 you would both like to present it to me in

Page 119

1 a brief, whichever you prefer to do.

2 And I realize that you're going

3 to need some time because they're going to

4 present some information to you that

5 you'll be waiting for.

6 MR. MAZURSKY: Well, because there's

7 some parole evidence, I'd rather present

8 it in a brief.

9 THE COURT: All right, sir.

10 MR. MAZURSKY: And I'll have that up

11 there shortly for you. And so -- and I'd

12 like to see if maybe we can do

13 cross-briefs, but. I want to get through

14 with this, it's been going so long, I know

15 you do too.

16 MR. SUMNER: Your Honor, sound like a

17 true lawyer, I'd like to do both. I'd

18 just to just keep my closing remarks very

19 brief.

20 THE COURT: Yes, sir.

21 MR. MAZURSKY: I'll make closing

22 remarks too, your Honor.

23 MR. SUMNER: Okay. Who would you

24 like to go first?

25 THE COURT: Mr. Mazursky.

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1 MR. MAZURSKY: Well, Your Honor if I

2 may continue to sit?

3 THE COURT: Yes, sir.

4 MR. MAZURSKY: Your Honor, the only

5 question, as you know, that is before this

6 Court is the survivorship account. Number

7 one, there appears to be a question raised

8 about whether the Wachovia was a

9 survivorship 'cause it didn't state so.

10 And I'm going to reserve the right to get

11 a statement from Wachovia that that

12 agreement is attached which I'm sure

13 states in it that it applies to previous,

14 past, existing accounts. And I'll present

15 that in my brief to you.

16 Your Honor, but as far as, the

17 words regarded by the bank as survivorship

18 accounts, NBSC's deposit agreement says

19 specifically, and Wachovia described them

20 as joint accounts which usually go to the

21 survivor.

22 There are statutes now that

23 state those cannot be changed from

24 survivorship accounts by a person unless

25 they send a notice in writing to the

Page 121

1 banks. And I'll give that in my brief.

2 That was never done.

3 At the time of these accounts

4 after her death, the bank paid them to

5 Mr. Harris or they wouldn't have done so

6 or would have liability.

7 And then as far as Mrs. White

8 who was a neighbor of mine for many years

9 and what Geri intended was all covered by

10 the will and (inaudible) the terms of a

11 will.

12 There's been no question of the

13 validity of her will and the way she left

14 things although Patty says she felt it

15 should go to her.

16 And, but there's never been any

17 question raised, the only issue is who

18 owns those survivorship accounts.

19 I think in the records there is

20 a copy of the power of attorney that

21 Mr. Harris had which gave him the right to

22 deposit in accounts and all that.

23 And Mr. Sumner, I'll send you a

24 copy.

25 MR. SUMNER: I've got a copy. Thank

Page 122

1 you.

2 MR. MAZURSKY: So this is the only

3 issue before the Court and, and the only

4 legal issue that I'll present to you.

5 I'll send you a copy.

6 THE COURT: All right, sir.

7 MR. SUMNER: Your Honor, we are very

8 well aware of the probate code,

9 specifically 62-6-104 that sets out the

10 standard that's required to overcome a

11 right of, a joint account with the right

12 of survivorship.

13 Our problem is based on what's

14 been presented to this Court, I don't know

15 that we can safely conclude that we have a

16 joint account with right of survivorship.

17 And let's look at both of these accounts.

18 The Wachovia account has got a

19 signature page that Mr. Harris cannot

20 attest represents the account he's

21 referring to in his inventory.

22 It's got a deposit agreement

23 attached to it from 2009 which obviously

24 was not in effect in 1999 so any reference

25 to the deposit agreement, we'd argue that

Page 123

1 that, or non-agreement, is irrelevant.

2 And most importantly, that

3 account was closed six months before her

4 death. So even if it was a joint account

5 with right of survivorship, there was no

6 right of survivorship as of May the 1st,

7 2007.

8 And if Mr. Mazursky and

9 Mr. Harris rely on that signature page

10 from that account to claim \$81,000 out of

11 the estate, we would argue that it's

12 improper and it's invalid and that the

13 Court should order him to return that

14 \$81,000 to the estate.

15 He couldn't even tell us where

16 the 81,000 came from. As far as we stand

17 today, there's a claim that there's a

18 joint account, but no one has seen it.

19 And Mr. Harris sitting here on his own

20 couldn't even tell us what account he was

21 referring to.

22 So at best, there's just been a

23 miscommunication and they need to get

24 their ducks in a row and provide us with

25 the documentation. At worst, there is no

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1 such account.

2 Certainly based on the

3 information they provided in their

4 inventory and the information that they

5 provided to this Court and the exhibits,

6 there is not sufficient documentation to

7 allow this Court to close this estate and

8 to order that those joint accounts remain

9 joint accounts with right of survivorship

10 and go to Mr. Harris, at least with

11 respect to the Wachovia account.

12 Now, with the NBSC account, it

13 does state on that signature page that

14 this is a joint account with right of

15 survivorship.

16 Again, Mr. Harris couldn't say

17 definitively that the NBSC account was the

18 account but he felt by the process of

19 elimination that it probably was.

20 I think at the end of his

21 testimony he probably agreed that that's

22 the account and that's the account that's

23 referred to in the inventory.

24 Our problem is he testified on

25 his own accord that he funded that account

Page 125

1 with trusts, with money from the trust.

2 He as the trustee took money from the

3 trust and put it into a joint account with

4 the right of survivorship.

5 Now, your Honor, at the expense

6 of insinuating, you know, something

7 underhanded, I have to say, Mr. Harris had

8 both the motive and the opportunity here

9 to take advantage of his mom.

10 She was blind, she couldn't see.

11 He was trustee of those trusts that he

12 testified funded the account with the

13 right of survivorship. He was ticked off

14 'cause he got shortchanged under her will.

15 And so in a situation like this,

16 again, we've been provided with incomplete

17 documentation. We don't know how much

18 money went in to fund that account

19 immediately and we don't have a full

20 accounting from that NBSC account.

21 We'd argue, again, based on the

22 evidence that's been presented to your

23 Honor, there's insufficient evidence that

24 all of that money should go to him.

25 Rather, we think, again, just

| Page 126                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Page 128                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>1 like the Wachovia account, they've got to<br/> 2 get their ducks in a row, they need to<br/> 3 provide us with a full accounting so that<br/> 4 we can make sure that the money that went<br/> 5 into that NBSC account should have gone<br/> 6 into that account.<br/> 7 According to Miss Spring and<br/> 8 Miss White, Geraldine Harris never would<br/> 9 have intended to fund the checking account<br/> 10 for \$181,000, non-interest bearing<br/> 11 checking. It just doesn't make sense.<br/> 12 And we're asking in light of<br/> 13 that fact, first and foremost primarily<br/> 14 we're asking the Court to deem both of<br/> 15 these joint accounts, or at least the<br/> 16 evidence of these joint accounts to be --<br/> 17 fall short of the mark, to be insufficient<br/> 18 to -- as proof that there were joint<br/> 19 accounts with right of survivorship and<br/> 20 we're asking you to order Harry Harris to<br/> 21 pay back his proceeds into the estate to<br/> 22 be probated as such.<br/> 23 In the alternative, what we're<br/> 24 asking your Honor to do is hold open this<br/> 25 record and allow us to go through and</p> | <p>1 seems like it's relevant to both our<br/> 2 estate inquiry as well as our trust<br/> 3 inquiry.<br/> 4 So again just to recap, we're<br/> 5 asking you to order him to pay it back to<br/> 6 the estate. If that's -- alternatively,<br/> 7 we'd ask you to hold this open so that we<br/> 8 can make further inquiry into the<br/> 9 documents or give them the opportunity to<br/> 10 produce sufficient evidence because based<br/> 11 on the testimony here today, they have not<br/> 12 proven that these are joint accounts with<br/> 13 the right of survivorship.<br/> 14 THE COURT: All right. Thank you,<br/> 15 sir.<br/> 16 MR. MAZURSKY: May I say one thing,<br/> 17 Judge?<br/> 18 THE COURT: No, sir. I'm through<br/> 19 hearing your testimony.<br/> 20 As soon as you get the<br/> 21 information from Mr. Harris reference to<br/> 22 the checkbook, how much time do you think<br/> 23 you all are going to need to (inaudible)?<br/> 24 MR. MAZURSKY: Well, I always say<br/> 25 that, I'd like to see -- I'd say not over</p>                             |
| Page 127                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Page 129                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <p>1 identify the records that need to be<br/> 2 provided that can allow us and the Court<br/> 3 the certainty to know that these are joint<br/> 4 accounts with the right of survivorship<br/> 5 and that the funds are properly there.<br/> 6 Given this testimony today, I,<br/> 7 frankly, wasn't expecting it, given the<br/> 8 fact that the NBSC account was funded with<br/> 9 the proceeds, dividends from the trust<br/> 10 account, we'd ask your Honor to combine<br/> 11 this inquiry with the currently ongoing<br/> 12 trust matter.<br/> 13 I think it would be more<br/> 14 expeditious for both the Court's time and<br/> 15 our time when we reconvene to handle these<br/> 16 matters together, because it appears now<br/> 17 that they're intertwined.<br/> 18 We've got a situation where the<br/> 19 trustee of these trusts is funding a joint<br/> 20 account with the right of survivorship<br/> 21 which we all know full and well, if that's<br/> 22 sufficiently proven, would belong to him<br/> 23 outside the will. It seems to be<br/> 24 inherently a conflict of interest.<br/> 25 And either way you slice it, it</p>             | <p>1 30 days.<br/> 2 THE COURT: Is that sufficient with<br/> 3 you?<br/> 4 MR. SUMNER: I think so, your Honor.<br/> 5 Caveat, I think we need to make sure we<br/> 6 get the information from them and have the<br/> 7 opportunity to submit it.<br/> 8 You know, we also request, your<br/> 9 Honor, an order compelling them to provide<br/> 10 the Wachovia documents in support of the<br/> 11 account that's listed in the inventory.<br/> 12 We've requested -- they informed<br/> 13 us in their interrogatories that they<br/> 14 provided everything. It sounded like<br/> 15 today that there may be other stuff.<br/> 16 And so I don't want to just<br/> 17 limit it to the checkbook. If there are<br/> 18 other documents that are relevant to these<br/> 19 joint accounts, we're entitled to them.<br/> 20 They told us that we got it but it sounds<br/> 21 like we didn't.<br/> 22 And so I'd ask, and maybe we can<br/> 23 do it by consent rather than having an<br/> 24 order to compel, but that we be given the<br/> 25 backup documents for both of these</p> |

1 accounts, complete backup documents.

2 And, you know, if they can get  
3 it to us in a reasonable timeframe, you  
4 know, 30 days sounds good, but I don't  
5 want to get it on the 29th day and we got  
6 a lot of information to go through.

7 Perhaps may I suggest that we  
8 have a quick telephone status conference  
9 in 30 days or maybe in 20 days to let you  
10 know where we are and see if we need to  
11 establish --

12 THE COURT: My thoughts were 30 days  
13 after you received the information.

14 MR. SUMNER: That would be absolutely  
15 sufficient.

16 THE COURT: I certainly wouldn't  
17 expect you to get the information 23 days  
18 from now, then have a week to prepare your  
19 brief.

20 MR. SUMNER: Okay.

21 THE COURT: From the time that you  
22 get the information from them, then 30  
23 days from that point.

24 MR. SUMNER: Okay. Your Honor, what  
25 we'll do is we'll provide you with notice

1 STATE OF SOUTH CAROLINA )

2 : CERTIFICATE

3 COUNTY OF DORCHESTER )

4 I, Janice D. Hayward, Registered Merit  
5 Reporter and Notary Public, certify that I transcribed  
6 the foregoing CD recording, and that the transcript is  
7 a true record of said hearing.

8 I further certify that I am not of  
9 counsel or kin to any of the parties to this cause  
10 of action, nor am I interested in any manner in  
11 its outcome.

12 IN WITNESS WHEREOF I have hereunto set  
13 my hand and seal this the 24th day of November 2010.  
14  
15

16 Janice D. Hayward, RMR  
17 Notary Public, South Carolina  
18 My Comm. Expires Oct. 9, 2012  
19  
20  
21  
22  
23  
24  
25

1 of the date upon which we receive it so  
2 that you can be expecting our briefs.

3 THE COURT: That would be fine.

4 MR. SUMNER: Okay.

5 MR. MAZURSKY: You'll hear from me  
6 also, Your Honor.

7 THE COURT: Yes, sir.

8 MR. SUMNER: Thank you, your Honor.  
9 (The hearing was concluded.)

10 ---oOo---  
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# Exhibit 1

STATE OF SOUTH CAROLINA

PROBATE COURT

COUNTY OF SUMTER

IN THE MATTER OF: ESTATE OF GERALDINE M. HARRIS

CASE NUMBER: 2007ES4300273

DALE ATKINSON  
PROBATE COURT JUDGE  
2010 OCT 20 PM 1:29  
SUMTER COUNTY, S.C.

RESPONSE TO REQUESTS FOR PRODUCTION AND INTERROGATORIES  
OF PATTI H. SPRING

Harry L. Harris, Jr., Respondent to Interrogatories and Requests for Production served by Patti H. Spring, Petitioner, states and responds referring to Interrogatories and Requests for Production as posed by Patti H. Spring through her attorneys, the answers following said Interrogatories and Requests as proposed and identified by the same numbers as follows:

INTERROGATORIES

1. Identify and describe all persons known to the parties or counsel to have knowledge of the Estate of Geraldine M. Harris (hereinafter, "Estate") and/or the intentions of the Geraldine M. Harris (hereinafter, "Decedent"). Please include all persons' names, address, and whether such person has given a written statement.

HARRY L. HARRIS, JR.

MORRIS D. MAZURSKY, ATTORNEY FOR HARRY L. HARRIS, JR.

A REPRESENTATIVE OF WACHOVIA BANK AS TO ESTABLISHMENT OF ACCOUNTS BY GERALDINE M. HARRIS, DECEDENT  
1 WASHINGTON STREET, SUMTER, SC 29150

PORTER THOMPkins, CPA  
409 N. SALEM AVENUE, SUMTER, SC 29150

[Petitioner's attorneys already have addresses of Harry L. Harris, Jr. and Morris D. Mazursky, Attorney]

2. Identify and describe all documents in the possession of the parties or counsel that relate to the Estate and/or the testamentary intentions of the Decedent.

(a) All records of the Sumter County Probate Court.

(b) Records of accounts with Wachovia Securities (previously provided to Petitioner).

(c) Bank statements from estate account (already provided to Petitioner).

3. Identify and describe all conversations that Harry L. Harris, Jr. (hereinafter, "Mr. Harris") has had with persons concerning the Estate and/or the testamentary intentions of the Decedent. Please include all persons' names, address and whether such person has given a written statement.

All of the parties listed under Paragraph 1 above. No written statements except those previously provided to Petitioner.

4. Identify and describe all correspondence or communications that Mr. Harris has had with Patti H. Spring (hereinafter, "Ms. Spring") regarding the Estate, the testamentary intentions of the Decedent, and/or the joint bank accounts held by Mr. Harris and the Decedent.

Mr. Harris has had numerous conversations with Ms. Spring in regard to her actions, including misconduct as to her association with Decedent, payment of rent provided on property to her, and other delicts by Ms. Spring as to checks received from the Decedent and misrepresentations by Ms. Spring and misuse of funds.

5. Identify and describe any and all reasons that Mr. Harris or counsel believes that Ms. Spring would have been disfavored by the Decedent, including any events that involved Ms. Spring and the Decedent. Please include a description of such reasons including times, dates, and persons who may have personal knowledge of the events.

Mr. Harris will not testify as to any conversations with the Decedent in that the same are prohibited by statutory law [Code of Laws of South Carolina (1976) Ann., §19-11-20]. Mr. Harris and Morris D. Mazursky, Attorney, will object to any testimony by Ms. Spring as to conversations and statements with the Decedent. Mr. Harris will testify as to events that involved Ms. Spring and the Decedent and has previously spoken to Ms. Spring as to his opinion in regard to the same, and Ms. Spring is already well advised of the times and dates.

6. Describe the purchase price that Mr. Harris contracted to pay for the purchase of the beer distributorship owned by his father, Harry L. Harris.

This Interrogatory and Request is irrelevant and Mr. Harris and his attorney object to the question. As a matter of fact, although objectionable, the purchase price of the distributorship was the sum of \$1,000,000.00.

7. Describe whether Harry L. Harris, Jr. paid off the promissory note for the purchase of the beer distributorship owned by his father, Harry L. Harris and the date final payment was made. If not paid off, describe the exact amount paid to date.

The question and Interrogatory is totally irrelevant. The amount has been paid in full.

8. Identify and describe all persons known to Mr. Harris or counsel to have knowledge of the joint bank accounts held by Mr. Harris and the Decedent.

The customer service person at Wachovia, Morris D. Mazursky, Attorney, and Mr. Harris have knowledge of the joint bank accounts at Wachovia and The National Bank of South Carolina. Information has already been provided to the attorneys for Ms. Spring. Both accounts were joint survivorship accounts.

9. Identify and describe all conversations that Mr. Harris had with anyone, including the Decedent, regarding the joint bank accounts held by Mr. Harris and the Decedent.

The question as to conversations with the Decedent are prohibited by statute. Mr. Harris possibly had many communications about the accounts because he was handling them on behalf of the Decedent [Code of Laws of South Carolina (1976) Ann., §19-11-20].

10. Describe what the funds held in the joint bank accounts were used for.

The funds in the joint accounts were used for the support and use of the Decedent.

11. Describe whether Mr. Harris ever used the funds contained in the joint bank accounts for his own personal use. If so, please describe the dates, amounts, and what the funds were used for.

Mr. Harris never used the funds in the joint accounts for his own personal use.

12. Describe whether Mr. Harris ever explained to the Decedent the significance of a joint bank account with right to survivorship.

Any discussion with the Decedent is barred by statute as hereinabove set forth. The Decedent fully discussed this with the bank service officers. Also, the deposit agreements and documents fully establish that she signed them while fully competent and knew how the accounts would be handled.

13. Describe whether anyone, including bank employees, ever explained to the Decedent the significance of a joint bank account with right to survivorship.

The evidence of signing the account agreements is full evidence of the fact that Decedent was aware of the right to survivorship.

14. Describe whether the Decedent or anyone else ever filed a writing with the banks revoking the joint bank accounts' right of survivorship.

None was filed.

15. Describe whether Mr. Harris ever maintained a checkbook for the joint accounts. If so, please provide the dates, check numbers, whether checks were used, and what the checks were used for.

All of the joint accounts were set up to provide support, maintenance and personal use of the Decedent. Providing the statements of said accounts, which were over a number of years, would be oppressive and expensive. The correct number of these would have to be provided for the bank and requested, and all expense of providing the same is to be charged to Ms. Spring, should she continue to demand the same.

16. Describe the reason why the Decedent executed a Power of Attorney on January 20, 1998, naming Mr. Harris as her attorney in fact.

Morris D. Mazursky, as attorney, prepared the Power of Attorney referred to. Mrs. Geraldine M. Harris desired to have Mr. Harris as her Attorney-in-Fact since she was advised by her attorney that it was a good idea to have a person so designated. She signed the same and was fully competent and understood the reason and necessity of doing the same. Morris D. Mazursky, Attorney, will be able to testify as to her ability to sign the Power of Attorney and her desire to sign it, which she did of her own free will, without any other reason and without any duress.

17. Identify and describe any expert witnesses whom the party proposes to use as a witness at the trial of the case. Please include: (I) a statement of his/her relevant opinions and (ii) all facts, authorities and law upon which the opinions are based.

At the present time, the only person designated as an expert witness would be Morris D. Mazursky, Attorney, and Porter H. Thompkins, CPA. Porter H. Thompkins would testify as to proper tax returns and other records. Customer service persons at both banks would testify as to the legality and method of the joint accounts. The attorney, Morris D. Mazursky, would state legal authorities and facts available to him and the law upon which the opinions are based.

#### REQUEST FOR PRODUCTION

1. Produce copies of all bank statements for the joint bank accounts held by Mr. Harris and the Decedent.

Mr. Harris objects to the request for the production of these documents but will provide them upon payment for the cost of obtaining the same from the banks. This request is irrelevant and unnecessary in that an accounting has already been provided to Ms. Spring with an itemization of expenses of the estate. The petition in opposition to the Petition for Final Settlement by Mr. Harris, as

Personal Representative, only raises the question of the disposition of the survivorship accounts.

2. Produce copies of any and all correspondence between Mr. Harris and the Decedent regarding the Estate and/or the joint bank accounts held by Mr. Harris and the Decedent.

All of the communications between Mr. Harris and the Decedent were on a personal basis in that he saw her frequently and discussed all matters with her. Any conversations would be barred by statutory law and South Carolina Rules of Evidence [Code of Laws of South Carolina (1976) Ann., §19-11-20].

3. Produce copies of any and all correspondence received from Pattie Spring regarding the Estate and/or the joint bank accounts held by Mr. Harris and the Decedent.

This Request for Production is objectionable. Ms. Spring should have a record of said correspondence and should produce the same for the benefit of Mr. Harris.

4. Produce copies of any and all prior Wills executed before the final Will of Geraldine Harris, which was probated under the Estate.

This Request for Production is objectionable. It would have no relevance if produced. Mr. Harris is unaware of any prior Wills, all of which, however, would be revoked by Decedent's last Will admitted to probate.

5. Produce copies of any and all documents, photographs, plats, sketches, or notes that relate to the Estate and/or the joint bank accounts held by Mr. Harris and the Decedent.

Mr. Harris, though his attorney, has provided numerous bank records and broker records and the same are in the possession of attorneys for Ms. Spring.

6. Produce copies of any and all written reports by expert witnesses retained for use at trial or identified as witnesses at trial in response to the Interrogatories, including but not limited to the following:

(a) All documents, including draft notes, preliminary reports, and/or final reports, prepared in whole or in part by the expert on the subject matter and in connection with those matters about which the expert is expected to testify at trial;

(b) All documents, sent to the expert by Mr. Harris or his counsel in reference to this litigation;

(c) All documents, upon which the expert will rely for the opinion or opinions that the expert will express at trial;

(d) All documents utilized, relied upon, consulted and/or reviewed by the expert in connection with this litigation to the best of the expert's recollection;

(e) All documents setting forth any compensation agreement between Mr. Harris and the expert;

(f) Identification by court, term, number and date, any and all litigation wherein the expert was either a party or testified as a witness;

(g) All documents used or relied upon by the expert in preparing answers to expert Interrogatories;

(h) All documents that have been or will be shown to the expert during or in preparation of the expert's testimony at deposition or trial;

(i) All documents, including a curriculum vitae, that Mr. Harris or his counsel contends will establish the expert's qualifications for trial purposes.

Mr. Harris objects to this Request for Production as being oppressive and expensive and irrelevant. Documents as to the experts, which would be the C.P.A. and any bank employees, would be irrelevant.

7. Produce copies of any documents and tangible things of whatever nature and description which you intend to introduce into evidence or to use for impeachment at trial of this case.

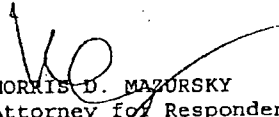
Mr. Harris will testify as to checks issued by his mother to Ms. Spring or to other persons as requested by her.

8. Produce copies of any and all items identified in your responses to Petitioner's Interrogatories.

Mr. Harris, through his attorney, objects to this production request as irrelevant, oppressive and expensive, and for reasons hereinabove and hereinafter set forth.

ADDITIONAL OBJECTIONS TO INTERROGATORIES AND REQUESTS FOR PRODUCTION

Mr. Harris and Morris D. Mazursky, his attorney, object to the Request for Production and Interrogatories in most cases, as above set forth. Ms. Spring has been provided, through her attorneys, extensive records as to accounting and the only issues involved are as to the accounting filed by Mr. Harris, as Personal Representative. The primary issue raised by Ms. Spring and her attorneys is the ownership of the joint accounts, and this has been fully established by bank records, the deposit agreements signed by the Decedent, and the prevailing statutes as to the same.

  
MORRIS D. MAZURSKY  
Attorney for Respondent,  
Harry L. Harris, Jr.  
19 North Harvin Street  
P. O. Box 1645  
Sumter, SC 29151-1645  
(803) 773-9532

# Exhibit 2

1 A. You spent a great deal of time, and I spent a  
2 great deal of time, too -- also.

3 MR. MAZURSKY: Your Honor, if I may stop at this  
4 point. I have all that itemized -- the time. These  
5 parties brought, what we call, Discovery,  
6 Interrogatories, Notice to Produce, and all of that has  
7 been done by me. In fact they -- I had to serve that  
8 on them, and I served the Discovery documents on them,  
9 and they just answered them a few days ago.

10 JUDGE: All right, Sir.

11 MR. MAZURSKY: I had to push them. (COUGHS)

12 Q. (MR. MAZURSKY CONTINUES WITH QUESTIONS TO MR.  
13 HARRIS) It's not really relevant, Mr. Harris, but Ms.  
14 Spring is your sister -- I mean, is...

15 A. That's my sister. Correct.

16 Q. And...

17 A. Patti is my sister. Patti Spring. Yeah.

18 Q. And she has been contending that she thought you  
19 -- your mother didn't intend to give her what she gave  
20 her?

21 A. I guess she thought that, but that's absolutely  
22 false.

23 Q. All right. In reviewing this matter, she got a  
24 lot -- a bit more out of the Estate, other than in the  
25 Estate?

1 A. I think -- I think the figures came out to close  
2 to eight hundred thousand dollars (\$800,000.00) she got  
3 in stocks and -- I mean, in annuity bonds, or cash; and  
4 I came out with those two (2) accounts, like a little  
5 over three hundred thousand dollars (\$300,000.00).

6 Q. And then even though it's not an issue, I do want  
7 to call to the attention of the Court that there's  
8 still trust accounts that's a lot of money with A. G.  
9 Edwards - (COUGHS) - now called Wachovia Securities?

10 A. Right.

11 Q. And there are three (3) trusts that Mrs. Harris  
12 and her father (COUGHS) -- her husband were  
13 instrumental in getting established (COUGHS). One (1)  
14 was in Mr. Harry L. Harris' Will where he left (COUGHS)  
15 a substantial sums that are included in the amount that  
16 Mr. Harris is talking about. One's (1) for Harry L.  
17 Harris, Senior's account; he left everything in trust  
18 for Mrs. Harris during her lifetime; and then after  
19 that, to...

20 A. Patti.

21 Q. ...Ms. Spring?

22 A. (NODS HEAD)

23 Q. Yeah. So, anyway, Patti. (COUGHS) Also -- and  
24 she has those substantial amounts which comes --

25 (COUGHS) excuse me, Your Honor -- which -- along with

1 another trust that Mrs. Harris had (COUGHS) from a  
2 cousin of hers; and those three (3) accounts, like I  
3 say, come to near eight hundred thousand dollars  
4 (\$800,000.00). (COUGHS) Excuse me, Your Honor.  
5 (COUGHS)  
6 JUDGE: Do you want some water, Morris?  
7 MR. MAZURSKY: We don't have any here.  
8 JUDGE: Do you want to take a short break?  
9 MR. MAZURSKY; Yeah. Let me get...  
10 JUDGE: All right. Let's take a short break.  
11 MR. MAZURSKY: Let me go to the fountain.  
12 JUDGE: I think he needs a drink of something.  
13 (THERE WAS A SHORT BREAK OFF THE RECORD)  
14 JUDGE: All right.  
15 Q. (MR. MAZURSKY CONTINUES WITH QUESTIONS TO MR.  
16 HARRIS) Mr. Harris...  
17 A. Yes, Sir.  
18 Q. ...Since you verified all of these records,  
19 (COUGHS) and you've reviewed all the exhibits I showed  
20 you this morning...  
21 A. Yeah. Yes Sir.  
22 Q. ...are you agreeable for me to enter those into  
23 evidence?  
24 A. Yes, Sir.  
25 Q. The (COUGHS) -- I believe you only charged

# Exhibit 3

ESTATE OF GERALDINE M. HARRIS

IN ACCOUNT WITH THE NATIONAL BANK OF SOUTH CAROLINA  
SUMTER, SOUTH CAROLINA

RECEIPTS:

|          |                                                                                |                   |
|----------|--------------------------------------------------------------------------------|-------------------|
| 06-13-07 | Beginning Balance (A.G. Edwards including additional income)                   | 453,590.18        |
| 06-27-07 | Deposit (Evergreen Bond including accrued interest)                            | 54,198.56         |
| 07-13-07 | Deposit (IRA account including accrued earnings)                               | 4,068.80          |
| 11-27-07 | Deposit (IRS stimulus check - \$300.00, and insurance premium refund-\$260.00) | 560.00            |
| 07-15-08 | Insurance refund                                                               | 300.00            |
| 08-14-08 | Deposit                                                                        | 97.64             |
|          | <b>Total Receipts</b>                                                          | <b>512,815.18</b> |

DISBURSEMENTS:

|          |                                                                            |                   |
|----------|----------------------------------------------------------------------------|-------------------|
| 06-20-07 | Gary's Florist, LLC (funeral flowers)                                      | 583.00            |
| 06-20-07 | Lucy H. Harris Barry (inheritance)                                         | 10,000.00         |
| 06-26-07 | Morris D. Mazursky, Atty. (legal fees)                                     | 1,020.00          |
| 06-29-07 | Kingfisher Inn (special assessment)                                        | 250.00            |
| 07-10-07 | Harry L. Harris, Jr. (inheritance)                                         | 50,000.00         |
| 07-12-07 | Ortmann Memorials, LLC (grave marker)                                      | 1,417.75          |
| 07-13-07 | Sumter Cemetery                                                            | 240.00            |
| 08-02-07 | Broughton Barry (inheritance)                                              | 2,000.00          |
| 08-02-07 | Carolina Barry (inheritance)                                               | 2,000.00          |
| 08-02-07 | Quinn Barry (inheritance)                                                  | 2,000.00          |
| 08-10-07 | Morris D. Mazursky, Atty. (legal fees)                                     | 200.00            |
| 08-30-07 | Harry L. Harris, Jr. (reimbursement for funeral expenses and unpaid bills) | 17,886.41         |
| 09-04-07 | A. G. Edwards & Sons (Patti Spring bonds)                                  | 72,271.83         |
| 09-10-07 | A. G. Edwards & Sons (Harris Spring bonds)                                 | 41,882.00         |
| 09-20-07 | A. G. Edwards & Sons (Harris Spring bonds)                                 | 15,395.00         |
| 09-20-07 | A. G. Edwards & Sons (Patti Spring bonds)                                  | 62,978.00         |
| 09-25-07 | A. G. Edwards & Sons (Harris Spring bonds)                                 | 62,966.00         |
| 09-25-07 | A. G. Edwards & Sons (Harris Spring bonds)                                 | 79,757.00         |
| 11-30-07 | Kingfisher Inn (dues for time shares)                                      | 742.00            |
| 01-14-08 | Morris D. Mazursky, Atty. (legal fees)                                     | 600.00            |
| 01-14-08 | Harry L. Harris, Jr. (Personal Representative 5% fee)                      | 25,885.89         |
| 01-25-08 | Probate Court, Sumter County (fee)                                         | 1,053.50          |
| 02-13-08 | Morris D. Mazursky, Atty. (legal fees)                                     | 460.00            |
| 04-15-08 | Porter L. Thompson, Jr. (accountant fees)                                  | 175.00            |
| 04-15-08 | Porter L. Thompson, Jr. (accountant fees)                                  | 175.00            |
| 04-17-08 | United States Treasury (taxes)                                             | 63.00             |
| 05-12-08 | Morris D. Mazursky (legal fees)                                            | 200.00            |
| 09-08-08 | Morris D. Mazursky (legal fees)                                            | 650.00            |
| 11-20-08 | Morris D. Mazursky (legal fees)                                            | 400.00            |
| 01-14-09 | Morris D. Mazursky (legal fees)                                            | 800.00            |
|          | <b>Total Disbursements</b>                                                 | <b>454,051.38</b> |

RECAPITULATION:

|                                         |            |
|-----------------------------------------|------------|
| Receipts from 06-13-07 to 08-14-08      | 512,815.18 |
| Disbursements from 06-20-07 to 01-14-09 | 454,051.38 |
| Balance 01-14-09                        | 58,763.80  |

# **Exhibit 4**

STATE OF SOUTH CAROLINA

COUNTY OF SUMTER

IN THE MATTER OF:

ESTATE OF  
GERALDINE M. HARRIS,

DALE ATKINSON  
PROBATE COURT CLERK  
2010 OCT 18 PM 4:20:17-ES-43-00273  
CIVIL ACTION NO. 10-18-2010

SUMTER COUNTY, S.C.

## CERTIFICATE OF AUTHENTICITY

The undersigned hereby certifies that it has made a diligent search for all documents in their possession, custody or control that may be responsive to the subpoena for documents issued to it in this matter and he has enclosed a true and accurate copy of all such records as kept in the course of normal business.

SIGNED:

Melinda M. Poston

POSITION:

RN

[OFFICIAL TITLE OR POSITION]

DATE:

10-18-2010

COMPANY/ADDRESS:

Coastal Vision Center  
Jerd W. Poston, O.D.  
1651 Glens Bay Road  
P.O. Box 15790  
Surfside Beach, SC 29575

SWORN to before me this  
18th day of October, 2010.

Francis R. Kipp

NOTARY PUBLIC FOR SOUTH CAROLINA

MY COMMISSION EXPIRES: My Commission ExpiresFebruary 12, 2014

PATIENT: Harris, GeraldineSEX: M ☒ FAGE: 87DATE: 3-8-05

ADDRESS: \_\_\_\_\_

DOB: 11/7 WORK # \_\_\_\_\_HOME # 215-5870235-9003CHIEF COMPLAINT Reduced vision

## HISTORY

EXAM FOR CL ☐ YES ☒ NO

CONTACT LENS WEAR SCHEDULE: DW EW FLEX

|                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>HPI:</b> <ul style="list-style-type: none"><li>Symptoms: <u>macular degeneration</u></li><li>Location: <u>@ near point</u> <u>@ distance</u></li><li>Quality: <u>V. haze</u></li><li>Severity: _____</li><li>Duration: <u>constant</u></li><li>Timing: _____</li><li>Context: _____</li><li>Modifiers: _____</li></ul> | <ul style="list-style-type: none"><li>Allergies: <u>penicillin</u></li><li>Medications: <u>vitamins, asprin</u></li><li>Medical History &amp; ROS from <u>1/1</u> reviewed: <input type="checkbox"/> no changes <input checked="" type="checkbox"/> yes</li><li>Family hx Glaucoma <input type="checkbox"/> yes <input checked="" type="checkbox"/> no</li><li>Eye Surgery <input checked="" type="checkbox"/> yes <input type="checkbox"/> no</li></ul> <p style="text-align: right;"><u>JWP</u><br/>(OD Initials)</p> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## EXAMINATION

|                                                                                                   |                                                                                                 |                                                                                                             |
|---------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| <b>Head/Face</b> <input checked="" type="checkbox"/> nl                                           | <b>Psych:</b> Mood/Affect (anxiety/agitation/depression) <input checked="" type="checkbox"/> nl | <b>Neuro:</b> Oriented (person/time/place) <input checked="" type="checkbox"/> y <input type="checkbox"/> n |
| <b>VA</b> OD <u>20/70 @ 10'</u> SC <u>20/70 @ 10'</u> CC <u>20/70 @ 10'</u> ph <u>20/70 @ 10'</u> |                                                                                                 |                                                                                                             |
| <b>REF:</b> OD <u>+2.00 - 4.00 x 090</u> OS <u>+1.00 - 2.50 x 080</u>                             | <b>OLD RX:</b> OD _____ OS _____                                                                |                                                                                                             |
| <b>add</b> _____                                                                                  | <b>K:</b> _____                                                                                 | <b>OS:</b> <u>Present</u>                                                                                   |
| <b>CVF:</b> <input checked="" type="checkbox"/> nl                                                | <b>ADNEXA / EYELIDS:</b> <input checked="" type="checkbox"/> nl                                 |                                                                                                             |
| <b>MOTILITY:</b> <input checked="" type="checkbox"/> Full                                         | <input type="checkbox"/> Blepharitis                                                            | OD OS OU                                                                                                    |
| <b>COVER TEST:</b> <input checked="" type="checkbox"/> WNL <input type="checkbox"/> Other _____   | <input type="checkbox"/> Meibomianitis                                                          | OD OS OU                                                                                                    |

**PUPILS:** ☒ no afferent defect ☒ round OU

Size: OD 3mm OS 3mm

DES staining pattern

☐ Indent ☐ 14D ☐ 28D ☐ 78D ☐ 90D ☐ 3 Mirror ☐ BIO

|                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                |                                                                                                                                                          |                                                                                                                             |                                                                                     |                                                                                      |                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| <b>SLE:</b> OD <input checked="" type="checkbox"/> nl <input type="checkbox"/> FBUT: _____ <input type="checkbox"/> arcus <input type="checkbox"/> pterygium <input type="checkbox"/> injection <input type="checkbox"/> pinguecula <input type="checkbox"/> D&Q <input type="checkbox"/> rubeosis <input type="checkbox"/> clear | <b>TEAR FILM</b> <input checked="" type="checkbox"/> nl <input type="checkbox"/> arcus <input type="checkbox"/> pterygium <input type="checkbox"/> injection <input type="checkbox"/> pinguecula <input type="checkbox"/> D&Q <input type="checkbox"/> rubeosis | <b>OS:</b> <input checked="" type="checkbox"/> nl <input type="checkbox"/> FBUT: _____ <input type="checkbox"/> arcus <input type="checkbox"/> pterygium <input type="checkbox"/> injection <input type="checkbox"/> pinguecula <input type="checkbox"/> D&Q <input type="checkbox"/> rubeosis | <b>RETINA:</b> OD <input checked="" type="checkbox"/> nl <input type="checkbox"/> drusen <input type="checkbox"/> RPE chngs <input type="checkbox"/> PVD | <b>MACULA:</b> OS <input checked="" type="checkbox"/> nl <input type="checkbox"/> drusen <input type="checkbox"/> RPE chngs | <b>VESSELS:</b> <input checked="" type="checkbox"/> nl <input type="checkbox"/> PVD | <b>VITREOUS:</b> <input checked="" type="checkbox"/> nl <input type="checkbox"/> PVD | <b>PERIPHERY:</b> <input checked="" type="checkbox"/> nl <input type="checkbox"/> PVD |
| <b>OPTIC DISCS:</b> OD <input checked="" type="checkbox"/> nl <input type="checkbox"/> MILD 1+ 2+ <input type="checkbox"/> IOL CENTERED                                                                                                                                                                                           | <b>APHAKIA</b>                                                                                                                                                                                                                                                  | <b>OS:</b> <input checked="" type="checkbox"/> nl <input type="checkbox"/> MILD 1+ 2+ <input type="checkbox"/> IOL CENTERED                                                                                                                                                                    | <b>APHAKIA</b>                                                                                                                                           |                                                                                                                             |                                                                                     |                                                                                      |                                                                                       |

**ENSIONS:** O.D. 17 mmHg T.I.M.E. AMP O.S. 17 mmHg T.I.M.E. AMP

**IAGNOSIS:** ARMED (Severe), DES.

**PDATE:** SPEC / CL / PT OPTION

**ECALL:** 1 3 6

**AN:** Recent one year. 3/3/05 057-875 CU

Rx Restasis and/or Systane.

J Poston OD

|   |      |                                                                                                                                                             |
|---|------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | 2902 | July: The patient awoke today with a fb sensation in the left eye. <del>Since</del> During the past 2-3 hours the ocular symptoms have abated.              |
|   |      | Objective:                                                                                                                                                  |
|   |      | VHed 20/400<br>UA 400<br>400                                                                                                                                |
|   |      | * Bilateral ARMD is present per history. Recent glasses did not improve vision. Patient's ARMD has been treated by Dr. Crosswell during the past few years. |
|   |      | IOP 18/19 mmHg<br>@ 2:50 pm.                                                                                                                                |
|   |      | <del>Sept Monday 2/25/02 11 AM</del>                                                                                                                        |
|   |      | Slex: OD - 3+ sclerosis - severe cataract formation is present                                                                                              |
|   |      | OS - small superficial corneal abrasion                                                                                                                     |
|   |      | Assess + Plan:                                                                                                                                              |
|   |      | (1) Re lubricate for tx of corneal abrasion.                                                                                                                |
|   |      | (2) Refer to Dr. DeChamplain for cataract eval. An appointment is scheduled for 2/25/02.                                                                    |
|   |      | Cat eval 5/22<br>11:20                                                                                                                                      |
|   |      | John OP                                                                                                                                                     |

9/17/03  
9/17/03  
Cataract  
ablation

PATIENT'S NAME Harris, Geraldine M AGE 82 DATE 7-11-00  
STREET 120 Lakes of Litchfield Apt 209 STATE SC ZIP 215-5870 <sup>DTR</sup>  
DOB 1/17 MALE    FEMALE X WORK#    HOME # 235-9003

S.S.N.   

CHIEF COMPLAINT: Mild deg. by history & exam  
eyes water & burn - history dry eye, history ARMD  
Hand tremor 8/4/80 Escherbach  
GLASSES: ( ) SUCCESSFUL (X) UNSUCCESSFUL CONTACTS: ( ) SUCCESSFUL ( ) UNSUCCESSFUL  
PRESENT MEDS: sleep med, nerve pills ALLERGY: penicillin

OCULAR ROS: ( ) FLASHES OF LIGHT ( ) HALOS (X) DRYNESS (X) EYE DISORDER ARM  
( ) FLOATERS ( ) RED EYES ( ) HEADACHE ( ) EYE SURGERY NO  
( ) DOUBLE VISION  
MEDICAL ROS: ( ) HYPERTENSION ( ) DIABETES ( ) ARTHRITIS  
( ) HEART DISEASE (X) CANCER h. b. ca  
FAMILY HY: NO ( ) DIABETES ( ) RETINAL DISEASE  
( ) GLAUCOMA ( ) RETINAL DETACHMENT

| VA   | UNAIDED | DISTANCE |
|------|---------|----------|
| O.D. | 20'     | 400      |
| O.S. | 20'     | ↓        |
| O.U. | 20'     | ↓        |

Spec CL

| VA   | CORRECTED | DISTANCE |
|------|-----------|----------|
| O.D. | 20'       |          |
| O.S. | 20'       |          |
| O.U. | 20'       |          |

Spec CL

| VA   | UNAIDED | NEAR |
|------|---------|------|
| O.D. | 20'     |      |
| O.S. | 20'     |      |
| O.U. | 20'     |      |

Spec CL

| VA   | CORRECTED | NEAR |
|------|-----------|------|
| O.D. | 20'       |      |
| O.S. | 20'       |      |
| O.U. | 20'       |      |

LENSOMETRY  
O.D.     
O.S.     
KERATOMETRY pl  
O.D.     
O.S.     
CONTACT LENS WEAR SCHEDULE:   

SUBJECTIVE REFRACTION

O.D. +2.25 - 2.25 X 085 20/400  
O.S. pl -2.25 X 090 20/400  
ADD +4.00

PUPIL EXAM: PERRLA O.D. 3mm O.S. 3mm NO APPARENT DEFECT  
ABNORMAL -

MOTILITY: FULL AND COMPLETE O.D.  
OTHER -

SLIT LAMP EXAM:

CONJUNCTIVA: CLEAR O.D. OS. INJECTED O.D. O.S.  
CORNEA: CLEAR O.D. OS.  
DEPOSITS

A.C.: NORMAL SHALLOW CELLS - CLEAR TRACE 1+ 2+

IRIS: NORMAL WITHOUT RUBEOSIS OU

LENS: O.D. CLEAR SCLEROSIS MILD 1+ (2+) IOL CENTERED APHAKIA  
O.S. CLEAR SCLEROSIS MILD (1+) 2+ IOL CENTERED APHAKIA

FUNDUS: O.D. C.D. 3/3 AV 2/3 MACULA scanning  
O.S. C.D. 3/3 AV 2/3 MACULA scanning

TENSIONS: O.D. 17 mmHg TIME: 9:16 AM/PM  
O.S. 10 mmHg

DIAGNOSIS: cataracts 00705, mac. deg. in

UPDATE: (SPEC) / CL / PT OPTION

RECALL: (1) 3 6 D / W / M / YR

PLAN: Rx M will call. Discussed cat - SX nonintra cataract

(4 use Hand Magnifier)

Z. T. M.

THE STATE OF SOUTH CAROLINA  
In The Court of Appeals

**RECEIVED**

JUN 25 2014

APPEAL FROM SUMTER COUNTY  
Court of Common Pleas

**SC Court of Appeals**

Ralph F. Cothran, Jr., Circuit Court Judge

Case No. 2013-CP-43-476  
(Consolidated with 2013-CP-43-668)

In the Matter of the Estate of Geraldine M. Harris

Patti H. Spring,.....Appellant,

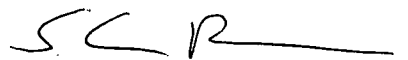
v.

Harry L. Harris, Jr., as Personal Representative  
of the Estate of Geraldine M. Harris,.....Respondent.

CERTIFICATE OF APPELLANT'S COUNSEL

The undersigned hereby certifies that the Record on Appeal contains all material  
proposed to be included by any of the parties and not any other material.

LAW OFFICE OF  
STANLEY C. RODGERS, LLC



Stanley C. Rodgers  
101 Queen Street, Suite 200  
Charleston, SC 29401  
843-958-9881  
[scr@stanleyrodgers.com](mailto:scr@stanleyrodgers.com)  
S.C. Bar No. 64984

June 17, 2014

Attorney for Appellant

THE STATE OF SOUTH CAROLINA  
In The Court of Appeals

**RECEIVED**

JUN 20 2014

APPEAL FROM SUMTER COUNTY  
Court of Common Pleas

**SC Court of Appeals**

Ralph F. Cothran, Jr., Circuit Court Judge

Case No. 2013-CP-43-476  
(Consolidated with 2013-CP-43-668)

In the Matter of the Estate of Geraldine M. Harris

Patti H. Spring,.....Appellant,

v.

Harry L. Harris, Jr., as Personal Representative  
of the Estate of Geraldine M. Harris,.....Respondent.

PROOF OF SERVICE OF RECORD ON APPEAL  
AND LIST OF RELEVANT REDACTED IDENTIFIERS

I certify that I have served a copy of the Record on Appeal and a copy of the List of Relevant Redacted Identifiers on Harris L. Harris, Jr., as Personal Representative of the Estate of Geraldine M. Harris, by depositing a copy of both in the United States Mail, postage prepaid, on June 18, 2014, addressed to his attorneys of record, Thomas E. Player Jr., Esquire, Player & McMillan, LLC, Post Office Drawer 3690, Sumter, SC 29151 and Walter G. Newman, Esquire, Walter G. Newman Attorney at Law, LLC Post Office Box 549, Sumter, SC 2915.

June 18, 2014

LAW OFFICE OF  
STANLEY C. RODGERS, LLC



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S.C. Bar No. 64984

Attorney for Appellant