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THE STATE OF SOUTH CAROLINA
IN THE COURT OF APPEALS

APPEAL FROM SUMTER COUNTY
In the Court of Common Pleas

R. Ferrell Cothran, Jr., Presiding Judge

Appellate Case No. 2014-001903

Milton Oakley Dickson,.....Appellant,

v.

Arthur B. Beasley, Jr.,.....Respondent,

IN Re: Estate of Herbert Franklin Dickson, Sr.

RECORD ON APPEAL

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STATE OF SOUTH CAROLINA
COUNTY OF SUMTER

Milton Oakley Dickson,

PETITIONER,

vs.

Arthur B. Beasley,

RESPONDENT.

IN RE: ESTATE OF HERBERT
FRANKLIN DICKSON, SR.

RECORDED IN THE COMMON PLEAS COURT
FOR THE THIRD JUDICIAL CIRCUIT
2014 AUG 12 PM 3:46 DOCKET NO: 2012-CP-43-2148 SEP 05 2014

SC Court of Appeal

APPEAL FROM THE PROBATE
COURT CASE NO.

2008-ES-43-00411

ORDER

CERTIFIED TRUE COPY
OF ORIGINAL FILED

DEPUTY CLERK OF COURT
SUMTER COUNTY
SOUTH CAROLINA

This case came before the Court as an appeal from the Sumter County Probate Court (Docket Number: 2008-ES-43-00411).

By agreement of the parties, oral arguments were waived and both parties submitted the following documents to the court: (1) Application for Probate of Will and Appointment; (2) Transcript from Hearing held on July 21st, 2010; (3) Transcript from Hearing held on July 3rd, 2012; (4) Probate Court Order; (5) Appeal from Probate Court; (6) Appellant, Milton Oakley Dickson's Grounds for Appeal; (7) Respondent's Return to Appellant's Appeal; (8) Case Law (Fenzel v. Floyd, 289 S.C. 495, 347 S.E. 2d 105 (1986)); and (9) Pictures of the property known as "Santee Property".

This Court has reviewed the transcripts, the Last Will and Testament of the Decedent, Herbert Franklin Dickson, Sr., the Order of the Probate Court, Appellant's Grounds for Appeal, Respondent's Return to Appellant Milton Oakley Dickson's Grounds for Appeal, and the case law submitted. While the Appellant states in his grounds for appeals that the Order was not supported by the record, this Court finds that the Order of the Probate Court was supported by the testimony given at two separate hearings. It is apparent from the record that the Appellant failed to prove his allegations.

As to the 10th ground for appeal, involving the property owned by the Decedent located on Lake Marion in Clarendon County, State of South Carolina, referred to in the Decedent's Last Will and Testament as "Santee, South Carolina", the Appellant had requested that the Probate Court issue a Declaratory Ruling that item 3, number 2, of the Will, that the decedent did not own property in Santee, South Carolina and item

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3. number 2 be declared inutility. If the Court had done that the "Santee Property" would have handled in the residuary clause of the Last Will and Testament and the Appellant and his siblings would have then shared in the ownership of the property.

The Probate Court found that all of the parties agreed that the decedent owned no property in Santee, South Carolina and this is supported in the transcript of the two hearings. The Respondent took the position that the only reasonable interpretation of the decedent use of the term "Santee Property" in his Last Will and Testament is the way the Decedent used the term which was his property in the Santee portion of Clarendon County, State of South Carolina.

"In construing a Will, purpose of the Court is to discover and give a effect to the intent of the Testator, May v. Riley, 279, S.C. 248, 305 S.E. 2d 777 (1983)". When the terms of the Will are ambiguous, the Court may resort to extrinsic evidence to resolve the ambiguity Shelley vs. Shelley 244, S.C. 244, S.C. 598, 137 S.E. 2d 851 (1964).

The Sumter Probate Court properly found from the evidence presented that the Testator clearly intended to convey the property that he referred to as "Santee Property" to the Respondent as evidenced by the language in his Last Will and Testament. This is obvious from the fact that he had never owned property in Santee, South Carolina, which was agreed to by all parties concerned. It would have been error to find otherwise.

The Probate Court Order of September 21, 2011, is hereby affirmed and it is

ORDERED that the Sumter County Probate Court Order of September 21, 2011, is hereby affirmed.

IT IS SO ORDERED.

/s/ R. Ferrell Cotthran, Jr.
R. FERRELL COTHRAN, JR.
JUDGE, COMMON PLEAS OF THE
THIRD JUDICIAL CIRCUIT

At Chambers
Clarendon, South Carolina
August 11, 2014

Probate Court



DALE ATKINSON
Probate Court Judge

BETTY P. BROWN
Associate Probate Judge

Sumter County

Sumter, South Carolina
29150

Room 111
Courthouse
141 North Main Street
803.436.2166
Fax 803.436.2407

October 17, 2012

Mr. S. Jahue Moore
Moore, Taylor and Thomas
P O Box 5709
West Columbia, SC 29171

Mr. Kenneth R. Young, Jr.
Young & Keffer
23 West Calhoun Street
Sumter, SC 29150

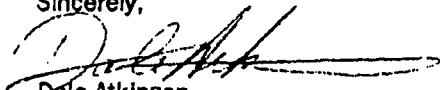
InRe: Estate of Herbert Franklin Dickson, Sr.
File No: 2008ES4300411

Dear Mr. Moore and Mr. Young,

On July 3, 2012 a hearing was held in response to a Motion for Reconsideration filed by Mr. S. Jahue Moore. This court previously ruled that the property owned by the decedent located on Lake Marion in Clarendon County, South Carolina was indeed the property referred to in the decedent's Last Will and Testament as "In Santee, SC". In the Motion for Reconsideration, Mr. Moore states that the Will was clear and unambiguous. This court had found that the Will was ambiguous, in part, because Lake Marion and surrounding properties, including properties in Sumter, Clarendon and Orangeburg counties in South Carolina are commonly referred to as "Santee". After hearing Mr. Moore's Motion for Reconsideration, it is still the opinion of this court that the decedent was referring to his property on Lake Marion when he mentioned his property in Santee, SC.

Therefore, the Motion for Reconsideration is denied.

Sincerely,


Dale Atkinson
Probate Court
Sumter County

ROA000003

DALE ATKINSON
JUDGE OF PROBATE

STATE OF SOUTH CAROLINA)
COUNTY OF SUMTER)
Milton Oakley Dickson,)
Petitioner,)
vs.)
Arthur B. Beasley, Jr.,)
Respondent.)
IN RE: Estate of Herbert Franklin)
Dickson, Sr.,)

SUMTER COUNTY, S.C. Docket No.: 2008- ES-43-00411

ORDER

CERTIFIED TRUE COPY OF ORIGINAL
FILED IN THIS OFFICE.

Dale Atkinson
DALE ATKINSON - Judge of Probate
Sumter County
South Carolina

This case involves the Estate of Herbert Franklin Dickson, Sr., who was born on April 29, 1928 and died on August 20, 2008. The Petition for Probate of Will and Appointment was filed with this Court on August 26, 2008.

The Petition For Probate shows that the heirs of Mr. Dickson's Estate are Herbert Franklin Dickson, Jr., son; Milton Oakley Dickson, son; Finley Mylo Dickson, son; Byron Eugene Dickson, son; Arthur B. Beasley, Jr., step-son; and Linda B Chaplin, step-daughter.

The Last Will And Testament Of Herbert Franklin Dickson, Sr., under ITEM VI, clearly appoints his wife, Melba McSween Dickson as his Personal Representative to serve without bond. If she is unable or unwilling to serve he appointed Arthur B. Beasley as Alternate Personal Representative to serve without bond. This Court has been informed that the Testator's wife predeceased him.

On September 5, 2008, this Court issued its Order for a Formal Probate and Order Of Appointment appointing Arthur B. Beasley, Jr., as the Personal Representative of the Estate of

Herbert Franklin Dickson, Sr.

On September 19, 2008, one of the Testator's sons, Milton Oakley Dickson, filed a Petition with this Court stating that he was not challenging the validity of his father's Will or the distribution under the Will, but wanted this Court to decide the rights of the parties and to prohibit Arthur B. Beasley, Jr., from serving as the Personal Representative of this Estate. The Petitioner also raised several other issues which will each be dealt with in this Order.

The Respondent, Arthur B. Beasley, Jr., as Personal Representative of the Estate of Herbert Franklin Dickson, Sr., timely filed his Answer dated October 28, 2008, denying the allegations of the Petitioner's Petition and raising the Incontestability Clause contained the Testator's Will Item V. As stated above this Court will deal each issue of Mr. Beasley's Answer in this Order.

This Court held several hearings with the Final Hearing being held on June 2, 2011, and has considered all of the testimony, evidence submitted, motions, and arguments of counsel, and makes the following Finding of Facts and Conclusions of Law.

FINDING OF FACTS AND CONCLUSION OF LAW

1. I find as a matter of law that this matter is properly before the Court and that this Court has jurisdiction of the parties and the subject matter hereto.
2. The Petitioner is one of the sons of the Testator who died on August 20, 2008. On September 5, 2008, this Court issued its Order for Informal Probate and Order of Appointment appointing Arthur B. Beasley, Jr., as the Personal Representative of the Estate and accepted into the records of this Court the Will of the Testator which was executed on March 9, 2007.
3. Petitioner's Petition first states that he does not challenge the validity of the Will or

the distributions thereunder. There has been no other challenge to the Last Will and Testament of Herbert Franklin Dickson, Sr., or the distributions thereunder. The testimony confirmed that the Will submitted to the Court has been accepted by all of the parties and heirs as the authentic Last Will And Testament of Herbert Franklin Dicks on, Sr. The Petitioner states that there are issues regarding the construction of the Will, and based upon the pleadings and testimony of the parties this Court specifically finds that the Will submitted to the Court is in fact the Last Will and Testament of Herbert Franklin Dicks on, Sr., and the distributions contained thereunder should be complied with by the Personal Representative subject to the issues of construction being resolved.

4. The second issue raised by the Petitioner's Petition was to declare the rights of the parties and to prohibit Arthur B. Beasley, Jr., as serving as the Personal Representative of his father's estate. The Respondent filed a general denial to this allegation and submits that there has been insufficient evidence to warrant prohibiting him from acting as the Personal Representative of this Estate. As to the Declarations Of Rights To The Parties, this Court is charged with the responsibility of ensuring that the Last Will And Testament of the Testator are carried out within the parameters of the laws of this State.

5. Petitioner has alleged that the Personal Representative, Arthur B. Beasley, Jr., should be prohibited from serving as the Personal Representative. Respondent has denied this allegation and therefore the Petitioner has the burden of proving to the Court by the preponderance of the evidence that the Respondent should be removed as the Personal Representative. The Court has reviewed the testimony of the parties and can find no evidence that would rise to the level of removal of the Respondent as the Personal Representative of this Estate. The Court realizes that the Petitioner may resent the fact that his father chose the Respondent, a

step-son, to be the Personal Representative of his Estate, but the Court also realizes that the Testator has an absolute right to select the Personal Representative of his choice, unless the Personal Representative for some legitimate reason is not qualified to serve.

6. Petitioner next asserts that prior to the death of the Testator, Herbert Franklin Dickson, Sr., came under domination and control of his wife and the Respondent. Respondent, denied this allegation and alleged that the Petitioner had failed to state sufficient facts to substantiate the allegation. Taking into consideration all of the testimony presented by the parties, this Court finds that there is not sufficient evidence to establish that Herbert Franklin Dickson, Sr., came under the domination and control of his wife, the Respondent, or anyone else.

7. The Petitioner then alleges that the Respondent used a Power of Attorney to remove assets from the decedent prior to his death and that the Respondent owed the Estate significant amounts of money. This Court has again reviewed the testimony of the parties and the evidence presented and finds no evidence that the Respondent used the Power of Attorney that he did have to remove assets from the Testator, or that the Respondent owes the Estate significant amounts of money. Petitioner has the burden of proving these allegations and this he has failed to do.

8. Petitioner next alleges that the Respondent has a conflict of interest and is not fit to serve as Personal Representative on the basis that the Personal Representatives converted money from the Estate and owes money to the Estate. As stated in the previous paragraph the Petitioner has failed to prove these two allegations to the satisfaction of this Court and therefore the Court finds that these allegations have no merit.

9. In paragraph 10, of Petitioner's Petition, the Petitioner asked the Court to appoint

another individual to serve as the Personal Representative of the Estate so that person might assert a claim against the respondent for the monies owed at the time of the death of the Testator, Herbert Franklin Dickson, Sr. As stated above, there has been no evidence which would warrant this Court's removal of the Respondent as the Personal Representative of this Estate, and that request is respectfully denied.

10. It was next alleged, that ITEM V of the Will contained an "Incontestability Clause" and ask the Court to issue a Declaratory Judgment as such a provision is contrary to the public policy of the State of South Carolina. In the Respondent's Answer he asked for the clause to be enforced but during his testimony the Respondent said that he would not enforce the terms of the Incontestability Clause. This issue is therefore not before the Court and no longer a concern of this Court.

11. The Petitioner also request that the Court issue a Declaratory Ruling as to ITEM III, No. 2, of the Will, that Herbert Franklin Dickson, Sr., did not own property in Santee, South Carolina and that ITEM III, No. 2, be declared a nullity as the property never existed. Respondent answered stating that the only reasonable interpretation of the descendants use of the term "Santee Property" in the Last Will and Testament of the decedent is the way the decedent used the term, which was his property in the Santee portion of Clarendon County, South Carolina. All parties agree that the Testator owned no property in Santee, South Carolina at the time of his death and never had owned property in Santee, South Carolina. It is clear from the evidence presented that the Testator clearly intended to convey the property that he referred to as the "Santee Property", the property in Clarendon County to the Respondent as evidenced by the language in his Will. The Court will also take judicial notice of the fact that all property bordering the Lake Moultrie

and Lake Marion properties located in Clarendon County are commonly referred to as Santee Property by individuals from Sumter and Clarendon Counties. Therefore, this Court declares that the words "Santee Property" as used in the Will of Herbert Franklin Dickson, Sr., was in fact the property owned by the Testator at the time of his death located in Clarendon County, South Carolina.

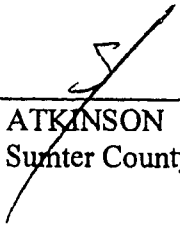
THEREFORE, it is hereby

ORDERED,

1. I find that there is no justifiable reason to remove the Personal Representative from this Estate and he is hereby instructed to bring this Estate to a close as soon as practicable and to make all distributions in accordance with the terms of the Last Will and Testament of Herbert Franklin Dickson, Sr.;
2. That the Incontestable Clause contained in ITEM V of the Last Will And Testament of Herbert Franklin Dickson, Sr., is no longer an issue before this Court, in light of the fact, that the Personal Representative has stated that he does not intend to enforce the provisions of ITEM V. Should the Personal Representative attempt to enforce the provisions of ITEM V, then any aggrieved party may petition this Court for relief;
3. That the provisions under ITEM III, No. 2, of the Last Will And Testament of Herbert Franklin Dickson, Sr., describing the "Santee Property" is in fact the

Testator's property which was located in Clarendon County, South Carolina at the time of his death and the Personal Representative of the Estate may issue a Deed of Distribution in accordance with the terms of Mr. Dickson's Will.

IT IS SO ORDERED!



DALE ATKINSON
Judge, Sumter County Probate Court

In Chambers,
Sep 21
August, 2011
Sumter, South Carolina

STATE OF SOUTH CAROLINA

COUNTY OF SUMTER

Milton Oakley Dickson,

Petitioner,

vs.

Arthur B. Beasley, Jr.,

Respondent,

IN RE:

Estate of Herbert Franklin Dickson, Sr.

Case No.: 2008-ES-43-00411

CLERK OF COURT
JUDGE
IN THE PROBATE COURT
2008 SEP 25 PM 1:40
SOUTH CAROLINA
C.A. No.:

SUMMONS

TO THE RESPONDENT ABOVE-NAMED:

YOU ARE HEREBY SUMMONED AND REQUIRED to answer the Complaint in this matter, a copy of which is herewith served upon you, and to serve a copy of your ANSWER to said Complaint upon the subscriber at his office, 1700 Sunset Boulevard, P.O. Box 5709, West Columbia, South Carolina, 29171, within THIRTY (30) days from the service thereof, exclusive of the day of such service; and if you fail to answer the COMPLAINT within the time aforesaid, judgment by default will be rendered against you for the relief demanded in the Complaint.

MOORE, TAYLOR & THOMAS, P.A.

BY:

S. Janue Moore
Attorney for Petitioner
P.O. Box 5709
West Columbia, SC 29171
(803) 796-9160

West Columbia, South Carolina
September 19, 2008

ROA000011

STATE OF SOUTH CAROLINA)
COUNTY OF SUMTER) IN THE PROBATE COURT

Milton Oakley Dickson,) C.A. No.:
Petitioner,)
vs.) PETITION
Arthur B. Beasley, Jr.,)
Respondent,)
IN RE:)
Estate of Herbert Franklin Dickson, Sr.)
Case No.: 2008-ES-43-00411)

Petitioner above-named alleges as follows:

1. The Petitioner is the son for Herbert Franklin Dickson, Sr.
2. The Respondent is the claimed Personal Representative of Herbert Franklin Dickson, Sr. who recently passed away.
3. There has been a document submitted to Probate which purports to be the valid Last Will and Testament of Herbert Franklin Dickson, Sr.
4. This is not an action to challenge the validity of the will or the distributions there under.
5. This is an action to declare the rights of the parties and to prohibit Arthur B. Beasley, Jr. from serving as Personal Representative.
6. Prior to the death of Herbert Franklin Dickson, Sr., he came under the domination and control of his wife and of Arthur B. Beasley, Jr.

7. Arthur B. Beasley, Jr. had a Power of Attorney prior to the death of Herbert Franklin Dickson, Sr. and used that Power of Attorney in order to strip significant assets from the decedent.

8. Arthur B. Beasley, Jr. owes the Estate significant amounts of money which are the rightful property of the Petitioner and others pursuant to the terms and provisions of the will.

9. Arthur B. Beasley, Jr. has a conflict of interest and is not fit to serve as Personal Representative in this action as he has converted money from the Estate and owes money to the Estate.

10. This Court should make inquiry as to these allegations and should appoint some fit and proper person to serve as Personal Representative and should direct such person to make full and complete claim against Arthur B. Beasley, Jr. for those sums which was owed to the decedent at the time of the decedent's death.

11. Item V contains a clause entitled "Incontestability Clause". The Petitioner seeks a declaratory judgment from this Court as to whether or not such provision is contrary to the public policy of the State of South Carolina.

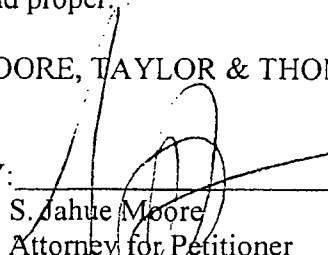
12. The Petitioner further seeks declaratory relief as to Item III, number 2 of the will. The Item in question purports to bequeath property owned in "in Santee, South Carolina and it contents to Arthur B. Beasley, Jr. if he shall survive me".

13. At the time of the death of the decedent he owned no property in Santee, South Carolina of any type real, personal or otherwise.

14. This Court should declare the bequest in Item III, number 2 to be a nullity as it purports to will items which never have existed in any form and, thus, cannot be willed to anyone.

WHEREFORE, Petitioner prays that this Court issue an Order prohibiting Arthur B. Beasley, Jr. from serving as Personal Representative in this matter; for an Order directing the personal representative to pursue claims against Arthur B. Beasley, Jr.; for a declaration as to the validity of Item V of the will as to whether or not such provision is in compliance with the public policy of South Carolina; for an Order declaring Item III, number 2 of the will to be a bequeath of nothing and to be ineffective to convey any property as there is no such property; and for such other and further relief as this Court might deem just and proper.

MOORE, TAYLOR & THOMAS, P.A.

BY: 

S. Jahue Moore
Attorney for Petitioner
P. O. Box 5709
West Columbia, SC 29171
(803) 796-9160

West Columbia, South Carolina
September 19, 2008

STATE OF SOUTH CAROLINA

COUNTY OF SUMTER

Milton Oakley Dickson,

Petitioner,

v.

Arthur B. Beasley, Jr., as Personal
Representative of the Estate of
Herbert F. Dickson, Sr.,

Respondent.

IN THE PROBATE COURT

2008-ES-43-00411

ANSWER

The Respondent, Arthur B. Beasley, Jr., as Personal Representative of the Estate of Herbert F. Dickson, Sr., above-named, not waiving but specifically reserving any and all rights under motions previously filed or which will be filed in the future and answering the Petition of the Petitioner herein:

FOR A FIRST DEFENSE

1. Except as specifically admitted herein, each and every allegation in the Petition is expressly denied.
2. The Respondent admits, upon information and belief, the allegations concerning the residency of the parties.
3. The Respondent expressly denies all allegations of negligence and/or other wrongful conduct in regard to the above-captioned matter.
4. The Respondent is without knowledge or information sufficient to form a belief as to the truth of the allegations concerning the Petitioner's alleged damages/request for relief, if any, and therefore, denies same.

FOR A SECOND DEFENSE AND BY WAY OF COUNTERCLAIM

5. The Petition is an attack on the Last Will and Testament of the Decedent. The Petitioner has alleged in paragraphs 6, 7, 8, 9, 10, 11, 12 and 14 sufficient facts to indicate the Petitioner is attempting to contest the Last Will and Testament of the Decedent.
6. Under the provisions of the Decedent's Last Will and Testament, anyone contesting the Will is entitled to "One and no/100s (\$1.00) Dollar and no more."
7. Wherefore, this Respondent asks that the Court so declare.

FOR A THIRD DEFENSE

The Respondent denies paragraphs 7, 8 and 9 of the Petition except that Respondent admits he was the attorney-in-fact under a Power of Attorney from the Decedent.

The Respondent demands strict proof of any improper use of Decedent's funds by the Respondent.

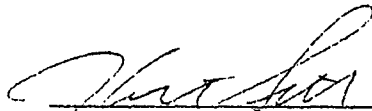
FOR A FOURTH DEFENSE

The Respondent denies paragraphs 12,13 and 14 of the Petition and denies need for declaratory relief.

In the alternative, should declaratory relief be deemed necessary by the Court, the Respondent shall prove that the only reasonable interpretation of Decedent's use of the term "Santee" property in the Last Will and Testament of the Decedent is the way the Decedent used the term, which was his property in the Santee portion of Clarendon County, South Carolina.

HEREFORE, having fully answered, the Respondent prays that the Petitioner's Petition be denied, with costs and relief be given Respondent on his counterclaim and for such further relief the Court deems just and appropriate.

JONES, SETH, SHULER & KILLEN, L.L.P.



J. Cabot Seth, Esq.
ATTORNEY FOR THE RESPONDENT
P. O. Box 1268 - 5 Law Range
Sumter, South Carolina 29151-1268
803-773-8676

STATE OF SOUTH CAROLINA)
COUNTY OF SUMTER)

IN THE PROBATE COURT

CLERK OF COURT
JUDGE
2009 NOV 14 AM 11:00
SUMTER COUNTY S.C.

Milton Oakley Dickson,

C.A. No.: 2008-ES-43-00411

Petitioner,

vs.

REPLY

Arthur B. Beasley, Jr.,

Respondent,

IN RE:

Estate of Herbert Franklin Dickson, Sr.

Case No.: 2008-ES-43-00411

Petitioner above-named Replies to the Counterclaim herein as follows:

FOR A FIRST DEFENSE

1. The allegations of the Counterclaim are denied.

FOR A SECOND DEFENSE

2. The provisions of the will have not been violated.

FOR A THIRD DEFENSE

3. Any clause attempting to delete the Petitioner's right to inherit is violative of public policy.

WHEREFORE, Petitioner prays for judgment on the Petition; prays that the Counterclaim be dismissed with costs; and for such other and further relief as this Court might deem just and proper.

MOORE, TAYLOR & THOMAS, P.A.

BY: 

S. Jahue Moore
Attorney for Petitioner
P. O. Box 5709
West Columbia, SC 29171
(803) 796-9160

West Columbia, South Carolina
November 13, 2008

STATE OF SOUTH CAROLINA)
)
COUNTY OF SUMTER)
)
Milton Oakley Dickson,)
)
Petitioner,)
)
vs.)
)
Arthur B. Beasley, Jr.,)
)
Respondent.)
)
IN RE: Estate of Herbert Franklin)
Dickson, Sr.,)
)

IN THE PROBATE COURT

Docket No.: 2008-ES-43-00411

MOTION FOR RECONSIDERATION

TO: KENNETH R. YOUNG, JR., ATTORNEY FOR THE RESPONDENT

YOU WILL PLEASE TAKE NOTICE that on the tenth day after service hereof or as soon thereafter as counsel can be heard, the undersigned, as counsel for the Petitioner, will move before the Court for reconsideration of its Order which was served on the Petitioner's counsel on Wednesday, September 28, 2011.

The Petitioner requests reconsideration on the grounds no evidence existed in the record to justify admitting extrinsic evidence to interpret the Testator's will. The will was clear and unambiguous on its face. Our Courts have stated "the cardinal rule of will construction is the determination of the testator's intent." Bob Jones University v. Strandell, 344 S.C. 224, 230, 543 S.E.2d 251, 254 (Ct. App. 2001). "In construing the language of a will, the reviewing tribunal must give the words contained in the document their ordinary and plain meaning unless it is clear the testator intended a different sense or such meaning would lead to an inconsistency with the testator's declared intention." Id. If the will's terms are ambiguous, then the court may use extrinsic evidence to resolve the ambiguity. Id.

Here the will was clear and unambiguous on its face. The intent of the Testator was easily determined from the will. As such, the Court erred in permitting the introduction of extrinsic evidence to interpret the will, when no ambiguity or inconsistency existed as to the Testator's intent. Therefore, the ruling of the Court is contrary to the intent of the Testator, public policy and the laws of South Carolina.

As such, the Petitioner respectfully moves for reconsideration on the Court's prior ruling.

MOORE, TAYLOR & THOMAS, P.A.

By: _____

S. Jahue Moore
Attorney for the Petitioner
Post Office Box 5709
1700 Sunset Blvd.
West Columbia, SC 29171
(803) 796-9160

West Columbia, South Carolina
October 1, 2011

STATE OF SOUTH CAROLINA
COUNTY OF SUMTER
Milton Oakley Dickson,
Appellant/Petitioner,
vs.
Arthur B. Beasley,
Respondent
IN RE: Estate of Herbert Dickson Franklin, Jr.

RECORDED
2012 DEC -4 PM 2:40
JAMES W. WILKINSON
CLERK OF COURT
SUMTER COUNTY, S.C.

IN THE CIRCUIT COURT
Case No.: 2012-CP-43-2148
APPEAL FROM THE PROBATE
COURT CASE NO.
2008-ES-43-00411
Appellant Milton Oakley Dickson's
Grounds for Appeal

Pursuant to Section 62-1-308(a) of the South Carolina Code of Laws, Appellant/Petitioner Milton Oakley Dickson, hereby sets forth the following grounds for his Appeal from the Order of the Honorable Dale Atkinson, Judge of the Sumter County Probate Court dated September 21, 2011 and the Order of October 17, 2012 denying Appellant/Petitioner's Motion for Reconsideration:

1. The Order of the Probate Court was not supported by the factual record in this case and is therefore erroneous and should be reversed by this Court.
2. The Probate Court's Order is not supported by the facts presented before the Court;
3. The Testator's Will was clear and unambiguous on its face and the Probate Court erred as a matter of law by admitting extrinsic evidence to interpret the Testator's will.
4. The Probate Court erred in allowing Arthur B. Beasley, Jr. to serve as Personal Representative of the above-captioned Estate;
5. The Probate Court's Order allowing Arthur B. Beasley, Jr. to serve as Personal Representative of the above-captioned Estate is contrary to the facts presented before the Court and contrary to the laws and public policy of the State of South Carolina;

6. The Probate Court erred in determining and ruling that prior to the death of the Testator, Herbert Franklin Dickson, Sr. came under domination and control of his wife and the Respondent. Such finding and ruling was contrary to the evidence presented before the Court and the Probate Court erred as a matter of law in making this determination.
7. The Probate Court erred in determining and ruling that Respondent did not use a Power of Attorney to remove assets from the Decedent prior to his death. Such finding and ruling was contrary to the evidence presented before the Court and the Probate Court erred as a matter of law in making that determination.
8. The Probate Court erred in determining that the Respondent did not have a conflict of interest and was fit to serve as Personal Representative. This ruling was not supported by the facts presented to the Court and is contrary to South Carolina Law.
9. The Probate Court erred in failing to appoint another individual to serve as the Personal Representative of the Estate so that person might assert a claim against Respondent for the monies owed at the time of the death of the Testator. This ruling was contrary to the evidence presented to the Probate Court and is contrary to South Carolina Law.
10. The Probate Court erred in determining that the property owned by the decedent located on Lake Marion, South Carolina in Clarendon County, South Carolina was the property referred to in the Decedent's last will and testament as "in Santee, South Carolina." This ruling is not supported by the clear and unambiguous language contained in the Testator's Last Will and Testament.
11. The Probate Court erred as a matter of law by finding that the provisions contained in the Testator's will regarding real property owned in Santee, South Carolina was

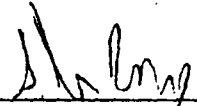
ambiguous, and erred as a matter of law in admitting extrinsic evidence in order to interpret these clear and unambiguous provisions of the Testator's will.

12. The Probate Court's Order violates the clear intent of the Testator's will, is unsupported by the facts of this case, and is based on an erroneous interpretation of South Carolina Law.

13. The Probate Court erred in failing to grant Appellant's Motion for Reconsideration.

Based upon the above, the Appellant/Petitioner submits that the Order of the Sumter County Probate Court in the above-referenced matter should be reversed by this Court.

MOORE, TAYLOR & THOMAS, P.A.

BY: 

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West Columbia, South Carolina
December 4, 2012

STATE OF SOUTH CAROLINA) IN THE PROBATE COURT
COUNTY OF SUMTER) 2008-ES-43-00411

IN THE MATTER OF THE ESTATE OF
HERBERT FRANKLIN DICKSON, SR.

Hearing held before the Honorable Dale Atkinson,
Judge of Probate for Sumter County, at his Chambers,
Sumter County Courthouse, Sumter, South Carolina,
on the 21st day of July, 2010, commencing at 2:03 P.M.
and taken by Doris Tompkins Brown, Certified Verbatim
Reporter and Notary Public in and for the State of
South Carolina.

APPEARANCES

ON BEHALF OF:

ARTHUR B. BEASLEY

Kenneth R. Young, Jr.
Young, Keffer & Associates
23 West Calhoun Street
Sumter, South Carolina

ON BEHALF OF:

Milton Oakley Dickson

S. Jahue Moore, Sr.
Moore and Taylor
Post Office Box 5709
West Columbia, South Carolina

Doris Tompkins Brown

COPY

Certified Verbatim Reporter
Post Office Box 853
Sumter, South Carolina 29151

COPY

(803) 499-2434

EXHIBIT INDEX

Copy of Will	Pet. Ex. 1
BB&T Financial Statement	Resp. Ex. 1
Photographs	Resp. Ex. 2
Bank Account Information	Resp. Ex. 3

* * * * *

(COURT REPORTER'S NOTE: --- INDICATES INTERRUPTION,
INCOMPLETE PHRASE, TRAILING OFF, INCOMPLETE SENTENCE)

1 THE COURT: The Hearing before the Court
2 today is in the Estate of Mr. Herbert Franklin
3 Dickson, Senior. What I would like to do first
4 is ask attorneys for the record to introduce
5 yourself and tell the Court who you are
6 representing. Mr. Moore.

7 MR. MOORE: Your Honor, my name is Jahue
8 Moore. S. Jahue Moore. It's J-A-H-U-E. I am
9 here today on behalf of Milton Oakley Dickson.

10 THE COURT: Mr. Young.

11 MR. YOUNG: If it please the Court. My name
12 is Kenneth R. Young, Junior, and I am here on
13 behalf of the Respondent, Arthur B. Beasley, who
14 is the Personal Representative of the Estate of
15 Herbert Franklin Dickson, Senior.

16 THE COURT: Thank you. Do any of you wish
17 to make any opening statements to the Court?

18 MR. YOUNG: No opening statement at this
19 time.

20 MR. MOORE: No, sir, Your Honor.

21 THE COURT: Okay. I believe in Chambers we
22 spoke and, Mr. Moore, were you going to call the
23 first witness?

24 MR. MOORE: I believe Mr. Young was going to
25 call the first witness, Your Honor. Mr. Seth is

1 here and we had not planned to call him as a
2 witness, Your Honor. But, as the Court is aware
3 after our discussions in Chamber -- Chambers,
4 there may be some questions in regard to the
5 degree to which he would be allowed to testify as
6 to whether or not the testimony may need to be
7 suspended in order to get the appropriate
8 Discovery done.

9 THE COURT: Okay. Mr. Young.

10 MR. YOUNG: Please the Court. During Mr.
11 J Seth's deposition, questions were asked which
12 raised the issue of attorney/client privilege.
13 I think it would be beneficial to have the
14 benefit of that knowledge; therefore, I would
15 like to call Mr. Seth on the issue of
16 attorney/client privilege to see if we can reach
17 a point where the Court is comfortable with the
18 record that he develops and what knowledge he has
19 with respect to attorney/client privilege in the
20 preparation and execution of Mr. Dickson's Will.

21 THE COURT: Call him.

22 MR. YOUNG: I call J Seth to the stand.

23 THE COURT: Good morning. How are you, Mr.
24 Seth? Left hand on the Bible, raise your right
25 hand, please. Do you solemnly swear the

1 information you give in this case will be the
2 truth, the whole truth and nothing but the truth
3 so help you God?

4 MR. SETH: I do.

5 THE COURT: Thank you. Have a seat, please,
6 and answer any questions Mr. Young might have.

7 EXAMINATION BY MR. YOUNG:

8 Q. Good afternoon, J.

9 A. Good afternoon.

10 Q. Would you please state your full name for the record,
11 please?

12 A. J Cabot Seth.

13 Q. And you're a practicing lawyer here in Sumter, South
14 Carolina?

15 A. Correct.

16 Q. And what firm do you practice with?

17 A. Jones, Seth, Shuler and Killen.

18 Q. And how long have you all been in practice together?

19 A. Well, I have been in practice since July of '75. I
20 joined Dickie Jones in '83, and the other partners
21 have been added after that.

22 Q. All right. And what is the primary role of your
23 practice in this community?

24 A. My part is predominantly Wills and Estates and some
25 Social Security. A little bit of military law.

1 Q. Okay. And did you have an occasion to meet with and
2 prepare the Will of Herbert Dickson?

3 A. Correct. I did.

4 Q. And do you recall your deposition being taken on June
5 29th, 2010?

6 A. I do.

7 Q. And do you recall certain questions being put to you
8 by Mr. Moore at which time you informed him that you
9 could not answer those questions because of the
10 attorney/client privilege?

11 A. I did refuse to answer some questions as the answer
12 would divulge what my client told me.

13 Q. All right. And I believe Mr. Moore asked you whether
14 or not you had divulged that information to anybody
15 else including the Personal Representative, and your
16 answer was "No." Is that still correct?

17 A. That's still correct.

18 Q. All right. Another question that was put to you was
19 about notes that were used in the preparation of the
20 Will. Those were notes taken during your
21 conversations with Mr. Dickson; is that correct?

22 A. That is right.

23 Q. And once again, you raised the issue of
24 attorney/client privilege; is that correct?

25 A. That's correct.

1 Q. Once again, Mr. Moore asked you whether or not you
2 have divulged that or shown those notes to anyone
3 including the Personal Representative, Mr. Beasley,
4 and your answer was, "No". Is that still correct?

5 A. That's still correct.

6 Q. All right. You understand that one of the issues
7 raised in these proceedings is how the Will was
8 drafted with respect to some property which I call
9 Santee, South Carolina, which is in Clarendon County
10 as opposed to the town of Santee, which is in
11 Orangeburg County?

12 A. Correct.

13 Q. And what your notes would contain and what you were
14 told about certain properties and holdings at that
15 time. Do you realize that's the critical factor in
16 these proceedings?

17 A. Right.

18 Q. There's also another issue of if someone challenged
19 this Will, they would be disinherited and could only
20 receive a Dollar (\$1.00); is that right?

21 A. Correct.

22 Q. And did you receive certain instructions from Mr.
23 Dickson with regard to that?

24 A. I drafted his Will consistent with what he told me,
25 and that is in his Will.

1 Q. Okay.

2 MR. YOUNG: If it please the Court,
3 obviously, Mr. Moore may have some questions for
4 him, but these are the reasons and why it is a
5 focal point and we need to know and have
6 testimony from Mr. Seth as to what instructions
7 he had, what knowledge he had with respect to the
8 Santee property. The Will says "At Santee, South
9 Carolina" as opposed to -- in Santee -- or -- at
10 Santee" and that becomes a very critical factor
11 as far as this property is concerned. And so, I
12 would ask the Court and I respectfully move that
13 Mr. J Seth be allowed to tell this Court under
14 oath and subject to cross-examination what he was
15 told by Mr. Dickson with respect to the Santee
16 property and what he was told concerning the
17 paragraphs that disinherit an individual who may
18 challenge this Will.

19 THE COURT: Mr. Moore?

20 MR. MOORE: Your Honor, I do -- if I might
21 at this time ask the Court to allow me to make a
22 part of the record the Will which is the subject
23 of this Action. I'd like to show it to Mr. Young
24 and ask if he might make sure this is actually
25 made a part of the record.

1 MR. YOUNG: I think the Court already has
2 the original Will.

3 THE COURT: I have the original in front of
4 me now.

5 MR. MOORE: I just wanted to make sure it's
6 a part of the record, Your Honor.

7 THE COURT: All right, sir.

8 MR. MOORE: Yes. As -- as an abundance of
9 caution, Your Honor, I just offer it as a -- as
10 a Petitioner's Exhibit.

11 THE COURT: Yes, sir, you can. Subject to
12 any objections by Mr. Young.

13 MR. YOUNG: No objections. You've already
14 got that in your file

15 MR. MOORE: Your Honor, apparently, my
16 friend, Mr. Young, is operating under a
17 misconception as to the language of the Will, and
18 if I might just point out to the Court that the
19 Will does not actually read I don't think as Mr.
20 Young just told you; unless what I have been
21 given is different, it doesn't say "At Santee,
22 South Carolina;" it does actually use the word
23 "In".

24 MR. YOUNG: I said that. I said that's a
25 focal point as to whether or not -- it says, "At

1 Santee, South Carolina," and the question is
2 whether or not it's in or at, and those are --
3 that's my focal point.

4 MR. MOORE: I was under the impression Mr.
5 Young was advising the Court that the Will
6 basically said the property at South Carolina --
7 "At Santee." The actual language of the Will
8 reads, "In the event my wife, Melba McSwain
9 Dickson, predeceases me, I will give, devise and
10 bequeath any property which I own at the time of
11 my death in Santee -- in Santee, South Carolina
12 and its contents to Arthur B. Beasley, Junior, if
13 he shall survive me. In the event he shall not
14 survive me, then this bequest shall lapse and
15 pass by the residuary clause below." Your Honor,
16 as I understand the situation, if -- with the
17 testimony that has just been offered, I would not
18 have any cross-examination of this gentleman, but
19 I believe what Mr. Young has purported to do is
20 to provide some sort of a mechanism to where the
21 attorney/client privilege could be waived. If
22 that is -- first of all, our position would be it
23 is -- the language of the Will is clear. The
24 language in the four corners of the document are
25 clear and, therefore, there would be no need to

1 resort to any type of extrinsic or outside
2 evidence in order to clarify what was meant by
3 what was written in the document. If I am
4 incorrect in that, then I believe what is being
5 sought is some sort of waiver of the privilege so
6 that Mr. Seth, who is -- I understand previously
7 represented the Personal Representative -- to
8 testify as to what the Testator basically said.
9 As a matter of fact, Mr. Seth, actually filed
10 Responsive Pleadings in this case. It would be
11 our position that several old issues would
12 preclude such testimony. First, what the
13 Testator may or may not have said would be
14 hearsay. And certainly, the contents of notes
15 that Mr. Seth prepared, if they were the words
16 used by the Testator, would also be hearsay. We
17 also believe that once Mr. Seth undertook to
18 represent the Personal Representative in this
19 case, that in fact he has disqualified himself
20 from being a witness in a litigated matter.
21 There are also significant cases dealing with
22 Contracts which clearly indicate that a lawyer
23 should not represent a party in regards to a
24 Contract which he has prepared, and I know that
25 what happened -- I mean, I'm not casting any

1 stones at Mr. Seth, but I do believe that by
2 filing the Answer in the case, he disqualified
3 himself. I think the Will is clear on its face
4 and would not be and should not be subject to
5 extrinsic evidence. We also have a situation
6 that if the attorney/client privilege is going to
7 be waived in some fashion, I would assume that
8 waiver would be done by Mr. Beasley. However, we
9 have the unfortunate situation of having
10 requested Mr. Beasley be removed as the Personal
11 Representative because of some conduct we allege
12 took place prior to the actual death of the
13 Decedent. So, I believe with the prior testimony
14 of Mr. Seth taking the attorney/client privilege
15 and refusing to answer the questions, I believe
16 that this testimony should not be allowed, but if
17 it is allowed, if there is some mechanism that is
18 actually put in place to allow for a waiver by I
19 would assume the Personal Representative, we
20 should basically suspend his testimony until such
21 time as I would be in a position to depose the
22 gentleman fully because, obviously, when he was
23 refusing to answer my questions there was nothing
24 I could do if he was doing it on the
25 attorney/client privilege and there was no

1 mechanism to waive. Thank you.

2 THE COURT: Mr. Young?

3 MR. YOUNG: If it please the Court. The
4 testimony becomes important and, of course, Mr.
5 Moore read part of the Will to you. He's also
6 agreed to stipulate that I have a young lady here
7 by the name of Kelly Josey who is an abstractor
8 to stipulate that Mr. Dickson had no property in
9 the county of Orangeburg, South Carolina where
10 Santee, South Carolina is located as far as the
11 town of Santee. It becomes critical as to what
12 Santee property we're talking about in this Will.
13 There's only one piece of Santee property that
14 Mr. Dickson owned, and that's the property
15 located in Clarendon County and that's where it
16 becomes important as to what property we're
17 talking about which is called the Santee
18 property. We also have photographs that were
19 taken by Mr. and Mrs, Dickson which identify the
20 property as Santee property. We have photographs
21 of some of the Dickson children in there where
22 it's written "Santee property." We have loan
23 application forms for BB&T which show that he
24 owns property at Santee property, and these are
25 part of his debt structure of what he owed. The

1 only property he owned in that locale of this
2 state is Santee, South Carolina which is Santee
3 proper which is in Clarendon County, not which is
4 Santee in the county of Orangeburg or the town of
5 Santee. He's never owned any property there, and
6 so, it becomes important to what Mr. Seth was
7 told, and I think it's proper for a waiver of the
8 attorney/client privilege.

9 MR. MOORE: And the problem that they have
10 there is that we have a Will that was drafted by
11 a competent attorney which is clear on its face.
12 It creates a class gift. It doesn't say -- my
13 property in Santee. It doesn't say -- the
14 property I own in Santee. What it says is, "Any
15 property I own in Santee." Actually, the
16 language used says, as I recall, it says, "Any
17 property which I own at the time of my death in
18 Santee -- in Santee, South Carolina." So, what
19 you basically have there is a class gift which
20 doesn't indicate that he has any present
21 ownership in anything nor any specific
22 description of any specific piece of property.
23 It just says, "Any property in Santee." Now, we
24 know that Santee, South Carolina has a
25 geographical map. There is a South Carolina --

1 I think the Court can take judicial notice of the
2 fact that Santee, South Carolina is located in
3 Orangeburg County and is a municipality of the
4 state of South Carolina. The evidence is going
5 to basically show that he didn't have any
6 property in Santee, South Carolina. And as a
7 matter of fact, the property that they claim was
8 disposed by this Will is located even in another
9 county. So, what we have here is a situation
10 where, apparently, the attorney -- the prior
11 attorney for the Estate -- is now going to get up
12 and say -- well, he really meant property that he
13 owned in Clarendon County. But that is extrinsic
14 testimony. The first -- the first question truly
15 is, is this provision ambiguous. If someone
16 makes a class gift of property and one can read
17 the English language and understand it and it is
18 determined that there is no property that fits
19 into the definition of the class gift, then there
20 is nothing which is actually effectively disposed
21 of by virtue of the Will. We don't even get to
22 the issue of extraneous testimony until such time
23 as we come to a conclusion that the language used
24 in the Will is ambiguous. And Mr. Seth has --
25 has written a very clear Will. It simply isn't

1 ambiguous. It basically says, "If I own property
2 in Santee, South Carolina," then that's what's
3 basically given. I would respectfully submit
4 anyone can pick up this Will, read it and
5 understand that there's a class gift which is
6 contingent upon property being in Santee, South
7 Carolina and at the time of his death. A
8 specific property was not devised under the terms
9 of that Will. If we look at the way it's written
10 and the expert testimony will show this, that the
11 provision -- the expert testimony we believe will
12 show that the provisions of the Will are clear,
13 that extraneous testimony is not allowed and that
14 there was a class gift which simply became
15 ineffective because the qualifications to be
16 included in the class didn't exist. So, we have
17 an evidentiary question that the ruling on the
18 evidentiary question depends upon the ruling the
19 Court gives in regard to the definition of what's
20 written. If the Court determines that that
21 language is ambiguous, then extraneous testimony
22 would be allowed, then you would have a situation
23 to determine what mechanisms would be available
24 to allow for a waiver of the attorney/client
25 privilege which has been taken until today, and

1 then we would have to set up a mechanism to allow
2 with leave of the Court, of course, the
3 deposition of the deponent prior to his testimony
4 being heard. I thank you for listening.

5 THE COURT: Thank you. Due to the fact that
6 there is a geographical location called Santee,
7 South Carolina and also there is a lake area that
8 is called Santee, which there are thousands and
9 thousands of people that will tell you they are
10 going to Santee, and they're going to the lake.
11 They're not crossing I-95 and going into the town
12 of Santee. I think that there is some ambiguity
13 because of the fact that they're -- they can be
14 talking about either location whenever you
15 mention going to Santee or at Santee or in
16 Santee. So, based on that, I do feel that it
17 could be proper or would be proper for Mr. Seth
18 to testify if his testimony could clear up any
19 questions as far as the intent of the Testator.
20 If it's your desire, Mr. Moore, to completely
21 depose Mr. Seth prior to his testimony, then
22 certainly, that can be arranged and we will not
23 move forward with it today.

24 MR. MOORE: Thank you.

25 THE COURT: But I do feel that this is a

1 case where the attorney/client privilege could be
2 released so that the testimony could help clear
3 up any questions about the Will.

4 MR. YOUNG: Thank you.

5 MR. MOORE: Thank you, Your Honor.

6 MR. YOUNG: I take it then that with the
7 ruling of the Court, that Mr. Seth is released
8 until we can take his deposition at some future
9 date.

10 THE COURT: If Mr. Moore wants to get the
11 deposition prior to his testimony, that's up to
12 you.

13 MR. MOORE: I would like that, Your Honor.
14 I think in order to properly protect my client,
15 I need to do that.

16 THE COURT: Okay.

17 MR. SETH: To whom am I to release this
18 information?

19 THE COURT: At a deposition.

20 MR. SETH: Only at a deposition?

21 THE COURT: At a deposition or at a future
22 Hearing involving this case.

23 MR. YOUNG: And -- and talk about notes as
24 well?

25 THE COURT: Yes.

1 MR. MOORE: Could we agree that we could go
2 ahead and have Mr. Seth provide us a copy of the
3 contents? I have -- I would -- I would certainly
4 prefer those in light of -- and I know Mr. Young
5 would.

6 MR. YOUNG: Sure.

7 THE COURT: That will be fine.

8 MR. MOORE: Thank you, Your Honor.

9 MR. YOUNG: Thank you, Judge.

10 MR. SETH: Thank you, gentlemen. It's
11 different sitting in that seat.

12 THE COURT: Yes, it is.

13 MR. YOUNG: I'll see you.

14 MR. MOORE: Good to see you, J.

15 MR. SETH: I'll have the copies available
16 when you finish.

17 MR. MOORE: Thank you.

18 MR. YOUNG: Thank you.

19 THE COURT: Mr. Young, I understand you
20 wouldn't have any problems with the other
21 witness; is that correct?

22 MR. YOUNG: No, sir. I think that Mr. Moore
23 is now going to go forward with his case, and
24 then we'll -- if in fact we finish in time,
25 which, quite frankly, I don't see why we

1 couldn't, then I'd like to put Mr. Beasley up and
2 let him testify and then we'll hopefully have Mr.
3 Seth and the expert witness.

4 MR. MOORE: Yes, we have as we explained to
5 the Court, Mr. Gertz, our expert is in a
6 mediation in Greenville and we would agree that
7 we would reconvene at some point in time for that
8 purpose, too. Your Honor, I'd call Milton
9 Dickson to the stand, please.

10 THE COURT: Yes, sir. Mr. Dickson, come on
11 up, please. Place your left hand on the Bible
12 and raise your right hand. Do you solemnly swear
13 the information you will give in this case will
14 be the truth, the whole truth and nothing but the
15 truth so help you God?

16 MR. DICKSON: Yes, sir.

17 THE COURT: Have a seat, please sir, and
18 answer any questions Mr. Moore has.

19 EXAMINATION BY MR. MOORE:

20 Q. What is your name?

21 A. Milton Oakley Dickson.

22 Q. And Milton, you have a tendency to talk on a little
23 bit; so, if you will try to confine your answers to my
24 questions, we'll do pretty well; okay?

25 A. Yes, sir.

- 1 Q. Where do you live?
- 2 A. Irmo, South Carolina. Columbia, South Carolina.
- 3 Sorry.
- 4 Q. How long have you lived there?
- 5 A. Ten years.
- 6 Q. And how old are you?
- 7 A. I will be sixty (60) on the 23rd of July.
- 8 Q. And how are you related to Herbert Franklin Dickson,
- 9 Senior?
- 10 A. That's my dad.
- 11 Q. The -- your mother passed away when?
- 12 A. She's still living.
- 13 Q. I'm sorry. Your mother was divorced from your dad
- 14 when?
- 15 A. I don't know the exact date.
- 16 Q. It's been a long time.
- 17 A. Thirty (30) plus years.
- 18 Q. And after that divorce, did your father remarry?
- 19 A. Four different times.
- 20 Q. Okay. Did your father eventually marry the mother of
- 21 the Personal Representative, Arthur B. Beasley,
- 22 Junior?
- 23 A. Yes, sir.
- 24 Q. And what was that wife's name?
- 25 A. Melba McSwain Beasley, I think.

1 Q. How long ago did they marry?

2 A. Sixteen (16) years ago, before -- before their death.

3 Q. And I believe that Mrs. Beasley is dead; is that
4 correct?

5 A. Yes, sir.

6 Q. And Arthur Beasley has a sister; is that correct?

7 A. Yes, sir.

8 Q. So, there are the four boys and there is the boy and
9 girl from your father's wife at the time of his death?

10 A. Yes, sir.

11 Q. Was Mrs. Beasley or was she dead at the time he died,
12 your father died?

13 A. She had passed away the month prior to him.

14 Q. So, his wife died, and a month later, he died?

15 A. Yes, sir.

16 Q. Roughly, how old was he?

17 A. Eighty (80) years old.

18 Q. Now, during the lifetime of your father, were you
19 close to him?

20 A. Yes, sir.

21 Q. How about your brothers, were they close to him?

22 A. As close as they could be, yes, sir.

23 Q. When you say "As close as you can be," were you a
24 tight family, a close family?

25 A. Yes, sir.

1 Q. Now, before the Will, which is the subject of this
2 Action, your father had another Will; is that correct?

3 A. Yes, sir.

4 Q. Who were the beneficiaries under that Will?

5 A. Melba McSwain was to get the property in Sumter, and
6 we were to get the property in Santee.

7 Q. All right.

8 A. As they so called it.

9 Q. As they call it, but basically the lake property.
10 Now, let's talk about this so called Santee property.

11 A. Yes, sir.

12 Q. Where is it actually located?

13 A. Well, when I lived in Orangeburg, I'd come across down
14 to Santee, South Carolina, cross over the dam into the
15 Summerton area and go to Goslin Pond in the
16 subdivision of Goslin Pond, and we would have family
17 get-togethers and ---

18 Q. The subdivision is known as Goslin Pond; is that
19 correct?

20 A. Yes, sir.

21 Q. What is the closest town to Goslin Pond?

22 A. Summerton, South Carolina.

23 Q. The mailing address for this piece of property, what
24 is the mailing address?

25 A. I'm not quite sure. I know it's Goslin Pond.

1 Q. All right. Is it Santee, South Carolina?

2 A. No, sir.

3 Q. Is there any official document that you know of that
4 lists this particular property as being in Santee,
5 South Carolina?

6 A. Not that I know of.

7 Q. How far is Goslin Pond from Santee, South Carolina?

8 A. I would say eight miles.

9 Q. And how far is it from Summerton?

10 A. Six miles. I mean, I'm not quite sure.

11 Q. Now, during the period of time, say, a year before
12 your daddy died, how was his health?

13 A. Not good.

14 Q. When you say "not good," just give me -- I'm not
15 asking you as a doctor -- but just tell the Judge the
16 condition of your daddy physically in the year before
17 he passed away.

18 A. He was on dialysis. He'd had several strokes. He had
19 a heart attack. He might call me Uncle George when I
20 would go into the hospital room with him; he might
21 call me Franklin.

22 Q. And the Will that we're talking about was written in
23 2007. Would he have been in that condition at the
24 time he wrote this Will?

25 A. Yes, sir.

1 Q. Now, some days, he had good days; is that right?

2 A. Yes, sir.

3 Q. Some days, he had bad days?

4 A. Yes, sir.

5 Q. Some days, he was lucid, and some days, he wasn't?

6 A. Yes, sir.

7 MR. YOUNG: I'm going to object to the
8 leading.

9 THE COURT: Rephrase your question,
10 please.

11 Q. Were there times he was lucid and other times that he
12 was not lucid?

13 A. I think after dialysis, he appeared to be pretty wiped
14 out.

15 Q. All right. How long was he on dialysis before he
16 passed away?

17 A. Five or six years.

18 Q. Now, before he passed away, did there ever come a time
19 that you began having difficulty in being able to see
20 your daddy?

21 A. Yes, sir.

22 Q. Was that isolated to you or was anyone else having
23 those problems?

24 A. I think his brothers and sisters were having that
25 problem and my immediate family.

1 Q. Would you please describe to the Court the problems
2 that you were having getting access to your daddy in
3 the couple years before he passed away?

4 A. Exactly four years prior to passing away, I went over
5 there to see him on Father's Day and called him the
6 night before that I would see him after church. We
7 spent two and a half hours at the house and there was
8 no daddy present.

9 Q. What, if anything, was done by his then wife or her
10 son, Mr. Beasley, to keep you all away?

11 A. There was numerous times I would call during the night
12 to talk with Dad, and she'd say, "He's not well enough
13 to talk" or "he's sleeping." I called him on his
14 birthday yearly, and I could not talk to him on his
15 birthday.

16 Q. Now, how much effort did you guys, you and your
17 brothers, make to actually get access to your daddy?

18 A. Well, Dad put us in a -- in a job when we were very
19 young that required us to work Monday through
20 Saturday, and Arthur can verify that I was in church
21 on Sunday because I was in church with them for ten
22 years and I pretty much, you know, was in church and
23 maybe I would see my mom or my dad during
24 Thanksgiving, Easter, Mother's Day, Father's Day,
25 Christmas, and that's -- you know.

1 Q. Now, during the period let's say a month or so before
2 he died, was he off and on in the hospital?

3 A. Yes, sir.

4 Q. What if any problems did you have getting access to
5 your dad while he was in the hospital?

6 A. I was not even notified sometimes he was even in the
7 hospital.

8 Q. Was there any steps taken by anybody to prevent you
9 from seeing your dad in the hospital?

10 A. No, sir, but I just didn't know he was in the
11 hospital.

12 Q. All right. Now, I believe that Mr. Beasley had a
13 Power of Attorney for your father for some period of
14 time before he died; is that correct?

15 A. So, he's saying.

16 Q. All right. That's what you understand to be the case?

17 A. Well, I take that back. I knew that we sat in a
18 nursing home in Sumter, South Carolina the day after
19 his mother passed away, and he denied that he had
20 Power of Attorney of any kind.

21 Q. Hold on. Do you know that for a couple of years
22 before your dad died Arthur had a Power of Attorney?

23 A. No.

24 Q. Is that what your understanding is?

25 A. Yes, sir.

1 Q. All right. Now, do you also understand that he
2 conducted business on behalf of your dad for a couple
3 of years?

4 A. No, sir.

5 Q. He didn't do anything under the Power of Attorney?

6 A. No.

7 Q. Okay. Do you question anything that Arthur did
8 business-wise before your daddy died?

9 A. Yes, sir. I don't question business-wise, but I think
10 he took over everything after his mother died.

11 Q. Well, would you please describe that to the Judge?

12 A. He changed the locks on my father's door that we could
13 not be a part of -- come into the house after his
14 mother's funeral. My daddy passed away; we could not
15 even go to the house because we were not welcome. We
16 had -- we had to go to the church to have my daddy set
17 up. I think there was personal items taken off my
18 daddy while he was in his casket as well as his mother
19 that we ---

20 MR. YOUNG: I'm going to object to
21 this speculation. If he's got any proof
22 then -- but I believe it's not proper
23 testimony and I object to it.

24 Q. Let me ask you this question. Do you want somebody
25 independent to review what Mr. Beasley did in regard

1 to your dad's finances before your dad passed away?

2 A. Yes, sir.

3 Q. Why do you want that?

4 A. Because I really think what he told us the day after
5 his mother passed away sitting in my dad's dining room
6 that they set up just to take everything my daddy had.

7 Q. All right. You, not being the Personal Representative
8 of the Estate, are you in a position to look at those
9 things and bring the appropriate actions against Mr.
10 Beasley if one is warranted?

11 A. Yes, sir.

12 Q. Without Court approval, you can't do that, can you?

13 A. No, sir.

14 Q. All right. What you're asking the Court to do is to
15 appoint somebody to review the conduct of Mr. Beasley
16 in your father's business affairs before he died to
17 make sure everything was like it should be?

18 A. Yes, sir.

19 Q. And do you trust Mr. Beasley to do that, to
20 investigate himself in that regard?

21 A. No, sir.

22 Q. Now, let's take a look at this property in Goslin
23 Pond.

24 A. Yes, sir.

25 Q. How many lots are there?

1 A. There's a double-wide and buildings on two lots and
2 there's six other lots around that piece of property.

3 Q. And the buildings, are they fancy buildings or are
4 they something that are not very fancy?

5 A. I think it's considered a pretty good, you know,
6 Morton type building with bedroom and everything and
7 a kitchen set up in one end of it with three bays.

8 Q. From your standpoint, is that property located in
9 Santee, South Carolina?

10 A. No, sir.

11 Q. Why do you say that?

12 A. Because it's in Summerton, South Carolina. The
13 address and that's where we always went.

14 Q. So, you brought this Action to do two things. One, to
15 get a clarification ---

16 MR. YOUNG: Objection to leading.

17 Q. Have you -- have you brought this Action to get a
18 clarification on the Santee property, what it is and
19 what it isn't?

20 A. Yes, sir. A clarification on that.

21 Q. And have you brought this Action seeking to have a
22 look-see at the business dealings of Mr. Beasley prior
23 to your dad's death?

24 A. Yes, sir.

25 MR. MOORE: I don't have any further

1 questions. Thank you, Your Honor.

2 THE COURT: Answer any questions Mr. Young
3 may have, please sir.

4 A. Okay.

5 MR. YOUNG: Please the Court.

6 EXAMINATION BY MR. YOUNG:

7 Q. Mr. Dickson, are you upset that your father chose to
8 appoint your stepbrother, Mr. Art Beasley, as the
9 Personal Representative?

10 A. No, sir.

11 Q. Okay. In fact, your father and Art Beasley became
12 very close during the course of his latter years in
13 life?

14 A. And I know they had some in and outs.

15 Q. They had some in and outs?

16 A. Yes, sir.

17 Q. Okay. You had some in and outs, too, didn't you?

18 A. No, sir, because the last thing I did is -- is come in
19 and work on his machinery when he sold the business,
20 and I didn't know he was even selling it. So, we had
21 in and outs. I worked all the time he worked.

22 Q. You have indicated that you think some things were
23 wrong. Do you have any proof at all that Mr. Beasley
24 has done anything improper?

25 A. Just from my personal?

1 Q. Have you got any proof?

2 A. Proof?

3 Q. Proof.

4 A. I have discovered some -- what do you call them --
5 LLC's that mentions my name, Arthur Beasley, Melba
6 Beasley throughout the United States of America, and
7 I have not had anybody answer the question -- why are
8 there LLC's and why my name was attached to them. I
9 signed no LLC's; it was put in my name.

10 Q. Do you have any documentation to show that to the
11 Court today?

12 A. I think we have addressed that, sent a letter to you
13 and to J Seth to find out what they pertain to, and as
14 of yet, you all have not answered those questions.

15 Q. Mr. Dickson, do you have any proof that these things
16 even exist?

17 A. I think I have a copy of them.

18 Q. Where are they today?

19 A. I may have them in my brother's car outside.

20 Q. Did you contact the Secretary of State to see if there
21 was anything in existence like this?

22 A. No, sir, I didn't. I didn't know anything about an
23 LLC other than I do have a personal LLC with my
24 business.

25 Q. Okay.

1 A. That an attorney drew up for me.

2 Q. But you say these LLC's were generated by somebody,
3 but you don't know who generated them?

4 A. Yes, sir.

5 Q. You do know who generated them?

6 A. I do not know who generated them.

7 Q. All right. And if you had contacted the Secretary of
8 State, you could have gotten copies of the initial
9 papers which would have shown the incorporator of
10 those LLC's, wouldn't it?

11 A. I have no idea.

12 Q. You didn't even try, did you?

13 A. I didn't know anything about how to do that, sir.
14 That's why I hired a attorney and sent a letter to
15 you.

16 Q. Did you ask him to get that for you?

17 A. I think he requested, sent a letter to you to -- to
18 find out or J Seth, and we had no response back.

19 Q. I'm unaware of what letter you're talking about; so,
20 I'll just put that on the record. With respect to any
21 other misconduct on the part of Mr. Beasley, do you
22 have any evidence whatsoever of any misconduct on his
23 part? Any proof?

24 A. Well, I would say that, when you have checking
25 accounts that have zero balances still in my daddy's

1 name and he's probably the only one can go into banks,
2 since I do a lot of business with banks, to close
3 those accounts and all the money had been depleted
4 from those accounts, I think that would be some
5 evidence that something's going on that shouldn't be
6 going on.

7 Q. What evidence do you have? That's speculation on your
8 part. Do you have any evidence?

9 A. I think I've got some documents outside.

10 Q. Outside?

11 A. Uh-huh (affirmative response).

12 Q. Did you bring them in the courtroom to testify today?

13 A. No, sir, but I can get them.

14 Q. Isn't it true that you really have no evidence at all
15 that Mr. Beasley has done anything improper and wrong
16 in this situation?

17 A. On my -- only what I feel because I think my dad was
18 eighty (80) years old. I think he drew Social
19 Security all his life from sixty-two (62) until he was
20 eight (80). He sold property and not to have a dime
21 in his name, and I wouldn't be challenging it today if
22 Art Beasley had not told me the day after his mother
23 died that my daddy didn't have anything. The water
24 could have went under the bridge if Art wouldn't have
25 made that statement.

1 Q. All right. Well, Mr. Dickson, you have come into this
2 Court and asked that Mr. Beasley be removed as the
3 Personal Representative?

4 A. Yes, sir.

5 Q. All right. What has Mr. Beasley done that you would
6 not have done to ---

7 A. For sure, I wouldn't have changed the lock on the
8 doors of my daddy's house while he was still living.

9 Q. Okay.

10 A. And why didn't I have a set of keys?

11 Q. Has your father ever owned property in the town of
12 Santee, South Carolina?

13 A. No, sir, not that I know of.

14 Q. Okay. In fact, do you know if he's ever owned
15 property in Orangeburg County, South Carolina?

16 A. Yes, sir.

17 Q. In the town of Orangeburg, though; right?

18 A. No, sir. Branchville.

19 Q. Branchville?

20 A. Yes, sir.

21 Q. What did he own down there?

22 A. Before my mother and father separated, he basically
23 owned property in Branchville, South Carolina.

24 Q. That was ---

25 A. And there's two cemetery plots I believe still at our

1 cemetery that's in my daddy's name.

2 Q. Okay. But no property in the town of Santee, South
3 Carolina?

4 A. In Orangeburg County?

5 Q. Yes, sir.

6 A. None that I know of. Maybe he was trying to buy a
7 parcel when he drew up this Will before he -- I don't
8 know.

9 Q. And you have even referred to the property at Santee
10 and the property that has been the lake house and
11 these lots that you talked about as Santee, South
12 Carolina, haven't you?

13 A. I may have said Santee out of talking, but I know that
14 the Will says "Santee, South Carolina." But I know
15 that the property was not in Santee; I knew it was in
16 Summerton beside of the lake.

17 Q. In fact, it's not even in the town of Summerton, is
18 it?

19 A. It's ---

20 Q. It's in Clarendon County.

21 A. It's in Clarendon County and got a Summerton address.

22 Q. Well, that's a mailing address?

23 A. Yes, sir.

24 Q. Okay. But ---

25 A. But it doesn't have a Santee address.

1 Q. All right. But when your father says -- I'm leaving
2 the property at Santee -- you knew it to be the lake
3 property, didn't you?

4 A. No, sir.

5 Q. You didn't know of any property he had in the town of
6 Santee, did you?

7 A. There's a -- there was times I didn't know my daddy
8 had bought another lot for several years.

9 Q. Okay.

10 A. You know.

11 Q. But your father's not the type of person who would
12 make up lots that he doesn't own or anything, is he?

13 A. No, sir, I don't think so.

14 Q. Okay.

15 A. I don't know, you know, what he was trying to buy
16 next.

17 Q. One second, please, sir.

18 MR. YOUNG: No further questions.

19 THE COURT: All right, sir. Mr. Moore?

20 MR. MOORE: No further questions, Your
21 Honor.

22 THE COURT: You can step down, sir.

23 MR. MOORE: Your Honor, we call as an
24 adverse witness, Mr. Arthur B. Beasley, Junior.

25 THE COURT: All right. Please place your

1 left hand on the Bible and raise your right hand.
2 Do you solemnly swear the information that you
3 give in this case will be the truth, the whole
4 truth and nothing but the truth so help you God?

5 MR. BEASLEY: I do.

6 THE COURT: Have a seat, please, sir and
7 answer any questions Mr. Moore may have.

8 MR. BEASLEY: Thank you.

9 EXAMINATION BY MR. MOORE:

10 Q. I believe that your name is Arthur B. Beasley, Junior;
11 is that correct?

12 A. It is.

13 Q. And you are the person who presently is performing as
14 the Personal Representative in this case; correct?

15 A. I am.

16 Q. Now, as I understand it, you are a Baptist preacher?

17 A. I am.

18 Q. And how long have you done that?

19 A. Thirty-five (35) years.

20 Q. There was a period of time that you actually lived in
21 Orangeburg prior to February of 2000; is that correct?

22 A. There is.

23 Q. And it would be fair to say that you would have
24 visited your mother and Mr. Herbert Dickson, Senior on
25 a regular basis; is that correct?

1 A. That's correct.

2 Q. Now, I believe that you have taken the position
3 previously that prior to Mr. Dickson's death, he had
4 a Power of Attorney; is that correct?

5 A. He had a Power of Attorney?

6 Q. That he had given you -- he prepared a Power of
7 Attorney naming you as the Power of Attorney.

8 A. I take the position that when he -- when my mother
9 passed away, I was informed that Power of Attorney he
10 had named me specifically at the National Healthcare
11 Centers.

12 Q. All right. Well, do you know ---

13 A. I ---

14 Q. Have you ever seen the Power of Attorney?

15 A. I did after we found the Will.

16 Q. Before the death of Mr. Dickson, had you ever seen the
17 Power of Attorney?

18 A. No.

19 Q. Before the death of Mr. Dickson, had the Power of
20 Attorney ever been delivered to you?

21 A. No.

22 Q. So, we know that there was a Power of Attorney which
23 was signed, but never delivered before Mr. Dickson
24 passed away?

25 A. That's correct.

1 Q. Now, Mr. Seth's law firm, you basically consider them
2 your lawyer, too; is that correct?

3 A. I retained J Seth because he wrote the Will.

4 Q. So, if you retained him, I'm assuming you retained him
5 to be your attorney?

6 A. The attorney for the Estate, yes.

7 Q. Well, sir, you have previously testified, have you
8 not, that you consider Mr. Seth to be your attorney?

9 A. No. I stated in the prior deposition that I knew
10 Dickie Jones, and he is the lead attorney in that
11 particular field. He and I played ball together. I
12 did not know J Seth.

13 Q. And you considered Dickie Jones to be your attorney?

14 A. I never retained him.

15 Q. All right, sir. You don't have any knowledge of Mr.
16 Dickson ever having signed any Power of Attorney;
17 correct? You weren't there; you don't know when he
18 signed it?

19 A. No, I wasn't.

20 Q. As a matter of fact, you testified that you never even
21 saw any Power of Attorney before Mr. Dickson passed
22 away?

23 A. That's correct.

24 Q. This Power of Attorney, was it a Healthcare Power of
25 Attorney or a general Power of Attorney or a Durable

1 Power of Attorney or do you know?

2 A. The -- I did see it after I think my mother passed
3 away and I believe it was like a -- it was a Living
4 Will/Durable Power of Attorney, something like that.

5 Q. Now, when Mr. Dickson signed the Will that is the
6 subject of this Action, was he communicative, alert
7 and responsive?

8 A. I was not there; so, ---

9 Q. That was my question to you. So, you were not there
10 at the time; correct?

11 A. That is correct.

12 Q. So, there's no way that you could have testified that
13 at the time he signed his Will, he was communicative,
14 alert and responsive; correct?

15 A. Even though I was not there in '07 whenever the thing
16 was signed, from '07 until he passed away, I spent
17 time on the phone with him, visiting in the home,
18 caring for him, and I could testify between that time
19 and up until the time that he went into the nursing
20 home, he was clear-minded and precise in his thought
21 processes.

22 Q. My question is, at the time he had executed the Will,
23 is it your position that he was communicative, alert
24 and responsive and friendly or do you know?

25 A. Since I was not there, I would not know.

1 Q. Thank you, sir. Now, the property that we are arguing
2 about consists of -- is it six lots?

3 A. It's six lots.

4 Q. And those lots are located in a subdivision known as
5 Goslin Pond; correct?

6 A. That's correct.

7 Q. And on one lot, there is some sort of a shed or
8 building and another lot there's kind of a double-wide
9 mobile home; is that correct?

10 A. On one lot, there is a double-wide mobile home, and on
11 that same lot, at the back of that lot there is a
12 Morton building that has three bays.

13 Q. And did your mother and Mr. Dickson live there for a
14 period of time?

15 A. Yes.

16 Q. Did he live there at the time of his death?

17 A. No, he did not.

18 Q. And you say you've been there regularly; correct?

19 A. Yes.

20 Q. And you handled business matters for your mother and
21 Mr. Dickson; is that right?

22 A. No.

23 Q. The address, the mailing address for the property in
24 Goslin Pond, it's Summerton, South Carolina, is it
25 not?

1 A. You know, I've never seen any -- them receive any mail
2 there, but I understand after the fact that the
3 address is Goslin Pond, Summerton, South Carolina.

4 Q. So, that for purposes of the United States Post
5 Office, the property has a Summerton mailing address?

6 A. Physical address. They don't have a mailbox up.
7 Never have and, as far as I know, haven't received --
8 they receive everything in Sumter.

9 Q. But we can agree that for purposes of the United
10 States of American Postal Service the property is
11 deemed to be in Summerton, South Carolina?

12 A. Not in the city. Close to it.

13 Q. And you make a distinction, don't you, between
14 something being in the city and close to it; correct?
15 I'm not trying to be funny. Is the answer yes?

16 A. I know.

17 Q. And you perceived me as trying to be funny with ---

18 A. Well, the -- any time ---

19 Q. Is the answer yes?

20 A. The answer what?

21 Q. That you thought I was -- that I was trying to be
22 funny? You were laughing at my question. My question
23 very succinctly is this, you just made a distinction
24 between something being in a city and near a city;
25 correct?

1 A. Well, I made the same distinction that your client
2 did, Milton, when he was talking about the distance
3 there.

4 Q. Yes, sir, I'm simply asking you, is the answer to my
5 question yes?

6 A. And your question was?

7 Q. You made a distinction between something being located
8 in a city and near a city; correct? Because you told
9 us it's not located in Summerton, but it's located
10 close to Summerton; correct?

11 A. It's located closer to Santee.

12 Q. So, do you know that for sure? It's certainly not
13 even in the same county as Santee, South Carolina.

14 A. I realize that.

15 Q. Santee, South Carolina is located in Orangeburg, South
16 Carolina, isn't it?

17 A. I know that.

18 Q. And the piece of property that we're talking about,
19 Goslin Pond, is actually located in Clarendon County;
20 correct?

21 A. Correct.

22 Q. And the property, is it actually located adjoining
23 water? Does it have any water frontage?

24 A. No.

25 Q. So, as far as the property actually being on a lake or

1 a body of water known as Santee, it's not on any
2 Santee Lake as far as any water frontage; correct?

3 A. Correct.

4 Q. Now, you -- can we agree that at the time Mr. Dickson
5 died, he did not own any property located in Santee,
6 South Carolina?

7 A. In the city of Santee, South Carolina;---

8 Q. Yes.

9 A. -- is that your question?

10 Q. That's right.

11 A. Right.

12 Q. And the property that we're talking about, how far is
13 it from Summerton?

14 A. I'm not exactly sure, but when -- but I would say it
15 would be probably ten miles.

16 Q. How far is it from Santee?

17 A. I'd say around six to eight.

18 Q. So, we can agree that it's a fairly good distance from
19 South Carolina, the -- from, I'm sorry, from Santee,
20 these six lots that we're talking about; correct?

21 A. Well, a good distance, six to eight miles.

22 Q. All right.

23 A. Yeah, it's ---

24 Q. Have you previously testified that you don't even know
25 where Santee lies? That you don't even know where --

1 that's all right. Let me back up. On the Will, you
2 have seen the Will; correct?

3 A. Yes.

4 Q. Mr. Dickson's name was Herbert Franklin Dickson; is
5 that right? Senior.

6 A. Senior.

7 Q. And yet, the Will itself actually has his name listed
8 as Herbert Franklin Dickson, Senior, Senior, does it
9 not?

10 A. It's typed in Senior, Senior, and it's signed Herbert
11 Franklin Dickson.

12 Q. Right. So, -- but his name wasn't Herbert Franklin
13 Dickson, Senior, Senior; right?

14 A. Apparently not.

15 Q. And the way he signed it is not the way his name is
16 actually typed on the Will; correct?

17 A. I would say yes to that, but at the same time, if you
18 would ask me is that his signature, I would also have
19 to say that's Herbert Franklin Dickson, Senior's
20 signature.

21 Q. Now, is it not true that before Mr. Dickson's death,
22 that your mother and he had banking accounts together?

23 A. They had a banking account at BB&T.

24 Q. Were there others?

25 A. SAFE Federal, I believe.

1 Q. And they put your name on those accounts; correct?

2 A. Yes.

3 Q. And the reason why they put those names on those
4 accounts was so that you could help them in case they
5 got to where they couldn't manage their own affairs;
6 right?

7 A. Yes.

8 Q. And you then understood that the money in those
9 accounts belonged to your parents or to -- to your
10 mother and Mr. Dickson?

11 A. Well, the understanding is, legally, any time a name
12 is added, you know, you become a part -- they added me
13 simply in case something happened.

14 Q. Right. They added you to those accounts in case
15 something happened to them that you could get access
16 to the funds and do the right thing with them?

17 A. Correct.

18 Q. And as a matter of fact, before Mr. Dickson died, you
19 did write some checks on that account, did you not?

20 A. July 12th.

21 Q. Is the answer to my question yes?

22 A. And that would be yes.

23 Q. All right. So, then we know that you wrote checks on
24 their money before he died.

25 MR. YOUNG: Objection to the form of

1 the question. He says "checks." Mr. Beasley
2 said "check".

3 Q. A check on their money.

4 A. I wrote the first check on the account three days
5 after my mother passed away, and it was to David Lowe,
6 who cuts their grass and has been cutting their grass
7 for years. And the reason for that is, it needed to
8 be cut in time for the funeral which was on Sunday.
9 First check.

10 Q. At the time Mr. Dickson died, the BB&T account had
11 roughly Twenty-five Thousand Dollars (\$25,000.00) in
12 it?

13 A. That would be approximate. Correct.

14 Q. And you have taken that money?

15 A. No, I haven't.

16 Q. Where is it?

17 A. That -- the insurance money was moved to an Estate
18 Account.

19 Q. And the Estate of Mr. Dickson?

20 A. Correct.

21 Q. Now, the BB&T account, upon your mother's death, Mr.
22 Dickson was the beneficiary of a Fifty Thousand Dollar
23 (\$50,000.00) policy; is that right?

24 A. Correct.

25 Q. And were you also the PR of that?

1 A. The -- and what is the question?

2 Q. Were you the Personal Representative for your mother?

3 A. Yes, I was.

4 Q. Part of the Fifty Thousand Dollars (\$50,000.00) that
5 belonged to Mr. Dickson was used to pay your mother's
6 burial expenses; is that correct?

7 A. That's correct.

8 Q. Did you have anything to do with that?

9 A. Pay the burial expenses?

10 Q. Yes, with the money that belonged to Mr. Dickson.

11 A. I turned the insurance policy, which is common, over
12 to the insurance company. They contacted the
13 insurance company. The insurance company releases a
14 check to the funeral home, and the balance came back
15 to the Estate or to Herbert Dickson and it was put in
16 the BB&T account and later transferred to an Estate
17 account.

18 Q. The Will that is there basically seems to talk about
19 three major assets. A house, that would be your
20 sister's; is that right?

21 A. In Sumter, yes. The Santee house and then the store.

22 Q. Whatever property there may be in Santee, a house and
23 then a shoe shop; is that right? Besides the ---

24 MR. MOORE: I don't have any further
25 questions. Thank you, Your Honor, very much.

1 THE COURT: Yes, sir.

2 MR. BEASLEY: I just -- the shoe shop wasn't
3 mentioned in Herbert Dickson's Will. I don't
4 think the shoe shop was mentioned in the Will.

5 MR. MOORE: I don't have any further
6 questions. Thank you, Your Honor.

7 THE COURT: All right, sir. Mr. Young.

8 MR. YOUNG: If it please the Court.

9 EXAMINATION BY MR. YOUNG:

10 Q. Mr. Beasley, with respect to the money in the
11 accounts, have you gone through these and made an
12 analysis of the accounts on a month-to-month basis?

13 A. The BB&T account in question, I asked the -- because
14 there seemed to be some question about the amount of
15 money that was in there, I did contact a BB&T
16 representative up in Kentucky and asked him if he
17 would go back to January of 2000, and I would like to
18 have copies of all of the monthly balances on those
19 accounts and -- and then bring it forward. I think
20 there was an estimation or statement made by Milton
21 that there was a Hundred and Five Thousand Dollars
22 (\$105,000.00) in the BB&T account, and as you can tell
23 from the copies that was sent to me and then I typed
24 up what you have in your hand there to show the
25 monthly balances with the Social Security check being

1 added of what the ongoing balances were going back to
2 January of 2000. At such time, there probably -- the
3 highest balance was about Eleven or Twelve Hundred
4 Dollars.

5 Q. All right. And has there ever been the amounts of
6 money that Mr. Milton Dickson claimed?

7 A. No.

8 Q. In checking the records of Mr. Dickson, did you find
9 that he listed property on Loan Applications or in his
10 personal Financial Statement that show the property
11 located at the lake as being the Santee property?

12 A. Yes, there were two. One from NBSC, but then there
13 was the most recent one was from BB&T I think dated
14 the year 2000 where they were -- I think they were --
15 may have been refinancing, and they listed property
16 and liabilities, and I think it said something --
17 Santee house and then another piece of property, maybe
18 the store.

19 Q. Let me show you this document and ask you whether or
20 not that's the Financial Statement filed in 2001 that
21 you're making reference to?

22 A. That is. It says, "Store, Santee home and two lots."
23 And shows the liability.

24 Q. These pictures were attached to that. What are those
25 pictures of?

1 A. These pictures are of the garage that was being built
2 at Santee, and it's labeled, "Santee garage." These
3 were taken June the 3rd, 1996. And there are four
4 pictures showing as it's being -- as it's going up.

5 Q. Do you know who ---

6 MR. MOORE: Your Honor, again, I
7 want to make sure that my position is
8 preserved on the record that any sort
9 of extrinsic testimony such as this
10 would be irrelevant as the document
11 is clear on its face.

12 THE COURT: All right, sir..

13 MR. YOUNG: We would like to introduce
14 that.

15 THE COURT: Subject to their objection,
16 yes, sir.

17 MR. YOUNG: Okay. Can I get it marked?

18 THE COURT: After you finish with it.

19 Q. Mr. Beasley, have you ever removed any funds from Mr.
20 Dickson's account improperly?

21 A. No.

22 Q. Have you ever made any improper expenditures?

23 A. No.

24 Q. Did you get all of the past records?

25 A. On the BB&T account, yes.

1 Q. Okay. Was there anything that would show any improper
2 expenditure at all?

3 A. No.

4 Q. Even in the Pleadings that were filed by Mr. Milton
5 Oakley Dickson, he stated and acknowledged that Mr.
6 Dickson had never owned any property in Santee, South
7 Carolina, the town of Santee?

8 A. Correct.

9 Q. That was alleged in his Pleadings. Do you know of any
10 property that Mr. Dickson owned in Santee, South
11 Carolina, the town?

12 A. No, I don't.

13 Q. They asked about the Power of Attorney that Mr.
14 Dickson had prepared. Did you know anything about its
15 preparation?

16 A. No, I did not.

17 Q. Did you even know of its existence until such time as
18 your mother passed?

19 A. No.

20 Q. Did you ever use that Power of Attorney?

21 A. No, I did not.

22 Q. You understand that the Power of Attorney ceased to
23 have any effect whatsoever upon the death of Mr.
24 Dickson?

25 A. Correct.

1 Q. Have you in any way operated outside of the scope of
2 your duties as the Personal Representative of Mr.
3 Dickson's estate?

4 A. No.

5 Q. In your Pleadings, you have asked the Court to enforce
6 the provisions in the Will that exclude someone who
7 challenges this Estate.

8 A. Yes.

9 Q. Okay. Would you please tell the Court why you think
10 it's appropriate that the paragraph under Item 5,
11 Incontestability Clause, should be enforced by this
12 Court?

13 A. It's obviously I think Dick put that in there for a
14 particular reason.

15 MR. MOORE: Objection, Your Honor, as
16 to speculating as to why someone may have
17 done -- what he thinks about why someone
18 put something in would be irrelevant.

19 MR. YOUNG: If it please the Court, I
20 would submit that it's a proper statement
21 because, obviously, it didn't accidentally
22 get in there and somebody would have a reason
23 for putting it in there or it wouldn't have
24 been in there to begin with.

25 THE COURT: I'll let him answer the

1 question.

2 Q. Please answer the question.

3 A. The section in question in the Will was put in there
4 with intent and purpose, and so as to I guess
5 discourage any type of challenge to that and,
6 therefore, be a challenge to it.

7 THE COURT: Stop just a second.

8 MR. MOORE: When he says, "I guess it
9 was put in there to do that," Your Honor,
10 that's speculation on his part.

11 THE COURT: You can't testify as to
12 what you guess to.

13 A. It was put in there for -- with intent and purpose,
14 and I chose to enforce the section that was in Mr.
15 Dickson's Will, Dick's Will.

16 Q. One person has brought this Action, Mr. Milton Oakley
17 Dickson. Do you feel it should be enforced against
18 the other three brothers?

19 A. My response to that would be yes.

20 Q. And tell the Court why.

21 A. At each deposition, all of them were present, and on
22 a couple of occasions when we stepped out of the room,
23 there was discussion between the parties talking back
24 and forth and -- at mine and also Milton's. To me, it
25 spoke to the situation of collusion.

1 MR. MOORE: Objection, Your Honor.

2 Q. Did you see what actively -- I'm sorry.

3 MR. MOORE: Whether he is of the opinion
4 that there was collusion would be irrelevant
5 to the facts of this case.

6 MR. YOUNG: May it please the Court. I
7 would submit that while they had a point man in
8 the name of Mr. Milton Oakley Dickson, they were
9 acting in concert, and I would submit to the
10 Court that during the depositions and both at Mr.
11 Moore's office, there was suggested questions
12 coming from the brothers, there was encouragement
13 coming from the brothers, there was a general
14 concert of all brothers acting together in the
15 questioning of my client. And he saw that.

16 MR. MOORE: Your Honor, these people are --
17 have been served with copies of the Pleadings,
18 and under the law, have a right to be there. I
19 have spoken with Mr. Young on a number of
20 occasions in private about the case. Hopefully,
21 the fact that we have spoken does not mean that
22 we're in collusion with anybody. The fact that
23 we may have spoken to one or more or all of the
24 brothers at various times doesn't mean that these
25 folks are anything other than named people who

1 have basically been named as beneficiary and
2 served with Notices of this Hearing. I believe
3 the Court served Notices of the Hearing. Someone
4 served them with Notices of the Hearing. I guess
5 they take the fact that -- the fact that the
6 Court served them with Notice of a Hearing as
7 fact -- as evidence they're in collusion with the
8 Court. This testimony would appear to me to have
9 no relevance.

10 MR. YOUNG: If it please the Court.

11 THE COURT: Yes, sir.

12 MR. YOUNG: I would simply ask the Court to
13 take judicial notice of the language of Item 5,
14 Incontestability Clause, which states -- I'll
15 read it for the record -- "In the event any
16 person whomsoever shall challenge the validity of
17 this Will or the distributions thereunder or
18 shall cooperate with or in any manner assist
19 another in doing so, such person or persons shall
20 take as their full and complete share of my
21 Estate the sum of One Dollar (\$1.00) and no
22 more." That's the language of the Will
23 Incontestability Clause. I ask the Court to just
24 take note of that.

25 THE COURT: All right, sir.

1 MR. YOUNG: Thank you.

2 Q. Mr. Beasley, to clear up for the Court so the Court
3 will know what's going on, is there a mortgage or are
4 you in the process of selling and collecting income
5 from a buyer of the old shoe shop on Broad Street?

6 A. Am I in the process -- yes, they are -- Russell Purvis
7 purchased the shoe shop from Dick Dickson in '05, and
8 he has been making payments on that property since
9 that date.

10 Q. Okay.

11 A. And there is an outstanding balance. I'm not sure of
12 the exact amount.

13 Q. Can you give us the approximate amount?

14 A. Around Ninety Thousand (\$90,000.00), I would assume.

15 Q. And how many years do we have to go on that?

16 A. Seven, maybe.

17 Q. Seven?

18 A. Yeah.

19 Q. Okay.

20 A. I'd have to look at the exact amortization table to
21 see what it is.

22 Q. Okay.

23 MR. YOUNG: I would like the Court to
24 take judicial notice that after our brief
25 talk about the incontestability clause that

1 all the brothers have left the courtroom
2 except for Mr. Milton Oakley Dickson for
3 whatever reason; I do not know.

4 THE COURT: All right.

5 MR. MOORE: I think he's correct. For
6 whatever reason that -- if that -- that's fine.

7 MR. DICKSON: Am I under oath still?

8 MR. MOORE: Hush.

9 THE COURT: No, sir.

10 MR. DICKSON: Okay.

11 MR. MOORE: If you've got something to say,
12 you say it to me.

13 MR. DICKSON: Okay.

14 Q. Based on the -- one second, Your Honor, I want to make
15 sure -- prior to the death of Mr. Herbert Franklin
16 Dickson, did you ever try to dominate or control him
17 in any manner whatsoever?

18 A. No.

19 Q. In Paragraph Seven of the Petition, it says that,
20 "Arthur B. Beasley, Junior had a Power of Attorney
21 prior to the death of Herbert Dickson, Senior and used
22 the Power of Attorney in order to strip significant
23 assets from the decedent." You've testified that you
24 didn't even know about it until your mother's death
25 and never used it prior to the death of Mr. Dickson?

1 A. That's correct.

2 Q. Did you ever take any significant assets or any assets
3 whatsoever?

4 A. No.

5 Q. Paragraph Eight, it states, "That you owe the Estate
6 significant amounts of money which are rightfully the
7 property of the Petitioner," which I guess is Mr.
8 Milton Oakley Dickson. Do you owe the Estate any
9 money?

10 A. No, I do not.

11 Q. Paragraph Nine, it says, "That you have a conflict of
12 interest and are not fit to serve as Personal
13 Representative and that you converted money of the
14 Estate and owes money to the Estate." First of all,
15 do you know of any conflict that you would have with
16 the Estate?

17 A. No.

18 Q. Do you know of any reason why you would not be fit to
19 serve as Personal Representative of the Estate?

20 A. No.

21 Q. Do you owe the Estate any money?

22 A. No, I do not.

23 Q. Is it your position that the property at the lake in
24 Clarendon County is the Santee property that he makes
25 reference to?

1 A. That's correct. And what's interesting is that we do
2 have pictures of a family outing where the Dickson
3 boys came; I believe it was at Thanksgiving and
4 there's pictures of Franklin's family, and I'm not
5 sure if -- taken in '96 or '94, whenever it was -- and
6 they're labeled "Santee" and these are Polaroids taken
7 with a camera that they owned.

8 Q. Let me show you these photographs and ask you if you
9 can identify those.

10 A. Now, that's the garage at Santee labeled "Garage,"
11 "Santee garage." This is Father's Day '94, Santee,
12 where we were down there. Actually, we were praying
13 at the time. And then there's Franklin Dickson and
14 his family in '94; it's -- and it says "Santee" right
15 here. And then there's Franklin -- actually, Dick's
16 in the picture and it says, "Santee, Dick and
17 Franklin's family." And that's the erection of the
18 Santee garage.

19 Q. Who wrote the "Santee" on these pictures?

20 A. My mother did and they're dated -- some of these are
21 dated '96, and the fellowship time, see, there it's
22 '94.

23 MR. MOORE: And I would object, Your
24 Honor, if -- if -- for two reasons. A,
25 same relevance objections as previously

1 made, but if this was labeled basically
2 by his mother and not by Mr. Dickson,
3 they would basically have no relevance
4 and the fact that the -- the writing on
5 these photographs is nothing more than
6 hearsay. I can't cross-examine whoever
7 it is that apparently wrote this.
8 Obviously, this is no admission by Mr.
9 Dickson that he acknowledged anything to
10 be anything, but certainly, if this is
11 not his handwriting it's going to have
12 absolutely no relevance to the facts
13 of the case at all.

14 THE COURT: Mr. Young.

15 MR. YOUNG: If it please the Court.
16 We offer this to show general verbiage
17 of the location of this property and
18 what it was called by everyone. In fact,
19 I would remind the Court that we have
20 offered and it has gone into evidence
21 Exhibit One which is the BB&T Personal
22 Financial Statement which is signed by
23 Mr. Dickson, which shows it as Santee
24 property. And so, this is a furtherance
25 of that.

1 MR. MOORE: Your Honor, and that came
2 in over our objection, but I disagree with
3 my friend that the -- that that shows it's
4 Santee property, but we'll -- that's for
5 another -- that's for cross-examination.
6 Right now we're talking about these documents.
7 I don't have any objection to the photographs
8 coming in showing the property as long as
9 whatever is alleged to have been written by
10 his mother is eradicated.

11 THE COURT: I'll allow you to enter the
12 pictures with the writing on them not to be
13 taken into consideration.

14 MR. YOUNG: All right.

15 MR. MOORE: Thank you, Your Honor.

16 MR. YOUNG: We would ask that they be
17 marked just as one Exhibit so we don't have
18 to mark everything. Your Honor, I don't
19 want to burden the Court's record, but we
20 have all of those BB&T account statements,
21 month by month. I think to make the record
22 complete, we've got to put them in, but I
23 would like to substitute a copy of that.
24 I'll make Mr. Moore a copy as well.

25 MR. MOORE: No objection.

1 THE COURT: All right, sir.

2 MR. YOUNG: All right, sir. Let me have
3 this marked and ---

4 THE COURT: All right, sir.

5 MR. YOUNG: -- and for the record and
6 to clean up.

7 Q. Are these the BB&T account records that you received?

8 A. That's correct.

9 Q. Okay.

10 MR. YOUNG: Your Honor, after we break,
11 I'll -- I'll go get copies made for you and
12 Mr. Moore.

13 THE COURT: All right.

14 Q. Mr. Beasley, Mr. Moore asked you about the check that
15 was written and you testified about the first check
16 that you wrote?

17 A. That's correct.

18 Q. Let me show you this and ask you whether or not that
19 is the check that you were talking about?

20 A. That is. It's a check to David Lowe written the 12th
21 of July, '08.

22 Q. Is that the first check you wrote?

23 A. Correct.

24 MR. YOUNG: We would offer this into
25 evidence.

1 MR. MOORE: No objection.

2 Q. Mr. Beasley, do you want to continue as the Personal
3 Representative of the Dickson Estate?

4 A. I do.

5 Q. Do you know of any reason why you should not be
6 allowed to continue to do that?

7 A. I do not.

8 Q. Are you asking this Court to make a determination as
9 to the property shown as Santee property and allow
10 that to go ahead and be disbursed in accordance with
11 the Will?

12 A. Yes, sir.

13 Q. Are you asking this matter come to a conclusion so
14 that you can go ahead and proceed to close the Estate?

15 A. Yes, sir.

16 MR. YOUNG: Answer any other questions
17 that Mr. Moore or Judge Atkinson may have
18 for you, please.

19 EXAMINATION BY MR. MOORE:

20 Q. I'm interested if we might to talk about this BB&T
21 document. There's some photographs that came in. The
22 handwriting on the photographs appear to be the same
23 handwriting on the photographs that we talked about
24 just a moment ago; is that correct?

25 A. Yes.

1 Q. That would be your mother's handwriting on there then,
2 not Mr. Beasley's?

3 A. Mr. Dickson's.

4 Q. I'm sorry, Mr. Dickson's.

5 A. Herbert F. Dickson, Senior.

6 Q. Yes, sir. Obviously, you understood that I made a
7 mistake in regard to the -- the last name, didn't you?

8 A. Correct.

9 Q. All right. That's your mother's handwriting?

10 A. It is.

11 MR. MOORE: Your Honor, I would move
12 to strike that portion of these that was
13 written by his mother and not by Mr. Dickson.

14 MR. YOUNG: Based upon the Court's previous
15 ruling, we have no objection to that.

16 THE COURT: All right, sir.

17 Q. Now, let's take a look at this Financial Statement
18 that you've placed into evidence. How many lots did
19 Mr. Dickson, Senior have in Goslin Pond?

20 A. There are six total.

21 Q. And he bought them along with your mother sometime in
22 the early 1990's at the same time; correct?

23 A. Not all of the lots at the same time. I understand
24 they were staggered out.

25 Q. They were all purchased before 2001; correct?

1 A. I'm not certain of that. I think they were.

2 Q. To the best of your knowledge, as a matter of fact, I
3 believe you previously testified they were all
4 purchased some time around 1994, didn't you? Let me
5 find the deposition. They were all purchased before
6 2001, were they not, to the best of your knowledge?

7 A. As I said, before I think so.

8 Q. All right. Well, then in the year 2001, according to
9 you, there was this Financial Statement given, and it
10 lists in regard to the Santee property, "Santee home
11 and two lots." Is that right?

12 A. What you have here are liabilities. It says a store,
13 Santee home and two lots. My assumption would be is
14 that apparently there were outstanding balances to the
15 total of Ninety Thousand, Three Hundred Fifty-one
16 Dollars and Fifteen Cents (\$90,351.15) which would
17 lead me to believe if there -- the other lots may have
18 been paid for at that time.

19 Q. Yes, sir. And, actually, if we look at the document
20 that has been placed into evidence, Schedule 6 shows
21 that he makes a distinction between Santee and North
22 Santee because he lists the property in Goslin Pond as
23 North Santee; correct?

24 A. That is correct.

25 Q. So, we know then ---

1 A. And that's interesting that he didn't put Summerton.

2 Q. Yes, sir, but he didn't put Santee either. He put
3 North Santee; correct?

4 A. And the reason he did that -- well, on that one, you
5 know, it's still down and it's North Santee. He
6 referred to his property as Santee.

7 MR. MOORE: Your Honor, I move to strike
8 the hearsay portion of that.

9 A. That's not hearsay, sir. That is fact.

10 MR. MOORE: I would as soon let the
11 Judge rule on that. Your Honor, I would
12 basically make a Motion to strike the
13 hearsay testimony.

14 THE COURT: So moved.

15 Q. Now, Reverend, let me ask you this. We know now, when
16 Mr. Dickson was referring in writing on official
17 documents, at least on the only official document we
18 know of, he listed the property in Goslin Pond as
19 being in North Santee; correct?

20 A. He listed it here as being the Santee house and he
21 listed it there at a direct physical address.

22 Q. Well, he listed something as being a Santee home and
23 two lots, but it's impossible to look at this document
24 and tell exactly what he's talking about there, isn't
25 it?

1 A. No.

2 Q. But if we look at the Goslin Pond, it all indicates
3 Lot 10, Lot 9, Lot 12. These are all listed as North
4 Santee properties; correct?

5 A. That is correct.

6 Q. So, it is clear based upon a writing that we have from
7 2001 that he made a distinction between property
8 located in Santee and North Santee according to papers
9 that you placed into evidence; correct?

10 A. He made a distinction -- well, he made a statement
11 here that the house that he owned was a Santee house.

12 Q. Right.

13 A. And he owed money on that particular house and then
14 you've got a physical address as to where the
15 properties are located.

16 Q. Well, the house and the lot that he's referring to
17 under the liabilities section, do you have any idea
18 where that is?

19 A. In Santee. And I would even further say that when the
20 family had the reunion back in '94 to '96, the boys
21 were not invited to Santee, South Carolina. They were
22 invited to the house at Santee.

23 Q. Did I ask you that?

24 A. You did not, but I volunteered that information.

25 Q. Do you understand that when you're on the witness

1 stand, that it differs from like preaching in a
2 church; you're supposed to basically answer the
3 questions that are asked of you?

4 A. I -- I do.

5 Q. And that you're really not supposed to be preaching or
6 just volunteering ---

7 A. I'm not preaching, sir.

8 Q. Or volunteering ---

9 A. I'm just stating facts.

10 Q. Yes, sir. Well, if you state facts, one thing is for
11 certain: Lots 9 Goslin Pond, 10 Goslin Pond and 12
12 Goslin Pond, he referred to him in 2001 as being in
13 North Santee, South Carolina; correct?

14 A. That is.

15 Q. And you recognize there's a difference between North
16 Santee and Santee, South Carolina, do you not?

17 A. North Santee and the city of Santee, South Carolina?

18 Q. Yes, sir, they're different places. One's in
19 Clarendon County, and one is actually in Orangeburg
20 County, are they not?

21 A. I answered correct while you were repeating that same
22 question.

23 Q. That's yes; is that correct?

24 A. Correct.

25 Q. Right. Now, you talked about contesting the Will. Do

1 you understand that Milton Dickson has not contested
2 the Will?

3 A. He's not contesting the Will?

4 Q. You understand that all he has asked the Court to do
5 is to provide a clarification as to what the item
6 means, if anything, in regard to my property in
7 Santee, South Carolina. Did you know that?

8 A. Yes.

9 Q. All right. So, even though you know he's not
10 contesting the Will, you still want his share of the
11 Will taken from him.

12 A. My understanding is that he is challenging me as a
13 Personal Representative for the Will, wants me
14 removed; that would be contesting the Will as it is
15 written.

16 Q. That ---

17 A. I'm not trying to deny him any shares at all. I'm
18 just simply trying to enforce the Will as Herbert
19 Franklin Dickson, Senior wrote the Will.

20 Q. Well, you're saying you're not trying to deny him any
21 shares at all and yet part of the Petition you have
22 with the Court is to destroy his right to take any
23 money at all. You can't have it both ways, can you,
24 Reverend?

25 A. I can -- my response to that would be simply this; I

1 would like to simply enforce the Will as it was
2 written.

3 Q. Yes, sir, well, that's actually -- if you look at the
4 Petition that was filed, that's actually the only
5 thing that this man has asked to be done is to enforce
6 the Will as written and to remove you as Personal
7 Representative so someone can look at what you
8 actually have or have not done with the finances;
9 correct?

10 A. I would assume if that's your interpretation, that
11 would be correct.

12 Q. Well, you've read the Pleadings; correct?

13 A. Yes, sir.

14 Q. So, your position is that, not only should Milton be
15 denied his share of the Estate, but all the brothers,
16 too. I guess that means, Reverend, you and your
17 sister get it all; is that right?

18 A. My desire from the very beginning is to enact the Will
19 as it was written.

20 Q. And actually, all this man does, if you read the
21 Petition, it says, "Wherefore the Petitioner prays for
22 an Order prohibiting Arthur Beasley from serving as
23 PR. A declaration as to the validity of Item Five and
24 as to whether or not such provision is in compliance
25 with the public policy for an Order declaring Item

1 Three to bequeath nothing and for such other relief as
2 appropriate." Do you see that?

3 A. What is Item Three?

4 Q. Item Three is the clause which basically refers to the
5 Santee property, whatever that is.

6 A. Okay. Their house at Santee?

7 Q. Well, sure.

8 A. Sure.

9 Q. Is -- let me ask you this. Is it your testimony that
10 you can read that Will and know for sure exactly what
11 he meant by Item Three?

12 A. Item Three being the property at Santee?

13 Q. Sure.

14 A. Absolutely.

15 Q. And that's why, when you function as Personal
16 Representative, you basically claimed it belonged to
17 you. Right?

18 A. It does not belong to me. It's part of the Estate.

19 Q. Well, yes, sir, but after the Estate is over, your
20 position is, you all get that, too?

21 A. Why would I get something that the Will directs that
22 I would receive?

23 Q. Well, sir, you would basically get that pursuant to
24 the Will; right?

25 A. Right.

1 Q. So, ---

2 A. The property at Santee as the Will directs.

3 Q. So, you clearly read it as belonging to you in your
4 role as Personal Representative and otherwise;
5 correct?

6 A. If the Will is enforced as and the Judge so rules,
7 that will become -- come to me, yes.

8 Q. Yes, sir.

9 MR. MOORE: Thank you very much, Your
10 Honor. I have no further questions.

11 THE COURT: Yes, sir.

12 MR. MOORE: And if Mr. Young has some
13 more, can I hit the restroom for one second?

14 THE COURT: Yes, sir.

15 MR. YOUNG: It won't take but two seconds.

16 MR. MOORE: All right.

17 EXAMINATION BY MR. YOUNG:

18 Q. Mr. Beasley, did you go through and this will clarify
19 this document here, you went through and got the
20 monthly balances on the account at BB&T; is that
21 correct?

22 A. That's correct.

23 Q. And that's what these figures are?

24 A. Yes.

25 MR. YOUNG: We offer this into

1 evidence, please.

2 Q. Mr. Beasley, likewise, did you do the same thing with
3 the SAFE Federal Credit Union account?

4 A. That's correct.

5 Q. And is that -- are these the figures?

6 A. Let me make sure.

7 Q. I'm sorry.

8 A. I think that is, yes. Yeah, beginning in '05 and,
9 apparently, the store was sold in August of '05, and
10 that's it and it's the running balances.

11 Q. Are they accurate figures?

12 A. Correct.

13 MR. YOUNG: We offer this into evidence.

14 MR. MOORE: No objection.

15 MR. YOUNG: That would be our testimony,
16 Your Honor.

17 THE COURT: All right.

18 MR. MOORE: I have nothing further, Your
19 Honor.

20 THE COURT: Okay. Do you all want to take
21 a five minute break?

22 MR. MOORE: Yes, sir.

23 THE COURT: Okay. Go ahead.

24 (OFF THE RECORD).

25 THE COURT: We've got to wait before any

1 Rulings are made, we need to wait for the
2 deposition of J Seth and any testimony he may
3 present unless you all just want to present his
4 deposition as his testimony.

5 MR. YOUNG: I thought J's suggestion was a
6 good one in that to prevent us from having to
7 come back and we just make our objections there
8 as if for trial.

9 THE COURT: All right. And also, I think
10 you've got another witness that ---

11 MR. MOORE: Yes, sir.

12 THE COURT: -- could not be here today.

13 MR. MOORE: And we may be able to submit
14 Professor Gertz's testimony by deposition, too.

15 MR. YOUNG: In fact, we might as well try
16 that and then we'll see how that goes.

17 MR. MOORE: Sure.

18 THE COURT: Okay. Well, I'll just wait
19 until I hear back from you all.

20 MR. YOUNG: Thank you very much.

21 MR. MOORE: Thank you, sir.

22 THE COURT: Thank you all.

23 (THERE BEING NOTHING FURTHER, THE HEARING WAS CONCLUDED AT
24 4:28 P.M.).

STATE OF SOUTH CAROLINA) IN THE PROBATE COURT
)
COUNTY OF SUMTER) 2008-ES-43-00411

IN THE MATTER OF THE ESTATE OF
HERBERT FRANKLIN DICKSON, SR.

Hearing held before the Honorable Dale V.
Atkinson, Judge of Probate for Sumter County, at his
Chambers, Sumter County Courthouse, Sumter, South Carolina,
scheduled for 2:03 P.M. on July 3, 2012, and taken
by Doris Tompkins Brown, Certified Verbatim Reporter
and Notary Public in and for the State of South
Carolina.

APPEARANCES

ON BEHALF OF:
ARTHUR B. BEASLEY

Kenneth R. Young, Jr.
Young, Keffer & Associates
23 West Calhoun Street
Sumter, South Carolina

ON BEHALF OF:
MILTON OAKLEY DICKSON

S. Jahue Moore, Sr.
Moore and Taylor
Post Office Box 5709
West Columbia, South Carolina

Doris Tompkins Brown

COPY

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ROA000100

1 THE COURT: This is the matter of Herbert
2 Franklin Dickson, Sr. There was previously an
3 Order issued by the Court, and after that Order
4 was issued, a Motion for Reconsideration was
5 presented and then a Motion to Dismiss that Motion
6 for Reconsideration. It was scheduled I think
7 in January and then again in March, and both
8 times had to be continued until today. What I
9 would like to do is start by giving each of the
10 attorneys the opportunity to make any opening
11 remarks that you would like to make.

12 MR. YOUNG: I would.

13 THE COURT: Okay. Go ahead.

14 MR. YOUNG: If it please the Court. Your
15 Honor, after the Court issued its ruling and
16 sent everything out, you sent the Order and,
17 of course, the inference I got is that Mr.
18 Moore received the Order on September 28th, 2011,
19 after which he attempted to file a Motion for
20 Reconsideration, which was dated October the 3rd,
21 2011, postmarked on October the 11th, 2011. It was
22 received by my office on October the 13th, 2011.
23 I checked with the Offices of the Probate Court
24 and learned that it was received by your office
25 on October the 12th, 2011. A review of Rule 59 (b)

1 of the South Carolina Rules of Civil Procedure show
2 that the Motion for Reconsideration has to be filed
3 no later than ten (10) days after receipt of written
4 notice of entry of judgment. I have a copy of the
5 envelope that I received showing two postmarks.
6 One postmark is October 3rd, 2011, and a second
7 postmark which is October the 11th, 2011 but showing
8 additional postage. And at this time, I would pass
9 this up and offer this into evidence to show the
10 filing of it. (Document passed to Judge). And our
11 position is simply that the Motion for Reconsideration
12 comes too late; it is outside the Statutory
13 limitations, and so, therefore, I object to it and
14 ask that we go ahead and be allowed to implement the
15 Court's Order as you passed that to us back last
16 October -- last September; excuse me.

17 THE COURT: All right.

18 MR. MOORE: Your Honor, basically, you have got
19 in your file, the Court's file, an Affidavit of
20 Amber Kerry, who is a young associate in my office.
21 Amber was the person who was given the responsibility
22 for drafting and filing the Motion for
23 Reconsideration. In that Affidavit, she indicates
24 that we have a prior stamp indicating we received
25 your Order on September 22nd, which would have made

1 October 1st the date the document was scheduled to
2 be filed. That being a Saturday, the next day being
3 a Sunday, that would extend the date necessary for
4 service until October the 3rd; the matter was placed
5 in the mail on October the 3rd, 2011 with the
6 appropriate postage, with an appropriate stamp.

7 Why there are two stamps on there, I don't know.

8 The envelope shows an October 3rd and an October 4th
9 on there. I am told by Amber, and she has sworn to
10 the Court as an officer of this Court, that the
11 document was placed in the mail in the appropriate
12 time which would have been October the 3rd, 2011.

13 I did not bring her with me for purposes of
14 examination, but she certainly is available should
15 the Court decide, or anybody who wants to cross-
16 examine her Affidavit. We have an officer of the
17 Court swearing that she basically has complied with
18 the Rule and has placed the document in the mail
19 in accord with the Rule, and we have an envelope
20 which clearly shows the October 3rd date on it.

21 It would appear to me that we would be within the
22 time frame and that it would be appropriate for
23 us to hear the Motion for Reconsideration. Thank
24 you.

25 THE COURT: Give me just a minute and look

1 at a couple dates in our file. (Judge reviews
2 file). Am I correct that Ms. Kerry is
3 stating in her Affidavit, and I haven't been able
4 to find it, that your office received the Order
5 on the 22nd?

6 MR. MOORE: Yes, Your Honor.

7 MR. YOUNG: It does not say that; it says the
8 28th.

9 MR. MOORE: I'm sorry?

10 MR. YOUNG: I think on the corrected copy,
11 it says ---

12 MR. MOORE: Yes, I do apologize; the 28th.
13 That's correct.

14 MR. YOUNG: And ---

15 MR. MOORE: And she says in the corrected
16 Affidavit, we received it on the 28th.

17 THE COURT: Okay.

18 MR. YOUNG: It also says in her original
19 Affidavit, Paragraph Three. "On September the
20 28th, 2012, Mr. Moore received a copy of this
21 Court's Order in this matter."

22 MR. MOORE: Your Honor, I can tell the Court
23 that, as an officer of the Court, I am duty-
24 bound to tell the truth, and that is obviously a
25 scribbler's error. We received the document on

1 September the 22nd.

2 THE COURT: September the 22nd?

3 MR. MOORE: We did. We received it on
4 September the 22nd; that's the date stamp. That's
5 obviously in error. The document was in our
6 office on the 22nd.

7 THE COURT: I'm looking at her Affidavit; she
8 first stated that she received it on the 28th, and
9 then corrected that date and said that your office
10 received it on the 22nd.

11 MR. MOORE: There you go.

12 THE COURT: Is that correct?

13 MR. MOORE: That would be correct. Yes, sir.
14 I think that what happened was, there was a confusion
15 with her in regard to when the thing was actually
16 received, and -- but I will tell the Court that I
17 pulled out my original and read the stamp and it says
18 that it came in -- this document would normally get
19 to our desk as soon as it got to the mail room, it
20 was basically opened and stamped. So, we got it
21 on the 22nd; that's correct. And I think her
22 Amended Affidavit makes good sense.

23 THE COURT: Which would mean?

24 MR. MOORE: It would have been due on that
25 Saturday, and we put it in the mail that Monday

1 which should comply with the Rule, I believe.

2 And she is available if the Court would care to
3 have her come.

4 THE COURT: My office received your Motion
5 on October the 12th.

6 MR. MOORE: All right.

7 THE COURT: You are not aware of why the
8 second stamp is on the envelope for October the
9 11th, are you?

10 MR. MOORE: I have no idea, Your Honor. I
11 do not know the answer to that question. I do
12 know that it was placed in the United States
13 mail by Amber on the 3rd. It is entirely possible
14 that there was additional postage we were told
15 needed; that's certainly possible. Those
16 sorts of things do happen from time to time, but
17 I can't imagine how it would be additional postage
18 on something that is as small as this. But there
19 are two postmarks on the envelope. What happened,
20 it is possible that the Post Office somehow
21 another had a snafu and re-postmarked it; I don't
22 know. I do know that I believe Amber Kerry; she
23 is a very fine young lawyer, and she is not going
24 to lie. There is no doubt in my mind that this
25 was placed in the mail on that Monday, and postage

1 affixed. It's ---

2 THE COURT: Well, it's clear that it was
3 placed in the mail on that date.

4 MR. MOORE: Yes, sir.

5 THE COURT: With a Sixty-four Cent stamp
6 to it.

7 MR. MOORE: And there's no way in the world
8 that this would have taken more than a Sixty-four
9 Cents stamp; I can't imagine. And how the second
10 postmark got on there, I don't know. The Post
11 Office sometimes works in strange ways. And I
12 think it is pretty clear it was placed in the mail
13 with the appropriate stamp on the 3rd.

14 THE COURT: Mr. Young.

15 MR. YOUNG: I think the document speaks for
16 itself. There is no question that it was stamped
17 on October the 3rd. Whether or not it stayed in
18 the office -- she said she put it in the postal
19 system; I don't know that. But there is no
20 question but there is another stamp on it
21 two days later which shows something different.
22 I think Mr. Moore is speculating it may have
23 been returned for additional postage; that may have
24 been the case. I don't know. I don't think it
25 absolves the responsibility of getting that to the

1 Court in a timely fashion. I don't think it does
2 that.

3 THE COURT: Since the Motion for Reconsideration
4 was placed in the mail on October the 3rd, 2011,
5 it appears that they obviously did attempt to get
6 it to the Probate Court in a timely manner. For
7 some unknown reason, I don't know whether you blame
8 it on the Post Office of who the blame should go to,
9 but since there is a question about it, I am going
10 to allow the Motion for Reconsideration to go
11 forward.

12 MR. MOORE: Thank you, Judge.

13 THE COURT: If you would like, we can go
14 straight into that.

15 MR. MOORE: Yes, Your Honor. The Motion for
16 Reconsideration is very, very -- is very straight-
17 forward and very simple. Your Honor, I just want
18 to make it positive that we have adequately
19 urged upon the Court our basic position in regard
20 to the actual content of the Will and what was
21 actually before the Court and not before the Court.
22 I think we tried this in two separate areas. There
23 are two words that I think are the whole crux of this
24 case, and I think Mr. Young and I have agreed and I
25 think we have enjoyed working with each other on

1 this case as several others we have had, even
2 though it throws a Jonah in this case. But I think
3 that both of us agree that it all comes down to
4 the interpretation of what does it mean, "In the
5 event my wife, Melba McSwain Dickson, predeceases
6 me, I will, give and devise and bequeath any
7 property which I own at the time of my death in
8 Santee, South Carolina and its contents to
9 Arthur B. Beasley if he survives me." The problem
10 with the word is "any" and "in". Those two words
11 basically follow the crux of what we are looking
12 at. If he had said -- my property in Santee,
13 South Carolina, that might have made a difference.
14 But he doesn't say -- my property. He doesn't
15 claim in his Will to own any property in Santee.
16 He says "Any property that I own in Santee,
17 South Carolina." Now, obviously, this property
18 is not located in Santee, South Carolina. So,
19 we have a situation of simply reading the plain
20 language of the document. As we understand the
21 law, if the language is plain, then effect is to
22 be given the plain language. You don't even look
23 to four letters in order -- you don't even
24 look to four letters in order to determine whether
25 there is ambiguity. If it is non-ambiguous,

1 then four letters has zero work in regard
2 to consideration. Here when he uses the word
3 "any," it seems to contemplate that he may or
4 may not have some. He may have some in the
5 future; he may be contemplating some. But the
6 word "any" doesn't tend to imply in any stretch
7 of the words that he actually presently owns
8 property in Santee, South Carolina. Then the
9 next problem we have is the word, "In Santee, South
10 Carolina." What in the word does that mean. The
11 term, "In," is -- I guess it's like -- what does "is"
12 mean? The term "in" is very specific. It means
13 "inside." The term "in" is not an ambiguous
14 term. Santee, South Carolina is a definable,
15 locatable place. If we pull up the definition
16 of Santee, South Carolina, it has defined geographical
17 limits. At the time of this man's death, he did
18 not have any property in Santee, South Carolina.
19 He had -- he had property which was a good ways
20 away from Santee, South Carolina, closer to
21 Summerton than it would be to Santee, South
22 Carolina. It is the Summerton property which
23 the -- our opponents claim is what is being
24 referred to here. Now, we have a situation
25 to where the testator is dead. We don't know

1 what he meant by what he wrote. But we do know
2 that there is no ambiguity in the actual wording
3 which was used. Any property means any -- not
4 my property but any. And in Santee means within
5 Santee; it is not ten miles from Summerton or
6 in a place known as Goslin Pond. The property
7 that they claim this is referring to is
8 actually located in an area known as Goslin
9 Pond. Goslin Pond is not in Santee, South
10 Carolina; Goslin Pond is closer to Summerton
11 than it is Santee. The problem we have is, when
12 do we begin to use -- when I was a little boy
13 running around Moore's Crossroads, South
14 Carolina right outside of Lake City, when
15 people referred to Santee, it could run anywhere
16 from Columbia to Charleston. You know, -- let's
17 go down to Santee; I mean, Santee was everywhere.
18 Santee is in Orangeburg; Santee is in Williamsburg,
19 Lake -- Clarendon. Santee is a generic term.
20 But that's the Santee area. When we talk about
21 Santee, South Carolina, that is a specific town.
22 There is a town known as Santee, South Carolina,
23 and then there is basically the lake. We also
24 have a situation where there is an inference or
25 a presumption which should have been raised

1 against the other side. If there is in fact
2 an ambiguity here -- we don't think there is one --
3 we think it is very clear. I could basically
4 do a Will and say that I leave any property
5 I own in New York City to Mr. Young. I don't
6 own any property in New York City. But a Will
7 is written post death. So, if I write a Will
8 that says -- any property that I may have in
9 New York City goes Mr. Young, that Will is
10 perfectly fine. It is anticipatory. Who knows;
11 he may have been contemplating buying property
12 in Santee, South Carolina, or, it may not have
13 been written as he intended. However, we have
14 to presume that it was intended as it reads. And
15 if it is not ambiguous, the wrong evidence
16 makes no difference whatsoever. So, the
17 question in regard to this paragraph is, is it
18 ambiguous or is it not? If it is not, then
19 what was devised here is any property he may
20 have had at the time of his death located within
21 the corporate limits of Santee, South Carolina.
22 If we wind up going to parol testimony, then
23 we have the question in regard to -- we know
24 the person who wrote this Will; we know there was
25 a lawyer here in Sumter who actually wrote the

1 Will. What was meant by what was written. If
2 the Court determines that it is ambiguous, and we
3 don't think it is, and that is really the real
4 question is, is it ambiguous. If it is not
5 ambiguous, then there is nothing basically which
6 has been granted by that Will. If it is
7 ambiguous, then the best parol evidence would
8 basically have been the use of the party who
9 actually wrote the Will. Now, the Personal
10 Representative stands in the shoes of the
11 Decedent. The attorney/client privilege belongs
12 to the Testator. Therefore, it is not
13 exercisable by an attorney; it is exercisable
14 by the Testator or his Representative. We
15 have a Personal Representative who has been
16 appointed. The Personal Representative could
17 very easily have waived the attorney-client
18 privilege at which time there could have been
19 an explanation of what was meant by what was
20 written. As we understand the law, that if
21 there is a party who is peculiarly within the
22 control of one side of the other who has relevant
23 information, and if that party chooses not
24 to call them, then there is an inference
25 which arises that that testimony would be

1 unfavorable to the non-calling party. We
2 could not call the lawyer who wrote this
3 because we didn't have the power to waive
4 the attorney/client privilege. Mr. Young's
5 client could have called him, and they did
6 have the power to waive the attorney/client
7 privilege. So, there is no doubt but that
8 the lawyer that wrote the Will would have been
9 peculiarly within the control of the other
10 side in this case because they are the one
11 who had the authority to free him to testify
12 as to four letters if in fact the clause is
13 found to be ambiguous. For whatever reason,
14 they elected not to call him as a witness to
15 testify of what was the intent of what the
16 testator wrote through him in the Will. So,
17 then we have a situation where, summing up, clear
18 language, not ambiguous; it left nothing to
19 anybody. The man simply did not have anything
20 like this at the time he died. If it is not
21 ambiguous, then we have to look of parol
22 evidence; they have the parol evidence which
23 should have been conclusive on the issue,
24 the guy who wrote it and never even called
25 him. So, the evidence would be that the

1 testimony would have been unfavorable if
2 that inference is basically followed by the
3 Court as a matter of evidence now. Then, if
4 the testimony would be in our favor, then, at that
5 point in time, the Court would have to assume
6 that the property that we are talking about
7 in Goslin Pond is not located in Santee,
8 South Carolina, and is not the specific property,
9 if there is specific property actually
10 mentioned in the Will. It is a very interesting
11 case, and we enjoyed appearing before you. And I
12 sincerely thank you for your courtesy of
13 listening to me.

14 THE COURT: All right. Mr. Young.

15 MR. YOUNG: The Court in Paragraph Eleven
16 of its Order correctly surmised the word I would
17 submit was the Santee property. I don't think
18 there is any question about that. And it is
19 common usage in this community; Mr. Dickson
20 used it to convey it to the person that he
21 wanted to convey it to. I think the Court properly
22 found, and I would ask the Court to stand by its
23 decision.

24 THE COURT: Thank you.

25 MR. MOORE: And if I may. And that's the

1 problem. There is the crux of the problem with
2 this case. Mr. Young says "in common usage in
3 this community." That is not the law. The law
4 doesn't say that it is giving its ordinary meaning
5 within some colloquial meaning within a community.
6 That is the position that is being urged upon
7 this Court. Basically, the law says you give words
8 their plain meaning according to their common
9 and ordinary meaning, period, not as my friend,
10 Mr. Young says, as might be used in a particular
11 community; that is not what the law says.
12 And therein is the whole of the problem that the
13 Court is faced with in this case. If we give
14 words their common and ordinary meaning -- if you
15 were to go to New York City -- I use New York
16 City -- and say -- here is a map, here is Goslin
17 Pond. Is Goslin Pond located in Summerton, in
18 Santee, South Carolina or in the county. And
19 the ordinary meaning, anywhere in this country,
20 you are going to look at that and it is
21 going to be -- that is located in the county; it
22 is not in Santee. But Mr. Young urges that you
23 give it its common and ordinary meaning for an
24 area which would be different from its generally
25 accepted common and ordinary meaning. Here is the

1 problem -- and when you wind up with a Judge having
2 to hear the case, the Judge has to be able to
3 separate the common ordinary meaning in general from
4 the common ordinary meaning the way I would consider
5 it living in Sumter, South Carolina, because that is
6 not what the law says. You give it its common and
7 ordinary meaning. The -- the danger, the problem
8 here is that there is an assumption by the Court
9 that there is a colloquial meaning that should be
10 given in reading the Will, and with all due
11 respect, I think that is what the Court did.
12 It basically said -- well, everybody around here
13 thinks that Santee is near Summerton or is
14 Summerton and everybody around here would call that
15 Santee. That's the problem; it's not an everybody
16 around here test. It's its general ordinary
17 meaning in English as read throughout. If you
18 give it a Sumter County reading, it might be stretched
19 to mean that. If you give it an English reading,
20 it can't possibly, and the law doesn't say -- its
21 common and ordinary meaning in Sumter; the law
22 says -- it has to be given its common and ordinary
23 meaning. And the danger there is basically this:
24 If we start saying that you give it its common
25 and ordinary meaning in Sumter, well, where is

1 Sumter -- does that mean the city, does that mean
2 the county, does that mean the Pee Dee -- does
3 that mean -- you know, people live in Sumter who
4 actually live in Williamsburg County or Clarendon
5 County. My family lived in Williamsburg County
6 their whole life, but they would tell you that
7 they lived in Lake City. Where do you draw the
8 lines -- you can't. And therein is why the law says
9 -- you don't use regional or local interpretations;
10 you give it its plain generally accepted meaning.
11 That's the problem with the case and therein is
12 where I've got a problem in trying to convince the
13 Court that you have to be able to step back from
14 the local slang or the local means and give the
15 real interpretation that the law says it is
16 supposed to have its plain, average and
17 ordinary meaning. If we do that, then it is clear
18 that he had no property located in Santee, South
19 Carolina at the time of his death. If you ask
20 twenty people from around here -- where is Goslin
21 Pond, several of them are going to say -- it's over in
22 Summerton; some of them may say -- it is down in
23 Santee. Some may say -- it's over in the county;
24 some may say -- it is near Santee. Some may say
25 -- it is near Summerton. But that is not the test.

1 And therein is why I made the Motion for
2 Reconsideration because I do believe it is a very
3 real question of wrong in regards to the
4 interpretation. And Mr. Young's argument is great;
5 people around here refer to that as Santee. And
6 if the law says that you give the interpretation
7 the plain and ordinary language as it would be read
8 in the county where it is written, he would have
9 a great argument. That's not what the law says.
10 Therefore, I made a Motion for Reconsideration,
11 and I have talked way too much and I thank you
12 for listening to me. I appreciate it very much.

13 THE COURT: Yes, sir. Mr. Young.

14 MR. YOUNG: The Court was called upon to
15 interpret the language of the Will. Why would a man
16 leave something like in New York City if he didn't
17 have property in New York City. It is clear that
18 he meant Santee. He calls it Goslin Pond because he
19 wants to misdirect the Court, and by the same token,
20 the location of the property -- it is in Santee; it
21 was conveyed by the Will to the person he intended
22 to have it. What he is trying to do is to twist
23 the facts. If he had not property in Santee, what
24 he intended, he wouldn't have said that. Why would
25 he have said -- in the city of Santee or anything

1 like that; he didn't. He said, "Santee." The
2 Court has properly found and I would submit that
3 the Court properly interpreted the Will, and I ask
4 the Court to stand by its Order.

5 MR. MOORE: Judge, if he had said -- the Santee
6 area, okay, but they weren't specific words,
7 "Santee, South Carolina," and that has defined
8 boundaries. And thank you for letting me --
9 he looked at me and he gave me the last word. I'm
10 not supposed to be talking. Thank you.

11 THE COURT: Anything else?

12 MR. YOUNG: That's all, Judge.

13 MR. MOORE: Nothing further.

14 THE COURT: All right. I am going to review
15 the comments that were made today and read the
16 Order again, and I will make a decision and let you
17 know the decision.

18 MR. MOORE: Thank you, sir.

19 MR. YOUNG: Thank you, Judge.

LAST WILL AND TESTAMENT

OF

HERBERT FRANKLIN DICKSON, SR.

I, Herbert Franklin Dickson, Sr., of the State of South Carolina, County of Sumter, being of sound and disposing mind and memory, do hereby make, publish and declare this instrument to be and contain my Last Will and Testament, hereby expressly revoking any former Wills or Codicils heretofore made by me.

ITEM I DIRECTION TO PAY DEBTS

I direct that all my just debts, my funeral expenses (including the cost of a suitable gravestone) in an amount to be determined reasonable by my Personal Representative and the cost of the administration of my estate shall be paid as soon after my death as may be possible. The Personal Representative shall not be required to secure court approval of her expenditures for my burial and memorial or for perpetual care of my grave site although such expenditures exceed the limitations otherwise imposed by law. This clause is not to be construed to mean that debts barred by the Statute of Limitations or a non-claim statute must be paid. Further, this clause is not to be construed to force a pay-out of the mortgage on my home.

ITEM II PERSONAL PROPERTY

I may leave written memoranda disposing of certain items of my tangible personal property. Any such item of tangible personal property shall pass according to the terms of such memoranda in existence at the time of my death. If no such written memoranda is found or identified by my Personal Representative within ninety (90) days after my Personal Representative's qualification, it shall be conclusively presumed that there is no such memoranda, and any subsequently discovered memoranda shall be ineffective. Any property given and devised to a beneficiary who is not living at the time of my death and for whom no effective alternate provision has been made shall pass according to the provisions of the Residuary provision below; and not pursuant to any anti-lapse statute.

ITEM III SPECIFIC BEQUESTS AND DEVISES

I hereby make the following specific bequests and devises:

HFD

1. I will, give, devise and bequeath One Thousand and no/100s (\$1,000.00) Dollars to each of my issue, **Herbert Franklin Dickson, Jr.; Milton Oakley Dickson; Finley Mylo Dickson and Byron Eugene Dickson;** surviving me.
2. In the event my wife, Melba McSween Dickson, predeceases me, I will, give, devise and bequeath any property which I own at the time of my death in Santee, South Carolina and its contents to **Arthur B. Beasley, Jr.**, if he shall survive me. In the event he shall not survive me, then this bequest shall lapse and pass by the Residuary clause below.
3. In the event my wife, Melba McSween Dickson, predeceases me, I will, give, devise and bequeath my homeplace and its contents, if I own such property at the time of my death, to **Linda B. Chaplin**, if she shall survive me. In the event she shall not survive me, then this bequest shall lapse and pass by the Residuary clause below.

ITEM IV RESIDUARY

I will, give, devise and bequeath all the rest, residue and remainder of my estate, real, personal and mixed, of every kind and nature whatsoever, and wheresoever situate, unto my wife, **Melba McSween Dickson**. In the event my wife, Melba McSween Dickson, predeceases me, I will, give, devise and bequeath all of the above property to **Linda B. Chaplin; Arthur B. Beasley, Jr.; Herbert Franklin Dickson, Jr.; Milton Oakley Dickson; Finley Mylo Dickson and Byron Eugene Dickson;** in equal shares, provided, however, the issue of a deceased beneficiary surviving me shall take, by representation, the share their parent would have taken had he or she survived me.

ITEM V INCONTESTABILITY CLAUSE

In the event any person whomsoever shall challenge the validity of this Will or the distributions thereunder or shall cooperate with or in any manner assist another in doing so, such person or persons shall take as their full and complete share of my estate the sum of One and no/100s (\$1.00) Dollar and no more.

ITEM VI APPOINTMENT OF PERSONAL REPRESENTATIVE

I hereby nominate, constitute and appoint as Personal Representative of this my Last Will and Testament **Melba McSween Dickson** and direct that she shall serve without bond. If for any reason she is unable or unwilling to serve or continue to serve, then I hereby nominate, constitute and appoint as substitute or successor Personal Representative **Arthur B. Beasley, Jr.** to serve and direct that he shall serve without bond. If for any reason he is unable or unwilling to serve or

continue to serve, then I hereby nominate, constitute and appoint as substitute or successor Personal Representative **Linda B. Chaplin** to serve and direct that she shall serve without bond.

ITEM VII POWERS OF PERSONAL REPRESENTATIVES AND TRUSTEES

My Personal Representative and Trustee is authorized in its fiduciary discretion (which shall be subject to the standard of reasonableness and good faith to all beneficiaries) with respect to any property, real or personal, at any time held under any provision of this my Will and without authorization by any court and in addition to any other rights, powers, authority and privileges granted by any other provision of this my Will or by statute or general rules of law:

1. To retain any property or undivided interests in property owned by me at the time of my death, including residential property and shares of my Personal Representative's or Trustee's own stock, regardless of any lack of diversification, risk or non-productivity, as long as it deems advisable, and to exchange any such security or property for other securities or properties and to retain such items received in exchange, although such property represents a large percentage of the total property of my estate or the Trust Estate or even the entirety thereof.
2. To invest and reinvest all or any part of my Estate or the Trust Estate in any property and undivided interests in property, wherever located, including bonds, debentures, notes, secured or unsecured, stocks of corporations regardless of class, interests in limited partnerships, real estate or any interest in real estate whether or not productive at the time of investment, interests in trusts, investment trusts, whether of the open and/or closed fund types, and participation in common, collective or pooled trust funds of my Personal Representative or Trustee, insurance contracts on the life of any beneficiary or annuity contracts for any beneficiary, without being limited by any statute or rule of law concerning investments by fiduciaries.
3. To sell or dispose of or grant options to purchase any property, real or personal, constituting a part of my estate or the Trust Estate, for cash or upon credit, to exchange any property of my estate or the Trust Estate for other property, at such times and upon such terms and conditions as it may deem best, and no person dealing with it shall be bound to see to the application of any monies paid.
4. To hold any securities or other property in its own name as Personal Representative or Trustee, in its own name, in the name of a nominee (with or without disclosure of any fiduciary relationship) or in bearer form.
5. To keep, at any time and from time to time, all or any portion of my Estate or the Trust Estate in cash and uninvested for such periods or periods of time as it may deem advisable, without liability for any loss in income by reason thereof.
6. To sell or exercise stock subscription or conversion rights.

7. To refrain from voting or to vote shares of stock owned by my Estate or the Trust Estate at shareholders' meetings in person or by special, limited, or general proxy and in general to exercise all the rights, powers and privileges of an owner in respect to any securities constituting a part of my Estate or the Trust Estate.
8. To participate in any plan or reorganization or consolidation or merger involving any company or companies whose stock or other securities shall be part of my Estate or the Trust Estate, and to deposit such stock or other securities under any plan of reorganization or with any protective committee and to delegate to such committee discretionary power with relation thereto, to pay a proportionate part of the expenses of new securities received by my Personal Representative or Trustee pursuant to any such plan, to exercise all conversion, subscription, voting and other rights, of whatsoever nature pertaining to such property, and to pay any amount or amounts of money as it may deem advisable in connection therewith.
9. To borrow money and to encumber, mortgage or pledge any asset of my estate or the Trust Estate for a term within or extending beyond the term of the trust, in connection with the exercise of any power vested in my Personal Representative or Trustee.
10. To enter for any purpose into a lease as lessor or lessee with or without option to purchase or renew for a term within or extending beyond the term of the trust.
11. To subdivide, develop, or dedicate real property to public use or to make or obtain the vacation of plats and adjust boundaries, to adjust differences in valuation on exchange or partition by giving or receiving consideration, and to dedicate easements to public use without consideration.
12. To make ordinary or extraordinary repairs or alterations in buildings or other structures, to demolish any improvements, to raze existing or erect new party walls or buildings.
13. To continue to operate any business owned by me at my death and to do any and all things deemed needful or appropriate by my Personal Representative or Trustee, including the power to incorporate the business and to put additional capital into the business, for such time as it shall deem advisable, without liability for loss resulting from the continuance or operation of the business except for its own negligence; and to close out, liquidate or sell the business at such time and upon such terms as it shall deem best.
14. To collect, receive, and receipt for rents, issues, profits, and income of my Estate or the Trust Estate.
15. To insure the assets of my Estate or of the Trust Estate against damage or loss and my Personal Representative or Trustee against liability with respect to third persons.

16. In buying and selling assets, in lending and borrowing money, and in all other transactions, irrespective of the occupancy by the same person of dual positions, to deal with itself in its separate, or any fiduciary, capacity.
17. To compromise, adjust, arbitrate, sue on or defend, abandon, or otherwise deal with and settle claims in favor of or against my Estate or the Trust Estate as my Personal Representative or Trustee shall deem best.
18. To employ and compensate agents, accountants, investment advisers, brokers, attorneys-in-fact, attorneys-at-law, tax specialists, realtors, and other assistants and advisors deemed by my Personal Representative or Trustee needful for the proper administration of my Estate or the Trust Estate, and to do so without liability for any neglect, omission, misconduct, or default of any such agent or professional representative provided such person was selected and retained with reasonable care.
19. To determine what shall be fairly and equitably charged or credited to income and what to principal.
20. To hold and retain the principal of my Estate or the Trust Estate undivided until actual division shall become necessary in order to make distributions; to hold, manage, invest, and account for the several shares or parts thereof by appropriate entries on my Personal Representative's or Trustee's books of account; and to allocate to each share or part of share its proportionate part of all receipts and expenses; provided, however, the carrying of several trusts as one shall not defer the vesting in title or in possession of any share or part of share thereof.
21. To make payment in cash or in kind, or partly in cash and partly in kind upon any division or distribution of my Estate or the Trust Estate (including the satisfaction of any pecuniary distribution) without regard to the income tax basis of any specific property allocated to any beneficiary and to value and appraise any asset and to distribute such asset in kind at its appraised value; and when dividing fractional interests in property among several beneficiaries to allocate entire interests in some property to one beneficiary and entire interests in other property to another beneficiary or beneficiaries.
22. To exercise any power herein granted with reference to the control management, investment or disposition of my Estate or the Trust Estate either as Personal Representative or Trustee without having to declare in which capacity it is acting.
23. In general, to exercise all powers in the management of my Estate or the Trust Estate which any individual could exercise in his own right, upon such terms and conditions as it may reasonably deem best, and to do all acts which it may deem reasonably necessary or proper to carry out the purposes of this my Will.
24. To combine assets of two or more trusts if the provisions and terms of each trust are substantially identical, and to administer them as a single trust, if my trustee

reasonably determines that the administration as a single trust is consistent with my intent, and facilitates the trusts's administration without defeating or impairing the interests of the beneficiaries.

25. To divide any trust into separate shares or separate trusts or to create separate trusts if my Trustee reasonably deems it appropriate and the division or creation is consistent with my intent, and facilitates the trust's administration without defeating or impairing the interests of the beneficiaries.
26. To elect or to allocate any portion or all of my generation-skipping transfer exemption provided for in Internal Revenue Code (IRC) section 2631 or under similar future legislation, in effect at the time of my death, to any portion or all of any other trusts or bequests in my Will or any other transfer which I am the transferor for purposes of the generation-skipping tax and to make the special election under IRC section 2652(a)(3) to the extent my Personal Representative deems in the best interest of my estate.

ITEM VIII TRUST FOR MINORS

If any principal of my estate shall become distributable to a person under the age of twenty-one (21) years of age, I designate and appoint **Arthur B. Beasley, Jr.** as Trustee for such beneficiaries, to serve without bond, to take title and possession of the portion of my estate designated for such persons, with power and duty to manage this property and to use the income and such part of the principal as in his judgment may be necessary and proper from time to time for the comfort, support, maintenance and education of such persons. Whenever my Trustee determines it appropriate to pay money for the benefit of a beneficiary for whom a trust is created hereunder, then such amounts shall be paid out by my Trustee in such of the following ways as my Trustee deems best:

1. Directly to such beneficiary;
2. To the legally appointed guardian of such beneficiary;
3. To some relative or friend for the care, support and education of such beneficiary;
4. By my Trustee using such amounts directly for such beneficiary's care, support and education.

Any unapplied principal and income shall be paid over to such devisee or distributee upon his attaining age twenty-one (21), or, if he shall die before attaining that age, to his estate. However, no one of these children shall for any reason receive for himself or for his benefit any amount exceeding his or her equal share according to the provisions of this Will. Should **Arthur B. Beasley, Jr.** predecease me or should we die simultaneous deaths, I designate and appoint **Linda B. Chaplin** to serve as substitute Trustee without bond.

**ITEM IX
VOLUNTARY DISCLAIMER**

Any person may irrevocably disclaim and renounce any part of my estate to which such person is entitled, whether or not passing under this Will, or any power in his or her favor. In the event any person disclaims any part or all of any legacy or devise, then I direct that such disclaimed property shall be disposed of as if such person had not survived me. Any further interest in said property that takes possession or enjoyment following the interest disclaimed, including the determination of takers and the vesting of their interest, shall take effect as if the person making the disclaimer died before me. In the event of a disclaimer the "anti-lapse statute" [S.C. Code § 62-2-603 (1976, as amended)] shall not be applicable. This right to disclaim may also be exercised by the Personal Representative, administrator, Trustee, guardian, committee, attorney-in-fact, or other legal representative of any person entitled to disclaim hereunder.

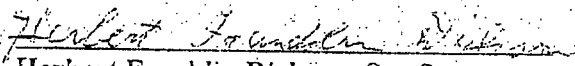
**ITEM X
COMMON DISASTER PROVISION**

In the event that any of my beneficiaries and I should meet our deaths in a common disaster whereby it is impossible to determine who died first, then it shall be conclusively presumed that such beneficiaries predeceased me.

**ITEM XI
DEFINITIONS**

As used in this Will, the masculine, feminine or neuter gender, and the singular or plural number shall be deemed to include the other whenever the context so indicates.

IN WITNESS WHEREOF I have set my hand and seal to this instrument at Sumter, South Carolina this 9 day of Mar, 2007.


Herbert Franklin Dickson, Sr., Sr.

The foregoing Will consisting of eight (8) typewritten pages, including Proof of Will, were this 9th day of March, 2007, signed, sealed, published and declared by the Testator as and for his Last Will and Testament in our presence, who in his presence, and in the presence of each other, at his request, have hereunto subscribed our names as witnesses.

Andrea Marcella of Sumter, SC

John H. 1 of Sumter SC

AIR

STATE OF SOUTH CAROLINA)

COUNTY OF SUMTER)

PROOF OF WILL

I, Andrea Marcella, on oath state that I am one of the two subscribing witnesses to the attached written instrument dated the 9th day of March, 2007, which purports to be the Last Will and Testament of **Herbert Franklin Dickson, Sr.** On the execution date of the instrument, the Testator, in my presence, signed the instrument at the end thereof and declared the instrument to be his Will, and requested that I attest to the execution thereof whereupon, in the presence of the Testator I signed my name as an attesting witness. At the time of the execution of the instrument, the Testator appeared to be over eighteen (18) years of age, of sound mind, and acting without undue influence, fraud or restraint.

Dated this 9th day of March, 2007.

Andrea Marcella

SWORN to before me this 9th
day of March, 2007.

[Signature]
Notary Public for South Carolina

My Commission Expires: 3-9-14



CONFIDENTIAL

Branch Banking and Trust Company of South Carolina

Personal Financial Statement

AS OF 10-22-2001

To: Branch Banking and Trust Company of South Carolina

NAME Herbert Franklin Dickson Sr. DATE OF BIRTH 4-29-1928
 ADDRESS 2785 Pawhatan Dr. SOCIAL SECURITY NO. 247-38-3101
Sumter, S.C. 29150 RESIDENCE PHONE 803-469-9036
 POSITION OR OCCUPATION Self employed - Shoe Repair + Sales
 BUSINESS NAME Dickson Master Shoe Rebuilders
 BUSINESS ADDRESS 230 Broad St. BUSINESS PHONE 803-775-7123
Sumter, S.C. 29150
 This is a(n) ☐ Individual financial statement. ☒ Joint financial statement. If joint, complete the following:
 JOINT NAME Melba M. Dickson DATE OF BIRTH 7-23-1927
 SOCIAL SECURITY NO. 423-34-9878
 POSITION OR OCCUPATION Retired S.C. State Employee
 BUSINESS NAME _____
 BUSINESS ADDRESS _____ BUSINESS PHONE _____

YOU MAY APPLY FOR CREDIT INDIVIDUALLY OR JOINTLY WITH ANOTHER PARTY.

If you are applying for joint credit with another party, use separate financial statement if borrowers are not joint applicants.
 Reflect in this statement your personal financial condition as well as the financial condition of your spouse if:

1. You are applying for credit jointly with your spouse, or
2. You are relying on your spouse's income or assets in requesting credit, or
3. You are providing this statement to support previously extended joint credit with your spouse.

• List all amounts in dollars. Omit cents.

ASSETS	AMOUNT	LIABILITIES AND NET WORTH	AMOUNT
Dep. in Banks & Other Fin. Inst. (Sch. 1)	<u>31,348.43</u>	Accounts Payable	<u>—</u>
Cash Value of Life Insurance (Sch. 2)	<u>25,779.89</u>	Loans on Life Insurance (Sch. 2)	<u>NONE</u>
Notes and Accounts Receivable	<u>—</u>	Taxes Due - Income	<u>NONE</u>
Marketable Stocks & Bonds (Sch. 3)	<u>—</u>	Loans Due BB&T <u>Store, Seale House + 1 lots</u>	<u>90,351.15</u>
Stock in Closely Held Corporations (Sch. 4)	<u>—</u>	Liabilities of Proprietorships	<u>NONE</u>
Assets of Proprietorships	<u>—</u>	Liab. of Partnerships/Joint Ventures	<u>NONE</u>
Assets of Partnerships & Joint Ventures	<u>—</u>	Loans on Vehicles, Boats, Mach. & Equip. (Sch. 5)	<u>18,129.32</u>
Vehicles, Boats, Machinery & Equipment (Sch. 5)	<u>83,125.00</u>	Loans on Real Estate (Sch. 6) <u>2785 Pawhatan</u>	<u>25,742.56</u>
Real Estate (Sch. 6)	<u>564,000.00</u>	Other Loans Payable (Sch. 9)	<u>—</u>
Vested Interest in Pension/Retirement Accts. (Sch. 7)	<u>12,196.63</u>	Other Liabilities	<u>—</u>
Other Assets (Sch. 8)	<u>360,000.00</u>		
		Total Liabilities	<u>134,223.03</u>
		Net Worth	<u>942,226.97</u>
Total Assets	<u>1,076,449.95</u>	Total Liabilities & Net Worth	<u>1,076,449.95</u>

Please complete all appropriate schedules. If space is inadequate, attach an additional sheet.

ACCOUNT# / NOTE#

ROA000130

DEPOSIT ACCOUNTS

NAME OF BANK, SAVINGS AND LOAN, ETC., AND LOCATION	DEMAND DEPOSITS	TIME DEPOSITS
B.R.+T.	75.00	-
Safe Federal	200.00	-
Safe Federal Certificate	29,225.72	-
Safe Share	361.16	-
TOTAL	31,348.49	-

Schedule 2

LIFE INSURANCE

NAME OF PERSON INSURED	FACE AMOUNT	CASH VALUE	POLICY LOANS	POLICY ASSIGNED?
Herbert F. Dickson	50,000.	7469.29	NONE	NO
Melba M. Dickson	50,000.	3766.01	NONE	NO
TOTAL	100,000.	11,235.30	NONE	NO

Schedule 3

MARKETABLE STOCKS AND BONDS (NYSE, AMEX, NASDAQ)

[illegible]

Schedule 4 STOCK IN CLOSELY-HELD CORPORATIONS (Please provide F/S if total value exceeds 10% of your Net Worth)

[illegible]

Schedule 5

VEHICLES, BOATS, MACHINERY, AND EQUIPMENT

[illegible]

REAL ESTATE

LOCATION & DESCRIPTION OF PROPERTY (INCLUDE DIMENSIONS OR ACRES)	TITLE IN NAME OF	COST YR. ACQUIRED	MARKET VALUE	MORTGAGE BALANCE	MORTGAGE PAYABLE TO HOW PAYABLE
330. Broad St. (Business)		57,000.00			B.B. & T.
Santee, S.C.	H. F. Dickson	1976	105,000.00	51,133.35	796.83 DEF MD
Goslin Pond, N. Santee		135,000.00			B.B. & T.
Lot 11 - House + Warehouse	H.F. + Martha Dickson	1992	200,000.00	35,767.04	515.97 DEF MD
The Oaks, N. Santee		8,000.00			B.B. & T.
Lot # 149	"	1998	15,000.00	1,281.60	132.12 DEF MD
The Oaks, N. Santee	"	8,000.00			B.B. & T.
Lot # 149	"	1999	15,000.00	2,169.10	142.47 DEF MD
Lot # 12 - Goslin Pond	"	6,000.00			B.B. & T.
N. Santee	"	1993	10,000.00	None	— DEF —
Lot # 10 - Goslin Pond	"	10,000.00			B.B. & T.
N. Santee	"	1994	15,000.00	None	— DEF —
Lot # 9 - Goslin Pond	"	10,000.00			B.B. & T.
N. Santee	"	1994	15,000.00	None	— DEF —
2785. Pawhatan Dr.		104,000.00			B.B. & T.
Santee, S.C. (Home #1)	"	1998	189,000.00	25,742.56	516.48 DEF MD
		TOTAL	514,000.00	116,093.71	

Schedule 7

VESTED INTEREST IN PENSION/RETIREMENT ACCOUNTS

DESCRIPTION	MARKET VALUE
State of S.C. Deferred Comp - Arthur M. Dickson	12,196.63
TOTAL	12,196.63

Schedule 8

OTHER ASSETS (PERSONAL PROPERTY, FURNITURE, ETC.)

DESCRIPTION	VALUE	TO WHOM PLEDGED
Home #1 7795 Prohibiton - Furniture etc	150,000.00	None
Lake Home	70,000.00	None
Shoe Machinery in store	40,000.00	None
Store - Fixtures, stock + shoes	40,000.00	None
Tools in warehouse	40,000.00	None
TOTAL		

Schedule 9

OTHER LOANS PAYABLE

NAME AND ADDRESS OF LENDER	COLLATERAL PLEDGED AND NAMES OF COMAKERS OR ENDORSERS	ORIGINAL DATE	ORIGINAL AMOUNT/ CREDIT LIMIT	LOAN BALANCE	HOW PAYABLE
				\$	per
				\$	per
				\$	per
				\$	per
				\$	per
				\$	per
				\$	per
				\$	per
				\$	per
TOTAL					

ROA000132

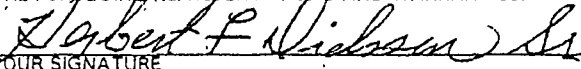
SOURCES OF INCOME		CONTINGENT LIABILITIES	
FOR YEAR ENDED _____ (Attach a copy of your most recent Income Tax Return.)		Are you indirectly liable for obligations of others? If so, list and describe. If the obligation is for a business or if you need additional space, list and describe on Attachment A. (BB&T Schedule of Contingent Liabilities form) Name: _____ Amount: _____ Description: _____	
Salaries - Yours	\$ _____	NO	
- Joint Applicant, if applicable <i>Retired</i>	-		
Bonuses & Commissions	-		
Dividends	-		
Interest	14.00 1,494.00	Total amount as endorser, comaker, or guarantor \$ _____ Total amount on leases or contracts \$ _____	
Net Profits from:		PERSONAL INFORMATION	
Rental Property		Number of Dependents <i>my wife + 1</i> Ages <i>73 + 74</i>	
Proprietorships		Are you obligated to pay alimony, child support or separate maintenance payments? If so, provide details.	
Partnerships		NO	
Joint Ventures		Are you a defendant in any suits or legal actions? If so, describe.	
Other Income: (Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation)		NO	
<i>HFD. SS. 743.00 + 50.00 per mo 793.00</i>		Have you ever declared bankruptcy or had any judgments recorded against you? If so, explain circumstances.	
<i>MAD. SS. 711.00 + 50.00 per mo 761.00</i>		Date: _____ City: _____ County: _____ State: _____ Amount: _____ Description: _____	
<i>MAD. State Retirement + Med. per mo 610.33</i>		NO	
TOTAL INCOME	\$ _____	Do you have a will? <i>yes</i> If so, who is the executor? <i>wife or husband</i>	
		Do you have disability insurance? If so, what is the monthly amount? What years are covered? <i>NO</i>	

REPRESENTATIONS AND WARRANTIES

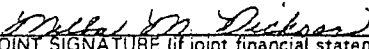
The information contained in this statement is provided to induce Branch Banking and Trust Company of South Carolina ("BB&T") to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. The undersigned acknowledge and understand that BB&T is relying on the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. Each of the undersigned represents, warrants, and certifies that the information provided herein is true, correct, and complete. Each of the undersigned agrees to notify BB&T immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its obligations to BB&T. In the absence of such notice or a new full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify BB&T as required above, or if any information herein should prove to be inaccurate or incomplete in any material respect, BB&T may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. BB&T is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give BB&T any information they may have on the undersigned. Each of the undersigned authorizes BB&T to answer questions about BB&T's credit experience with the undersigned. As long as any obligation or guaranty of the undersigned to BB&T is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned give BB&T shall be BB&T's property.

THE UNDERSIGNED HAVE READ AND FULLY UNDERSTAND THE FOREGOING REPRESENTATIONS AND WARRANTIES.

DATE Oct. 23, 2001


 YOUR SIGNATURE

DATE Oct. 23, 2001


 JOINT SIGNATURE (if joint financial statement)

This statement received by: _____

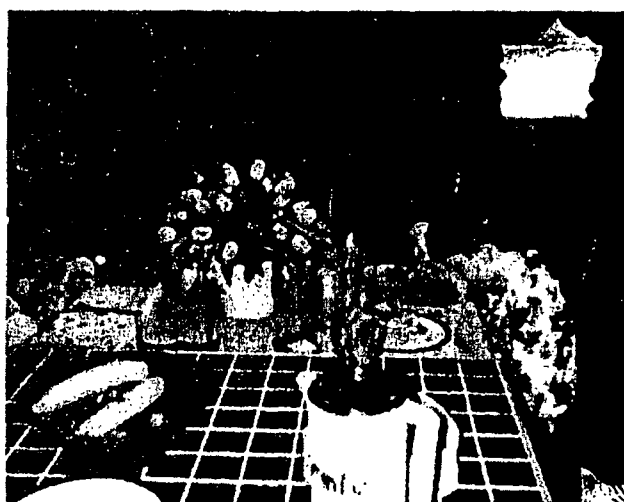
Date _____ Branch _____ **ROA000133**



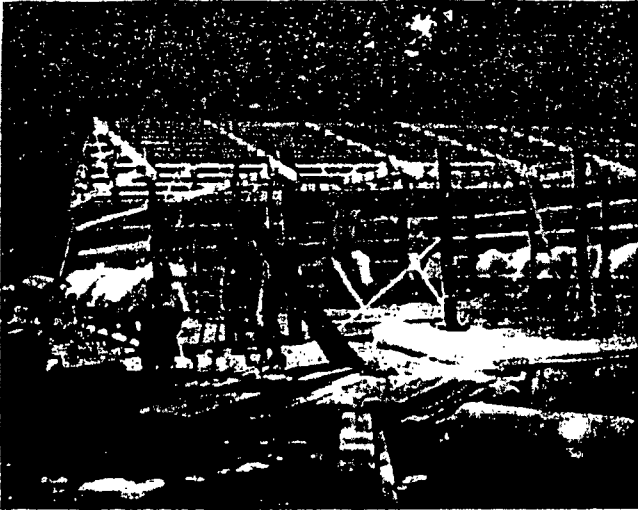
*Father's Day - 1994 - Santee
Herbert F. Dickson, Jr.*



*Father's Day - 1994 - Santee
Dick & Franklin's family*



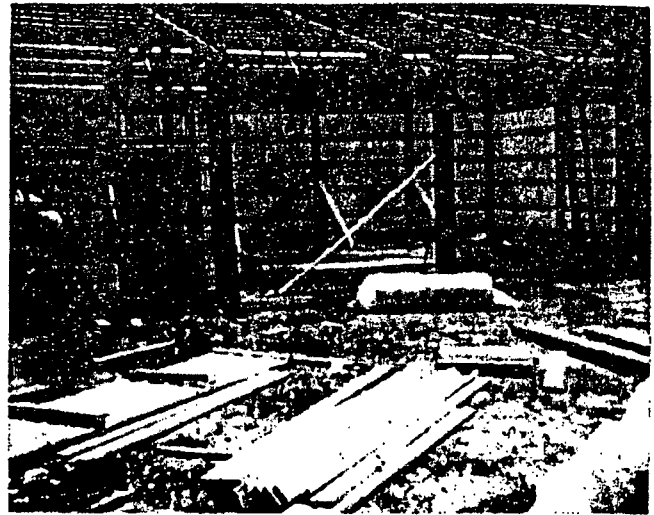
*Father's Day - 1994 - Santee
Art & girls - Robert, Mary Ellen,
and Stephanie*



Santee Garage

6-3-96

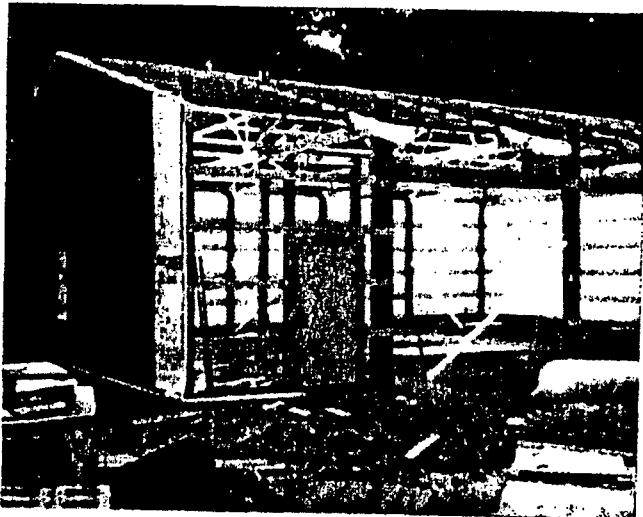
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Santee Garage

6-3-96

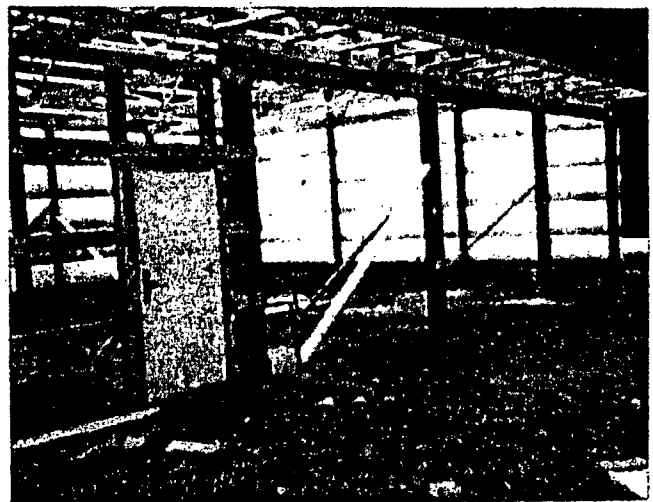
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Santee Garage

6-3-96

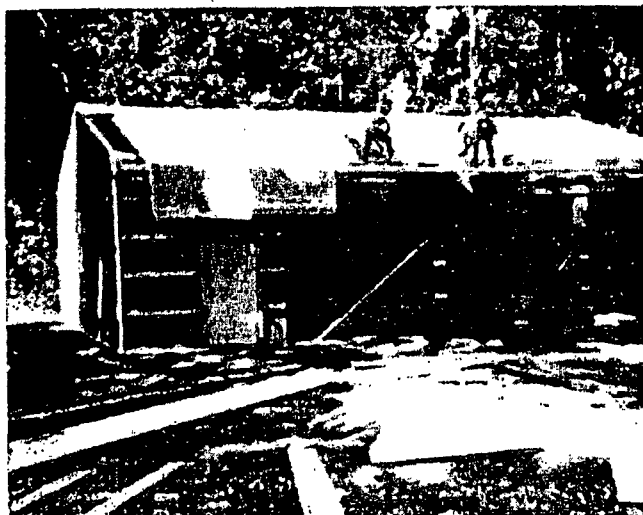
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Santee Garage

6-3-96

#4



ROA000135



Santa
1-28-04



Santa
1-28-04



Santa
1-28-04



Santa
1-28-04



Surfco
1-28-04



Surfco
1-28-04

STATE OF SOUTH CAROLINA

STATEMENT DATE
02-18-00

PAGE 1

2112200311120102031202203120103

44702 1 C 001 73
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4168

5121167850

NOW AVAILABLE AT BRADT.COM - QUICKEN TURBOTAX FOR
THE WEB. TURBOTAX WALKS YOU THROUGH YOUR TAX
RETURN, THEN E-FILES IT TO THE APPROPRIATE AGENCY.
STOP PREPARING YOUR TAXES BY HAND. TRY QUICKEN
TURBOTAX FOR THE WEB TODAY!

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 01-21-00		761.41
1 DEPOSITS/CREDITS	720.00+	
INTEREST PAID	.30+	
1 CHECKS/DEBITS	700.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 02-18-00		781.71

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
02-03	142	700.00	07672550

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
02-03	720.00	SOC SEC US TREASURY 303	339191532
02-18	.30	247383101A SSA INTEREST PAYMENT	339191532 77283

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE
02-03	781.41	02-18	781.71

-----INTEREST SUMMARY-----

INTEREST RATE	.50%
ANNUAL PERCENTAGE YIELD EARNED	.51%
INTEREST PAID THIS STATEMENT PERIOD	.30
2000 INTEREST PAID YEAR-TO-DATE	.63

STATE OF SOUTH CAROLINA

STATEMENT DATE
03-21-00

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44702 0 C 001 73
KERNERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

5121167850

TODAY'S IRAS OFFER MORE
FLEXIBILITY THAN EVER.
CONSULT YOUR TAX ADVISOR.
THEN VISIT YOUR NEAREST
B&F OFFICE FOR DETAILS.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 02-18-00		781.71
1 DEPOSITS/CREDITS	720.00+	
INTEREST PAID	.44+	
0 CHECKS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 03-21-00		1,502.15

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
03-03	720.00	SOC SEC US TREASURY 303	626613037
03-21	.44	247383101A SEA INTEREST PAYMENT	626613037 120921

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
03-03	1,501.71	03-21	1,502.15		

-----INTEREST SUMMARY-----

EFFECTIVE	OLD	NEW
DATE	INTEREST RATE	INTEREST RATE
02-29	.50%	.40%

INTEREST RATE	.40%
ANNUAL PERCENTAGE YIELD EARNED	.42%
INTEREST PAID THIS STATEMENT PERIOD	.44
2000 INTEREST PAID YEAR-TO-DATE	1.07

BBAF - SOUTH CAROLINA

STATEMENT DATE
04-20-00

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44702 3 C 001 73
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

5121167850

AS OF APRIL 1, 2000,
AUTOMATED PHONE 24 SERVICE
IS AVAILABLE 24 HRS A DAY.
CLIENT SERVICE ASSOCIATES
ARE THERE 6AM TO MIDNIGHT.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 03-21-00		1,302.15
1 DEPOSITS/CREDITS	720.00+	
INTEREST PAID	.28+	
3 CHECKS/DEBITS	1,475.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 04-20-00		747.43

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
03-23	143	500.00	08070589	04-04	145	700.00	06174933
03-29	144	275.00	08090469				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
04-03	720.00	SOC SEC US TREASURY 303	914550122
		247383101A SSA	914550122
04-20	.28	INTEREST PAYMENT	84331

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
03-23	1,002.15	04-03	1,447.15	04-20	747.43
03-29	727.15	04-04	747.15		

-----INTEREST SUMMARY-----

INTEREST RATE	.40%
ANNUAL PERCENTAGE YIELD EARNED	.40%
INTEREST PAID THIS STATEMENT PERIOD	.28
2000 INTEREST PAID YEAR-TO-DATE	1.35

BB&T - SOUTH CAROLINA

STATEMENT DATE
04-20-00

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44702 3 C 001 73
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

5121167850

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2000 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800) BASKET (1-800-226-5228).

BBGT - SOUTH CAROLINA

STATEMENT DATE
05-19-00

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44702 2 C 001 73
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

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YOUR BBGT STATEMENT HAS UNDERGONE COSMETIC
SURGERY! THE LOOK HAS CHANGED AND FOR YOUR
CONVENIENCE, THE PAPER IS 3-HOLE PUNCHED FOR EASY
FILING.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCT SUMMARY-----

PREVIOUS BALANCE AS OF 04-20-00		747.43
1 DEPOSITS/CREDITS	720.00+	
INTEREST PAID	.30+	
2 CHECKS/DEBITS	700.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 05-19-00		767.73

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
05-09	146	500.00	07429775	05-15	147	200.00	07352554

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
05-03	720.00	SOC SEC US TREASURY 303	1233195329
		247383101A SSA	1233195329
05-19	.30	INTEREST PAYMENT	94536

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
05-03	1,467.43	05-15	767.43	05-19	767.73
05-09	967.43				

-----INTEREST SUMMARY-----

INTEREST RATE	.40%
ANNUAL PERCENTAGE YIELD MAILED	.40%
INTEREST PAID THIS STATEMENT PERIOD	.30
2000 INTEREST PAID YEAR-TO-DATE	1.65

5547 - SOUTH CAROLINA

STATEMENT DATE
05-19-00

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44702 2 C 001 73
BERNARD F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

5121167850

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CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2000 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BRST PROBLEM24, CALL (800) BANKRPT (1-800-226-5228).

BSEF - SOUTH CAROLINA

STATEMENT DATE
06-21-00

PAGE 1

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44702 1 C 001 73
 HERBERT F DICKSON
 330 BROAD ST
 SUMTER SC 29150-4165

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WHETHER IT'S A TRIP TO THE MALL OR DINNER AT YOUR
 FAVORITE RESTAURANT, YOUR BSEF 24 CHECK CARD IS
 THE FASTEST, SAFEST, MOST CONVENIENT WAY TO PAY.
 USE IT ANYWHERE VISA IS ACCEPTED FOR QUICK
 CHECKING TRANSACTIONS, WITHOUT THE NEED FOR
 CHECKS.

 ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 05-19-00		767.73
1 DEPOSITS/CREDITS	720.00+	
INTEREST PAID	.33+	
1 CHECKS/DEBITS	700.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 06-21-00		788.06

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
06-08	148	700.00	07032387				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
06-02	720.00	SOC SEC US TREASURY 303	1532411739
		247393101A SSA	1532411739
06-21	.33	INTEREST PAYMENT	90712

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
06-02	1,487.73	06-08	787.73	06-21	788.06

-----INTEREST SUMMARY-----

INTEREST RATE	.40%
ANNUAL PERCENTAGE YIELD EARNED	.40%
INTEREST PAID THIS STATEMENT PERIOD	.33
2000 INTEREST PAID YEAR-TO-DATE	1.98

BEST - SOUTH CAROLINA

STATEMENT DATE
06-21-00

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44702 1 C 001 73

5121167850

HERBERT F DICKSON

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330 BROAD ST

SUMTER SC 29150-4155

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CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT

1,000.00

2000 FINANCE CHARGES BILLED YEAR-TO-DATE

.00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BEST PHONE24, CALL (800) BANKNET (1-800-226-5228).

BSGT - SOUTH CAROLINA

STATEMENT DATE
07-21-00

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2112200311120102031202203120103

44702 1 C 001 73
BERNARD F DICKSON
330 BROAD ST
SUMTER SC 29150-4155

5121167850

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A BSGT HOME EQUITY LINE IS THE ANSWER FOR
HOME IMPROVEMENTS, DEBT CONSOLIDATION,
OR OTHER EXPENSES. CALL US TODAY!

ELITE CLASSIC-MS ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 06-21-00		788.06
1 DEPOSITS/CREDITS	720.00+	
INTEREST PAID	.33+	
1 CHECKS/DEBITS	600.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 07-21-00		908.39

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
07-10	150	600.00	06584101				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
07-03	720.00	SOC SEC US TREASURY 303	1820963943
		247383101A SSA	1820963943
07-21	.33	INTEREST PAYMENT	100406

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
07-03	1,508.06	07-10	908.06	07-21	908.39

-----INTEREST SUMMARY-----

INTEREST RATE	.40%
ANNUAL PERCENTAGE YIELD EARNED	.40%
INTEREST PAID THIS STATEMENT PERIOD	.33
2000 INTEREST PAID YEAR-TO-DATE	2.31

BS&T - SOUTH CAROLINA

STATEMENT DATE
07-21-00

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44702 1 C 001 73
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

5121167850

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2000 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BS&T PHONE24, CALL (800) BANKST (1-800-226-8228).

B54T - SOUTH CAROLINA

STATEMENT DATE
08-22-00

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44702 1 C 001 73
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

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B54T ONLINE CLIENTS: PLEASE NOTE THAT THE B54T
ONLINE DISCLOSURE AGREEMENT AND PRICING HAVE BEEN
MODIFIED AS OF 8-1-00. PLEASE REVIEW THE REVISED
AGREEMENT AT WWW.B54T.COM OR CALL 1-888-228-6654
TO REQUEST A COPY BY MAIL.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 07-21-00		908.39
1 DEPOSITS/CREDITS	720.00+	
INTEREST PAID	.42+	
1 CHECKS/DEBITS	600.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 08-22-00		1,028.81

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
08-14	149	600.00	07803773				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
08-03	720.00	SOC SEC US TREASURY 303	2150838118
		247383101A SSA	2150838118
08-22	.42	INTEREST PAYMENT	118964

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
08-03	1,628.39	08-14	1,028.39	08-22	1,028.81

-----INTEREST SUMMARY-----

INTEREST RATE	.40%
ANNUAL PERCENTAGE YIELD EARNED	.40%
INTEREST PAID THIS STATEMENT PERIOD	.42
2000 INTEREST PAID YEAR-TO-DATE	2.73

BSGT - SOUTH CAROLINA

STATEMENT DATE
08-22-00

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44702 1 C 001 73
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29156-4165

5121167050

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2000 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BEST PHONE24, CALL (800) BANKBKT (1-800-226-5229).

BAGT - SOUTH CAROLINA

STATEMENT DATE
09-21-00

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44702 2 C 001 73
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

5121167850

BAGT OFFERS A WIDE RANGE OF MORTGAGE LOANS TO MEET
YOUR HOME FINANCING NEEDS. AT BAGT, YOU'LL GET THE
PERSONAL SERVICE YOU DESERVE. WHEN YOU'RE READY TO
BUY, BUILD, OR REFINANCE A HOME, CALL A BAGT
MORTGAGE LENDER. EQUAL HOUSING LENDER MEMBER FDIC.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 08-22-00		1,028.81
1 DEPOSITS/CREDITS	720.00+	
INTEREST PAID	.32+	
2 CHECKS/DEBITS	1,000.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 09-21-00		749.13

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
08-31	151	300.00	07432651	09-07	152	700.00	07785184

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
09-01	720.00	SOC SEC US TREASURY 303	2440263445
		247383101A SSA	2440263445
09-21	.32	INTEREST PAYMENT	96281

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
08-31	728.81	09-07	748.81	09-21	749.13
09-01	1,448.81				

-----INTEREST SUMMARY-----

INTEREST RATE	.40%
ANNUAL PERCENTAGE YIELD EARNED	.41%
INTEREST PAID THIS STATEMENT PERIOD	.32
2000 INTEREST PAID YEAR-TO-DATE	3.05

BBST - SOUTH CAROLINA

STATEMENT DATE
09-21-00

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44702 2 C 001 73
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4168

5121167850

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2000 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBST PHONE24, CALL (800) BANKST (1-800-226-5229).

BBST - SOUTH CAROLINA

STATEMENT DATE
10-20-00

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44702 1 C 001 73
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

5121167850

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ELITE CLASSIC-MMS ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 09-21-00		749.13
1 DEPOSITS/CREDITS	720.00+	
INTEREST PAID	.10+	
1 CHECKS/DEBITS	1,400.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 10-20-00		69.23

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
10-03	153	1,400.00	08430490				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
10-03	720.00	SOC SEC US TREASURY 303	2761354001
		247383101A SEA	2761354001
10-20	.10	INTEREST PAYMENT	32706

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE
10-03	69.13	10-20	69.23

-----INTEREST SUMMARY-----

INTEREST RATE	.40%
ANNUAL PERCENTAGE YIELD EARNED	.39%
INTEREST PAID THIS STATEMENT PERIOD	.10
2000 INTEREST PAID YEAR-TO-DATE	3.15

BBAT - SOUTH CAROLINA

STATEMENT DATE
10-20-00

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HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

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CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2000 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BEST PHONE24, CALL (800) BANKMKT (1-800-226-5228).

5547 - SOUTH CAROLINA

STATEMENT DATE
11-21-00

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44702 1 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

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IF YOU HAVE A CONSTANT CREDIT ACCOUNT, A MINIMUM
MONTHLY PAYMENT IS REQUIRED FOR EACH BILLING CYCLE
AS STATED IN YOUR ACCOUNT AGREEMENT. ANY AMOUNT
PAID OVER THE MINIMUM PAYMENT DUE WILL BE APPLIED
TO THE PRINCIPAL BALANCE NOT NEXT MONTH'S PAYMENT.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 10-20-00		69.23
1 DEPOSITS/CREDITS	720.00+	
INTEREST PAID	.05+	
1 CHECKS/DEBITS	600.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 11-21-00		189.28

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
11-03	156	600.00	09310728				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
11-03	720.00	SOC SEC US TREASURY 303	3061219543
		247383101A SSA	3061219543
11-21	.05	INTEREST PAYMENT	14048

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE
11-03	189.23	11-21	189.28

-----INTEREST SUMMARY-----

INTEREST RATE	.40%
ANNUAL PERCENTAGE YIELD EARNED	.41%
INTEREST PAID THIS STATEMENT PERIOD	.05
2000 INTEREST PAID YEAR-TO-DATE	3.20

BB4T - SOUTH CAROLINA	STATEMENT DATE
	11-21-00
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HERBERT F DICKSON	iii iii
330 BROAD ST	
SUMTER SC 29150-4165	iii

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2000 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB4T PROXY24, CALL (800) BANKBNT (1-800-226-8228).

BB&T - SOUTH CAROLINA

STATEMENT DATE
12-19-00

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44702 1 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

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BANKING WITH BB&T ONLINE IS EASIER, FASTER, AND
MORE CONVENIENT THAN EVER. WHEN YOU BANK ONLINE
WITH BB&T, YOU HAVE THE TOOLS TO SIMPLIFY ALL YOUR
BANKING TASKS. VISIT US AT WWW.BBANDT.COM, OR
CALL 1-888-BBT-ONLINE (1-888-228-6654).

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 11-21-00		189.28
1 DEPOSITS/CREDITS	720.00+	
INTEREST PAID	.13+	
1 CHECKS/DEBITS	800.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 12-19-00		109.41

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
12-11	155	800.00	08091107				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
12-01	720.00	SOC SEC US TREASURY 303	3352039422
		247383101A SSA	3352039422
12-19	.13	INTEREST PAYMENT	42070

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
12-01	909.28	12-11	109.28	12-19	109.41

-----INTEREST SUMMARY-----

INTEREST RATE	.40%
ANNUAL PERCENTAGE YIELD EARNED	.40%
INTEREST PAID THIS STATEMENT PERIOD	.13
2000 INTEREST PAID YEAR-TO-DATE	3.33

STATEMENT DATE
12-19-00
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44702 1 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMMER SC 29150-4165
iii iii
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CONSTANT CREDIT ACCOUNT NUMBER 5621273722

AVAILABLE CREDIT 1,000.00
2000 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800) BANKBFT (1-800-226-5228).

SBCT - SOUTH CAROLINA

STATEMENT DATE
01-22-01

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44702 0 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4188

5121167880

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CONSOLIDATE YOUR HOLIDAY SPENDING ONTO YOUR SBCT
VISA CREDIT CARD. IF YOU WOULD LIKE INFORMATION
ABOUT OBTAINING A SBCT VISA CREDIT CARD OR
TRANSFERRING BALANCES TO YOUR EXISTING SBCT VISA
CREDIT CARD ACCOUNT, PLEASE CALL (800)476-4228.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167880

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 12-19-00		109.41
1 DEPOSITS/CREDITS	742.00+	
INTEREST PAID	.20+	
0 CHECKS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 01-22-01		851.61

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
01-03	742.00	SOC SEC US TREASURY 303	24439633
		247383101A SEA	24439633
01-22	.20	INTEREST PAYMENT	54588

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE
01-03	851.41	01-22	851.61

-----INTEREST SUMMARY-----

INTEREST RATE	.40%
ANNUAL PERCENTAGE YIELD EARNED	.39%
INTEREST PAID THIS STATEMENT PERIOD	.20
2000 INTEREST PAID YEAR-TO-DATE	3.33

BB&T - SOUTH CAROLINA

STATEMENT DATE
01-22-01

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44702 O C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4168

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5121167850

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2000 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800) BANKBET (1-800-226-5228).

BEAT - SOUTH CAROLINA

STATEMENT DATE
02-20-01

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HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

5121167850

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NOW AVAILABLE AT EBANDT.COM - QUICKER TURBOTAX FOR
THE WEB. TURBOTAX WALKS YOU THROUGH YOUR TAX
RETURN, THEN E-FILES IT TO THE APPROPRIATE AGENCY.
STOP PREPARING YOUR TAXES BY HAND. TRY QUICKER
TURBOTAX FOR THE WEB TODAY!

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 01-22-01		851.61
1 DEPOSITS/CREDITS	742.00+	
INTEREST PAID	.08+	
3 CHECKS/DEBITS	1,500.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 02-20-01		93.69

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
01-24	156	700.00	07938002	02-12	158	600.00	09847512
02-08	157	200.00	07702492				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
02-02	742.00	SOC SEC US TREASURY 303	316135372
		247383101A SSA	316135372
02-20	.08	INTEREST PAYMENT	38602

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
01-24	151.61	02-08	693.61	02-20	93.69
02-02	893.61	02-12	93.61		

-----INTEREST SUMMARY-----

EFFECTIVE	OLD	NEW
DATE	INTEREST	INTEREST
DATE	RATE	RATE
01-23	.40%	.25%
INTEREST RATE		.25%
ANNUAL PERCENTAGE YIELD EARNED		.26%
INTEREST PAID THIS STATEMENT PERIOD		.08
2001 INTEREST PAID YEAR-TO-DATE		.28

SBCT - SOUTH CAROLINA

STATEMENT DATE
02-20-01

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2112200311120102031202203120103

44702 3 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

5121167850

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CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2001 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1986 OR FOR SBCT PHONE24, CALL (800) BANKST (1-800-226-5228).

B&BT - SOUTH CAROLINA

STATEMENT DATE
03-21-01

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2112200311120102031202203120103

44702 2 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMMER SC 29150-4165

5121167850

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YOU'LL FIND TODAY'S IRAS OFFER MORE FLEXIBILITY
THAN EVER! B&BT OFFERS TERMS FROM 30 DAYS TO
60 MONTHS WITH A WIDE VARIETY OF INVESTMENT
OPTIONS. TALK TO A B&BT REPRESENTATIVE TO
OPEN YOUR IRA TODAY.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-ACCOUNT SUMMARY-

PREVIOUS BALANCE AS OF 02-20-01		93.69
1 DEPOSITS/CREDITS	742.00+	
INTEREST PAID	.04+	
2 CHECKS/DEBITS	695.65-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 03-21-01		140.08

-CHECKS PAID-

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
03-06	159	195.68	07883598	03-06	160	500.00	08209980

-DEPOSITS/OTHER CREDITS-

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
03-02	742.00	SOC SEC US TREASURY 303	597516792
		247383101A SSA	597516792
03-21	.04	INTEREST PAYMENT	22160

-DAILY BALANCE SUMMARY-

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
03-02	935.69	03-06	140.04	03-21	140.08

-INTEREST SUMMARY-

INTEREST RATE	.25%
ANNUAL PERCENTAGE YIELD EARNED	.23%
INTEREST PAID THIS STATEMENT PERIOD	.04
2001 INTEREST PAID YEAR-TO-DATE	.32

BEGT - SOUTH CAROLINA

STATEMENT DATE
03-21-01

PAGE 2-L

2112200311120102031202203120103

44702 2 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4163

5121167880

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2001 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BEGT PHONE24, CALL (800)BANKNET (1-800-226-5228).

BB&T - SOUTH CAROLINA

STATEMENT DATE
04-19-01

PAGE 1

2112200311120102031202203120103

44702 1 C 001 13
 HERBERT F DICKSON
 330 BROAD ST
 SUMTER SC 29150-4165

5121167850

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IF YOU WISHED FOR ANOTHER DEDUCTION WHEN YOU PAID
 YOUR TAXES: THE INTEREST ON A BB&T HOME EQUITY
 LOAN OR LINE MAY BE 100% DEDUCTIBLE! VISIT YOUR
 BB&T OFFICE TO APPLY AND BE SURE TO ASK YOUR
 TAX ADVISOR ABOUT INTEREST DEDUCTIBILITY.

 ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 03-21-01		140.08
1 DEPOSITS/CREDITS	742.00+	
INTEREST PAID	.06+	
1 CHECKS/DEBITS	700.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 04-19-01		182.14

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
04-09	161	700.00	08839379				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
04-03	742.00	SOC SEC US TREASURY 303	921179781
		247393101A SEA	921179781
04-19	.06	INTEREST PAYMENT	30952

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
04-03	882.08	04-09	182.08	04-19	182.14

-----INTEREST SUMMARY-----

INTEREST RATE	.25%
ANNUAL PERCENTAGE YIELD EARNED	.24%
INTEREST PAID THIS STATEMENT PERIOD	.06
2001 INTEREST PAID YEAR-TO-DATE	.38

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BSGT - SOUTH CAROLINA

STATEMENT DATE
04-19-01

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2112200311120102031202203120103

44702 1 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

5121167850

CONSTANT CREDIT ACCOUNT NUMBER 5621278722

AVAILABLE CREDIT 1,000.00
2001 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BSGT PHONE24, CALL (800) BANKST (1-800-226-8228).

BBST - SOUTH CAROLINA

STATEMENT DATE
05-21-01

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2112200311120102031202203120103

44702 2 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

5121167880

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WHETHER IT'S SHOPPING OR DINING AT YOUR FAVORITE
RESTAURANT, THE BBST 24 CHECK CARD IS THE BEST
WAY TO PAY FOR FAST, EASY, CONVENIENT AND SAFE
PURCHASES. USE IT ANYWHERE VISA IS ACCEPTED.
THE BBST 24 CHECK CARD - THE BEST WAY TO PAY!

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167880

----- ACCOUNT SUMMARY -----

PREVIOUS BALANCE AS OF 04-19-01		182.14
1 DEPOSITS/CREDITS	742.00+	
INTEREST PAID	.05+	
2 CHECKS/DEBITS	900.00-	
SERVICE CHARGES	.00-	
NEW BALANCE AS OF 05-21-01		24.19

----- CHECKS PAID -----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
05-07	162	500.00	06660159	05-10	164	400.00	06776833

**** INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

----- DEPOSITS/OTHER CREDITS -----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
05-03	742.00	SOC SEC US TREASURY 303	1224923884
		247383101A SSA	1224923884
05-21	.05	INTEREST PAYMENT	23832

----- DAILY BALANCE SUMMARY -----

DATE	BALANCE	DATE	BALANCE
05-03	924.14	05-10	24.14
05-07	424.14	05-21	24.19

----- INTEREST SUMMARY -----

INTEREST RATE	.25%
ANNUAL PERCENTAGE YIELD EARNED	.24%
INTEREST PAID THIS STATEMENT PERIOD	.05
2001 INTEREST PAID YEAR-TO-DATE	.43

BSGT - SOUTH CAROLINA

STATEMENT DATE
05-21-01

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44702 2 C 001 13
KERRICK F DICKSON
330 BROAD ST
SUMTER SC 29150-4163

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5121167850

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2001 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1936 OR FOR BSGT PHONE24, CALL (800) BASKBPT (1-800-226-5228).

BB4T - SOUTH CAROLINA

STATEMENT DATE
06-20-01

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2112200311120102031202203120103

44702 1 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4163

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HERE'S YOUR CHANCE TO WIN \$5,000!
PLAY BB4T'S GRAND SLAM DEPOSIT GAME!
VISIT YOUR LOCAL BB4T OFFICE FOR DETAILS.

 ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 05-21-01		24.19
1 DEPOSITS/CREDITS	742.00+	
INTEREST PAID	.09+	
1 CHECKS/DEBITS	500.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 06-20-01		266.28

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
06-15	166	500.00	09774334				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
06-01	742.00	SOC SEC US TREASURY 303	1517792257
		247383101A SSA	1517792257
06-20	.09	INTEREST PAYMENT	41885

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
06-01	766.19	06-15	266.19	06-20	266.28

-----INTEREST SUMMARY-----

INTEREST RATE	.25%
ANNUAL PERCENTAGE YIELD EARNED	.26%
INTEREST PAID THIS STATEMENT PERIOD	.09
2001 INTEREST PAID YEAR-TO-DATE	.32

BBST - SOUTH CAROLINA

STATEMENT DATE
06-20-01

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44702 1 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4168

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5121167850

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2001 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1986 OR FOR BBST PROFE24, CALL (800) BANKWFT (1-800-226-5228).

BBCT - SOUTH CAROLINA

STATEMENT DATE
07-20-01

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2112200311120102031202203120103

44702 O C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

5121167850

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BBCT OFFERS A WIDE RANGE OF MORTGAGE LOANS TO MEET YOUR HOME FINANCING NEEDS. AT BBCT, YOU'LL GET THE PERSONAL SERVICE YOU DESERVE. WHEN YOU'RE READY TO BUY, BUILD, OR REFINANCE A HOME, CALL A BBCT MORTGAGE LENDER. EQUAL HOUSING LENDER MEMBER FDIC.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 06-20-01		266.28
2 DEPOSITS/CREDITS	761.00+	
INTEREST PAID	.15+	
0 CHECKS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 07-20-01		1,027.43

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
07-03	742.00	SOC SEC US TREASURY 303	1831896458
		247383101A SSA	1831896458
07-16	19.00	SOC SEC US TREASURY 303	1926560725
		247383101A SSA	1926560725
07-20	.15	INTEREST PAYMENT	71464

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE
07-03	1,008.28	07-16	1,027.28
		07-20	1,027.43

-----INTEREST SUMMARY-----

INTEREST RATE	.25%
ANNUAL PERCENTAGE YIELD EARNED	.26%
INTEREST PAID THIS STATEMENT PERIOD	.15
2001 INTEREST PAID YEAR-TO-DATE	.67

556T - SOUTH CAROLINA	STATEMENT DATE
	07-20-01
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2112200311120102031202203120103	
44702 0 C 001 13	5121167850
HERBERT F DICKSON	
330 BROAD ST	
SUMTER SC 29150-4165	

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2001 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR 556T PHONE24, CALL (800) BANKST (1-800-226-5228).

B&B - SOUTH CAROLINA

STATEMENT DATE
08-21-01

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2112200311120102031202203120103

44702 1 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

5121167880

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IDENTITY THEFT IS ON THE RISE. REPORT ANY PHONE
CALL YOU MAY RECEIVE REQUESTING OR CONFIRMING
YOUR ACCOUNT INFORMATION, PERSONAL INFORMATION, OR
PIN TO YOUR LOCAL B&B BRANCH. WORKING TOGETHER
WE CAN STOP IDENTITY THIEVES IN THEIR TRACKS.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167880

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 07-20-01		1,027.43
1 DEPOSITS/CREDITS	743.00+	
INTEREST PAID	.23+	
1 CHECKS/DEBITS	700.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 08-21-01		1,070.66

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
08-02	167	700.00	07314703				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
08-03	743.00	SOC SEC US TREASURY 303	2136347380
		247383101A SEA	2136347380
08-21	.23	INTEREST PAYMENT	103108

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
08-02	327.43	08-03	1,070.43	08-21	1,070.66

-----INTEREST SUMMARY-----

INTEREST RATE	.25%
ANNUAL PERCENTAGE YIELD EARNED	.25%
INTEREST PAID THIS STATEMENT PERIOD	.23
2001 INTEREST PAID YEAR-TO-DATE	.90

BB&T - SOUTH CAROLINA

STATEMENT DATE
08-21-01

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2112200311120102031202203120103

44702 1 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4168

5121167850

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2001 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1986 OR FOR BB&T PHONE24, CALL (800) BB&T (1-800-226-5228).

BB&T - SOUTH CAROLINA

STATEMENT DATE
09-20-01

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2112200311120102031202203120103

44702 2 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

5121167850

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BEST TRUST PROVIDES SOLUTIONS FOR GENERATIONS THAT
PROTECT, GROW & MANAGE YOUR ASSETS IN TAX
ADVANTAGED WAYS. OUR ATTENTIVE, PERSONAL SERVICE
IS BACKED BY EXCEPTIONAL EXPERTISE IN INVESTMENTS,
TRUSTS, ESTATES AND FINANCIAL PLANNING.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 08-21-01		1,070.66
1 DEPOSITS/CREDITS	743.00+	
INTEREST PAID	.12+	
2 CHECKS/DEBITS	1,600.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 09-20-01		213.78

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
08-27	168	1,000.00	08105989	09-13	169	600.00	08013841

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
08-31	743.00	SOC SEC US TREASURY 303	2410267169
		247383101A SEA	2410267169
09-20	.12	INTEREST PAYMENT	59742

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
08-27	70.66	09-13	213.66	09-20	213.78
08-31	813.66				

-----INTEREST SUMMARY-----

EFFECTIVE	OLD	NEW
DATE	INTEREST	INTEREST
DATE	RATE	RATE
09-18	.25%	.20%
INTEREST RATE		.20%
ANNUAL PERCENTAGE YIELD EARNED		.24%
INTEREST PAID THIS STATEMENT PERIOD		.12
2001 INTEREST PAID YEAR-TO-DATE		1.02

BBST - SOUTH CAROLINA

STATEMENT DATE
09-20-01

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44702 2 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4166

5121167850

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CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2001 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1986 OR FOR BBST PHONE24, CALL (800) BANKST (1-800-226-5228).

BBGT - SOUTH CAROLINA

STATEMENT DATE
10-22-01

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2112200311120102031202203120103

44702 2 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMMER SC 29150-4165

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YOU CAN CALCULATE A MONTHLY PAYMENT FOR A
MORTGAGE, FIND INFORMATION ABOUT BBGT PRODUCTS,
OR VIEW THE LATEST INFORMATION ON BBGT STOCK.
VISIT US AT WWW.BBGT.COM TO ACCESS ALL THIS
INFORMATION AND MORE WITH A FEW CLICKS OF YOUR
MOUSE.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCT SUMMARY-----

PREVIOUS BALANCE AS OF 09-20-01		213.79
1 DEPOSITS/CREDITS	743.00+	
INTEREST PAID	.11+	
2 CHECKS/DEBITS	884.67-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 10-22-01		72.22

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
10-19	163	84.67	06165265	10-22	170	800.00	09258901

**** INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
10-03	743.00	SOC SEC US TREASURY 303	2745432372
		247383101A SEA	2745432372
10-22	.11	INTEREST PAYMENT	64257

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
10-03	956.78	10-19	872.11	10-22	72.22

-----INTEREST SUMMARY-----

INTEREST RATE	.20%
ANNUAL PERCENTAGE YIELD EARNED	.20%
INTEREST PAID THIS STATEMENT PERIOD	.11
2001 INTEREST PAID YEAR-TO-DATE	1.13

B&B - SOUTH CAROLINA

STATEMENT DATE
10-22-01

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2112200311120102031202203120103

44702 2 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

5121167850

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2001 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR B&B PHONE24, CALL (800)BANKST (1-800-226-5228).

BB&T - SOUTH CAROLINA

STATEMENT DATE
11-21-01

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2112200311120102031202203120103

44702 1 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

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LET THE NEW BB&T PLATINUM VISA CREDIT CARD HELP
YOU WITH YOUR HOLIDAY SPENDING. WITH A LOW
INTRODUCTORY RATE, IT'S ALSO A GREAT WAY TO
CONSOLIDATE LOANS. STOP BY YOUR LOCAL BRANCH
FOR MORE INFORMATION.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCT SUMMARY-----

PREVIOUS BALANCE AS OF 10-22-01		72.22
1 DEPOSITS/CREDITS	743.00+	
INTEREST PAID	.06+	
1 CHECKS/DEBITS	800.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 11-21-01		15.28

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
11-14	171	800.00	07016413				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
11-02	743.00	SOC SEC US TREASURY 303	3050988430
		247383101A SSA	3050988430
11-21	.06	INTEREST PAYMENT	38422

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
11-02	815.22	11-14	15.22	11-21	15.28

-----INTEREST SUMMARY-----

INTEREST RATE	.20%
ANNUAL PERCENTAGE YIELD EARNED	.21%
INTEREST PAID THIS STATEMENT PERIOD	.06
2001 INTEREST PAID YEAR-TO-DATE	1.19

BLET - SOUTH CAROLINA

STATEMENT DATE
11-21-01

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44702 1 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4168

3121167850

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2001 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BLET PHONE24, CALL (800) BLET24 (1-800-226-5228).

586T - SOUTH CAROLINA

STATEMENT DATE
12-20-01

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2112200311120102031202203120103

44702 1 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4168

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TELEPHONES ARE GREAT TOOLS. BUT THEY CAN ALSO BE
USED TO GET PERSONAL INFORMATION FROM YOU. DON'T
HELP COW ARTISTS COMMIT FRAUD USING YOUR ACCOUNTS.
NEVER GIVE OUT PERSONAL INFORMATION OVER THE PHONE
UNLESS YOU KNOW THE CALLER OR INITIATED THE CALL.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 11-21-01		15.28
1 DEPOSITS/CREDITS	743.00+	
1 CHECKS/DEBITS	736.83-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 12-20-01		21.45

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
12-03	173	736.83	07815507				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
12-03	743.00	SOC SEC US TREASURY 303	3345818254
		247383101A SSA	3345818254

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
12-03	21.45				

-----INTEREST SUMMARY-----

INTEREST RATE	.20%
ANNUAL PERCENTAGE YIELD EARNED	.00%
INTEREST PAID THIS STATEMENT PERIOD	.00
2001 INTEREST PAID YEAR-TO-DATE	1.19

BBST - SOUTH CAROLINA

STATEMENT DATE
12-20-01

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2112200311120102031202203120103

44702 1 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4155

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3121167850

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2001 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBST PHONE24, CALL (800) BBST (1-800-226-5228).

5847 - SOUTH CAROLINA

STATEMENT DATE
01-23-02

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44702 1 C 001 13
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330 BROAD ST
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CONSOLIDATE HOLIDAY DEBT THROUGH A 5847 HOME
EQUITY LINE OF CREDIT. AN EQUITY LINE CAN LOWER
YOUR MONTHLY PAYMENTS AND SAVE YOU MONEY ON TAXES.
STOP BY YOUR LOCAL BRANCH FOR MORE INFORMATION AND
ASK YOUR TAX ADVISOR ABOUT INTEREST DEDUCTIBILITY.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-ACCOUNT SUMMARY-

PREVIOUS BALANCE AS OF 12-20-01		21.45
1 DEPOSITS/CREDITS	760.00+	
INTEREST PAID	.02+	
1 CHECKS/DEBITS	736.83-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 01-23-02		44.64

-CHECKS PAID-

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
01-07	174	736.83	07588536				

-DEPOSITS/OTHER CREDITS-

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
01-03	760.00	SOC SEC US TREASURY 303	3651835975
		247383101A SSA	3651835975
01-23	.02	INTEREST PAYMENT	12244

-DAILY BALANCE SUMMARY-

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
01-03	781.45	01-07	44.62	01-23	44.64

-INTEREST SUMMARY-

INTEREST RATE	.20%
ANNUAL PERCENTAGE YIELD EARNED	.18%
INTEREST PAID THIS STATEMENT PERIOD	.02
2001 INTEREST PAID YEAR-TO-DATE	1.19

BEST - SOUTH CAROLINA

STATEMENT DATE
01-23-02

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2112200311120102031202203120103

44702 1 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

5121167850

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CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2001 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BEST PHONE24, CALL (800) BANKBEST (1-800-226-5228).

BRAT - SOUTH CAROLINA

STATEMENT DATE
02-20-02

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2112200311120102031202203120103

44702 1 C 001 13
HERBERT F DICKSON
330 BROAD ST
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VISIT BRAT.COM TODAY AND GET YOUR REFUND FAST.
PREPARE AND FILE YOUR TAXES ONLINE WITH QUICKEN
TURBOTAX FOR THE WEB. SPEEDS THROUGH YOUR TAXES
THERE E-FILE TO GET THE FASTEST REFUND!

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 01-23-02		44.64
1 DEPOSITS/CREDITS	760.00+	
INTEREST PAID	.02+	
1 CHECKS/DEBITS	700.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 02-20-02		104.66

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
02-04	175	700.00	06065281				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
02-01	760.00	SOC SEC US TREASURY 303	310292065
		247383101A SSA	310292065
02-20	.02	INTEREST PAYMENT	16249

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
02-01	804.64	02-04	104.64	02-20	104.66

-----INTEREST SUMMARY-----

INTEREST RATE	.20%
ANNUAL PERCENTAGE YIELD MAILED	.16%
INTEREST PAID THIS STATEMENT PERIOD	.02
2002 INTEREST PAID YEAR-TO-DATE	.04

BB&T - SOUTH CAROLINA		STATEMENT DATE
		02-20-02
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2112200311120102031202203120103		
44702	1 C 001 13	5121167850
HERBERT F DICKSON		
330 BROAD ST		
SUMTER SC 29130-4165		

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2002 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800) BB&T (1-800-226-5228).

BEST - SOUTH CAROLINA

STATEMENT DATE
03-20-02

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44702 1 C 001 13
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BEST IRAS OFFER MORE FLEXIBILITY THAN EVER,
WITH HIGHER CONTRIBUTION LIMITS, TERMS FROM
30 DAYS TO 60 MONTHS, AND A WIDE VARIETY OF
INVESTMENT OPTIONS. TALK TO A BEST
REPRESENTATIVE TODAY TO OPEN YOUR IRA.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 02-20-02		104.66
1 DEPOSITS/CREDITS	760.00+	
INTEREST PAID	.03+	
1 CHECKS/DEBITS	700.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 03-20-02		164.69

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
03-04	176	700.00	08397001				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
03-01	760.00	SOC SEC US TREASURY 303	586746607
		247383101A SSA	586746607
03-20	.03	INTEREST PAYMENT	22251

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
03-01	864.66	03-04	164.66	03-20	164.69

-----INTEREST SUMMARY-----

INTEREST RATE	.20%
ANNUAL PERCENTAGE YIELD EARNED	.18%
INTEREST PAID THIS STATEMENT PERIOD	.03
2002 INTEREST PAID YEAR-TO-DATE	.07

BEST - SOUTH CAROLINA

STATEMENT DATE
03-20-02

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44702 1 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

5121167850

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CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2002 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BEST PHONE24, CALL (800) BANKBEST (1-800-226-5228).

BBST - SOUTH CAROLINA

STATEMENT DATE
04-19-02

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2112200311120102031202203120103

44702 2 C 001 13
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330 BROAD ST
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JUST PAID YOUR TAXES. WISHED YOU HAD ANOTHER
DEDUCTION. THE INTEREST ON A BBST HOME EQUITY
LOAN OR LINE MAY BE 100% DEDUCTIBLE! VISIT YOUR
BBST OFFICE TO APPLY AND BE SURE TO ASK YOUR
TAX ADVISOR ABOUT INTEREST DEDUCTIBILITY.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 03-20-02		164.69
1 DEPOSITS/CREDITS	760.00+	
INTEREST PAID	.04+	
2 CHECKS/DEBITS	900.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 04-19-02		24.73

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
04-05	177	600.00	07224678	04-15	178	300.00	09695049

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
04-03	760.00	SOC SEC US TREASURY 303	911607775
		247382101A SSA	911607778
04-19	.04	INTEREST PAYMENT	24535

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
04-03	924.69	04-15	24.69	04-19	24.73
04-05	324.69				

-----INTEREST SUMMARY-----

INTEREST RATE	.20%
ANNUAL PERCENTAGE YIELD EARNED	.20%
INTEREST PAID THIS STATEMENT PERIOD	.04
2002 INTEREST PAID YEAR-TO-DATE	.11

BBFT - SOUTH CAROLINA

STATEMENT DATE
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DEANET F DICKSON
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SUMTER SC 29150-4165

5121167850

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2002 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBFT PHONE24, CALL (800) BANKNET (1-800-226-3228).

BSCT - SOUTH CAROLINA

STATEMENT DATE
05-21-02

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44702 1 C 001 13
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330 BROAD ST
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BSCT OFFERS A WIDE RANGE OF MORTGAGE LOANS TO MEET
YOUR HOME FINANCING NEEDS. AT BSCT, YOU'LL GET THE
PERSONAL SERVICE YOU DESERVE. WHEN YOU'RE READY TO
BUY, BUILD, OR REFINANCE A HOME, CALL A BSCT
MORTGAGE LENDER. EQUAL HOUSING LENDER MEMBER FDIC.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 04-19-02		24.73
1 DEPOSITS/CREDITS	760.00+	
INTEREST PAID	.01+	
1 CHECKS/DEBITS	736.83-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 05-21-02		47.91

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
05-03	179	736.83	08038472				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
05-03	760.00	GOC SEC US TREASURY 303	1225294792
		247383101A SEA	1225294792
05-21	.01	INTEREST PAYMENT	3848

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
05-03	47.90	05-21	47.91		

-----INTEREST SUMMARY-----

INTEREST RATE	.20%
ANNUAL PERCENTAGE YIELD EARNED	.30%
INTEREST PAID THIS STATEMENT PERIOD	.01
2002 INTEREST PAID YEAR-TO-DATE	.12

BBCT - SOUTH CAROLINA

STATEMENT DATE
05-21-02

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44702 1 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMMER SC 29150-4163

5121167850

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CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2002 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBCT PHONE24, CALL (800) BASKET (1-800-226-5228).

BEST - SOUTH CAROLINA

STATEMENT DATE
06-19-02

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IDENTITY THEFT IS AN EASY CRIME TO COMMIT. DON'T
HELP THE ID THEFT RUIN YOUR CREDIT AND YOUR GOOD
NAME. SHRED YOUR PERSONAL FINANCIAL INFORMATION
BEFORE YOU DISCARD IT. IF YOU HAVE QUESTIONS ABOUT
IDENTITY THEFT, CONTACT YOUR LOCAL BEST BRANCH.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 05-31-02		47.91
1 DEPOSITS/CREDITS	760.00+	
INTEREST PAID	.01+	
1 CHECKS/DEBITS	700.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 06-19-02		107.92

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
06-03	180	700.00	06415549				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
06-03	760.00	SOC SEC US TREASURY 303	1510240019
		247383101A SSA	1510240019
06-19	.01	INTEREST PAYMENT	8308

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE
06-03	107.91	06-19	107.92

-----INTEREST SUMMARY-----

INTEREST RATE	.20%
ANNUAL PERCENTAGE YIELD EARNED	.15%
INTEREST PAID THIS STATEMENT PERIOD	.01
2002 INTEREST PAID YEAR-TO-DATE	.13

854T - SOUTH CAROLINA

STATEMENT DATE
06-19-02

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44702 1 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4168

5121167850

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2002 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BEST PRICES, CALL (800) 848-2226 (1-800-226-5226).

BEST - SOUTH CAROLINA

STATEMENT DATE
07-22-02

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SUMMER SC 29150-4165

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THE BEST 24 CHECK CARD IS THE BEST WAY TO PAY
WHETHER YOU ARE SHOPPING OR BUYING LUNCH. YOU
DON'T HAVE TO SIGN A PIN PAD TO USE YOUR CHECK
CARD, JUST USE IT ANYWHERE YOU SEE THE VISA LOGO.
PRESS CREDIT, SIGN YOUR RECEIPT, AND GO.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCT SUMMARY-----

PREVIOUS BALANCE AS OF 06-19-02		107.92
1 DEPOSITS/CREDITS	760.00+	
INTEREST PAID	.03+	
1 CHECKS/DEBITS	700.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 07-22-02		167.95

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
07-05	181	700.00	08159681				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
07-03	760.00	SOC SEC US TREASURY 303	1833221635
07-22	.03	247363101A SBA INTEREST PAYMENT	1833221635 18670

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
07-03	967.92	07-05	167.92	07-22	167.95

-----INTEREST SUMMARY-----

INTEREST RATE	.20%
ANNUAL PERCENTAGE YIELD EARNED	.18%
INTEREST PAID THIS STATEMENT PERIOD	.03
2002 INTEREST PAID YEAR-TO-DATE	.16

REGT - SOUTH CAROLINA

STATEMENT DATE
07-22-02

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44702 1 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4168

5121167850

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2002 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR REGT PHONE24, CALL (800) 848K24 (1-800-226-5224).

8847 - SOUTH CAROLINA

STATEMENT DATE
08-21-02

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2112200311120102031202203120103

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SUMTER SC 29150-4168

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GET MORE THAN CASH AT THE ATM. PREPAID PHONE CARDS
ARE AVAILABLE AT MOST BEST 24 ATMS. PURCHASE A
PHONE CARD IN ONE OF FOUR CONVENIENT AMOUNTS-10,
30,60, OR 120 MINUTES-AND THE PRICE IS DEDUCTED
FROM YOUR ACCOUNT. GREAT FOR TRAVEL.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 07-22-02		167.98
1 DEPOSITS/CREDITS	760.00+	
INTEREST PAID	.02+	
2 CHECKS/DEBITS	860.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 08-21-02		67.97

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
07-26	182	160.00	07496711	08-05	183	700.00	09339889

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
08-02	760.00	SOC SEC US TREASURY 303	2126668787
		247383101A SSA	2126668787
08-21	.02	INTEREST PAYMENT	13395

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
07-26	7.95	08-05	67.95	08-21	67.97
08-02	767.95				

-----INTEREST SUMMARY-----

INTEREST RATE	.20%
ANNUAL PERCENTAGE YIELD EARNED	.18%
INTEREST PAID THIS STATEMENT PERIOD	.02
2002 INTEREST PAID YEAR-TO-DATE	.18

BBST - SOUTH CAROLINA

STATEMENT DATE
08-21-02

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44702 2 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4168

5121167850

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CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2002 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBST PHONE24, CALL (800) BANKENT (1-800-226-5228).

BB&T - SOUTH CAROLINA

STATEMENT DATE
09-19-02

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2112200311120102031202203120103

44702 1 C 001 13
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330 BROAD ST
SUMTER SC 29150-4165

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WE DELIVER SOLUTIONS FOR ALL GENERATIONS.
FIND STRATEGIES TO CREATE WEALTH, PRESERVE WEALTH,
AND MINIMIZE TAXES WITH BB&T TRUST. ATTENTIVE,
PERSONAL SERVICE IS BACKED WITH SOLID EXPERIENCE IN
INVESTMENTS, TRUSTS, AND FINANCIAL PLANNING.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 08-21-02		67.97
1 DEPOSITS/CREDITS	760.00+	
INTEREST PAID	.02+	
1 CHECKS/DEBITS	700.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 09-19-02		127.99

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
09-03	184	700.00	09221134				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
09-03	760.00	60C SEC US TREASURY 303	2423428278
		247383101A SBA	2423428278
09-19	.02	INTEREST PAYMENT	10314

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE
09-03	127.97	09-19	127.99

-----INTEREST SUMMARY-----

INTEREST RATE	.20%
ANNUAL PERCENTAGE YIELD EARNED	.24%
INTEREST PAID THIS STATEMENT PERIOD	.02
2002 INTEREST PAID YEAR-TO-DATE	.20

BLGT - SOUTH CAROLINA

STATEMENT DATE
09-19-02

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44702 1 C 001 13
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

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CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2002 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BLGT PHONE24, CALL (800) BANKST (1-800-226-5228).

BEST - SOUTH CAROLINA

STATEMENT DATE
10-23-02

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572-02-01-00 44702 1 C 001 13 13 02 5121167850
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PAY YOUR BILLS ANYTIME, ANYWHERE!!
BEST ONLINE BILL PAYMENT IS EASY AND FAST!!
GET TOOLS TO SIMPLIFY YOUR LIFE ONLINE AT BEST.
VISIT OUR WEB SITE AT WWW.BEANT.COM OR CALL
1-888-BEST-ONLINE (1-888-228-6654)

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 09-19-02		127.99
1 DEPOSITS/CREDITS	760.00+	
INTEREST PAID	.02+	
1 CHECKS/DEBITS	800.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 10-23-02		89.01

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
10-03	185	800.00	06092752				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
10-03	760.00	SOC SEC US TREASURY 303	2741578875
		247383101A SSA	2741578875
10-23	.02	INTEREST PAYMENT	10328

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE
10-03	87.99	10-23	89.01

-----INTEREST SUMMARY-----

INTEREST RATE	.20%
ANNUAL PERCENTAGE YIELD EARNED	.21%
INTEREST PAID THIS STATEMENT PERIOD	.02
2002 INTEREST PAID YEAR-TO-DATE	.22

BBST - SOUTH CAROLINA

STATEMENT DATE
10-23-02

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572-02-01-00 44702 1 C 001 13 13 02
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4169

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CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2002 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1986 OR FOR BBST PHONE24, CALL (800) BANKST (1-800-226-8228).

BANK - SOUTH CAROLINA

STATEMENT DATE
11-20-02

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572-02-01-00 44702
HERBERT F DICKSON
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LET THE BEST VISA PLATINUM CREDIT CARD HELP YOU
WITH ALL YOUR HOLIDAY SPENDING. WITH A LOW
INTRODUCTORY RATE, IT'S ALSO A GREAT WAY TO
CONSOLIDATE LOANS. CALL 1-800-476-4228 OR STOP
BY YOUR LOCAL BRANCH FOR MORE INFORMATION.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 10-23-02		88.01
1 DEPOSITS/CREDITS	760.00+	
INTEREST PAID	.03+	
1 CHECKS/DEBITS	800.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 11-20-02		48.04

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
11-06	186	800.00	07667625				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
11-01	760.00	HOC REC US TREASURY 303	3045762684
		247383101A SEA	3048762684
11-20	.03	INTEREST PAYMENT	20229

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
11-01	88.01	11-06	48.01	11-20	48.04

-----INTEREST SUMMARY-----

EFFECTIVE DATE	OLD INTEREST RATE	NEW INTEREST RATE
11-07	.20%	.15%

INTEREST RATE .15%
ANNUAL PERCENTAGE YIELD RARDED .19%
INTEREST PAID THIS STATEMENT PERIOD .03
2002 INTEREST PAID YEAR-TO-DATE .28

BB&T - SOUTH CAROLINA			STATEMENT DATE
			11-20-02
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2112200311120102031202203120103			
572-02-01-00 44702	1 C 001 13	13 02	5121167850
HERBERT F DICKSON		!!!	
330 BROAD ST		!!!	
SUMTER SC 29150-4165		!!!	

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2002 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800)BANKBT (1-800-226-5228).

BBST - SOUTH CAROLINA

STATEMENT DATE
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572-02-01-00 44702 1 C 001 13 13 02 5121167850
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4165

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DON'T LET A THIEF TURN YOUR HOLIDAY CHEER INTO
HOLIDAY WOR. LEAVE YOUR CASH AT HOME. USE YOUR
BBST CREDIT CARD OR BBST CHECK CARD FOR ALL
YOUR HOLIDAY SHOPPING. CONTACT YOUR LOCAL BBST
BRANCH OFFICE FOR DETAILS.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 11-20-02		48.04
1 DEPOSITS/CREDITS	760.00+	
INTEREST PAID	.01+	
1 CHECKS/DEBITS	700.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 12-19-02		108.05

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
12-03	187	700.00	08148164				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
12-03	760.00	80C SEC US TREASURY 303	3331011602
		247383101A SBA	3331011602
12-19	.01	INTEREST PAYMENT	8321

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
12-03	108.04	12-19	108.05		

-----INTEREST SUMMARY-----

EFFECTIVE	OLD	NEW
DATE	INTEREST	INTEREST
DATE	RATE	RATE
12-10	.15%	.10%
INTEREST RATE		.10%
ANNUAL PERCENTAGE YIELD RANKED		.15%
INTEREST PAID THIS STATEMENT PERIOD		.01
2002 INTEREST PAID YEAR-TO-DATE		.26

BBAT - SOUTH CAROLINA

STATEMENT DATE
12-19-02

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2112200311120102031202203120103

572-02-01-00 44702 1 C 001 13 13 02
HERBERT F DICKSON
330 BROAD ST
SUMMER SC 29150-4166

5121167850

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2007 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBAT PHONE24, CALL (800) BARENET (1-800-226-5226).

ROA000208

BS4T - SOUTH CAROLINA

STATEMENT DATE
01-23-03

PAGE 1

2112200311120102031202203120103

572-02-01-00 44702 1 C 001 13 13 02 5121167850
HERBERT F DICKSON
330 BROAD ST
SUMTER SC 29150-4163

!!!

CONSOLIDATE HOLIDAY DEBT THROUGH A B&B HOME
EQUITY LINE OF CREDIT. AN EQUITY LINE CAN LOWER
YOUR MONTHLY PAYMENTS AND SAVE YOU MONEY ON TAXES.
STOP BY YOUR LOCAL BRANCH FOR MORE INFORMATION AND
ASK YOUR TAX ADVISOR ABOUT INTEREST DEDUCTIBILITY.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 12-19-02		109.05
1 DEPOSITS/CREDITS	767.00+	
INTEREST PAID	.01+	
1 CHECKS/DEBITS	700.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 01-23-03		175.06

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
01-03	188	700.00	09485492				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
01-03	767.00	SOC SEC US TREASURY 303	23087053
		247383101A SEA	23087053
01-23	.01	INTEREST PAYMENT	14825

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
01-03	175.05	01-23	175.06		

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.07%
INTEREST PAID THIS STATEMENT PERIOD	.01
2002 INTEREST PAID YEAR-TO-DATE	.26

1867 - SOUTH CAROLINA

STATEMENT DATE
01-23-03

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2112200311120102031202203120103

572-02-01-00 44702	1 C 001 13	13 02	5121167850
BERNARD F DICKSON			
330 BROAD ST			
SUMTER SC 29150-4163			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2002 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR REPT PHONE24, CALL (800) BANKST (1-800-226-5226).

BBGT - SOUTH CAROLINA

STATEMENT DATE
02-20-03

PAGE 1

211220031112002211100321022301

572-02-01-00 44702 1 C 001 13 13 02
 HERBERT F DICKSON
 2785 POWERLAN DR
 SUMTER SC 29150-2251

5121167850

!!!

NOW AVAILABLE AT EBANDT.COM - TURBOTAX FOR THE
 WEB. TURBOTAX WALKS YOU THROUGH YOUR TAX RETURN,
 THEN E-FILES IT AT NO EXTRA CHARGE TO GET YOU THE
 FASTEST TAX RETURN POSSIBLE. STOP PREPARING YOUR
 TAXES BY HAND. TRY TURBOTAX FOR THE WEB TODAY.

 ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 01-23-03		175.06
1 DEPOSITS/CREDITS	767.00+	
INTEREST PAID	.03+	
1 CHECKS/DEBITS	936.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 02-20-03		6.09

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
02-13	189	936.00	08519834				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
02-03	767.00	SOC SEC US TREASURY 303	316195648
		247383101A SSA	316195648
02-20	.03	INTEREST PAYMENT	40070

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
02-03	942.06	02-13	6.06	02-20	6.09

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.10%
INTEREST PAID THIS STATEMENT PERIOD	.03
2003 INTEREST PAID YEAR-TO-DATE	.04

BBET - SOUTH CAROLINA

STATEMENT DATE
02-20-03

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372-02-01-00 44702	1 C 001 13	13 02	5121167850
HERBERT F DICKSON			
2785 POWHATAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2003 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBET PHONE24, CALL (800) BAKERBT (1-800-226-5228).

BB4T - SOUTH CAROLINA

STATEMENT DATE
03-20-03

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572-02-01-00 44702 0 C 001 13 50 02 5121167850
HERBERT F DICKSON
2785 POWHATAN DR
SUMTER SC 29150-2251

!!!

BB4T IRAS OFFER MORE FLEXIBILITY THAN EVER,
WITH HIGHER CONTRIBUTION LIMITS, TERMS FROM
30 DAYS TO 60 MONTHS, AND A WIDE VARIETY OF
INVESTMENT OPTIONS. TALK TO A BB4T
REPRESENTATIVE TODAY TO OPEN YOUR IRA.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 02-20-03		6.09
1 DEPOSITS/CREDITS	767.00+	
INTEREST PAID	.04+	
0 CHECKS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 03-20-03		773.13

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
03-03	767.00	SOC SEC US TREASURY 303	592118093
		247383101A SEA	592118093
03-20	.04	INTEREST PAYMENT	49916

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE
03-03	773.09	03-20	773.13

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.10%
INTEREST PAID THIS STATEMENT PERIOD	.04
2003 INTEREST PAID YEAR-TO-DATE	.08

BBST - SOUTH CAROLINA

STATEMENT DATE
03-20-03

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2112200311120022111100321022301

572-02-01-00 44702	0 C 001 13	50 02	5121167850
HERBERT F DICKSON			
2785 POWELLTAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2003 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBST PHONE24, CALL (800) BANKST (1-800-226-5229).

BBST - SOUTH CAROLINA

STATEMENT DATE
04-22-03

PAGE 1

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572-02-01-00 44702 1 C 001 13 13 02 5121167850
 HERBERT F DICKSON
 2785 POWELLTON DR
 SUMTER SC 29150-2231

!!!

JUST PAID YOUR TAXES. WISE YOU HAD ANOTHER
 DEDUCTION. THE INTEREST ON A BBST HOME EQUITY
 LOAN OR LINE MAY BE 100% DEDUCTIBLE! VISIT YOUR
 BBST OFFICE TO APPLY AND BE SURE TO ASK YOUR
 TAX ADVISOR ABOUT INTEREST DEDUCTIBILITY.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-ACCOUNT SUMMARY-

PREVIOUS BALANCE AS OF 03-20-03		773.13
1 DEPOSITS/CREDITS	767.00+	
INTEREST PAID	.05+	
1 CHECKS/DEBITS	700.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 04-22-03		840.18

-CHECKS PAID-

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
03-24	190	700.00	09770460				

-DEPOSITS/OTHER CREDITS-

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
04-03	767.00	SOC SEC US TREASURY 303	923004700
		247383101A SEA	923004700
04-22	.05	INTEREST PAYMENT	60161

-DAILY BALANCE SUMMARY-

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
03-24	73.13	04-03	840.13	04-22	840.18

-INTEREST SUMMARY-

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.09%
INTEREST PAID THIS STATEMENT PERIOD	.05
2003 INTEREST PAID YEAR-TO-DATE	.13

BBST - SOUTH CAROLINA

STATEMENT DATE
04-22-03

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2112200311120022111100321022301

572-02-01-00 44702 1 C 001 13 13 02
HERBERT F DICKSON
2785 POWELLTON DR
SUMTER SC 29150-2231

5121167850

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2003 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1936 OR FOR BBST PHONE24, CALL (800) BANKST (1-800-226-5228).

BBCT - SOUTH CAROLINA

STATEMENT DATE
05-20-03

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572-02-01-00 44702 2 C 001 13 13 02 5121167850
 KENNETH F DICKSON
 2785 POWHATAN DR
 SUMTER SC 29150-2251

!!!

BBCT OFFERS A WIDE RANGE OF MORTGAGE LOANS TO MEET
 YOUR HOME FINANCING NEEDS. AT BBCT, YOU'LL GET THE
 PERSONAL SERVICE YOU DESERVE. WHEN YOU'RE READY TO
 BUY, BUILD OR REFINANCE A HOME, CALL A BBCT
 MORTGAGE LENDER. EQUAL HOUSING LENDER MEMBER FDIC.

 ELITE CLASSIC-MH ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 04-22-03		840.18
1 DEPOSITS/CREDITS	767.00+	
INTEREST PAID	.07+	
2 CHECKS/DEBITS	1,300.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 05-20-03		307.25

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
05-07	191	800.00	09021403	05-15	192	700.00	05637194

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
05-02	767.00	SOC SEC US TREASURY 303	1211297756
		247383101A SEA	1211297756
05-20	.07	INTEREST PAYMENT	91064

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
05-02	1,607.18	05-15	307.18	05-20	307.25
05-07	1,007.18				

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.10%
INTEREST PAID THIS STATEMENT PERIOD	.07
2003 INTEREST PAID YEAR-TO-DATE	.20

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BB&T - SOUTH CAROLINA

STATEMENT DATE
05-20-03

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572-02-01-00 44702	2 C 001 13	13 02	5121167880
HERBERT F DICKSON			
2783 POWELLTAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2003 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PROVE24, CALL (800) BANKST (1-800-226-5228).

BB4T - SOUTH CAROLINA

STATEMENT DATE
06-19-03

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572-02-01-00 44702 1 C 001 13 13 02 5121167830
 HERBERT F DICKSON
 2785 POWELLTON DR
 SUMTER SC 29150-2251

ATM SAFETY IS YOUR BUSINESS & OURS. WHEN USING ANY
 BB4T24 ATM, HAVE YOUR CARD IN HAND READY TO USE.
 STAY ALERT TO OTHERS WHO MAY BE IN THE AREA OR WHO
 MAY ATTEMPT TO VIEW YOUR TRANSACTION. CONTACT YOUR
 LOCAL BB4T BRANCH FOR MORE SAFETY INFORMATION.

 ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 05-20-03		307.25
1 DEPOSITS/CREDITS	767.00+	
INTEREST PAID	.03+	
1 CHECKS/DEBITS	700.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 06-19-03		374.28

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
06-05	193	700.00	08549933				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
06-03	767.00	SOC SEC US TREASURY 303	1530170603
		247383101A GSA	1530170603
06-19	.03	INTEREST PAYMENT	39188

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
06-03	1,074.25	06-05	374.25	06-19	374.28

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.09%
INTEREST PAID THIS STATEMENT PERIOD	.03
2003 INTEREST PAID YEAR-TO-DATE	.23

BBST - SOUTH CAROLINA

STATEMENT DATE
06-19-03

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572-02-01-00 44702	1 C 001 13	13 02	5121167850
HERBERT F DICKSON			
2785 POWHATAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2003 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1916 OR FOR BBST PROVER24, CALL (800) BANKBEST (1-800-226-5228).

BBST - SOUTH CAROLINA

STATEMENT DATE
07-23-03

PAGE 1

572-02-01-00 44702
KERRANT F DICKSON
2785 POWHATAN DR
SUMTER SC 29150-22511 C 001 13 13 02
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5121167850

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WHEREVER YOU'RE SHOPPING OR BUYING LUNCH, THE BBST
CHECK CARD IS THE SAFER, SMARTER WAY TO PAY. YOU
DON'T HAVE TO GIVE A PIN PAD TO USE YOUR CHECK
CARD, JUST USE IT ANYWHERE YOU SEE THE VISA LOGO.
THE CHECK CARD IS FAST, EASY, AND CONVENIENT.

ELITE CLASSIC-MS ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 06-19-03		374.28
1 DEPOSITS/CREDITS	767.00+	
INTEREST PAID	.03+	
1 CHECKS/DEBITS	800.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 07-23-03		341.31

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
07-03	194	800.00	08426822				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
07-03	767.00	SOC SEC US TREASURY 303	1822075145
		247383101A SSA	1822075145
07-23	.03	INTEREST PAYMENT	38389

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
07-03	341.28	07-23	341.31		

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.09%
INTEREST PAID THIS STATEMENT PERIOD	.03
2003 INTEREST PAID YEAR-TO-DATE	.26

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BBST - SOUTH CAROLINA

STATEMENT DATE
07-23-03

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372-02-01-00 44702	1 C 001 13	13 02	5121167850
HERBERT F DICKSON			
2765 POWHATAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2003 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBST PHONE24, CALL (800) BANKBOT (1-800-226-8228).

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B&T - SOUTH CAROLINA

STATEMENT DATE
08-20-03

PAGE 1

572-02-01-00 44702
HERBERT F DICKSON
2785 POWELLAN DR
SUMTER SC 29150-22511 C 001 13 13 02
!!! !!!

5121167850

!!!

DO YOU HAVE A SON OR DAUGHTER
BETWEEN THE AGE OF 18 AND 24
IF SO, NOW IS THE PERFECT TIME TO OPEN
A B&T STUDENT CHECKING ACCOUNT.
CONTACT YOUR LOCAL B&T BRANCH FOR DETAILS!

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 07-23-03		341.31
1 DEPOSITS/CREDITS	767.00+	
INTEREST PAID	.05+	
1 CHECKS/DEBITS	300.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 08-20-03		808.36

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
07-28	195	300.00	03950559				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
08-01	767.00	SOC SEC US TREASURY 303	2121967814
		247383101A SSA	2121967814
08-20	.05	INTEREST PAYMENT	63202

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
07-28	41.31	08-01	808.31	08-20	808.36

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.10%
INTEREST PAID THIS STATEMENT PERIOD	.05
2003 INTEREST PAID YEAR-TO-DATE	.31

556T - SOUTH CAROLINA

STATEMENT DATE
08-20-03

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572-02-01-00 44702	1 C 001 13	13 02	5121167850
HERBERT F DICKSON		!!! !!!	
2785 POWHATAN DR			
SUMTER SC 29130-2251		!!!	

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2003 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR 556T PROBLEM, CALL (800) BANKST (1-800-226-3228).

BB&T - SOUTH CAROLINA

STATEMENT DATE
09-19-03

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572-02-01-00 44702 3 C 001 13 13 02 5121167850
HERBERT F DICKSON
2785 POWELLTON DR
SUMTER SC 29150-2251

|||
|||

BB&T TRUST HAS A TEAM OF EXPERIENCED PROFESSIONALS
DEDICATED TO MEET THE FINANCIAL NEEDS OF
INDIVIDUALS AND FAMILIES. WE WILL HELP YOU
EFFECTIVELY MANAGE AND ADMINISTER FINANCIAL ASSETS
FOR YOUR BENEFIT, OR FOR THE BENEFIT OF OTHERS.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 08-20-03		808.36
3 DEPOSITS/CREDITS	5,822.00+	
INTEREST PAID	.11+	
3 CHECKS/DEBITS	6,298.97-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 09-19-03		344.60

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
09-04	196	510.87	09456665	09-15	198	5,058.00	09775389
09-10	197	720.00	6115912707				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
09-03	767.00	SOC SEC US TREASURY 303	2455609488
		247393101A SSA	2455609488
09-09	3,819.60	COUNTER DEPOSIT	7428723
09-11	1,238.40	DEPOSIT	9452479
09-19	.11	INTEREST PAYMENT	136333

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
09-03	1,575.38	09-10	4,184.09	09-15	344.49
09-04	1,064.49	09-11	3,399.49	09-19	344.60
09-09	4,884.09				

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.10%
INTEREST PAID THIS STATEMENT PERIOD	.11
2003 INTEREST PAID YEAR-TO-DATE	.42

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B&BT - SOUTH CAROLINA

STATEMENT DATE
09-19-03

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572-02-01-00 44702	3 C 001 13	13 02	5121167850
HERBERT F DICKSON			
2785 POWHATAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621273722

AVAILABLE CREDIT 1,000.00
2003 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR B&BT PROBLEM24, CALL (800) B&B&BT (1-800-226-5228).

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5121167850

[illegible]

-ACCEPTED SUMMARY-

PREVIOUS BALANCE AS OF 09-19-03		344.60
1 DEPOSITS/CREDITS	767.00+	
INTEREST PAID	.07+	
0 CHECKS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 10-22-03		1,111.67

DEPOSITS/OTHER CREDITS-

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
10-03	767.00	SOC SEC US TREASURY 303	2746898161
		247383101A SEA	2746898161
10-22	.07	INTEREST PAYMENT	80944

DAILY BALANCE SUMMARY

DATE	BALANCE	'	DATE	BALANCE	'	DATE	BALANCE
10-03	1,111.60	'	10-22	1,111.67	'		

INTEREST SUMMARY-

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.10%
INTEREST PAID THIS STATEMENT PERIOD	.07
2003 INTEREST PAID YEAR-TO-DATE	.49

BAGT - SOUTH CAROLINA

STATEMENT DATE
10-22-03

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572-02-01-00 44702	O C 001 13	50 02	5121167850
HERBERT F DICKSON			
2785 POWERTAN DR			
SUMTER SC 29130-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2003 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BAGT PROBLEM, CALL (800) BANKWFT (1-800-226-5228).

BBST - SOUTH CAROLINA

STATEMENT DATE
11-19-03

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572-02-01-00 44702 0 C 001 13 30 02 5121167880
HERBERT F DICKSON
2788 POWERTAN DR
SUMTER SC 29130-2251

DON'T LET A THIEF TURN YOUR HOLIDAY CHECK INTO
HOLIDAY WOE. LEAVE YOUR CASH AT HOME. USE YOUR
BBST VISA CREDIT CARD OR BBST24 CHECK CARD FOR ALL
YOUR HOLIDAY SHOPPING. CONTACT YOUR LOCAL BBST
BRANCH OFFICE FOR DETAILS AND AN APPLICATION.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167880

----- ACCOUNT SUMMARY -----

PREVIOUS BALANCE AS OF 10-22-03		1,111.67
1 DEPOSITS/CREDITS	767.00+	
INTEREST PAID	.12+	
0 CHECKS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 11-19-03		1,878.79

----- DEPOSITS/OTHER CREDITS -----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
11-03	767.00	SOC SEC US TREASURY 303	3048709960
		247383101A SSA	3048709960
11-19	.12	INTEREST PAYMENT	157734

----- DAILY BALANCE SUMMARY -----

DATE	BALANCE	DATE	BALANCE
11-03	1,878.67	11-19	1,878.79

----- INTEREST SUMMARY -----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.10%
INTEREST PAID THIS STATEMENT PERIOD	.12
2003 INTEREST PAID YEAR-TO-DATE	.61

BBGT - SOUTH CAROLINA

STATEMENT DATE
11-19-03

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572-02-01-00 44702	O C 001 13	50 02	5121167850
HERBERT F DICKSON		iii iii	
2785 POWHATAN DR		iii	
SUMTER SC 29150-2251		iii	

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2003 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1936 OR FOR BBGT PHONE24, CALL (800) BANKNET (1-800-226-5226).

BBST - SOUTH CAROLINA

STATEMENT DATE
12-19-03

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572-02-01-00 44702
HERBERT F DICKSON
2785 POWELLTAN DR
SUMMER SC 29150-2251

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5121167850

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THIS HOLIDAY SEASON, LEAVE YOUR CASH AT HOME AND
MAKE CONVENIENT, SECURE PURCHASES WITH THE BBST
VISA PLATINUM CREDIT CARD. FOR MORE INFORMATION,
STOP BY YOUR LOCAL BRANCH OR CALL 1-800-476-4228.
HAPPY HOLIDAYS.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-ACCOUNT SUMMARY-

PREVIOUS BALANCE AS OF 11-19-03		1,878.79
1 DEPOSITS/CREDITS	767.00+	
INTEREST PAID	.12+	
2 CHECKS/DEBITS	1,406.86-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 12-19-03		1,239.05

-CHECKS PAID-

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
12-03	199	510.87	08195686	12-03	200	898.99	08195676

-DEPOSITS/OTHER CREDITS-

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
12-03	767.00	SOC SEC US TREASURY 303	3362313153
		247393101A SWA	3362313153
12-19	.12	INTEREST PAYMENT	151620

-DAILY BALANCE SUMMARY-

DATE	BALANCE	DATE	BALANCE
12-03	1,238.93	12-19	1,239.05

-INTEREST SUMMARY-

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.10%
INTEREST PAID THIS STATEMENT PERIOD	.12
2003 INTEREST PAID YEAR-TO-DATE	.73

BEST - SOUTH CAROLINA

STATEMENT DATE
12-19-03

PAGE 2-L

572-02-01-00 44702	2 C 001 13	13 02	5121167890
HERBERT F DICKSON			
2785 POWHATAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2003 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BEST PHONE24, CALL (800) BANKST (1-800-226-5228).

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STATE - SOUTH CAROLINA

STATEMENT DATE
01-22-04

PAGE 1

572-02-01-00 44702 1 C 001 13 13 02 5121167850
HERBERT F DICKSON
2785 POWELLTON DR
SUMTER SC 29150-2251

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IF YOU ARE WRITING MANY CHECKS TO CREDITORS EACH
MONTH AND SEE LITTLE PROGRESS IN REDUCING YOUR
DEBT, THERE IS HOPE. CONSOLIDATING YOUR DEBT INTO
ONE LOAN MAY SAVE ON FEECHARGE CHARGES AND LOWER
YOUR MONTHLY PAYMENT. LET BEST HELP YOU TODAY.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 12-19-03		1,239.05
1 DEPOSITS/CREDITS	776.00+	
INTEREST PAID	.10+	
1 CHECKS/DEBITS	895.99-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 01-22-04		1,119.16

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
12-31	226	895.99	09720895				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
01-02	776.00	SOC SEC US TREASURY 303	3638100100
		247383101A SSA	3638100100
01-22	.10	INTEREST PAYMENT	111223

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
12-31	343.06	01-02	1,119.06	01-22	1,119.16

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.10%
INTEREST PAID THIS STATEMENT PERIOD	.10
2003 INTEREST PAID YEAR-TO-DATE	.73

BBGT - SOUTH CAROLINA

STATEMENT DATE
01-22-04

PAGE 2-L

572-02-01-00 44702	1 C 001 13	13 02	5121167880
HERBERT F DICKSON			
2785 POWHATAN DR			
SUMTER SC 29150-2231			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2003 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBGT PROSE24, CALL (800) BANKST (1-800-226-5229).

BEST - SOUTH CAROLINA

STATEMENT DATE
02-19-04

PAGE 1

572-02-01-00 44702 1 C 001 13 13 02 5121167850
HERBERT F DICKSON
2785 POWHATAN DR
SUMTER SC 29150-2251

!!!

DON'T PREPARE YOUR TAXES BY HAND THIS YEAR. TRY
TURBOTAX FOR THE WEB (SM) - NOW AVAILABLE AT
EASDT.COM. TURBOTAX GUIDES YOU THROUGH YOUR TAX
RETURN, AND E-FILES IT TO GET YOUR REFUND FAST.
DON'T WAIT. TRY TURBOTAX FOR THE WEB TODAY.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCT SUMMARY-----

PREVIOUS BALANCE AS OF 01-22-04		1,119.16
1 DEPOSITS/CREDITS	776.00+	
INTEREST PAID	.08+	
1 CHECKS/DEBITS	995.99-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 02-19-04		999.25

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
02-03	227	895.99	08628942				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
02-03	776.00	ROC SEC US TREASURY 303	308014637
		247383101A SEA	308014637
02-19	.08	INTEREST PAYMENT	104630

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE
02-03	999.17	02-19	999.25

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.10%
INTEREST PAID THIS STATEMENT PERIOD	.08
2004 INTEREST PAID YEAR-TO-DATE	.18

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BEGT - SOUTH CAROLINA

STATEMENT DATE
02-19-04

PAGE 2-L

372-02-01-00 44702	1 C 001 13	13 02	5121167850
HERBERT F DICKSON			
2788 POWHATAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2004 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1986 OR FOR BEGT PHONE24, CALL (800) BANKST (1-800-226-5226).

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BEAT - SOUTH CAROLINA

STATEMENT DATE
03-19-04

PAGE 1

572-02-01-00 44702
BERNARD F DICKSON
2785 POWELLTAN DR
SUMTER SC 29150-2251

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BEAT IRAs OFFER MORE FLEXIBILITY THAN EVER,
WITH HIGHER CONTRIBUTION LIMITS, TERMS FROM
30 DAYS TO 60 MONTHS, AND A WIDE VARIETY OF
INVESTMENT OPTIONS. TALK TO A BEAT
REPRESENTATIVE TODAY TO OPEN YOUR IRA.

ELITE CLASSIC-IR ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 02-19-04		999.25
1 DEPOSITS/CREDITS	776.00+	
INTEREST PAID	.08+	
2 CHECKS/DEBITS	960.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 03-19-04		815.33

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
03-08	228	760.00	05719644	03-04	229	200.00	09493704

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
03-03	776.00	SOC SEC US TREASURY 303	623879431
		247383101A SSA	623879431
03-19	.08	INTEREST PAYMENT	102931

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
03-03	1,775.25	03-08	815.25	03-19	815.33
03-04	1,575.25				

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.10%
INTEREST PAID THIS STATEMENT PERIOD	.08
2004 INTEREST PAID YEAR-TO-DATE	.26

BBST - SOUTH CAROLINA

STATEMENT DATE
03-19-04

PAGE 2-L

572-02-01-00 44702	2 C 001 13	13 02	5121167850
HERBERT F DICKSON			
2785 POWHATAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2004 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBST PHONE24, CALL (800) BANKST (1-800-226-5228).

BBST - SOUTH CAROLINA

STATEMENT DATE
04-21-04

PAGE 1

572-02-01-00 44702
KEARNEY F DICKSON
2785 POWELLTON DR
SUMTER SC 29150-22511 C 001 13 13 02
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|||STUDENTS CAN START A BANKING RELATIONSHIP
RIGHT HERE AT BBST. BANKING THAT IS LOADED WITH
FEATURES, NOT FEES. FOR MORE INFO, VISIT A
BRANCH, <WWW.BBAST.COM>, OR CALL 1-800-BANK-BST.*****
ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCT SUMMARY-----

PREVIOUS BALANCE AS OF 03-19-04		815.33
1 DEPOSITS/CREDITS	776.00+	
INTEREST PAID	.10+	
1 CHECKS/DEBITS	800.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 04-21-04		791.43

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
04-16	230	800.00	07598463				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
04-02	776.00	SOC SEC US TREASURY 303	921041777
		247383101A SSA	921041777
04-21	.10	INTEREST PAYMENT	114017

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
04-02	1,591.33	04-16	791.33	04-21	791.43

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.10%
INTEREST PAID THIS STATEMENT PERIOD	.10
2004 INTEREST PAID YEAR-TO-DATE	.36

BBST - SOUTH CAROLINA

STATEMENT DATE
04-21-04

PAGE 2-L

572-02-01-00 44702	1 C 001 13	13 02	5121167850
HERBERT F DICKSON		iii iii	
2785 POWELLAN DR			
SUMTER SC 29150-2251		iii	

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2004 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1986 OR FOR BBST PROWE24, CALL (800) BANKST (1-800-226-5228).

384T - SOUTH CAROLINA

STATEMENT DATE
05-20-04

PAGE 1

572-02-01-00 44702 0 C 001 13 30 02 5121167850
HERBERT F DICKSON
2785 POWHATAN DR
SUMTER SC 29150-2251

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IF YOU RECEIVE CHECKS IN YOUR STATEMENT, CONSIDER
CHECK SAFETYKEEPING, A NO FEE CONVENIENT STORAGE OF
IMAGED CANCELLED CHECKS. VISIT YOUR LOCAL BRANCH
REPRESENTATIVE OR CALL 1-800-BANK-887 TO ENROLL.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 04-21-04		791.43
1 DEPOSITS/CREDITS	776.00+	
INTEREST PAID	.10+	
0 CHECKS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 05-20-04		1,567.53

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
05-03	776.00	SOC SEC US TREASURY 303	1212312128
		247383101A SSA	1212312128
05-20	.10	INTEREST PAYMENT	127308

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE
05-03	1,567.43	05-20	1,567.53

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.10%
INTEREST PAID THIS STATEMENT PERIOD	.10
2004 INTEREST PAID YEAR-TO-DATE	.46

BBST - SOUTH CAROLINA

STATEMENT DATE
05-20-04

PAGE 2-L

572-02-01-00 44702	0 C 001 13	50 02	5121167850
HERBERT F DICKSON			
2785 POWELLAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2004 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBST PHONE24, CALL (800) BANKST (1-800-226-5228).

B&BT - SOUTH CAROLINA

STATEMENT DATE
06-21-04

PAGE 1

372-02-01-00 44702 1 C 001 13 13 02 5121167850
 HERBERT F DICKSON
 2785 POWHATAN DR
 SUMTER SC 29150-2251

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STEP UP TO HIGHER YIELDS WITH OUR STEPPED RATE CD.
 ENJOY RISING RATES UNDER ANY MARKET CONDITIONS AND
 THE FLEXIBILITY OF MAKING DEPOSITS AND NO-PENALTY
 WITHDRAWALS. ASK YOUR B&BT BANKER FOR DETAILS.

 ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 05-20-04		1,567.53
1 DEPOSITS/CREDITS	776.00+	
INTEREST PAID	.14+	
1 CHECKS/DEBITS	1,846.11-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 06-21-04		797.56

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
06-14	231	1,846.11	07697738				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
06-03	776.00	BOC SEC US TREASURY 303	1540334798
		247383101A SBA	1540334798
06-21	.14	INTEREST PAYMENT	164175

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
06-03	2,343.53	06-14	797.42	06-21	797.56

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.10%
INTEREST PAID THIS STATEMENT PERIOD	.14
2004 INTEREST PAID YEAR-TO-DATE	.60

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BB&T - SOUTH CAROLINA

STATEMENT DATE
06-21-04

PAGE 2-L

572-02-01-00 44702	1 C 001 13	13 02	5121167850
HERBERT F DICKSON			
2788 POWELLTAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2004 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PROSER24, CALL (800) BANKST (1-800-226-5228).

BEST - SOUTH CAROLINA

STATEMENT DATE
07-22-04

PAGE 1

572-02-01-00 44702 2 C 001 13 13 02 5121167850
HERBERT F DICKSON
2785 POWERLAN DR
SUMTER SC 29150-2251

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BEST DOES NOT SEND OUT E-MAILS REQUESTING PERSONAL
OR ACCOUNT INFORMATION, LIKE PASSWORDS, PINS, OR
SSNs. DO NOT RESPOND TO E-MAILS REQUESTING SUCH
INFORMATION. TO LEARN MORE, VISIT WWW.BRANDT.COM.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 06-21-04		797.56
1 DEPOSITS/CREDITS	776.00+	
INTEREST PAID	.03+	
2 CHECKS/DEBITS	1,498.99-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 07-22-04		77.60

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
07-06	232	895.99	05783197	06-30	235	600.00	05756820

**** INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
07-02	776.00	SOC SEC US TREASURY 303	1821251446
		247383101A SEA	1821251446
07-22	.03	INTEREST PAYMENT	38672

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
06-30	197.56	07-06	77.57	07-22	77.60
07-02	973.56				

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD RATED	.09%
INTEREST PAID THIS STATEMENT PERIOD	.03
2004 INTEREST PAID YEAR-TO-DATE	.53

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BNET - SOUTH CAROLINA

STATEMENT DATE
07-22-04

PAGE 2-L

572-02-01-00 44702	2 C 001 13	13' 02	5121167830
HERBERT F DICKSON			
2785 POWHATAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2004 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BNET PHONE24, CALL (800) BARKNET (1-800-226-5228).

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BSECT - SOUTH CAROLINA

STATEMENT DATE
08-20-04

PAGE 1

572-02-01-00 44702
HERBERT F DICKSON
2785 POWELLTON DR
SUMTER SC 29150-2251

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GET MORE THAN CASH AT THE ATM. MAKE DEPOSITS,
PURCHASE PHONE CARDS, EVEN ORDER A STATEMENT TO
CHECK YOUR RECENT TRANSACTIONS. VISIT A BSECT 24
ATM TODAY.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

----- ACCOUNT SUMMARY -----

PREVIOUS BALANCE AS OF 07-22-04		77.60
1 DEPOSITS/CREDITS	776.00+	
INTEREST PAID	.02+	
1 CHECKS/DEBITS	600.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 08-20-04		253.62

----- CHECKS PAID -----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
08-04	233	600.00	09047372				

----- DEPOSITS/OTHER CREDITS -----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
08-03	776.00	SOC SEC US TREASURY 303	2155387305
		247383101A SGA	2155387305
08-20	.02	INTEREST PAYMENT	20753

----- DAILY BALANCE SUMMARY -----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
08-03	853.60	08-04	253.60	08-20	253.62

----- INTEREST SUMMARY -----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.12%
INTEREST PAID THIS STATEMENT PERIOD	.02
2004 INTEREST PAID YEAR-TO-DATE	.65

BSGT - SOUTH CAROLINA

STATEMENT DATE
08-20-04

PAGE 2-L

572-02-01-00 44702	1 C 001 13	13 02	5121167830
HERBERT F DICKSON			
2783 POWELL DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2004 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BSGT PHONE24, CALL (800) BANKST (1-800-226-5228).

BEST - SOUTH CAROLINA

STATEMENT DATE
09-22-04

PAGE 1

572-02-01-00 44702 1 C 001 13 13 02 5121167850
HERBERT F DICKSON
2785 POWELL BL
SUMTER SC 29150-2251

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IMPORTANT NOTES ABOUT YOUR STATEMENT:
BEGINNING THIS MONTH, ALL STATEMENTS ARE NOW
PRINTED FRONT AND BACK. TO SIMPLIFY CHECKING
ACCOUNT RECONCILIATION, THE NUMBER AND VALUE
OF CHECKS PAID APPEAR AS A SEPARATE LINE ITEM FROM
OTHER WITHDRAWALS AND DEBITS.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 09-20-04		253.62
1 DEPOSITS/CREDITS	776.00+	
INTEREST PAID	.02+	
1 CHECKS PAID	895.99-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 09-22-04		133.65

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
09-03	234	895.99		07070297			

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
09-03	776.00	SOC SEC US TREASURY 303	2451421727
09-22	.02	INTEREST PAYMENT	18089

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE
09-03	133.63	09-22	133.65

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.12%
INTEREST PAID THIS STATEMENT PERIOD	.02
2004 INTEREST PAID YEAR-TO-DATE	.67

BBST - SOUTH CAROLINA

STATEMENT DATE
09-22-04

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572-02-01-00 44702	1 C 001 13	13 02	5121167850
HERBERT F DICKSON			
2785 POWELLTAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT 1,000.00
2004 FINANCE CHARGES BILLED YEAR-TO-DATE .00

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBST PHONE24, CALL (800) BANKBST (1-800-226-5228).

BBGT - SOUTH CAROLINA

STATEMENT DATE
10-21-04

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572-02-01-00 44702
HERBERT F DICKSON
2785 POWERLINE DR
SUMTER SC 29150-2251

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ASK ABOUT BBGT'S CAN'T LOSE AND STEPPED RATE COS.
ENJOY MAXIMUM RETURNS AND FLEXIBILITY IN ANY
RATE ENVIRONMENT. CALL OR VISIT YOUR LOCAL
BRANCH TODAY.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 09-22-04		133.65
1 DEPOSITS/CREDITS	776.00+	
INTEREST PAID	.02+	
1 CHECKS PAID	895.99-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 10-21-04		13.68

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
10-08	236	895.99	06463110				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
10-01	776.00	SOC SEC US TREASURY 303	2730961768
10-21	.02	INTEREST PAYMENT	26303

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
10-01	909.65	10-08	13.66	10-21	13.68

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.10%
INTEREST PAID THIS STATEMENT PERIOD	.02
2004 INTEREST PAID YEAR-TO-DATE	.69

BEST - SOUTH CAROLINA

STATEMENT DATE
10-21-04

PAGE 2-L

572-02-01-00 44702	1 C 001 13	13 02	5121167850
HERBERT F DICKSON			
2785 POWELLTON DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT	1,000.00
2004 FINANCE CHARGES BILLED YEAR-TO-DATE	.00

IF MAILING A PAYMENT SUBMIT TO: BEST CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

EFFECTIVE DECEMBER 1, 2004, THE BANK MAY PROVIDE INFORMATION TO CREDIT BUREAUS ABOUT AN INSOLVENCY, DELINQUENCY, LATE PAYMENT, OR DEFAULT ON YOUR ACCOUNT TO INCLUDE IN YOUR CREDIT REPORT.

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BEST PHONE24, CALL (800) BANKBEST (1-800-226-8228).

PAGE 1

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5121167850

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ELITE CLASSIC-MM	ACCOUNT NUMBER	5121167850

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-ACCOUNT SUMMARY-

PREVIOUS BALANCE AS OF 10-21-64		13.68
2 DEPOSITS/CREDITS	1,476.00+	
INTEREST PAID	.01+	
2 CHECKS PAID	1,389.02-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 11-19-64		100.67

-CHECKS PAID-

CHECK			REFERENCE		CHECK			REFERENCE	
DATE	NUMBER	AMOUNT	NUMBER	DATE	NUMBER	AMOUNT	NUMBER	DATE	
11-08	237	895.99	05331635	11-04	238	493.03	05223758		

DEPOSITS/OTHER CREDITS-

DATE	AMOUNT	DESCRIPTION	NUMBER
11-03	776.00	SOC SEC US TREASURY 303	3065791690
11-08	700.00	COUNTER DEPOSIT	5331638
11-19	.01	INTEREST PAYMENT	11198

DAILY BALANCE SUMMARY

DATE	BALANCE		DATE	BALANCE		DATE	BALANCE
11-03	789.68	"	11-08	100.66	"	11-19	100.67
11-04	296.65	"			"		

INTEREST SUMMARY-

ROA000253

BBST - SOUTH CAROLINA

STATEMENT DATE
11-19-04

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572-02-01-00 44702	2 C 001 13	13 02	5121167880
BERNARD F DICKSON			
2785 POWHATAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT	1,000.00
2006 FINANCE CHARGES BILLED YEAR-TO-DATE	.00

IF MAILING A PAYMENT SUBMIT TO: BBST CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBST PHONE24, CALL (800) BANKBST (1-800-226-5228).

BB&T - SOUTH CAROLINA

STATEMENT DATE
12-21-04

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572-02-01-00 44702 1 C 001 13 13 02 5121167880
 HERBERT F DICKSON
 2785 POWELLAN DR
 SUMTER SC 29150-2251

!!!

!!!

FIND MORE FREE TIME. SIGN UP FOR DIRECT DEPOSIT!
 YOUR PAYCHECK CAN BE AUTOMATICALLY DEPOSITED INTO
 YOUR BB&T CHECKING ACCOUNT ON PAYDAY. TO SIGN UP,
 VISIT YOUR LOCAL BB&T BRANCH OR ASK YOUR EMPLOYER.

 ELITE CLASSIC-MM ACCOUNT NUMBER 5121167880

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 11-19-04		100.67
2 DEPOSITS/CREDITS	876.00+	
INTEREST PAID	.01+	
1 CHECKS PAID	898.99-	
1 WITHDRAWALS/DEBITS	5.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 12-21-04		75.69

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
12-06	239	898.99	07418862				

-----OTHER WITHDRAWALS/DEBITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
12-06	5.00	CREDIT LINE ADVANCE FEE	

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
12-03	776.00	SOC SEC US TREASURY 303	3361371329
12-06	100.00	CR LINE ADVANCE OR OVERPAYMENT	5621275722
		ACCOUNT NUMBER 5621275722	5621275722
12-21	.01	INTEREST PAYMENT	16092

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
12-03	876.67	12-06	75.68	12-21	75.69

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.07%
INTEREST PAID THIS STATEMENT PERIOD	.01
2004 INTEREST PAID YEAR-TO-DATE	.71

BBCT - SOUTH CAROLINA

STATEMENT DATE
12-21-04

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572-02-01-00 44702 1 C 001 13 13 02 5121167850
HERBERT F DICKSON
2785 POWHATAN DR
SUMTER SC 29150-2251

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 11-19-04	.00	AVERAGE DAILY BALANCE	30.00
1 ADVANCES/DEBITS	100.00+	DAYS IN BILLING CYCLE	32
0 PAYMENTS/CREDITS	.00-	DAILY PERIODIC RATE	0.0004617%

FINANCE CHARGE	.74+	ANNUAL PERCENTAGE RATE	16.900%

NEW BALANCE AS OF 12-21-04	100.74	CREDIT LIMIT	1,000.00
		AVAILABLE CREDIT	899.26

2004 FINANCE CHARGES BILLED YEAR-TO-DATE .74

PAYMENT INFORMATION

PAST DUE AMOUNT .00
+ CURRENT PAYMENT DUE 10.00

TOTAL PAYMENT DUE 10.00

CURRENT PAYMENT DUE ON 01-03-05

IF MAILING A PAYMENT SUBMIT TO: BBCT CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

-----ADVANCES/OTHER DEBITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
12-06	100.00	AUTOMATIC ADV OR OVERPAYMENT	5121167850
		ACCOUNT NUMBER 5121167850	5121167850
12-21	.74	FINANCE CHARGE	

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBCT PHONE24, CALL (800) BANKST (1-800-226-5228).

BSGT - SOUTH CAROLINA

STATEMENT DATE
01-21-05

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572-02-01-00 44702 1 C 001 13 13 02 5121167850
HERBERT F DICKSON
2788 POWELLTAN DR
SUMTER SC 29150-2251

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STEP UP TO HIGHER YIELDS WITH OUR STEPPED RATE CO.
ENJOY RISING RATES UNDER ANY MARKET CONDITIONS AND
THE FLEXIBILITY OF MAKING DEPOSITS AND NO-PENALTY
WITHDRAWALS. ASK YOUR BSGT BANKER FOR DETAILS.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 12-21-04		75.69
2 DEPOSITS/CREDITS	987.00+	
INTEREST PAID	.01+	
1 CHECKS PAID	895.99-	
1 WITHDRAWALS/DEBITS	10.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 01-21-05		156.71

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
01-05	240	895.99	09616187				

-----OTHER WITHDRAWALS/DEBITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
01-05	10.00	CREDIT LINE AUTOMATIC PMT	2005005 5621275722
		ACCOUNT NUMBER 5621275722	2005005 5621275722

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
01-03	787.00	SOC SEC US TREASURY 303	3641370559
01-05	200.00	COURTESY DEPOSIT	9616188
01-21	.01	INTEREST PAYMENT	17088

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
01-03	862.69	01-05	156.70	01-21	156.71

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.07%
INTEREST PAID THIS STATEMENT PERIOD	.01
2004 INTEREST PAID YEAR-TO-DATE	.71

BB&T - SOUTH CAROLINA

STATEMENT DATE
01-21-05

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572-02-01-00 44702 1 C 001 13 13 02 5121167850
HERBERT F DICKSON
2785 POWELLTON DR
SUMTER SC 29150-2251

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 12-21-04	100.74	AVERAGE DAILY BALANCE	94.92
0 ADVANCES/DEBITS	.00+	DAYS IN BILLING CYCLE	31
1 PAYMENTS/CREDITS	10.00-	DAILY PERIODIC RATE	0.0004630%

FINANCE CHARGE	1.36+	ANNUAL PERCENTAGE RATE	16.900%

NEW BALANCE AS OF 01-21-05	92.10	CREDIT LIMIT	1,000.00
		AVAILABLE CREDIT	907.90

2004 FINANCE CHARGES BILLED YEAR-TO-DATE .74

-----PAYMENT INFORMATION-----

PAST DUE AMOUNT	.00
+ CURRENT PAYMENT DUE	10.00

TOTAL PAYMENT DUE	10.00

CURRENT PAYMENT DUE ON 02-05-05

IF MAILING A PAYMENT SUBMIT TO: BB&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

-----ADVANCES/OTHER DEBITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
01-21	1.36	FINANCE CHARGE	

-----PAYMENTS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
01-05	10.00	DUE DATE 1-05-05	2005005 5121167850
		AUTOMATIC PAYMENT	2005005 5121167850
		ACCOUNT NUMBER 5121167850	2005005 5121167850

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800) BASKBKT (1-800-226-5228).

STATE - SOUTH CAROLINA

STATEMENT DATE
02-17-05

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572-02-01-00 44702 1 C 001 13 13 02 5121167850
HERBERT F DICKSON
2785 POWELLTON DR
SUMTER SC 29150-2251

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LET TURBOTAX(S) FOR THE WEB(SM) GUIDE YOU THROUGH
YOUR TAX RETURN. NOW AVAILABLE AT BRANDT.COM,
TURBOTAX SOFTWARE CHECKS FOR ACCURACY AND E-FILES
TO GET YOUR REFUND FAST - IN AS LITTLE AS 10 DAYS.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 01-21-05		156.71
2 DEPOSITS/CREDITS	812.00+	
INTEREST PAID	.02+	
1 CHECKS PAID	895.99-	
1 WITHDRAWALS/DEBITS	10.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 02-17-05		62.74

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
02-07	241	895.99	07094071				

-----OTHER WITHDRAWALS/DEBITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
02-04	10.00	CREDIT LINE AUTOMATIC PMT	2005036 5621275722
		ACCOUNT NUMBER 5621275722	2005036 5621275722

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
02-03	787.00	SOC SEC US TREASURY 303	329421148
02-07	25.00	DEPOSIT	7094077
02-17	.02	INTEREST PAYMENT	23204

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
02-03	943.71	02-07	62.72	02-17	62.74
02-04	933.71				

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.12%
INTEREST PAID THIS STATEMENT PERIOD	.02
2005 INTEREST PAID YEAR-TO-DATE	.03

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BB&T - SOUTH CAROLINA

STATEMENT DATE
02-17-05

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572-02-01-00 44702
HERBERT F DICKSON
2708 POWELLTAN DR
SUMMER SC 29150-2251

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5121167850

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

-----ACCT SUMMARY-----
PREVIOUS BALANCE AS OF 01-21-05 92.10 AVERAGE DAILY BALANCE 86.26
0 ADVANCES/DEBITS .00+ DAYS IN BILLING CYCLE 27
1 PAYMENTS/CREDITS 10.00- DAILY PERIODIC RATE 0.00046304
***** DAILY PERIODIC RATE *****
'FINANCE CHARGE 1.08+ 'ANNUAL PERCENTAGE RATE 16.9004
(***** 'ANNUAL PERCENTAGE RATE *****)
CREDIT LIMIT 1,000.00
NEW BALANCE AS OF 02-17-05 83.18 AVAILABLE CREDIT 916.82

2005 FINANCE CHARGES BILLED YEAR-TO-DATE 2.44

PAYMENT INFORMATION

PAST DUE AMOUNT .00
+ CURRENT PAYMENT DUE 10.00

TOTAL PAYMENT DUE 10.00

CURRENT PAYMENT DUE ON 03-04-05

IF MAILING A PAYMENT SUMMIT TO: BB&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

-----ADVANCES/OTHER DEBITS-----
DATE AMOUNT DESCRIPTION REFERENCE
02-17 1.08 FINANCE CHARGE NUMBER

-----PAYMENTS/OTHER CREDITS-----
DATE AMOUNT DESCRIPTION REFERENCE
02-04 10.00 DUE DATE 2-05-05 2005036 5121167850
AUTOMATIC PAYMENT 2005036 5121167850
ACCOUNT NUMBER 5121167850 2005036 5121167850

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800) BANKST (1-800-226-5228).

884T - SOUTH CAROLINA

STATEMENT DATE
03-22-05

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572-02-01-00 44702
HERBERT F DICKSON
2785 POWELLTON DR
SUMTER SC 29150-2251

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5121167850

WABITS RESEARCH, 884T'S RESEARCH PARTNER, MAY BE
CALLING YOU TO DISCUSS YOUR SATISFACTION WITH
884T. WE INVITE YOU TO SHARE YOUR THOUGHTS ON
YOUR BANKING EXPERIENCE WITH US.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 02-17-05		62.74
2 DEPOSITS/CREDITS	897.00+	
INTEREST PAID	.02+	
1 CHECKS PAID	898.99-	
1 WITHDRAWALS/DEBITS	10.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 03-22-05		53.77

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
03-09	242	898.99	06395611				

-----OTHER WITHDRAWALS/DEBITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
03-04	10.00	CREDIT LINE AUTOMATIC PMT	2005063 5621275722
		ACCOUNT NUMBER 5621275722	2005063 5621275722

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
03-03	787.00	SOC SEC US TREASURY 303	6033999873
03-09	110.00	DEPOSIT	6395612
03-22	.02	INTEREST PAYMENT	20050

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
03-03	849.74	03-09	53.75	03-22	53.77
03-04	839.74				

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.11%
INTEREST PAID THIS STATEMENT PERIOD	.02
2005 INTEREST PAID YEAR-TO-DATE	.05

BBET - SOUTH CAROLINA

STATEMENT DATE
03-22-05

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572-02-01-00 44702 1 C 001 13 13 02 5121167850
HERBERT F DICKSON
2785 POWELLAN DR
SUMTER SC 29150-2251

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 02-17-05	93.18	AVERAGE DAILY BALANCE	76.96
0 ADVANCES/DEBITS	.00+	DAYS IN BILLING CYCLE	33
1 PAYMENTS/CREDITS	10.00-	DAILY PERIODIC RATE	0.0004630
*****		*****	
FINANCE CHARGE	1.18+	ANNUAL PERCENTAGE RATE	16.900%
*****		*****	
NEW BALANCE AS OF 03-22-05	74.36	CREDIT LIMIT	1,000.00
		AVAILABLE CREDIT	925.64

2005 FINANCE CHARGES BILLED YEAR-TO-DATE 3.62

PAYMENT INFORMATION

PAST DUE AMOUNT .00
+ CURRENT PAYMENT DUE 10.00

TOTAL PAYMENT DUE 10.00

CURRENT PAYMENT DUE ON 04-06-05

IF MAILING A PAYMENT SUBMIT TO: BBET CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

-----ADVANCES/OTHER DEBITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
03-22	1.18	FINANCE CHARGE	

-----PAYMENTS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
03-04	10.00	DUE DATE 3-04-05	2005063 5121167850
		AUTOMATIC PAYMENT	2005063 5121167850
		ACCOUNT NUMBER 5121167850	2005063 5121167850

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBET PHONE24, CALL (800) BANKST (1-800-226-5228).

5842 - SOUTH CAROLINA

STATEMENT DATE
04-21-05

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372-02-01-00 44702 1 C 001 13 13 02 3121167850
HERBERT F DICKSON
2785 POWELLAN DR
SUMTER SC 29150-2251

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STUDENTS CAN START A BANKING RELATIONSHIP
RIGHT HERE AT 5842! STUDENT BANKING IS LOADED
WITH FEATURES, NOT FEES. VISIT A 5842 BRANCH
OR WWW.5842.COM FOR MORE INFO.

ELITE CLASSIC-MM ACCOUNT NUMBER 3121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 03-22-05		53.77
2 DEPOSITS/CREDITS	796.17+	
INTEREST PAID	.03+	
1 CHECKS PAID	627.30-	
1 WITHDRAWALS/DEBITS	10.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 04-21-05		212.67

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
04-08	243	627.30	06581999				

-----OTHER WITHDRAWALS/DEBITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
04-06	10.00	CREDIT LINE AUTOMATIC PMT	2005096 5621275722
		ACCOUNT NUMBER 5621275722	2005096 5621275722

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
04-01	787.00	SOC SEC US TREASURY 303	891593111
04-18	9.17	CR LINE ADVANCE OR OVERPAYMENT	5621275722
		ACCOUNT NUMBER 5621275722	5621275722
04-21	.03	INTEREST PAYMENT	30781

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE
04-01	840.77	04-08	203.47
04-08	930.77	04-18	212.64
		04-21	212.67

-----INTEREST SUMMARY-----

INTEREST RATE	.104
ANNUAL PERCENTAGE YIELD EARNED	.124
INTEREST PAID THIS STATEMENT PERIOD	.03
2005 INTEREST PAID YEAR-TO-DATE	.08

BBCT - SOUTH CAROLINA

STATEMENT DATE
04-21-05

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572-02-01-00 44702
HERBERT F DICKSON
2785 POWELLTON DR
SUMTER SC 29150-2251

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5121167850

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 03-22-05	74.36	AVERAGE DAILY BALANCE	59.89
1 ADVANCES/DEBITS	9.17+	DAYS IN BILLING CYCLE	30
2 PAYMENTS/CREDITS	94.36-	DAILY PERIODIC RATE	0.0004630
*****		*****	
FINANCE CHARGE	.83+	ANNUAL PERCENTAGE RATE	16.900%
*****		*****	
		CREDIT LIMIT	1,000.00
		AVAILABLE CREDIT	1,000.00
NEW BALANCE AS OF 04-21-05	.00		

2005 FINANCE CHARGES BILLED YEAR-TO-DATE 4.45

-----PAYMENT INFORMATION-----

PAST DUE AMOUNT	.00
+ CURRENT PAYMENT DUE	.00

TOTAL PAYMENT DUE	.00

CURRENT PAYMENT DUE ON 05-06-05

IF MAILING A PAYMENT SUBMIT TO: BBCT CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

-----ADVANCES/OTHER DEBITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
04-18	9.17	AUTOMATIC ADV OR OVERPAYMENT	5121167850
		ACCOUNT NUMBER 5121167850	5121167850
04-18	.83	FINANCE CHARGE	

-----PAYMENTS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
04-06	10.00	DUE DATE 4-06-05	2005096 5121167850
		AUTOMATIC PAYMENT	2005096 5121167850
		ACCOUNT NUMBER 5121167850	2005096 5121167850
04-18	74.36	PERSONAL PAYMENT	8832218

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBCT PHONE24, CALL (800) BANKST (1-800-226-5228).

BBAT - SOUTH CAROLINA

STATEMENT DATE
05-19-05

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HERBERT F DICKSON
2785 POWHATAN DR
SUMTER SC 29150-2251

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USE YOUR BBAT CHECK CARD TO ENTER THE GREAT
ESCAPE SWEEPSTAKES. WIN A 2005 FORD ESCAPE OR
A HAWAIIAN VACATION. IF YOU NEED A CHECK CARD
OR WANT MORE DETAILS, ASK AT YOUR LOCAL BRANCH.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 04-21-05		212.67
1 DEPOSITS/CREDITS	787.00+	
INTEREST PAID	.02+	
1 CHECKS PAID	898.99-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 05-19-05		103.70

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
05-06	244	898.99	09469100				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
05-03	787.00	SOC SEC US TREASURY 303	1183708236
05-19	.02	INTEREST PAYMENT	24249

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
05-03	999.67	05-06	103.68	05-19	103.70

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.11%
INTEREST PAID THIS STATEMENT PERIOD	.02
2005 INTEREST PAID YEAR-TO-DATE	.10

BBCT - SOUTH CAROLINA

STATEMENT DATE
05-19-05

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572-02-01-00 44702	1 C 001 13	13 02	5121167850
HERBERT F DICKSON			
2783 POWHATAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT	1,000.00
2005 FINANCE CHARGES BILLED YEAR-TO-DATE	4.45

IF MAILING A PAYMENT SUBMIT TO: BBCT CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBCT PROFE24, CALL (800) BANKBKT. (1-800-226-5228).

BB&T - SOUTH CAROLINA

STATEMENT DATE
06-21-05

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HERBERT F DICKSON
2785 POWELLTAN DR
SUMTER SC 29150-2251

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STUDENTS CAN START A BANKING RELATIONSHIP
RIGHT HERE AT BB&T! BANKING THAT IS LOADED WITH
FEATURES, NOT FEES. FOR MORE INFO, VISIT A
BRANCH, WWW.BBANDT.COM, OR CALL 1-800-BANK-BBT.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 05-19-05		103.70
2 DEPOSITS/CREDITS	867.00+	
INTEREST PAID	.02+	
1 CHECKS PAID	898.99-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 06-21-05		74.73

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
06-07	245	898.99	08878755				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
06-03	787.00	SOC SEC US TREASURY 303	1520899501
06-07	80.00	DEPOSIT	8878756
06-21	.02	INTEREST PAYMENT	18591

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
06-03	890.70	06-07	74.71	06-21	74.73

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.12%
INTEREST PAID THIS STATEMENT PERIOD	.02
2005 INTEREST PAID YEAR-TO-DATE	.12

SBGT - SOUTH CAROLINA		STATEMENT DATE
		06-21-05
		PAGE 2-1
572-02-01-00 44702	1 C 001 13	13 02
HERBERT F DICKSON		5121167850
2785 POWELLAN DR		
SUMTER SC 29150-2251		

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT	1,000.00
2005 FINANCE CHARGES BILLED YEAR-TO-DATE	4.48

IF MAILING A PAYMENT SUBMIT TO: SBGT CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR SBGT PHONE24, CALL (800) BANKRPT (1-800-226-5228).

BB&T - SOUTH CAROLINA

STATEMENT DATE
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HERBERT F DICERSON
2785 POWELLAN DR
SUMTER SC 29150-2251

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5121167850

BB&T ONLINE BANKING AND BILL PAYMENT ARE NOW FREE!
LOGON TO YOUR BB&T ONLINE ACCOUNT TO GET STARTED,
OR GO TO BBANDT.COM TO SIGN UP. START PAYING YOUR
BILLS ONLINE FOR FREE!

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 06-21-05		74.73
2 DEPOSITS/CREDITS	1,787.00+	
INTEREST PAID	.07+	
2 CHECKS PAID	1,677.30-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 07-21-05		184.50

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
07-12	246	1,030.00	08276476	07-20	247	627.30	09554896

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
07-01	787.00	SOC SEC US TREASURY 303	1804686727
		XXXXXXXXXXXXCASHA	1804686727
07-05	1,000.00	COUNTER DEPOSIT	6637103
07-21	.07	INTEREST PAYMENT	80047

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE
07-01	861.73	07-12	811.73
07-05	1,861.73	07-20	184.43

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.11%
INTEREST PAID THIS STATEMENT PERIOD	.07
2005 INTEREST PAID YEAR-TO-DATE	.19

BBGT - SOUTH CAROLINA

STATEMENT DATE
07-21-05

PAGE 2-L

572-02-01-00 44702	2 C 001 13	13 02	5121167850
HERBERT F DICKSON			
2798 POWELLTON DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT	1,000.00
2008 FINANCE CHARGES BILLED YEAR-TO-DATE	4.45

IF MAILING A PAYMENT SUBMIT TO: BBGT CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBGT PHONE24, CALL (800) BANKNET (1-800-226-5229).

BS&T - SOUTH CAROLINA

STATEMENT DATE
08-22-05

PAGE 1

572-02-01-00 44702 1 C 001 13 13 02 5121167850
HERBERT F DICKSON
2788 POWELLTON DR
SUMTER SC 29150-2251

!!!

!!!

THE PLUS PACKAGE FROM BS&T. FREE CHECKS, HEALTH
BENEFITS, IDENTITY THEFT INSURANCE. VALUABLE
EXTRAS THAT OFFER SAVINGS AND CONVENIENCE. VISIT
YOUR BS&T BRANCH TODAY TO SIGN UP.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 07-21-05		184.50
1 DEPOSITS/CREDITS	787.00+	
INTEREST PAID	.04+	
1 CHECKS PAID	627.30-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 08-22-05		344.24

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
08-09	248	627.30	08131743				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
08-03	787.00	SOC SEC US TREASURY 303	2131745436
		XXXXXXXXXXXX	2131745436
08-22	.04	INTEREST PAYMENT	40193

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
08-03	971.50	08-09	344.20	08-22	344.24

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.11%
INTEREST PAID THIS STATEMENT PERIOD	.04
2005 INTEREST PAID YEAR-TO-DATE	.23

BBCT - SOUTH CAROLINA

STATEMENT DATE
09-22-05

PAGE 2-L

572-02-01-00 44702	1 C 001 13	13 02	5121167850
HERBERT F DICKSON		!!! !!!	
2785 POWHATAN DR		!!!	
SOMMER NC 29150-2251		!!!	

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT	1,000.00
2005 FINANCE CHARGES BILLED YEAR-TO-DATE	4.48

IF MAILING A PAYMENT SUBMIT TO: BBCT CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBCT PHONE24, CALL (800) BANKBOT (1-800-226-5228).

884T - SOUTH CAROLINA

STATEMENT DATE
09-21-03

PAGE 1

572-02-01-00 44702 2 C 001 13 13 02 5121167880
HERBERT F DICKSON
2785 POWELLTAN DR
SUMTER SC 29150-2251

AT 884T 24 ATMS, PUTTING MONEY IN IS AS EASY AS
GETTING IT OUT. ATM DEPOSITS - TRY IT TODAY.

ELITE CLASSIC-MM ACCOUNT NUMBER 5121167880

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 08-22-03		344.24
2 DEPOSITS/CREDITS	837.00+	
INTEREST PAID	.05+	
2 CHECKS PAID	652.30-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 09-21-03		528.79

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
09-06	249	25.00	6109772164	09-07	280	627.30	06836086

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
09-01	50.00	DEPOSIT	9047663
09-02	787.00	SOC SEC US TREASURY 303	2434841069
		XXXXXXXXXXXXCASH	2434841069
09-21	.05	INTEREST PAYMENT	57518

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
09-01	394.24	09-06	1,156.24	09-21	528.79
09-02	1,181.24	09-07	528.74		

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.11%
INTEREST PAID THIS STATEMENT PERIOD	.05
2005 INTEREST PAID YEAR-TO-DATE	.28

BB&T - SOUTH CAROLINA

STATEMENT DATE
09-21-05

PAGE 2-L

572-02-01-00 44702	2 C 001 13	13 02	5121167880
HERBERT F DICKSON			
2785 POWHATAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT	1,000.00
2005 FINANCE CHARGES BILLED YEAR-TO-DATE	4.45

IF MAILING A PAYMENT SUBMIT TO: BB&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800) BANKBET (1-800-226-5228).

BBCT - SOUTH CAROLINA

STATEMENT DATE
10-21-05

PAGE 1

572-02-01-00 44702
HERBERT F DICKSON
WILMA M DICKSON
2785 POWELLTON DR
SUMTER SC 29150-2251

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5121167850

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|||
|||BBCT ONLINE BANKING AND ONLINE
BILL PAYMENT ARE NOW FREE TO ALL CLIENTS. FORGET
THOSE EVENINGS SPENT WRITING CHECKS AND
STAMPING ENVELOPES. JUST POINT, CLICK, AND PAY.*****
ELITE CLASSIC-MM ACCOUNT NUMBER 5121167850

-----ACCT SUMMARY-----

PREVIOUS BALANCE AS OF 09-21-05		528.79
1 DEPOSITS/CREDITS	787.00+	
INTEREST PAID	.04+	
4 CHECKS PAID	448.00-	
2 WITHDRAWALS/DEBITS	727.30-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 10-21-05		143.53

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
10-07	1001	70.00	6104447634	10-17	1004	25.00	6103692265
10-14	1002	300.00	605044842	10-19	1006	50.00	606180538

**** INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

-----OTHER WITHDRAWALS/DEBITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
10-04	627.30	DEBIT MEMO	501162678
10-04	100.00	DEBIT MEMO	501162672

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
10-03	787.00	SOC SEC US TREASURY 303	2721375507
		XXXXXXXXXXXXCASH	2721375507
10-21	.04	INTEREST PAYMENT	46667

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
10-03	1,315.79	10-14	218.49	10-19	143.49
10-04	588.49	10-17	193.49	10-21	143.53
10-07	518.49				

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.10%
INTEREST PAID THIS STATEMENT PERIOD	.04
2005 INTEREST PAID YEAR-TO-DATE	.32

REGT - SOUTH CAROLINA

STATEMENT DATE
10-21-08

PAGE 2-L

572-02-01-00 44702	6 C 001 13	13 02	3121167850
BERNARD F DICKSON		111 111	
MELBA M DICKSON			
2785 POWELLTON DR		111	
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 5621275722

AVAILABLE CREDIT	1,000.00
2008 FINANCE CHARGES BILLED YEAR-TO-DATE	4.45

IF MAILING A PAYMENT SUBMIT TO: REGT CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR REGT PHONE24, CALL (800) BASKET (1-800-226-5228).

BB&T - SOUTH CAROLINA

STATEMENT DATE
11-21-05

PAGE 1

572-02-01-00 44702 6 C 001 13 13 02 0005121167850
HERBERT F DICKSON : : :
MELBA M DICKSON : : :
2785 POWAYAN DR
SUMTER SC 29150-2251

: : :
: : :
: : :

BB&T HAS EXPANDED ITS ACCOUNT NUMBER FORMAT TO
13 DIGITS, ADDING 3 LEADING ZEROS TO YOUR EXISTING
ACCOUNT NUMBER(S). PLEASE CONTACT 800-BANK-BBT
FOR QUESTIONS OR MORE INFORMATION.

ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 10-21-05		143.53
1 DEPOSITS/CREDITS	787.00+	
INTEREST PAID	.01+	
6 CHECKS PAID	853.77-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 11-21-05		76.77

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
10-24	1003	42.77	903658357	10-27	1007	30.00	904687006
	****			11-04	1008	627.30	805262429
10-25	1005	40.00	707129741	11-15	1009	13.70	907786675
	****			11-17	1010	100.00	6100289984

**** INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
11-03	787.00	SOC SEC US TREASURY 303	3053671149
		XXXXXXXXXXXXCASH	3053671149
11-21	.01	INTEREST PAYMENT	14112

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
10-24	100.76	11-03	817.76	11-17	76.76
10-25	60.76	11-04	190.46	11-21	76.77
10-27	30.76	11-15	176.76		

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.08%
INTEREST PAID THIS STATEMENT PERIOD	.01
2005 INTEREST PAID YEAR-TO-DATE	.33

BBCT - SOUTH CAROLINA

STATEMENT DATE
11-21-05

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372-02-01-00 44702	6 C 001 13	13 02	0005121167850
HERBERT F DICKSON			
MELBA M DICKSON			
2785 POWELLAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 0005621273722

AVAILABLE CREDIT	1,000.00
2005 FINANCE CHARGES BILLED YEAR-TO-DATE	4.45

IF MAILING A PAYMENT SUBMIT TO: BBCT CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBCT PROMET4, CALL (800) BANKBCT (1-800-226-5228).

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8847 - SOUTH CAROLINA

STATEMENT DATE
12-20-09

PAGE 1

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2785 POWELLAN DR
SUMTER SC 29150-2251

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BEST CHECK CARD IS THE CONVENIENT WAY TO PAY FOR
HOLIDAY GIFTS AT A STORE OR ONLINE. BEST GIVES
LIABILITY PROTECTION AGAINST UNAUTHORIZED
CHARGES IF THE CARD OR NUMBER IS LOST OR STOLEN.

ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 11-21-09		76.77
1 DEPOSITS/CREDITS	787.00+	
INTEREST PAID	.02+	
3 CHECKS PAID	762.30-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 12-20-09		101.49

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
12-07	1011	627.30	708542604	12-20	1015	100.00	906914272
12-20	1013	35.00	801377366				

**** INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
12-02	787.00	SOC SEC US TREASURY 303	3341663651
		XXXXXXXXXXXXCASSA	3341663651
12-20	.02	INTEREST PAYMENT	28490

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
12-02	863.77	12-07	236.47	12-20	101.49

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.09%
INTEREST PAID THIS STATEMENT PERIOD	.02
2008 INTEREST PAID YEAR-TO-DATE	.35

BBGT - SOUTH CAROLINA

STATEMENT DATE
12-20-05

PAGE 2-1

572-02-01-00 44702	3 C 001 13	13 02	0005121167850
HERBERT F DICKSON			
MELBA M DICKSON			
2785 POWELL DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 0005621275722

AVAILABLE CREDIT	1,000.00
2005 FINANCE CHARGES BILLED YEAR-TO-DATE	4.48

IF MAILING A PAYMENT SUBMIT TO: BBGT CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBGT PROBE24, CALL (800) BANKST (1-800-226-5226).

B&B - SOUTH CAROLINA

STATEMENT DATE
01-23-06

PAGE 1

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2785 POWHATAN DR
SUMTER SC 29150-2251

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111 111

0005121167850

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111

TRY TURBOTAX ONLINE FOR 2006 - NOW AVAILABLE AT
BFT.COM. TURBOTAX HELPS YOU COMPLETE AND E-FILE
YOUR TAX RETURNS TO GET YOUR REFUND FAST. DON'T
WAIT. TRY TURBOTAX ONLINE TODAY.

ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

-----ACCT SUMMARY-----

PREVIOUS BALANCE AS OF 12-20-05		101.49
1 DEPOSITS/CREDITS	812.00+	
INTEREST PAID	.02+	
3 CHECKS PAID	665.85-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 01-23-06		247.66

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
12-21	1012	13.00	801972253		****		
	****			01-06	1016	627.30	807389742
12-21	1014	25.55	703281734				

**** INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
01-03	812.00	SOC SEC US TREASURY 303	3621550154
		XXXXXXXXXXXXX	3621550154
01-23	.02	INTEREST PAYMENT	23236

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
12-21	62.94	01-06	247.66	01-23	247.66
01-03	874.94				

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.09%
INTEREST PAID THIS STATEMENT PERIOD	.02
2005 INTEREST PAID YEAR-TO-DATE	.35

BEGT - SOUTH CAROLINA

STATEMENT DATE
01-23-06

PAGE 2-L

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2785 POWELLTON DR
SUMTER SC 29150-2251

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0005121167850

CONSTANT CREDIT ACCOUNT NUMBER 0005621275722

AVAILABLE CREDIT 1,000.00
2005 FINANCE CHARGES BILLED YEAR-TO-DATE 4.45

IF MAILING A PAYMENT SUBMIT TO: BEGT CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BEGT PHONE24, CALL (800) BANKBET (1-800-226-5228).

8847 - SOUTH CAROLINA

STATEMENT DATE
02-21-06

PAGE 1

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2785 POWHATAN DR
SUMTER SC 29150-2251

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111 111
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0005121167850

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PLEASE REMEMBER, YOU HAVE UNTIL APRIL 17, 2006, TO
MAKE YOUR 2005 TAX YEAR IRA CONTRIBUTION. VISIT
YOUR LOCAL BBT BRANCH, OR VISIT BBT.COM TO LEARN
MORE ABOUT TRADITIONAL OR ROTH IRAS. MEMBER FDIC.

ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 01-23-06		247.66
1 DEPOSITS/CREDITS	812.00+	
INTEREST PAID	.03+	
3 CHECKS PAID	719.17-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 02-21-06		340.52

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
01-28	1017	38.00	6109677528	02-09	1019	586.08	608117231
01-31	1018	96.09	6100464989				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
02-03	812.00	SOC SEC US TREASURY 303	316036192
02-21	.03	XXXXXXXXXXXXX INTEREST PAYMENT	316036192 40872

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
01-25	212.66	02-03	926.57	02-21	340.52
01-31	114.57	02-09	340.49		

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.09%
INTEREST PAID THIS STATEMENT PERIOD	.03
2006 INTEREST PAID YEAR-TO-DATE	.05

BBGT - SOUTH CAROLINA

STATEMENT DATE
02-21-06

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372-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2705 POWELLTON DR
SUMTER SC 29150-2251

3 C 001 13 13 02

0008121167850

CONSTANT CREDIT ACCOUNT NUMBER 0005621275722

AVAILABLE CREDIT 1,000.00
2006 FINANCE CHARGES BILLED YEAR-TO-DATE .00

IF MAILING A PAYMENT SUBMIT TO: BBGT CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBGT PHONE24, CALL (800) BANKNET (1-800-226-5226).

BBBY - SOUTH CAROLINA

STATEMENT DATE
03-22-06

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572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2785 POWHATAN DR
SUMTER SC 29150-2251

8 C 001 13 13 02
111 111

0005121167850

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AS OF APRIL 10, 2006, ALL DEPOSIT ACCOUNT NUMBERS
WILL HAVE EXPANDED TO 13 DIGITS BY ADDING THREE
LEADING ZEROS TO YOUR EXISTING ACCOUNT NUMBER.
PLEASE CALL 800-BANK-BBY FOR MORE INFORMATION.

ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 02-21-06		340.52
1 DEPOSITS/CREDITS	812.00+	
INTEREST PAID	.03+	
8 CHECKS PAID	916.98-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 03-22-06		235.57

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
03-01	1020	30.00	903880206	03-06	1024	586.00	707941777
02-28	1021	101.00	905021777	03-13	1025	13.00	905826664
02-24	1022	33.20	6103832201	03-08	1026	33.70	6105452228
03-07	1023	60.00	905303467	03-14	1027	60.00	700601232

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
03-03	812.00	SOC SEC US TREASURY 303	596309732
		XXXXXXXXXXXXSSA	596309732
03-22	.03	INTEREST PAYMENT	34954

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
02-24	307.32	03-06	402.24	03-13	295.54
02-28	206.32	03-07	342.24	03-14	235.54
03-01	176.32	03-08	308.54	03-22	235.57
03-03	986.32				

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.11%
INTEREST PAID THIS STATEMENT PERIOD	.03
2006 INTEREST PAID YEAR-TO-DATE	.08

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BBGT - SOUTH CAROLINA

STATEMENT DATE
03-22-06

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572-02-01-00 44702	0 C 001 13	13 02	0005121167890
BERNARD F DICKSON		!!! !!!	
MELBA M DICKSON			
2785 POWELLTON DR		!!!	
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 0005621275722

AVAILABLE CREDIT	1,000.00
2006 FINANCE CHARGES BILLED YEAR-TO-DATE	.00

IF MAILING A PAYMENT SUBMIT TO: BBGT CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBGT PHONE24, CALL (800) BARKBET (1-800-226-5226).

BBCT - SOUTH CAROLINA

STATEMENT DATE
04-20-06

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572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2793 POWELLTON DR
SUMTER SC 29150-2251

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MAXIMIZE OPPORTUNITY IN YOUR BBCT CHECKING ACCOUNT
TODAY WITH THE PLUS PACKAGE. RECEIVE FREE CHECKS,
IDENTITY THEFT INSURANCE, AND MANY OTHER VALUABLE
BENEFITS. VISIT A BBCT FINANCIAL CENTER TO ENROLL.

ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 03-22-06		235.57
1 DEPOSITS/CREDITS	812.00+	
INTEREST PAID	.02+	
2 CHECKS PAID	761.08-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 04-20-06		286.51

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
04-03	1029	175.00	6108720055	04-04	1030	586.08	807153451

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
04-03	812.00	SOC SEC US TREASURY 303	882160977
		XXXXXXXXXXXXCASA	882160977
04-20	.02	INTEREST PAYMENT	28738

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
04-03	872.57	04-04	286.49	04-20	286.51

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.09%
INTEREST PAID THIS STATEMENT PERIOD	.02
2006 INTEREST PAID YEAR-TO-DATE	.10

BB&T - SOUTH CAROLINA

STATEMENT DATE
04-20-06

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372-02-01-00 44702	2 C 001 13	13 02	0005121167850
HERBERT F DICKSON			
MELBA M DICKSON			
2785 POWELL DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 0005621275722

AVAILABLE CREDIT	1,000.00
2006 FINANCE CHARGES BILLED YEAR-TO-DATE	.00

IF MAILING A PAYMENT SUMMIT TO: BB&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PROSE24, CALL (800) BANKBET (1-800-226-5228).

1847 - SOUTH CAROLINA

STATEMENT DATE
05-19-06

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572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2785 POWELL DR
SUMTER SC 29150-2251

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0005121167850

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SAVE YOURSELF TIME WITH BEST DIRECT DEPOSIT.
YOU CAN HAVE PAYROLL AND OTHER CHECKS
AUTOMATICALLY DEPOSITED INTO YOUR ACCOUNT.
ASK YOUR RELATIONSHIP MANAGER HOW TO SIGN UP!

ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 04-20-06		286.51
1 DEPOSITS/CREDITS	812.00+	
INTEREST PAID	.04+	
3 CHECKS PAID	710.08-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 05-19-06		388.47

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
05-08	1031	100.00	708940103	05-17	1033	24.00	6104382727
05-08	1032	586.08	603139135				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
05-03	812.00	SOC SEC US TREASURY 303	1183464442
		XXXXXXXXXXXXCASSA	1183464442
05-19	.04	INTEREST PAYMENT	47613

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
05-03	1,098.51	05-17	388.43	05-19	388.47
05-08	412.43				

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.11%
INTEREST PAID THIS STATEMENT PERIOD	.04
2006 INTEREST PAID YEAR-TO-DATE	.14

BBCT - SOUTH CAROLINA

STATEMENT DATE
05-19-06

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372-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2705 POWELL DR
SUMTER SC 29150-2251

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CONSTANT CREDIT ACCOUNT NUMBER 0005621275722

AVAILABLE CREDIT 1,000.00
2006 FINANCE CHARGES BILLED YEAR-TO-DATE .00

IF MAILING A PAYMENT SUBMIT TO: BBCT CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBCT PHONE24, CALL (800) BANKNET (1-800-226-5226).

BBAT - SOUTH CAROLINA

STATEMENT DATE
06-21-06

PAGE 1

572-02-01-08 44702
HERBERT F DICKSON
MELBA M DICKSON
2785 POWELLAN DR
SUMTER SC 29150-2251S C 001 13 13 02
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0005121167850

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OPEN A NEW CHECKING ACCOUNT AND EARN UP TO 10,000
BBAT VISA MYRA'S POINTS TOWARD REWARDS AT OVER
150 NATIONAL RETAILERS. VISIT A BBAT FINANCIAL
CENTER TO RECEIVE THIS LIMITED TIME OFFER.

ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 05-19-06		388.47
1 DEPOSITS/CREDITS	812.00+	
INTEREST PAID	.04+	
5 CHECKS PAID	881.08-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 06-21-06		319.43

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
05-22	1034	35.00	902323809	06-05	1037	10.00	6106282198
05-30	1035	50.00	505782498	06-05	1038	586.08	701328450
06-06	1036	200.00	701517627				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
06-02	812.00	SOC SEC US TREASURY 303	1511652515
		XXXXXXXXXXXXSSA	1511652515
06-21	.04	INTEREST PAYMENT	40882

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
05-22	333.47	06-02	1,115.47	06-06	319.39
05-30	303.47	06-05	519.39	06-21	319.43

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.11%
INTEREST PAID THIS STATEMENT PERIOD	.04
2006 INTEREST PAID YEAR-TO-DATE	.18

SBCT - SOUTH CAROLINA

STATEMENT DATE
06-21-06

PAGE 2-L

372-02-01-00 44702
KERRIE F DICKSON
MELBA M DICKSON
2785 POWELLTAN DR
SUMTER SC 29150-2251

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0005121167850

CONSTANT CREDIT ACCOUNT NUMBER 0005621275722

AVAILABLE CREDIT 1,000.00
2006 FINANCE CHARGES BILLED YEAR-TO-DATE .00

IF MAILING A PAYMENT SUBMIT TO: SBCT CONSTANT CREDIT, PO BOX 200, WILSON SC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1986 OR FOR SBCT PHONE24, CALL (800) BARKNET (1-800-226-5228).

1847 - SOUTH CAROLINA

STATEMENT DATE
07-21-06

PAGE 1

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2785 POWHATAN DR
SUMNER SC 29150-2251

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STUDENTS CAN GET A GREAT BANKING RELATIONSHIP
STARTED WITH OUR BEST IN CLASS 1847 STUDENT FREE
ACCOUNT. WITH NO MONTHLY FEES OR MINIMUM BALANCE
TO KEEP, IT'S THE SMART WAY TO MANAGE YOUR MONEY.

ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

-----ACCT SUMMARY-----

PREVIOUS BALANCE AS OF 06-21-06		319.43
1 DEPOSITS/CREDITS	812.00+	
INTEREST PAID	.04+	
4 CHECKS PAID	788.43-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 07-21-06		343.04

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
06-28	1039	30.00	708555563	07-10	1041	586.08	603376288
07-03	1040	122.35	6109533813	07-13	1042	50.00	801150001

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
07-03	812.00	SOC SEC US TREASURY 303	1803577666
		XXXXXXXXXXXXCASA	1803577666
07-21	.04	INTEREST PAYMENT	48277

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
06-28	289.43	07-10	393.00	07-21	343.04
07-03	979.08	07-13	343.00		

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.10%
INTEREST PAID THIS STATEMENT PERIOD	.04
2006 INTEREST PAID YEAR-TO-DATE	.22

BBGT - SOUTH CAROLINA

STATEMENT DATE
07-21-06

PAGE 2-L

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2705 POWELLAS DR
SUMTER SC 29150-2151

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0005121167850

CONSTANT CREDIT ACCOUNT NUMBER 0005621273722

AVAILABLE CREDIT 1,000.00
2006 FINANCE CHARGES BILLED YEAR-TO-DATE .00

IF MAILING A PAYMENT SUBMIT TO: BBGT CONSTANT CREDIT, PO BOX 200, WILSON SC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBGT PROWE24, CALL (800) BASKET (1-800-226-5228).

BB&T - SOUTH CAROLINA

STATEMENT DATE
08-22-06

PAGE 1

372-02-01-00 44702
KERRICK F DICKSON
MELBA W DICKSON
2785 POWHATAN DR
SUMMER SC 29150-2251

4 C 001 13 13 02
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0005121167850

!!!

FOR A LIMITED TIME, BB&T IS OFFERING HOME EQUITY
LOANS WITH NO ORIGINATION FEE. VISIT YOUR LOCAL
BB&T FINANCIAL CENTER TODAY TO APPLY.
SUBJECT TO CREDIT APPROVAL. EQUAL HOUSING LENDER.

ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

-----ACCOUFT SUMMARY-----

PREVIOUS BALANCE AS OF 07-21-06		343.04
1 DEPOSITS/CREDITS	812.00+	
INTEREST PAID	.03+	
4 CHECKS PAID	791.34-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 08-22-06		363.73

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
07-28	1043	24.00	707155523	08-02	1045	136.26	807760740
08-10	1044	25.00	801392279	08-04	1046	586.08	808753941

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
08-03	812.00	SOC SEC US TREASURY 303	2130443696
08-22	.03	INTEREST PAYMENT	2130443696 37035

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE
07-28	319.04	08-03	974.78
08-02	162.78	08-04	388.70
		08-10	363.70
		08-22	363.73

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.09%
INTEREST PAID THIS STATEMENT PERIOD	.03
2006 INTEREST PAID YEAR-TO-DATE	.25

BBST - SOUTH CAROLINA

STATEMENT DATE
08-22-06

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572-02-01-00 44702	4 C 001 13	13 02	0005121167850
KERBERT F DICKSON			
MELBA M DICKSON			
2793 POWELLAS DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 0005621275722

AVAILABLE CREDIT	1,000.00
2006 FINANCE CHARGES BILLED YEAR-TO-DATE	.00

IF MAILING A PAYMENT SUBMIT TO: BBST CONSTANT CREDIT, PO BOX 200, WILSON SC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBST PHONE24, CALL (800) BANKST (1-800-226-5226).

BBST - SOUTH CAROLINA

STATEMENT DATE
09-21-06

PAGE 1

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2785 POWERLAN DR
SUMTER SC 29150-22516 C 001 13 13 02
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OPEN A BBST SAVINGS ACCOUNT WITH NO MINIMUM
BALANCE REQUIREMENTS TODAY WHEN YOU SET UP A
MONTHLY TRANSFER FROM YOUR BBST CHECKING ACCOUNT.
VISIT A LOCAL BBST FINANCIAL CENTER FOR DETAILS.

ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 08-22-06		363.73
1 DEPOSITS/CREDITS	812.00+	
INTEREST PAID	.03+	
6 CHECKS PAID	1,087.53-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 09-21-06		88.23

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
08-29	1047	29.70	807398308	09-07	1050	120.00	906118581
09-11	1048	64.00	801374801	09-08	1051	586.08	906001619
09-06	1049	87.75	808898433	09-14	1052	200.00	802804639

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
09-01	812.00	SOC SEC US TREASURY 303	2421977461
		XXXXXXXXXXXXCASA	2421977461
09-21	.03	INTEREST PAYMENT	41219

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
08-29	334.03	09-07	352.20	09-14	88.20
09-01	1,146.03	09-11	288.20	09-21	88.23
09-06	472.20				

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.09%
INTEREST PAID THIS STATEMENT PERIOD	.03
2006 INTEREST PAID YEAR-TO-DATE	.28

BBCT - SOUTH CAROLINA

STATEMENT DATE
09-21-06

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572-02-01-00 44702	6 C 001 13	13 02	0005121167850
HERBERT F DICKSON			
MELBA M DICKSON			
2785 POWELLAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 0005621275722

AVAILABLE CREDIT	1,000.00
2006 FINANCE CHARGES BILLED YEAR-TO-DATE	.00

IF MAILING A PAYMENT SUBMIT TO: BBCT CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (903) 773-1956 OR FOR BBCT PHONE24, CALL (800) BANKBOT (1-800-226-5228).

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BBCT - SOUTH CAROLINA

STATEMENT DATE
10-20-06

PAGE 1

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2785 POWELLTON DR
SUMMER SC 29150-2251

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EARN A CHANCE TO WIN 1 MILLION BBCT VISA EXTRAS
POINTS WHEN YOU USE YOUR BBCT VISA CARDS FROM
OCT. 1, 2006 TO DEC. 31, 2006. TO VIEW OFFICIAL
SWEEPSTAKES RULES, VISIT BBCT.COM.

ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 09-21-06		88.23
1 DEPOSITS/CREDITS	812.00+	
INTEREST PAID	.02+	
2 CHECKS PAID	611.08-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 10-20-06		289.17

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
10-04	1053	25.00	605082899	10-08	1054	586.08	808539798

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
10-03	812.00	SOC SEC US TREASURY 303	2715545418
		XXXXXXXXXXXXCASHA	2715545418
10-20	.02	INTEREST PAYMENT	25422

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
10-03	900.23	10-05	289.15	10-20	289.17
10-04	875.23				

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.10%
INTEREST PAID THIS STATEMENT PERIOD	.02
2006 INTEREST PAID YEAR-TO-DATE	.30

BBCT - SOUTH CAROLINA

STATEMENT DATE
10-20-06

PAGE 2-1

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2785 POWELLTON DR
SUMTER SC 29150-2251

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0005121157850

CONSTANT CREDIT ACCOUNT NUMBER 0005621275722

AVAILABLE CREDIT 1,000.00
2006 FINANCE CHARGES BILLED YEAR-TO-DATE .00

IF MAILING A PAYMENT SUBMIT TO: BBCT CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BBCT PHONE24, CALL (800) BASKET (1-800-226-5228).

BS&T - SOUTH CAROLINA

STATEMENT DATE
11-21-06

PAGE 1

372-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2785 POWELL DR
SUMTER SC 29150-225110 C 001 13 13 02
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THE NEW BS&T VISA GIFT CARD IS THE PERFECT GIFT
FOR THIS HOLIDAY SEASON. IT'S EASY, CONVENIENT
AND SECURE. VISIT YOUR LOCAL BS&T FINANCIAL
CENTER TO FIND OUT MORE!

ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

-----ACCT SUMMARY-----

PREVIOUS BALANCE AS OF 10-20-06		289.17
1 DEPOSITS/CREDITS	812.00+	
INTEREST PAID	.03+	
10 CHECKS PAID	912.88-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 11-21-06		189.32

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
10-27	1055	30.00	700824668	11-07	1060	22.98	703597665
10-23	1056	40.00	708887384	11-06	1061	596.08	703295685
11-07	1057	40.00	800355418	11-14	1062	40.00	803157437
10-31	1058	16.92	908137925	11-21	1063	24.00	704944779
11-06	1059	13.00	900329101	11-21	1064	100.00	704934534

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
11-03	812.00	SOC SEC US TREASURY 303	3041913000
		XXXXXXXXXXXX	3041913000
11-21	.03	INTEREST PAYMENT	35491

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
10-23	249.17	11-03	1,014.35	11-14	312.29
10-27	219.17	11-06	415.27	11-21	189.32
10-31	202.38	11-07	352.29		

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.10%
INTEREST PAID THIS STATEMENT PERIOD	.03
2006 INTEREST PAID YEAR-TO-DATE	.33

BSGT - SOUTH CAROLINA

STATEMENT DATE
11-21-06

PAGE 2-L

572-02-01-00 44702	10 C 001 13	13 02	0005121167850
HERBERT F DICKSON			
MELBA M DICKSON			
2785 POWERMAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 0005621275722

AVAILABLE CREDIT	1,000.00
2006 FINANCE CHARGES BILLED YEAR-TO-DATE	.00

IF MAILING A PAYMENT SUBMIT TO: BSGT CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BSGT PROWR24, CALL (900) BASKETT (1-800-226-5226).

BSGT - SOUTH CAROLINA

STATEMENT DATE
12-20-06

PAGE 1

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2785 POWDERLAF DR
SUMTER SC 29150-22517 C 001 13 13 02
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111 111BSGT HEALTH SAVINGS ACCOUNTS OFFER A CONVENIENT,
TAX-ADVANTAGED WAY TO PAY FOR QUALIFIED MEDICAL
EXPENSES. VISIT BSGT.COM TO LEARN MORE. CERTAIN
RESTRICTIONS APPLY. PLEASE CONSULT A TAX ADVISOR.*****
ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 11-21-06		188.32
1 DEPOSITS/CREDITS	977.00+	
INTEREST PAID	.03+	
7 CHECKS PAID	931.86-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 12-20-06		233.49

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
11-27	1068	100.00	706082880	12-13	1069	25.00	2902578410
12-05	1066	586.08	604507331	12-18	1070	150.00	804169023
12-11	1067	40.00	501353759	12-18	1071	20.78	2903607745
12-13	1068	10.00	2902578404				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
12-01	977.00	SOC SEC US TREASURY 303	3325782488
		XXXXXXXXXXXXCASSA	3325782488
12-20	.03	INTEREST PAYMENT	41489

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
11-27	88.32	12-11	439.24	12-18	233.46
12-01	1,065.32	12-13	404.24	12-20	233.49
12-05	479.24				

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.09%
INTEREST PAID THIS STATEMENT PERIOD	.03
2006 INTEREST PAID YEAR-TO-DATE	.36

B&BT - SOUTH CAROLINA		STATEMENT DATE 12-20-06
		PAGE 2-L
372-02-01-00 44702	7 C 001 13 13 02	0005121167850
HERBERT F DICKSON	111 111	
WELBA M DICKSON		
2785 POWHATAN DR	111	
SUMTER SC 29130-2251		

CONSTANT CREDIT ACCOUNT NUMBER 0005621275722

AVAILABLE CREDIT	1,000.00
2006 FINANCE CHARGES RILLED YEAR-TO-DATE	.00

IF MAILING A PAYMENT SUBMIT TO: B&BT CONSTANT CREDIT, PO BOX 200, WILSON SC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR B&BT PHONE24, CALL (800) B&BKRT (1-800-226-5229).

556T - SOUTH CAROLINA

STATEMENT DATE
01-23-07

PAGE 1

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2785 POWELLAN DR
SUMTER SC 29150-22514 C 001 13 13 02
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IMPORTANT NOTICE OF PRICING CHANGE: EFFECTIVE
FEB. 23, 2007, THE NON-SUFFICIENT FUNDS-OVERDRAFT
FEE, AS LISTED IN THE PERSONAL AND BUSINESS
PRICING GUIDE, WILL INCREASE FROM \$34 TO \$35.

ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 12-20-06		233.49
1 DEPOSITS/CREDITS	852.00+	
INTEREST PAID	.03+	
4 CHECKS PAID	769.44-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 01-23-07		316.08

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
12-26	1072	60.31	702755339	01-04	1074	586.08	8006672081
12-28	1073	100.00	703643634	01-22	1075	23.05	2906982817

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
01-03	852.00	80C SEC US TREASURY 303	3623545478
01-23	.03	INTEREST PAYMENT	3623545478 28276

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
12-26	173.18	01-03	925.18	01-22	316.05
12-28	73.18	01-04	339.10	01-23	316.08

-----INTEREST SUMMARY-----

INTEREST RATE	.10%
ANNUAL PERCENTAGE YIELD EARNED	.11%
INTEREST PAID THIS STATEMENT PERIOD	.03
2006 INTEREST PAID YEAR-TO-DATE	.36

BB&T - SOUTH CAROLINA

STATEMENT DATE
01-23-07

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372-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2785 POWERTAN DR
SUMTER SC 29150-2251

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0005121167850

CONSTANT CREDIT ACCOUNT NUMBER 0005621275722

AVAILABLE CREDIT 1,000.00
2006 FINANCE CHARGES BILLED YEAR-TO-DATE .00

IF MAILING A PAYMENT SUBMIT TO: BB&T CONSTANT CREDIT, PO BOX 200, WILSON SC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800) BANKBT (1-800-226-5228).

STATEMENT DATE
02-20-07

PAGE 1

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2785 POWHATAN DR
SUMTER SC 29150-2251

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USE YOUR TAX REFUND TO START SAVING TODAY WITH A
 ROST CD OR SAVINGS ACCOUNT. REMINDER: THE 2006 IRA
 CONTRIBUTION DEADLINE IS TUESDAY, APRIL 17. VISIT
 A ROST FINANCIAL CENTER FOR MORE INFORMATION.

[illegible]

-ACCOUNT SUMMARY-

PREVIOUS BALANCE AS OF 01-23-07		316.08
1 DEPOSITS/CREDITS	852.00+	
INTEREST PAID	.04+	
5 CHECKS PAID	927.52-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 02-20-07		340.60

-CHECKS PAID-

	CHECK		REFERENCE		CHECK		REFERENCE
DATE	NUMBER	AMOUNT	NUMBER	DATE	NUMBER	AMOUNT	NUMBER
02-06	1076	60.00	2903932492	02-16	1079	100.00	802626018
02-06	1077	27.43	907295266	02-20	1080	24.00	2908465713
02-07	1078	516.09	607414214				

DEPOSITS/OTHER CREDITS-

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
02-02	852.00	SOC SEC US TREASURY 303	306272263
		XXXXXXXXXXXXX	306272263
02-20	.04	INTEREST PAYMENT	52062

DAILY BALANCE SUMMARY

DATE	BALANCE	'	DATE	BALANCE	'	DATE	BALANCE
02-02	1,168.08	'	02-07	464.36	'	02-20	340.60
02-06	1,080.65	'	02-16	364.36	'		

INTEREST SUMMARY-

INTEREST RATE	.100
ANNUAL PERCENTAGE YIELD EARNED	.100
INTEREST PAID THIS STATEMENT PERIOD	.04
2007 INTEREST PAID YEAR-TO-DATE	.07

B&B - SOUTH CAROLINA

STATEMENT DATE
02-20-07

PAGE 2-L

572-02-01-00 44702	5 C 001 13	13 02	0008121167050
HERBERT F DICKSON			
MELBA M DICKSON			
2785 POWHATAN DR			
SUMTER SC 29150-2251			

CONSTANT CREDIT ACCOUNT NUMBER 0005621275722

AVAILABLE CREDIT	1,000.00
2007 FINANCE CHARGES BILLED YEAR-TO-DATE	.00

IF MAILING A PAYMENT SUBMIT TO: B&B CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR B&B PHONE24, CALL (800) BASKET (1-800-226-5228).

8842 - SOUTH CAROLINA

STATEMENT DATE
03-21-07

PAGE 1

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2765 POWERLAN DR
SUMTER SC 29150-2251

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TURBOTAX ONLINE IS NOW AVAILABLE FOR BOTH
INDIVIDUALS AND BUSINESSES. FILE YOUR TAXES
ELECTRONICALLY TO GET YOUR REFUND IN AS LITTLE AS
9 DAYS. START TODAY BY VISITING SFT.COM!

ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

-----ACCT SUMMARY-----

PREVIOUS BALANCE AS OF 02-20-07		340.60
1 DEPOSITS/CREDITS	852.00+	
INTEREST PAID	.03+	
5 CHECKS PAID	823.84-	
0 WITHDRAWALS/DEBITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 03-21-07		366.79

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
03-08	1081	64.00	703499746	03-06	1084	616.09	703080634
03-08	1082	30.00	703503305	03-15	1085	25.00	2901052159
03-12	1083	88.75	807875510				

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
03-02	852.00	SOC SEC US TREASURY 303	586628666
		XXXXXXXXXXXXCASA	586628666
03-21	.03	INTEREST PAYMENT	50625

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
03-02	1,192.60	03-06	482.51	03-15	366.76
03-06	576.51	03-12	393.76	03-21	366.79

-----INTEREST SUMMARY-----

EFFECTIVE	OLD	NEW
DATE	INTEREST	INTEREST
DATE	RATE	RATE
03-07	.10%	.05%
INTEREST RATE		.05%
ANNUAL PERCENTAGE YIELD EARNED		.07%
INTEREST PAID THIS STATEMENT PERIOD		.03
2007 INTEREST PAID YEAR-TO-DATE		.10

BS&T - SOUTH CAROLINA

STATEMENT DATE
03-21-07

PAGE 2-L

572-02-01-00 44702
BERNARD F DICKSON
MICHA M DICKSON
2785 POWHATAN DR
SUMTER SC 29150-2251

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0005121167850

CONSTANT CREDIT ACCOUNT NUMBER 0005621275722

AVAILABLE CREDIT 1,000.00
2007 FINANCE CHARGES BILLED YEAR-TO-DATE .00

IF MAILING A PAYMENT SUBMIT TO: BS&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1936 OR FOR BS&T PHONE24, CALL (800) BANKST (1-800-226-5228).

BS&T - SOUTH CAROLINA

STATEMENT DATE
04-20-07

PAGE 1

372-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2703 POWELLAN DR
SUMTER SC 29150-22516 C 001 13 13 02
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0005121167850

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START SAVING FOR A SUMMER VACATION! VISIT YOUR
LOCAL BS&T FINANCIAL CENTER AND ASK A RELATIONSHIP
BANKER HOW YOU CAN OPEN A NEW BS&T SAVING
ACCOUNT TODAY WITH NO MONTHLY MAINTENANCE FEES.

ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

-----ACCOUNT SUMMARY-----

PREVIOUS BALANCE AS OF 03-21-07		368.79
1 DEPOSITS/CREDITS	852.00+	
INTEREST PAID	.02+	
6 CHECKS PAID	1,011.09-	
0 WITHDRAWALS/CERITS	.00-	
SERVICE CHARGE	.00-	
NEW BALANCE AS OF 04-20-07		209.72

-----CHECKS PAID-----

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
03-27	1086	45.00	802851946	04-06	1089	616.09	701667924
04-11	1087	85.00	608093034	04-10	1090	100.00	907537640
04-11	1088	65.00	2903957152	04-12	1091	100.00	2904762237

-----DEPOSITS/OTHER CREDITS-----

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
04-03	852.00	SOC SEC US TREASURY 303	884243009
		XXXXXXXXXXXXCASH	884243009
04-20	.02	INTEREST PAYMENT	41777

-----DAILY BALANCE SUMMARY-----

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
03-27	323.79	04-10	459.70	04-12	209.70
04-03	1,175.79	04-11	309.70	04-20	209.72
04-06	559.70				

-----INTEREST SUMMARY-----

INTEREST RATE	.05%
ANNUAL PERCENTAGE YIELD EARNED	.06%
INTEREST PAID THIS STATEMENT PERIOD	.02
2007 INTEREST PAID YEAR-TO-DATE	.12

BS&T - SOUTH CAROLINA

STATEMENT DATE
04-20-07

PAGE 2-L

572-02-01-00 44702	6 C 001 13	13 02	0008121167850
HERBERT F DICKSON			
WELBA M DICKSON			
2785 POWERTAN DR			
SUMTER SC 29150-2231			

CONSTANT CREDIT ACCOUNT NUMBER 0005621275722

AVAILABLE CREDIT	1,000.00
2007 FINANCE CHARGES BILLED YEAR-TO-DATE	.00

IF MAILING A PAYMENT SUBMIT TO: BS&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200

FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BS&T PROWE24, CALL (800) BASKET (1-800-226-5228).

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BB&T - SOUTH CAROLINA

STATEMENT DA
05-22-07

PAGE 2-

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2785 POWHATAN DR
SUMTER SC 29150-2251

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2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
2 CONSTANT CREDIT ACCOUNT NUMBER 000562127572
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

1 AVAILABLE CREDIT 1,000.00
1 2007 FINANCE CHARGES BILLED YEAR-TO-DATE .00

2 IF MAILING A PAYMENT SUBMIT TO: BB&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
2FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800)BANKBBT (1-800-226-5228

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BB&T - SOUTH CAROLINA

STATEMENT DA
06-21-07

PAGE 1

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0 HERBERT F DICKSON

0 MELBA M DICKSON

0 2785 POWHATAN DR

0 SUMTER SC 29150-2251

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1 STUDENTS CAN TAKE A STEP TOWARDS FINANCIAL FREEDOM

1 WITH BB&T STUDENT FREE CHECKING. ENJOY NO MONTHLY

1 FEES, NO MINIMUM BALANCE REQUIREMENT AND 24-7 ATM,

1 ONLINE AND PHONE ACCESS. VISIT BBT.COM TODAY.

2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

2 ELITE CLASSIC-MM ACCOUNT NUMBER 000512116785

2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

2- - - - -ACCOUNT SUMMARY- - - - -

1 PREVIOUS BALANCE AS OF 05-22-07 145.94

1 1 DEPOSITS/CREDITS 852.00+

1 INTEREST PAID .01+

1 5 CHECKS PAID 776.01-

1 0 WITHDRAWALS/DEBITS .00-

1 SERVICE CHARGE .00-

2 NEW BALANCE AS OF 06-21-07 221.94

2- - - - -CHECKS PAID- - - - -

2	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
2	05-23	1098	10.00	2906803847	06-04	1101	616.09	906387404
2	05-29	1099	39.92	905209769	06-18	1102	100.00	804506597
2	06-04	1100	10.00	2901832987				

2- - - - -DEPOSITS/OTHER CREDITS- - - - -

1	DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
1	06-01	852.00	SOC SEC US TREASURY 303	150051711
1			XXXXXXXXXXXXXASSA	150051711
1	06-21	.01	INTEREST PAYMENT	3114

2- - - - -DAILY BALANCE SUMMARY- - - - -

2	DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
2	05-23	135.94	06-01	948.02	06-18	221.93
2	05-29	96.02	06-04	321.93	06-21	221.94

2- - - - -INTEREST SUMMARY- - - - -

1	INTEREST RATE	.05%
1	ANNUAL PERCENTAGE YIELD EARNED	.04%
1	INTEREST PAID THIS STATEMENT PERIOD	.01
1	2007 INTEREST PAID YEAR-TO-DATE	.14

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BB&T - SOUTH CAROLINA

STATEMENT D¹
06-21-07

PAGE 2-

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2785 POWHATAN DR
SUMTER SC 29150-2251

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2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
2 CONSTANT CREDIT ACCOUNT NUMBER 000562127572
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

1 AVAILABLE CREDIT 1,000.00
1 2007 FINANCE CHARGES BILLED YEAR-TO-DATE .00

2 IF MAILING A PAYMENT SUBMIT TO: BB&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
2FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800)BANKBET (1-800-226-5226

BB&T - SOUTH CAROLINA

STATEMENT DA
07-23-07

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572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
2785 POWHATAN DR
SUMTER SC 29150-2251

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STUDENTS CAN TAKE A STEP TOWARDS FINANCIAL FREEDOM
WITH BB&T STUDENT FREE CHECKING. ENJOY NO MONTHLY
FEES, NO MINIMUM BALANCE REQUIREMENT AND 24-7 ATM,
ONLINE AND PHONE ACCESS. VISIT BBT.COM TODAY.

2 ELITE CLASSIC-MM ACCOUNT NUMBER 000512116785

- ACCOUNT SUMMARY -

1 PREVIOUS BALANCE AS OF 06-21-07		221.94
1 1 DEPOSITS/CREDITS	852.00+	
1 INTEREST PAID	.01+	
1 8 CHECKS PAID	1,027.82-	
1 0 WITHDRAWALS/DEBITS	.00-	
1 SERVICE CHARGE	.00-	
2 NEW BALANCE AS OF 07-23-07		46.13

- CHECKS PAID -

2 DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	2 DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
2 06-25	1103	100.00	4300190755	2 07-18	1107	100.00	906169704
2 06-28	1104	40.00	902050108	2 07-16	1108	56.73	2904449899
2 06-27	1105	10.00	2904921493	2 07-18	1109	40.00	906180765
2 07-05	1106	616.09	601840080	2 07-20	1110	65.00	2907281530

- DEPOSITS/OTHER CREDITS -

1 DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
1 07-03	852.00	SOC SEC US TREASURY 303	179472067
1		XXXXXXXXXXASSA	179472067
1 07-23	.01	INTEREST PAYMENT	23514

- DAILY BALANCE SUMMARY -

2 DATE	BALANCE	2 DATE	BALANCE
2 06-25	121.94	2 07-03	923.94
2 06-27	111.94	2 07-05	307.85
2 06-28	71.94	2 07-16	251.12
		2 07-23	46.13

- INTEREST SUMMARY -

INTEREST RATE	.05%
ANNUAL PERCENTAGE YIELD EARNED	.05%
INTEREST PAID THIS STATEMENT PERIOD	.01
2007 INTEREST PAID YEAR-TO-DATE	.15

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BB&T - SOUTH CAROLINA

STATEMENT DA
07-23-07

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HERBERT F DICKSON
MELBA M DICKSON
2785 POWHATAN DR
SUMTER SC 29150-2251

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2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
2 CONSTANT CREDIT ACCOUNT NUMBER 000562127572
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

1 AVAILABLE CREDIT 1,000.00
1 2007 FINANCE CHARGES BILLED YEAR-TO-DATE .00

2 IF MAILING A PAYMENT SUBMIT TO: BB&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
2FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800)BANKBBT (1-800-226-5221

BB&T - SOUTH CAROLINA

STATEMENT D
08-22-07

PAGE 1

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
ARTHUR B BEASLEY JR
2785 POWHATAN DR
SUMTER SC 29150-2251

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ADD THE PLUS PACKAGE TO YOUR CHECKING ACCOUNT AND
ENJOY TRAVEL DISCOUNTS, IDENTITY THEFT INSURANCE,
PRESCRIPTION DISCOUNTS AND MORE FOR A LOW MONTHLY
FEE. VISIT A BB&T FINANCIAL CENTER FOR DETAILS.

2*****
2 ELITE CLASSIC-MM ACCOUNT NUMBER 000512116785
2*****

2- - - - -ACCOUNT SUMMARY- - - - -

1	PREVIOUS BALANCE AS OF 07-23-07		46.11
1	3 DEPOSITS/CREDITS	6,033.55+	
1	INTEREST PAID	.04+	
1	4 CHECKS PAID	4,829.09-	
1	6 WITHDRAWALS/DEBITS	205.55-	
1	SERVICE CHARGE	.00-	
2	NEW BALANCE AS OF 08-22-07		1,045.08

2- - - - -CHECKS PAID- - - - -

2	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	2	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
2	08-03	1111	4,138.00	2904863009	2	08-21	1115	65.00	2904265156
2	08-06	1112	616.09	706514397					
2	08-09	1113	10.00	2908256588					

1 **** INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

2- - - - -OTHER WITHDRAWALS/DEBITS - - - - -

1	DATE	AMOUNT	DESCRIPTION	1	REFERENCE NUMBER
1	08-02	60.00	BB&T ONLINE BILL PAYMENT	1	50.
1			Kentucky Utilities 08-02-07	1	50.
1			551929-002 7	1	50.
1	08-02	32.80	BB&T ONLINE BILL PAYMENT	1	50.
1			East Clark County Wa 08-02-07	1	50.
1			04099	1	50.
1	08-02	32.75	BB&T ONLINE BILL PAYMENT	1	50.
1			Northwestern Mutual 08-02-07	1	50.
1			10634858	1	50.
1	08-02	30.00	BB&T ONLINE BILL PAYMENT	1	50.
1			Winchester Sun 08-02-07	1	50.
1			8496	1	50.
1	08-02	26.00	BB&T ONLINE BILL PAYMENT	1	50.
1			BellSouth 08-02-07	1	50.
1			859745003050931	1	50.
1	08-21	24.00	CONVERTED CHECK - ARC	1	1114 2326372243
1			PAYMENT VETERANS AFFAIRS	1	1114 2326372243
1			1114		

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BB&T - SOUTH CAROLINA
STATEMENT DATED 08-22-07
PAGE 2-

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0 HERBERT F DICKSON
0 MELBA M DICKSON
0 ARTHUR B BEASLEY JR
0 2785 POWHATAN DR
0 SUMTER SC 29150-2251

2*****
2 ELITE CLASSIC-MM ACCOUNT NUMBER 000512116785
2*****

2- - - - - DEPOSITS/OTHER CREDITS- - - - -
1
1 DATE AMOUNT DESCRIPTION REFERENCE
1 08-02 5,000.00 IN-BRANCH TRANSFER 4401
1 CREDIT LINE ADVANCE 4401
1 84700043647001 08-02-07 4401
1 08-03 852.00 SOC SEC US TREASURY 303 212176215
1 XXXXXXXXXXXXASSA 212176215
1 08-07 181.55 BB&T ONLINE TRANSFER 11
1 TRANSFER FROM CHECKING 11
1 0005180682076 08-07-07 11
1 08-22 .04 INTEREST PAYMENT 9654

2- - - - - DAILY BALANCE SUMMARY - - - - -
2 DATE BALANCE DATE BALANCE DATE BALANCE
2 08-02 4,864.58 08-07 1,144.04 08-21 1,045.04
2 08-03 1,578.58 08-09 1,134.04 08-22 1,045.08
2 08-06 962.49

2- - - - - INTEREST SUMMARY- - - - -
1 INTEREST RATE .05%
1 ANNUAL PERCENTAGE YIELD EARNED .05%
1 INTEREST PAID THIS STATEMENT PERIOD .04
1 2007 INTEREST PAID YEAR-TO-DATE .19

2*****
2 CONSTANT CREDIT ACCOUNT NUMBER 0005621275722
2*****

1 AVAILABLE CREDIT 1,000.00
1 2007 FINANCE CHARGES BILLED YEAR-TO-DATE .00

2 IF MAILING A PAYMENT SUBMIT TO: BB&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200
2*****
2FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800)BANKBBT (1-800-226-5228)

BB&T - SOUTH CAROLINA

STATEMENT DATE
09-20-07

PAGE 1

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
ARTHUR B BEASLEY JR
2785 POWHATAN DR
SUMTER SC 29150-2251

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BANK SMART AND PAY BILLS IN MINUTES EACH MONTH.
WITH ONLINE BILL PAYMENT. IT'S EASY TO SET UP
AND USE, PLUS YOU CAN SAVE MONEY ON STAMPS. NOW
THAT'S SMART! VISIT BBT.COM TODAY.

2 ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

-ACCOUNT SUMMARY-

1 PREVIOUS BALANCE AS OF 08-22-07		1,045.08
1 1 DEPOSITS/CREDITS	852.00+	
1 INTEREST PAID	.03+	
1 9 CHECKS PAID	1,363.21-	
1 0 WITHDRAWALS/DEBITS	.00-	
1 SERVICE CHARGE	.00-	
2 NEW BALANCE AS OF 09-20-07		533.90

-CHECKS PAID-

DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
2 08-30	1116	40.00	905531703	09-05	1121	616.09	803361951
2 08-28	1117	25.00	2907423830	09-10	1122	40.00	505662561
2 08-27	1118	125.00	2907178587	09-20	1123	149.75	701210901
2 08-29	1119	78.23	707890513		****		
2 08-30	1120	100.00	601543312	08-30	1161	189.14	2900102235

1 **** INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

-DEPOSITS/OTHER CREDITS-

DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
1 08-31	852.00	SOC SEC US TREASURY 303	2400513526
1		XXXXXXXXXXASSA	2400513526
1 09-20	.03	INTEREST PAYMENT	86161

-DAILY BALANCE SUMMARY-

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
2 08-27	920.08	08-30	487.71	09-10	683.62
2 08-28	895.08	08-31	1,339.71	09-20	533.90
2 08-29	816.85	09-05	723.62		

-INTEREST SUMMARY-

1 INTEREST RATE	.05%
1 ANNUAL PERCENTAGE YIELD EARNED	.04%
1 INTEREST PAID THIS STATEMENT PERIOD	.03
1 2007 INTEREST PAID YEAR-TO-DATE	

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STATEMENT D:
09-20-07

PAGE 2-

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
ARTHUR B BEASLEY JR
2785 POWHATAN DR
SUMTER SC 29150-2251

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1	AVAILABLE CREDIT	1,000.00
1	2007 FINANCE CHARGES BILLED YEAR-TO-DATE	.00

2 IF MAILING A PAYMENT SUBMIT TO: BB&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
2FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800)BANKBBT (1-800-226-5228

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BB&T - SOUTH CAROLINA

STATEMENT DATE
10-23-07

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0 MELBA M DICKSON
0 ARTHUR B BEASLEY JR
0 2785 POWHATAN DR
0 SUMTER SC 29150-2251

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IF YOU HAVE A HIGH-DEDUCTIBLE HEALTH PLAN AND ARE
LOOKING FOR WAYS TO SAVE ON MEDICAL EXPENSES, ASK
ABOUT A BB&T HEALTH SAVINGS ACCOUNT AT YOUR LOCAL
BB&T FINANCIAL CENTER OR VISIT BBT.COM.

2*****
2 ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850
2*****

2- - - - -ACCOUNT SUMMARY- - - - -

1 PREVIOUS BALANCE AS OF 09-20-07 533.90
1 2 DEPOSITS/CREDITS 1,002.00+
1 INTEREST PAID .03+
1 4 CHECKS PAID 916.09-
1 0 WITHDRAWALS/DEBITS .00-
1 SERVICE CHARGE .00-
2 NEW BALANCE AS OF 10-23-07 619.84

2- - - - -CHECKS PAID- - - - -

2	CHECK		REFERENCE		CHECK		REFERENCE		
2	DATE	NUMBER	AMOUNT	NUMBER	DATE	NUMBER	AMOUNT	NUMBER	
2	09-27	1124	80.00	806585647	2	****			
2	10-02	1125	70.00	2906876984	2	09-25	985001	150.00	2903471082
2	10-04	1126	616.09	501257549					

1 **** INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

2- - - - -DEPOSITS/OTHER CREDITS- - - - -

1	DATE	AMOUNT	DESCRIPTION	REFERENCE
1				NUMBER
1	10-02	150.00	BB&T ONLINE TRANSFER	111
1			TRANSFER FROM CHECKING	111
1			0005180682076 10-02-07	111
1	10-03	852.00	SOC SEC US TREASURY 303	2716089657
1			XXXXXXXXXXXXXASSA	2716089657
1	10-23	.03	INTEREST PAYMENT	55875

2- - - - -DAILY BALANCE SUMMARY- - - - -

2	DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
2	09-25	383.90	10-02	383.90	10-04	619.81
2	09-27	303.90	10-03	1,235.90	10-23	619.84

2- - - - -INTEREST SUMMARY- - - - -

1 INTEREST RATE .05%
1 ANNUAL PERCENTAGE YIELD EARNED .06%
1 INTEREST PAID THIS STATEMENT PERIOD .03
1 2007 INTEREST PAID YEAR-TO-DATE

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BB&T - SOUTH CAROLINA
STATEMENT DA
10-23-07
PAGE 2-

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0 MELBA M DICKSON
0 ARTHUR B BEASLEY JR
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2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
2 CONSTANT CREDIT ACCOUNT NUMBER 000562127572
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

1 AVAILABLE CREDIT 1,000.00
1 2007 FINANCE CHARGES BILLED YEAR-TO-DATE .00

2 IF MAILING A PAYMENT SUBMIT TO: BB&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
2FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800)BANKBBT (1-800-226-5221
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BB&T - SOUTH CAROLINA

STATEMENT DA
11-21-07

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0 MELBA M DICKSON
0 ARTHUR B BEASLEY JR
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1 THE 2007 PRIMARY MORTGAGE SERVICER STUDY RANKED
1 BB&T "HIGHEST IN CUSTOMER SATISFACTION AMONG
1 MORTGAGE SERVICING COMPANIES." FOR J.D. POWER AND
1 ASSOCIATES AWARD INFORMATION, GO TO JDPower.COM.

2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
2 ELITE CLASSIC-MM ACCOUNT NUMBER 000512116785
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

2- - - - -ACCOUNT SUMMARY- - - - -

1 PREVIOUS BALANCE AS OF 10-23-07 619.84
1 2 DEPOSITS/CREDITS 1,615.78+
1 INTEREST PAID .04+
1 6 CHECKS PAID 1,343.35-
1 0 WITHDRAWALS/DEBITS .00-
1 SERVICE CHARGE .00-
2 NEW BALANCE AS OF 11-21-07 892.31

2- - - - -CHECKS PAID- - - - -

2	CHECK		REFERENCE		CHECK		REFERENCE	
2	DATE	NUMBER	AMOUNT	NUMBER	DATE	NUMBER	AMOUNT	REFERENCE
2	10-30	1127	100.00	2902459976	11-15	1130	400.00	2901405596
2	11-02	1128	8.75	2904180943	11-15	1131	200.00	2800307732
2	11-05	1129	616.09	907863358	11-16	1132	18.51	2902555857

2- - - - -DEPOSITS/OTHER CREDITS- - - - -

1	DATE	AMOUNT	DESCRIPTION	REFERENCE
1				NUMBER
1	11-02	852.00	SOC SEC US TREASURY 303	303176816
1			XXXXXXXXXXXXXASSA	303176816
1	11-05	763.78	DEPOSIT	90786335
1	11-21	.04	INTEREST PAYMENT	10336

2- - - - -DAILY BALANCE SUMMARY- - - - -

1	DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
2	10-30	519.84	11-05	1,510.78	11-16	892.27
2	11-02	1,363.09	11-15	910.78	11-21	892.31

2- - - - -INTEREST SUMMARY- - - - -

1 INTEREST RATE .05%
1 ANNUAL PERCENTAGE YIELD EARNED .05%
1 INTEREST PAID THIS STATEMENT PERIOD .04
1 2007 INTEREST PAID YEAR-TO-DATE .29

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BB&T - SOUTH CAROLINA

STATEMENT DA
11-21-07

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HERBERT F DICKSON
MELBA M DICKSON
ARTHUR B BEASLEY JR
2785 POWHATAN DR
SUMTER SC 29150-2251

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2*****
2 CONSTANT CREDIT ACCOUNT NUMBER 000562127572
2*****

1 AVAILABLE CREDIT 1,000.00
1 2007 FINANCE CHARGES BILLED YEAR-TO-DATE .00

2 IF MAILING A PAYMENT SUBMIT TO: BB&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200
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2FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800)BANKBBT (1-800-226-5228

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BB&T - SOUTH CAROLINA

STATEMENT DP
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0 MELBA M DICKSON
0 ARTHUR B BEASLEY JR
0 2785 POWHATAN DR
0 SUMTER SC 29150-2251
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1 FINDING THE PERFECT GIFT JUST GOT EASIER WITH THE
1 BB&T GIFT CARD! IT CAN BE USED ANYWHERE
1 VISA DEBIT IS ACCEPTED. VISIT YOUR LOCAL BB&T
1 FINANCIAL CENTER TO GET YOURS TODAY!

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2 ELITE CLASSIC-MM ACCOUNT NUMBER 000512116785C
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

2- - - - -ACCOUNT SUMMARY- - - - -
1 PREVIOUS BALANCE AS OF 11-21-07 892.31
1 1 DEPOSITS/CREDITS 852.00+
1 INTEREST PAID .04+
1 7 CHECKS PAID 793.85-
1 0 WITHDRAWALS/DEBITS .00-
1 SERVICE CHARGE .00-
2 NEW BALANCE AS OF 12-20-07 950.50

2- - - - -CHECKS PAID- - - - -
2
2 DATE CHECK NUMBER AMOUNT REFERENCE NUMBER DATE CHECK NUMBER AMOUNT REFERENCE NUMBER
2 12-12 1133 40.00 906109496 12-10 1137 17.19 2904499379
2 11-30 1134 17.50 2908731880 12-12 1138 40.00 906109499
2 12-04 1135 616.09 800306816 12-20 1139 13.07 2900635659
2 12-10 1136 50.00 2904499380

2- - - - -DEPOSITS/OTHER CREDITS- - - - -
1
1 DATE AMOUNT DESCRIPTION REFERENCE NUMBER
1 12-03 852.00 SOC SEC US TREASURY 303 332168271
1 XXXXXXXXXXXXASSA 332168271
1 12-20 .04 INTEREST PAYMENT 99654

2- - - - -DAILY BALANCE SUMMARY- - - - -
2 DATE BALANCE DATE BALANCE DATE BALANCE
2 11-30 874.81 12-04 1,110.72 12-12 963.53
2 12-03 1,726.81 12-10 1,043.53 12-20 950.50

2- - - - -INTEREST SUMMARY- - - - -
1
1 INTEREST RATE .05%
1 ANNUAL PERCENTAGE YIELD EARNED .05%
1 INTEREST PAID THIS STATEMENT PERIOD .04
1 2007 INTEREST PAID YEAR-TO-DATE .33

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BB&T - SOUTH CAROLINA

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HERBERT F DICKSON
MELBA M DICKSON
ARTHUR B BEASLEY JR
2785 POWHATAN DR
SUMTER SC 29150-2251

2*****
2 CONSTANT CREDIT ACCOUNT NUMBER 000562127572
2*****

1 AVAILABLE CREDIT 1,000.00
1 2007 FINANCE CHARGES BILLED YEAR-TO-DATE .00

2 IF MAILING A PAYMENT SUBMIT TO: BB&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200
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2FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800)BANKBBT (1-800-226-5226

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BB&T - SOUTH CAROLINA

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1 BB&T PERSONAL CHECKING CLIENTS CAN NOW VIEW, PRINT
1 AND SAVE UP TO 24 MONTHS OF STATEMENT HISTORY
1 ONLINE! RECEIVE YOUR STATEMENT FASTER. REDUCE THE
1 RISK OF IDENTITY THEFT. SIGN UP TODAY AT BBT.COM.
1

2*****
2 ELITE CLASSIC-MM ACCOUNT NUMBER 000512116785
2*****

2- - - - -ACCOUNT SUMMARY- - - - -

1 PREVIOUS BALANCE AS OF 12-20-07 950.50
1 2 DEPOSITS/CREDITS 1,000.60+
1 INTEREST PAID .05+
1 5 CHECKS PAID 756.03-
1 0 WITHDRAWALS/DEBITS .00-
1 SERVICE CHARGE .00-
2 NEW BALANCE AS OF 01-23-08 1,195.12

2- - - - -CHECKS PAID- - - - -

2	CHECK		REFERENCE		CHECK		REFERENCE	
2	DATE	NUMBER	AMOUNT	NUMBER	DATE	NUMBER	AMOUNT	NUMBER
2	12-26	1140	37.82	2902726899	01-17	1143	13.62	2904676483
2	01-03	1141	35.00	2906705454		****		
2	01-04	1142	616.09	608747801	01-23	1147	53.50	2906194360

1 **** INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

2- - - - -DEPOSITS/OTHER CREDITS- - - - -

1	DATE	AMOUNT	DESCRIPTION	REFERENC NUMBER
1	12-28	129.60	COUNTER DEPOSIT	70371199
1	01-03	871.00	SOC SEC US TREASURY 303	362640574
1			XXXXXXXXXXASSA	362640574
1	01-23	.05	INTEREST PAYMENT	11707

2- - - - -DAILY BALANCE SUMMARY- - - - -

2	DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
2	12-26	912.68	01-03	1,878.28	01-17	1,248.57
2	12-28	1,042.28	01-04	1,262.19	01-23	1,195.12

2- - - - -INTEREST SUMMARY- - - - -

1 INTEREST RATE .05%
1 ANNUAL PERCENTAGE YIELD EARNED .05%
1 INTEREST PAID THIS STATEMENT PERIOD .05
1 2007 INTEREST PAID YEAR-TO-DATE --

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STATEMENT DAT
02-21-08

BB&T - SOUTH CAROLINA

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572-02-01-00 44702 7 C 001 13 13 02 0005121167850
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2785 POWHATAN DR
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AND SAVE UP TO 24 MONTHS OF STATEMENT HISTORY
ONLINE! REDUCE PAPER CLUTTER IN YOUR LIFE. RECEIVE
YOUR STATEMENT FASTER. SIGN UP TODAY AT BBT.COM.

2 ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

2- - - - -ACCOUNT SUMMARY- - - - -

1 PREVIOUS BALANCE AS OF 01-23-08 1,195.12
1 1 DEPOSITS/CREDITS 871.00+
1 INTEREST PAID .05+
1 7 CHECKS PAID 982.51-
1 0 WITHDRAWALS/DEBITS .00-
1 SERVICE CHARGE .00-
2 NEW BALANCE AS OF 02-21-08 1,083.66

2- - - - -CHECKS PAID- - - - -

2	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
2	02-08	1144	35.00	2905667312	02-01	1148	117.19	2901739117
2	01-24	1145	30.00	2804491812	02-04	1149	111.00	2902900035
2	01-30	1146	64.00	2805369664	02-04	1150	577.84	604314681
2	****				02-12	1151	47.48	2906587263

1 **** INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

2- - - - -DEPOSITS/OTHER CREDITS- - - - -

1	DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
1	02-01	871.00	SOC SEC US TREASURY 303	300651855
1			XXXXXXXXXXXXXASSA	300651855
1	02-21	.05	INTEREST PAYMENT	119939

2- - - - -DAILY BALANCE SUMMARY- - - - -

2	DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
2	01-24	1,165.12	02-04	1,166.09	02-12	1,083.61
2	01-30	1,101.12	02-08	1,131.09	02-21	1,083.66
2	02-01	1,854.93				

2- - - - -INTEREST SUMMARY- - - - -

1 INTEREST RATE .05%
1 ANNUAL PERCENTAGE YIELD EARNED .05%
1 INTEREST PAID THIS STATEMENT PERIOD .05
1 2008 INTEREST PAID YEAR-TO-DATE

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BB&T - SOUTH CAROLINA

STATEMENT DATE
03-21-08

PAGE 1

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
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2785 POWHATAN DR
SUMTER SC 29150-2251

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DO YOUR TAXES THE EASY WAY WITH TURBOTAX FREE
EDITION. FILE YOUR TAXES ELECTRONICALLY TO GET
YOUR REFUND IN AS LITTLE AS 9 DAYS. START TODAY
BY VISITING WWW.BBT.COM.

2 ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

2- - - - -ACCOUNT SUMMARY-

1 PREVIOUS BALANCE AS OF 02-21-08		1,083.66
1 2 DEPOSITS/CREDITS	1,052.31+	
1 INTEREST PAID	.05+	
1 9 CHECKS PAID	1,108.09-	
1 0 WITHDRAWALS/DEBITS	.00-	
1 SERVICE CHARGE	.00-	
2 NEW BALANCE AS OF 03-21-08		1,027.93

2- - - - -CHECKS PAID-

2	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
2	02-26	1153	200.00	2801544190	03-10	1158	141.14
2	02-25	1154	10.00	2903838156	03-11	1159	13.11
2	03-06	1155	577.84	902020943	03-12	1160	16.00
2	03-06	1156	65.00	2908770118		****	
2	03-18	1157	30.00	2905711761	03-17	1162	55.00

1 **** INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

2- - - - -DEPOSITS/OTHER CREDITS-

1	DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
1	02-22	181.31	DEPOSIT	606783463
1	03-03	871.00	SOC SEC US TREASURY 303	595274594
1			XXXXXXXXXXXXXASSA	595274594
1	03-21	.05	INTEREST PAYMENT	119833

2- - - - -DAILY BALANCE SUMMARY-

2	DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
2	02-22	1,264.97	03-06	1,283.13	03-17	1,057.88
2	02-25	1,254.97	03-10	1,141.99	03-18	1,027.88
2	02-26	1,054.97	03-11	1,128.88	03-21	1,027.93
2	03-03	1,925.97	03-12	1,112.88		

2- - - - -INTEREST SUMMARY-

1	INTEREST RATE	.05%
1	ANNUAL PERCENTAGE YIELD EARNED	.05%
1	INTEREST PAID THIS STATEMENT PERIOD	.05

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1 BB&T - SOUTH CAROLINA STATEMENT DA
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2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
2 CONSTANT CREDIT ACCOUNT NUMBER 000562127572
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

1 AVAILABLE CREDIT 1,000.00
1 2008 FINANCE CHARGES BILLED YEAR-TO-DATE .00

2 IF MAILING A PAYMENT SUBMIT TO: BB&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
2FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800)BANKBBT (1-800-226-5228
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BB&T - SOUTH CAROLINA

STATEMENT DATE
04-22-08

PAGE 1

572-02-01-00 44702 8 C 001 13 13 02 0005121167850
HERBERT F DICKSON
MELBA M DICKSON
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2785 POWHATAN DR
SUMTER SC 29150-2251

VISIT A BB&T FINANCIAL CENTER OR BBT.COM TO LEARN
MORE ABOUT HOW YOU CAN TURN YOUR TAX REFUND OR
ECONOMIC STIMULUS CHECK INTO SAVINGS FOR YOUR
FUTURE.

2 ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

2 - - - - - ACCOUNT SUMMARY - - - - -

1 PREVIOUS BALANCE AS OF 03-21-08		1,027.93
1 1 DEPOSITS/CREDITS	871.00+	
1 INTEREST PAID	.04+	
1 8 CHECKS PAID	1,247.56-	
1 0 WITHDRAWALS/DEBITS	.00-	
1 SERVICE CHARGE	.00-	
2 NEW BALANCE AS OF 04-22-08		651.41

2 - - - - - CHECKS PAID - - - - -

2 DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	2 DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
2 04-01	1152	99.00	2903397478	2 04-10	1166	45.00	2908046336
2	****			2 04-17	1167	100.00	2802639750
2 04-01	1163	20.86	2903014191	2 04-14	1168	282.48	2801705617
2 04-02	1164	17.38	2904038800	2 04-17	1169	105.00	2802612943
2 04-04	1165	577.84	704186737				

1 **** INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

2 - - - - - DEPOSITS/OTHER CREDITS - - - - -

1 DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
1 04-03	871.00	SOC SEC US TREASURY 303	920666149
1		XXXXXXXXXXXXXASSA	920666149
1 04-22	.04	INTEREST PAYMENT	99923

2 - - - - - DAILY BALANCE SUMMARY - - - - -

1 DATE	BALANCE	1 DATE	BALANCE	1 DATE	BALANCE
1 04-01	908.07	1 04-04	1,183.85	1 04-17	651.37
1 04-02	890.69	1 04-10	1,138.85	1 04-22	651.41
1 04-03	1,761.69	1 04-14	856.37		

2 - - - - - INTEREST SUMMARY - - - - -

1 INTEREST RATE	.05%
1 ANNUAL PERCENTAGE YIELD EARNED	.05%
1 INTEREST PAID THIS STATEMENT PERIOD	.04
1 2008 INTEREST PAID YEAR TO	ROA000333

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BB&T - SOUTH CAROLINA
STATEMENT D/F
04-22-08
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2*****
2 CONSTANT CREDIT ACCOUNT NUMBER 000562127572
2*****

1 AVAILABLE CREDIT 1,000.00
1 2008 FINANCE CHARGES BILLED YEAR-TO-DATE .00

2 IF MAILING A PAYMENT SUBMIT TO: BB&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200
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2FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800)BANKBBT (1-800-226-522

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STATEMENT DA
06-20-08

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HERBERT F DICKSON
MELBA M DICKSON
ARTHUR B BEASLEY JR
2785 POWHATAN DR
SUMTER SC 29150-2251

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HELP PREPARE YOUR STUDENT FOR THE FUTURE WITH BB&T STUDENT FREE BANKING. IT'S FREE CHECKING WITH FREE MOBILE BANKING, A SAVINGS ACCOUNT, ATM ACCESS, AND MORE. VISIT A BB&T FINANCIAL CENTER TO LEARN MORE.

[illegible]

2- - - - -ACCOUNT SUMMARY- - - - -

1	PREVIOUS BALANCE AS OF 05-21-08		666.86
1	1 DEPOSITS/CREDITS	871.00+	
1	INTEREST PAID	.03+	
1	7 CHECKS PAID	823.84-	
1	0 WITHDRAWALS/DEBITS	.00-	
1	SERVICE CHARGE	.00-	
2	NEW BALANCE AS OF 06-20-08		714.05

2- - - - -CHECKS PAID- - - - -

2	CHECK		REFERENCE		CHECK		REFERENCE	
2	DATE	NUMBER	AMOUNT	NUMBER	DATE	NUMBER	AMOUNT	NUMBER
2	06-04	1175	16.00	2802814719		****		
2	06-03	1176	35.00	2907152136	06-10	1180	50.00	7900174552
2	06-04	1177	577.84	7700515745	06-12	1181	10.00	2903503375
2	06-05	1178	90.00	2803091874	06-20	1182	45.00	7900733062

1 ***** INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

2- - - - - DEPOSITS/OTHER CREDITS- - - - -

1	DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
1	06-03	871.00	SOC SEC US TREASURY 303	150452810
1			XXXXXXXXXXXXXASSA	150452810
1	06-20	.03	INTEREST PAYMENT	7611

2- - - - - DAILY BALANCE SUMMARY - - - - -

2	DATE		BALANCE	'	DATE		BALANCE	'	DATE		BALANCE
2	06-03		1,502.86	'	06-05		819.02	'	06-12		759.02
2	06-04		909.02	'	06-10		769.02	'	06-20		714.05

2- - - - - INTEREST SUMMARY- - - - -

1	INTEREST RATE	.05%
1	ANNUAL PERCENTAGE YIELD EARNED	.05%
1	INTEREST PAID THIS STATEMENT PERIOD	.03
1	2008 INTEREST PAID YEAR-TO-DATE	25

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STATEMENT DA
06-20-08

PAGE 2-

572-02-01-00 44702
HERBERT F DICKSON
MELBA M DICKSON
ARTHUR B BEASLEY JR
2785 POWHATAN DR
SUMTER SC 29150-2251

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2 CONSTANT CREDIT ACCOUNT NUMBER 000562127572.
XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

AVAILABLE CREDIT	1,000.00
2008 FINANCE CHARGES BILLED YEAR-TO-DATE	.00

2 IF MAILING A PAYMENT SUBMIT TO: BB&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
2FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800)BANKBBT (1-800-226-5228)

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BB&T - SOUTH CAROLINA

STATEMENT DA1
05-21-08

PAGE 1

572-02-01-00 44702 5 C 001 13 13 02 0005121167850
HERBERT F DICKSON
MELBA M DICKSON
ARTHUR B BEASLEY JR
2785 POWHATAN DR
SUMTER SC 29150-2251

VISIT A BB&T FINANCIAL CENTER OR BBT.COM TO LEARN
MORE ABOUT HOW YOU CAN TURN YOUR TAX REFUND OR
ECONOMIC STIMULUS CHECK INTO SAVINGS FOR YOUR
FUTURE.

2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
2 ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

2- - - - -ACCOUNT SUMMARY- - - - -

1	PREVIOUS BALANCE AS OF 04-22-08		651.41
1	1 DEPOSITS/CREDITS	871.00+	
1	INTEREST PAID	.03+	
1	5 CHECKS PAID	855.58-	
1	0 WITHDRAWALS/DEBITS	.00-	
1	SERVICE CHARGE	.00-	
2	NEW BALANCE AS OF 05-21-08		666.86

2- - - - -CHECKS PAID- - - - -

2	CHECK	REFERENCE	CHECK	REFERENCE
2	DATE	NUMBER	AMOUNT	NUMBER
2	05-01	1170	45.00	2805252366
2	05-05	1171	577.84	603701655
2	05-14	1172	15.40	2807868810

2- - - - -DEPOSITS/OTHER CREDITS- - - - -

1	DATE	AMOUNT	DESCRIPTION	REFERENC
1				NUMBER
1	05-02	871.00	SOC SEC US TREASURY 303	121292266
1			XXXXXXXXXXXXXASSA	121292266
1	05-21	.03	INTEREST PAYMENT	8481

2- - - - -DAILY BALANCE SUMMARY- - - - -

2	DATE	BALANCE	DATE	BALANCE
2	05-01	606.41	05-05	899.57
2	05-02	1,477.41	05-12	832.23

2- - - - -INTEREST SUMMARY- - - - -

INTEREST RATE .05%
ANNUAL PERCENTAGE YIELD EARNED .04%
INTEREST PAID THIS STATEMENT PERIOD .03
2008 INTEREST PAID YEAR-TO-DATE .22

BB&T - SOUTH CAROLINA

STATEMENT DATE
07-23-08

PAGE 1

572-02-01-00 44702
HERBERT F DICKSON
ARTHUR B BEASLEY JR
LYNDA B CHAPLIN
2785 POWHATAN DR
SUMTER SC 29150-2251

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0005121167850

HELP PREPARE YOUR STUDENT FOR THE FUTURE WITH BB&T
STUDENT FREE BANKING. IT'S FREE CHECKING WITH FREE
MOBILE BANKING, A SAVINGS ACCOUNT, ATM ACCESS, AND
MORE. VISIT A BB&T FINANCIAL CENTER TO LEARN MORE.

2 ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850

ACCOUNT SUMMARY

1 PREVIOUS BALANCE AS OF 06-20-08			714.05
1 1 DEPOSITS/CREDITS	871.00+		
1 INTEREST PAID	.04+		
1 4 CHECKS PAID	737.84-		
1 1 WITHDRAWALS/DEBITS	70.00-		
1 SERVICE CHARGE	.00-		
2 NEW BALANCE AS OF 07-23-08			777.25

CHECKS PAID

2 DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER	2 DATE	CHECK NUMBER	AMOUNT	REFERENCE NUMBER
2 06-24	1179	25.00	2900105951	2 07-10	1184	90.00	7800206150
2	****			2 07-17	1185	45.00	7700009018
2 07-07	1183	577.84	7700467918				

1 **** INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

OTHER WITHDRAWALS/DEBITS

1 DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
1 07-18	70.00	SAFE BOX - BB&T	2000275209
1		02024470100067	2000275209

DEPOSITS/OTHER CREDITS

1 DATE	AMOUNT	DESCRIPTION	REFERENCE NUMBER
1 07-03	871.00	SOC SEC US TREASURY 303	1830636425
1		XXXXXXXXXXASSA	1830636425
1 07-23	.04	INTEREST PAYMENT	88746

DAILY BALANCE SUMMARY

2 DATE	BALANCE	2 DATE	BALANCE	2 DATE	BALANCE
2 06-24	689.05	2 07-10	892.21	2 07-18	777.21
2 07-03	1,560.05	2 07-17	847.21	2 07-23	777.25
2 07-07	982.21				

INTEREST SUMMARY

INTEREST RATE .05%
ANNUAL PERCENTAGE YIELD EARNED .05%
INTEREST PAID THIS STATEMENT PERIOD .04
2008 INTEREST PAID YIELD

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BB&T - SOUTH CAROLINA

STATEMENT D.
07-23-08

PAGE 2

572-02-01-00 44702. 4 C 001 13 13 02 00051211678!
HERBERT F DICKSON
ARTHUR B BEASLEY JR
LYNDA B CHAPLIN
2785 POWHATAN DR
SUMTER SC 29150-2251

2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
2 CONSTANT CREDIT ACCOUNT NUMBER 000562127572
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

1 AVAILABLE CREDIT 1,000.00
1 2008 FINANCE CHARGES BILLED YEAR-TO-DATE .00

2 IF MAILING A PAYMENT SUBMIT TO: BB&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
2FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800)BANKBBT (1-800-226-522

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1 BB&T - SOUTH CAROLINA STATEMENT DATE
1 08-21-08
1 PAGE 1
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1 572-02-01-00 44702 12 C 001 13 13 02 0005121167850
0 HERBERT F DICKSON
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0 SUMTER SC 29150-2251
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1 HELP PREPARE YOUR STUDENT FOR THE FUTURE WITH BB&T
1 STUDENT FREE BANKING. IT'S FREE CHECKING WITH FREE
1 MOBILE BANKING, A SAVINGS ACCOUNT, ATM ACCESS, AND
1 MORE. VISIT A BB&T FINANCIAL CENTER TO LEARN MORE.

2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
2 ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

2- - - - -ACCOUNT SUMMARY- - - - -

1 PREVIOUS BALANCE AS OF 07-23-08 777.25
1 2 DEPOSITS/CREDITS 38,748.96+
1 INTEREST PAID .44+
1 12 CHECKS PAID 15,429.96-
1 1 WITHDRAWALS/DEBITS 133.61-
1 SERVICE CHARGE .00-
2 NEW BALANCE AS OF 08-21-08 23,963.08

2- - - - -CHECKS PAID- - - - -

2	CHECK	REFERENCE	CHECK	REFERENCE
2 DATE	NUMBER	AMOUNT	NUMBER	AMOUNT
2 08-18	1282	23.31	1289	110.10
2 08-19	1283	39.53	1290	59.86
2 08-19	1284	290.13	1291	62.98
2 08-21	1285	90.00	1292	2,500.00
2 08-18	1286	577.84	****	
2 08-18	1287	28.77	1294	11,612.80
2 08-20	1288	34.64		

1 **** INDICATES A SKIP IN SEQUENTIAL CHECK NUMBERS

2- - - - -OTHER WITHDRAWALS/DEBITS - - - - -

1	DATE	AMOUNT	DESCRIPTION	REFERENCE
1				NUMBER
1	08-19	133.61	CONVERTED CHECK - ARC	1281 2314100624
1			CHECK PYMT CITGO PAYMENT	1281 2314100624
1			01281	1281 2314100624

2- - - - -DEPOSITS/OTHER CREDITS- - - - -

1	DATE	AMOUNT	DESCRIPTION	REFERENCE
1				NUMBER
1	08-01	871.00	SOC SEC US TREASURY 303	2123924439
1			XXXXXXXXXXXXXASSA	2123924439
1	08-11	37,877.96	COUNTER DEPOSIT	5100435171
1	08-21	.44	INTEREST PAYMENT	1104316

2- - - - -DAILY BALANCE SUMMARY - - - - -

2	DATE	BALANCE	DATE	BALANCE
2	08-01	1,648.25	08-18	38,836.43

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BB&T - SOUTH CAROLINA

STATEMENT DATE
08-21-08

PAGE 2-1

572-02-01-00 44702 12 C 001 13 13 02 0005121167850
HERBERT F DICKSON ||| |||
ARTHUR B BEASLEY JR |||
LYNDA B CHAPLIN |||
2785 POWHATAN DR
SUMTER SC 29150-2251

2*****
2 ELITE CLASSIC-MM ACCOUNT NUMBER 0005121167850
2*****

2- - - - - INTEREST SUMMARY- - - - -

1 INTEREST RATE .05%
1 ANNUAL PERCENTAGE YIELD EARNED .05%
1 INTEREST PAID THIS STATEMENT PERIOD .44
1 2008 INTEREST PAID YEAR-TO-DATE .73

2*****
2 CONSTANT CREDIT ACCOUNT NUMBER 0005621275722
2*****

1 AVAILABLE CREDIT 1,000.00
1 2008 FINANCE CHARGES BILLED YEAR-TO-DATE .00

2 IF MAILING A PAYMENT SUBMIT TO: BB&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200
2*****
2FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800)BANKBBT (1-800-226-5228

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1 BB&T - SOUTH CAROLINA STATEMENT DATE
1 09-22-08
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1 PAGE 2-L
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1 572-02-01-00 44702 10 C 001 13 13 02 0005121167850
0 HERBERT F DICKSON III III
0 ARTHUR B BEASLEY JR III
0 LYNDA B CHAPLIN III
0 3203 ECTON RD
0 WINCHESTER KY 40391-9490
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2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX:
2 CONSTANT CREDIT ACCOUNT NUMBER 0005621275722
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX:

1 AVAILABLE CREDIT 1,000.00
1 2008 FINANCE CHARGES BILLED YEAR-TO-DATE .00

2 IF MAILING A PAYMENT SUBMIT TO: BB&T CONSTANT CREDIT, PO BOX 200, WILSON NC 27894-0200
2XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX:
2FOR ASSISTANCE, CALL (803) 773-1956 OR FOR BB&T PHONE24, CALL (800)BANKBBT (1-800-226-5228



Page 1 of 3 10/23/08
SC 0005121167850

572-02-01-00 44702 0 C 001 13 50 002
HERBERT F DICKSON
ARTHUR B BEASLEY JR
LYNDA B CHAPLIN
3203 ECTON RD
WINCHESTER KY 40391-9490

Your consolidated statement

For 10/23/2008

Contact us



BBT.com



(800) BANK-BBT or
(800) 226-5228

Your Statement Has a New Look!

To better serve our clients, BB&T is providing you with a newly designed deposit statement. This new format features many enhancements, including:

- Clearer design and fonts to improve statement readability.
- Convenient "Summary of Your Accounts" section for quick-glance account information for clients with multiple accounts.
- Message zones throughout the statement allow BB&T to communicate unique offers that you may want to take advantage of, as well as important information pertaining to your account(s).
- An account reconciliation section on the last page helps you balance any outstanding debits or credits to your account that are not reflected on your statement.

For your convenience, you have also been provided with a *How to Read Your Statement* guide that will help you read your statement. If you have any questions about your deposit statement, please contact your local BB&T Relationship Manager, visit BBT.com, or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE(\$)	DETAILS ON
ELITE CLASSIC-MM	0005121167850	1,648.97	page 1
Total checking and money market savings accounts		\$1,648.97	
CONSTANT CREDIT	0005621275722	0.00	page 2
Total credit accounts		\$0.00	



Checking and money market savings accounts

■ ELITE CLASSIC-MM 0005121167850

Account summary

Your previous balance as of 09/22/2008	\$1,648.90
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 0.07
Your new balance as of 10/23/2008	= \$1,648.97

Interest summary

Interest paid this statement period	\$0.07
2008 Interest paid year-to-date	\$1.45
Interest rate	0.05%
Annual percentage yield (APY) earned	0.05%

ROA000345

■ ELITE CLASSIC-MM 0005121167850 (continued)

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
10/23	INTEREST PAYMENT	0.07
Total deposits, credits and interest		= \$0.07



Credit accounts

■ CONSTANT CREDIT 0005621275722

Credit summary

Credit limit	\$1,000.00
Available credit	\$1,000.00

Account summary

Your previous balance as of 09/22/2008	\$0.00
Other withdrawals, debits and service charges	+ 0.00
Deposits and credits	- 0.00
Your new balance as of 10/23/2008	= \$0.00

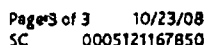
Payment summary

Past-due amount	\$0.00
Current payment due	\$0.00

Interest summary

Average daily balance	\$0.00
Daily periodic rate	0.0004617
Number of days in billing cycle	31
Annual percentage rate	16.900%
2008 finance charge billed year-to-date	\$0.00

If mailing a payment submit to: BB&T Constant Credit, PO Box 200, Wilson NC 27894-0200



Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Phone24 Client Service Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

Electronic fund transfers

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact us as soon as possible. You may write to us at the following address:

B&T Liability Risk Management
P.O. Box 996
Wilson, NC 27894-0996

You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

If your periodic statement shows transfers that you did not make, tell us at once. If you do not inform us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days. This will occur if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason kept you from informing us, we will extend the time periods.

Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, a FINANCE CHARGE

will automatically be imposed on the account's outstanding "Average daily balance." The **FINANCE CHARGE** is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid **FINANCE CHARGE**. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing rights summary

In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-476-4228 or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

BB&T Bankcard & Merchant Services
P.O. Box 200
Wilson, NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mall-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

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SC 0005121167850

572-02-01-00 44702 0 C 001 13 50 002
HERBERT F DICKSON
ARTHUR B BEASLEY JR
LYNDA B CHAPLIN
3203 ECTON RD
WINCHESTER KY 40391-9490

Your consolidated statement

For 11/19/2008

Contact us



BBT.com



(800) BANK-BBT or
(800) 226-5228

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BB&T Gift Cards are Issued by BB&T Financial, FSB, a subsidiary of BB&T Corporation, Member FDIC.

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE(\$)	DETAILS ON
ELITE CLASSIC-MM	0005121167850	1,649.03	page 1
Total checking and money market savings accounts		\$1,649.03	
CONSTANT CREDIT	0005621275722	0.00	page 2
Total credit accounts		\$0.00	



Checking and money market savings accounts

■ ELITE CLASSIC-MM 0005121167850

Account summary

Your previous balance as of 10/23/2008	\$1,648.97
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 0.06
Your new balance as of 11/19/2008	= \$1,649.03

Interest summary

Interest paid this statement period	\$0.06
2008 interest paid year-to-date	\$1.51
Interest rate	0.05%
Annual percentage yield (APY) earned	0.05%

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
11/19	INTEREST PAYMENT	0.06
Total deposits, credits and interest		= \$0.06



Credit accounts

▪ CONSTANT CREDIT 0005621275722

Credit summary

Credit limit	\$1,000.00
Available credit	\$1,000.00

Account summary

Your previous balance as of 10/23/2008	\$0.00
Other withdrawals, debits and service charges	+ 0.00
Deposits and credits	- 0.00
Your new balance as of 11/19/2008	= \$0.00

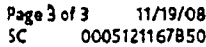
Payment summary

Past-due amount	\$0.00
Current payment due	\$0.00

Interest summary

Average daily balance	\$0.00
Daily periodic rate	0.0004617
Number of days in billing cycle	27
Annual percentage rate	16.900%
2008 finance charge billed year-to-date	\$0.00

If mailing a payment submit to: BB&T Constant Credit, PO Box 200, Wilson NC 27894-0200



Member FDIC

For general questions/comments or to report errors about your statement or account, please call 88&T Phone24 at 1-800-BANK 88T (1-800-226-5228) 24 hours a day, 7 days a week. 88&T Phone24 Client Service Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local 88&T financial center. To locate a 88&T financial center in your area, please visit BBT.com.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact us as soon as possible. You may write to us at the following address:

You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information:

- We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

Once advances are made from your Constant Credit Account, a FINANCE CHARGE

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

■ PAGE 3 OF 3



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SC 0005121167850

572-02-01-00 4470Z O C 001 13 50 002
HERBERT F DICKSON
ARTHUR B BEASLEY JR
LYNDA B CHAPLIN
3203 ECTON RD
WINCHESTER KY 40391-9490

Your consolidated statement

For 12/22/2008

Contact us



BBT.com



(800) BANK-BBT or
(800) 226-5228

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BB&T Gift Cards are issued by BB&T Financial, FSB, a subsidiary of BB&T Corporation, Member FDIC.

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE(\$)	DETAILS ON
ELITE CLASSIC-MM	0005121167850	1,649.10	page 1
Total checking and money market savings accounts		\$1,649.10	
CONSTANT CREDIT	0005621275722	0.00	page 2
Total credit accounts		\$0.00	



Checking and money market savings accounts

■ ELITE CLASSIC-MM 0005121167850

Account summary

Your previous balance as of 11/19/2008	\$1,649.03
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 0.07
Your new balance as of 12/22/2008	= \$1,649.10

Interest summary

Interest paid this statement period	\$0.07
2008 Interest paid year-to-date	\$1.58
Interest rate	0.05%
Annual percentage yield (APY) earned	0.05%

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
12/22	INTEREST PAYMENT	0.07
Total deposits, credits and interest		= \$0.07

ROA000351



Credit accounts

■ CONSTANT CREDIT 0005621275722

Credit summary

Credit limit	\$1,000.00
Available credit	\$1,000.00

Account summary

Your previous balance as of 11/19/2008	\$0.00
Other withdrawals, debits and service charges	+ 0.00
Deposits and credits	- 0.00
Your new balance as of 12/22/2008	= \$0.00

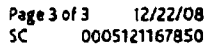
Payment summary

Past-due amount	\$0.00
Current payment due	\$0.00

Interest summary

Average daily balance	\$0.00
Daily periodic rate	0.0004617
Number of days in billing cycle	33
Annual percentage rate	16.900%
2008 finance charge billed year-to-date	\$0.00

If mailing a payment submit to: BB&T Constant Credit, PO Box 200, Wilson NC 27894-0200



Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Phone24 Client Service Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

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You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

will automatically be imposed on the account's outstanding "Average daily balance." The FINANCE CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid FINANCE CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-476-4228 or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

Once advances are made from your Constant Credit Account, a FINANCE CHARGE

ROA000353

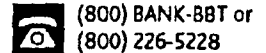


572-02-01-00 44702 0 C 001 13 50 002
HERBERT F DICKSON
ARTHUR B BEASLEY JR
LYNDA B CHAPLIN
3203 ECTON RD
WINCHESTER KY 40391-9490

Your consolidated statement

For 01/22/2009

Contact us



Turn off the paper. Turn on peace of mind. Enroll in BB&T OnLine® Statements today.

In today's fast-paced world, every second counts. You can save time with BB&T OnLine® Statements. Your deposit account allows you to turn off your monthly paper statement and begin receiving an online statement. With BB&T OnLine® Statements, you can:

- Stop receiving (and waiting for) your statements in the mail
- Reduce the risk of identity theft
- View, print, and save your statements through BB&T OnLine® Banking
- Access up to 24 months of statement history
- Set up statement alerts that notify you when your statement is ready

Enroll in BB&T OnLine® Statements today in 3 easy steps:

- Visit BBT.com and log on to BB&T OnLine®
- Click the **STATEMENTS** tab at the top of the screen
- Select the **100% Paper-Free** option for your statement

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE(\$)	DETAILS ON
ELITE CLASSIC-MM	0005121167850	1,649.17	page 1
Total checking and money market savings accounts		\$1,649.17	
CONSTANT CREDIT	0005621275722	0.00	page 2
Total credit accounts		\$0.00	



Checking and money market savings accounts

• ELITE CLASSIC-MM 0005121167850

Account summary

Your previous balance as of 12/22/2008	\$1,649.10
Checks	- 0.00
Other withdrawals, debits and service charges	- 32.75
Deposits, credits and interest	+ 32.82
Your new balance as of 01/22/2009	= \$1,649.17

Interest summary

Interest paid this statement period	\$0.07
2008 Interest paid year-to-date	\$1.58
Interest rate	0.05%
Annual percentage yield (APY) earned	0.05%

■ ELITE CLASSIC-MM 0005121167850 (continued)

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
01/06	BB&T ONLINE BILL PAYMENT ONLINE PMT NW MUTUAL LIFE CKF267188050POS	32.75
Total other withdrawals, debits and service charges		= \$32.75

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
01/08	BB&T ONLINE TRANSFER TRANSFER FROM CHECKING 0005180682076 01-08-09	32.75
01/22	INTEREST PAYMENT	0.07
Total deposits, credits and interest		= \$32.82



Credit accounts

■ CONSTANT CREDIT 0005621275722

Credit summary

Credit limit	\$1,000.00
Available credit	\$1,000.00

Account summary

Your previous balance as of 12/22/2008	\$0.00
Other withdrawals, debits and service charges	+ 0.00
Deposits and credits	- 0.00
Your new balance as of 01/22/2009	= \$0.00

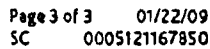
Payment summary

Past-due amount	\$0.00
Current payment due	\$0.00

Interest summary

Average daily balance	\$0.00
Daily periodic rate	0.0004630
Number of days in billing cycle	31
Annual percentage rate	16.900%
2008 finance charge billed year-to-date	\$0.00

If mailing a payment submit to: BB&T Constant Credit, PO Box 200, Wilson NC 27894-0200



Questions, comments or errors?

■ PAGE 3 OF



572-02-01-00 44702 0 C 001 13 50 002
HERBERT F DICKSON
ARTHUR B BEASLEY JR
LYNDA B CHAPLIN
3203 ECTON RD
WINCHESTER KY 40391-9490

Your consolidated statement

For 02/19/2009

Contact us



BBT.com



(800) BANK-BBT or
(800) 226-5228

Turn off the paper. Turn on peace of mind. Enroll in BB&T OnLine® Statements today.

In today's fast-paced world, every second counts. You can save time with BB&T OnLine® Statements. Your deposit account allows you to turn off your monthly paper statement and begin receiving an online statement. With BB&T OnLine® Statements, you can:

- Stop receiving (and waiting for) your statements in the mail
- Reduce the risk of identity theft
- Minimize the impact to the environment by eliminating the need for paper
- View, print, and save your statements through BB&T OnLine® Banking
- Access up to 24 months of statement history
- Set up statement alerts that notify you when your statement is ready

Enroll in BB&T OnLine® Statements today in 3 easy steps:

- Visit BBT.com and log on to BB&T OnLine®
- Click the **STATEMENTS** tab at the top of the screen
- Select the **100% Paper-Free** option for your statement

Important Notice: Please review the information at the end of the statement related to important pricing changes that may impact your account(s).

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE(\$)	DETAILS ON
ELITE CLASSIC-MM	0005121167850	1,649.23	page 1
Total checking and money market savings accounts		\$1,649.23	
CONSTANT CREDIT	0005621275722	0.00	page 2
Total credit accounts		\$0.00	



Checking and money market savings accounts

■ ELITE CLASSIC-MM 0005121167850

Account summary

Your previous balance as of 01/22/2009	\$1,649.17
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 0.06
Your new balance as of 02/19/2009	= \$1,649.23

Interest summary

Interest paid this statement period	\$0.06
2009 interest paid year-to-date	\$0.13
Interest rate	0.05%
Annual percentage yield (APY) earned	0.05%

ROA000357

■ ELITE CLASSIC-MM 0005121167850 (continued)

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
02/19	INTEREST PAYMENT	0.06
Total deposits, credits and interest		= \$0.06



Credit accounts

■ CONSTANT CREDIT 0005621275722

Credit summary

Credit limit	\$1,000.00
Available credit	\$1,000.00

Account summary

Your previous balance as of 01/22/2009	\$0.00
Other withdrawals, debits and service charges	+ 0.00
Deposits and credits	- 0.00
Your new balance as of 02/19/2009	= \$0.00

Payment summary

Past-due amount	\$0.00
Current payment due	\$0.00

Interest summary

Average daily balance	\$0.00
Daily periodic rate	0.0004630
Number of days in billing cycle	28
Annual percentage rate	16.900%
2009 finance charge billed year-to-date	\$0.00

If mailing a payment submit to: BB&T Constant Credit, PO Box 200, Wilson NC 27894-0200

Amendment to the Personal Services Pricing Guide for All States

This notice contains important changes to the Personal Service Pricing Guide that you were provided when you opened your account at BB&T. Continued use of your account after the effective date of this Amendment constitutes your acceptance of the change. If you do not have your copy of the Personal Services Pricing Guide, you may obtain an updated version containing this change at your local BB&T financial center.

Effective April 1, 2009, the Stop Payment Order will be \$34

Please contact your Relationship Manager or call 1-800-BANK BBT if you have questions about your account.

Amendment to the Personal Services Pricing Guide for All States

This notice contains important changes to the Personal Service Pricing Guide that you were provided when you opened your account at BB&T. Continued use of your account after the effective date of this Amendment constitutes your acceptance of the change. If you do not have your copy of the Personal Services Pricing Guide, you may obtain an updated version containing this change at your local BB&T financial center.

Effective April 1, 2009

Non-BB&T ATM Fee using Check Card*

- BB&T Free Checking Accounts \$2.50
- All other BB&T Account types \$2.00

Non-BB&T ATM Fee using ATM Card* \$2.50

*Fee charged for ATM transactions using a domestic ATM except a BB&T 24 ATM, unless otherwise disclosed.

ATM Card Replacement Fee \$5.00

Debit Card International Transaction Fee 3% of transaction amount

(Fee charged for ATM and POS Purchase transactions performed outside the United States, Puerto Rico and U.S. Virgin Islands. International transactions include purchase, credit voucher, ATM transaction and cash disbursement original and reversal transactions.)

International ATM Fee \$5.00

(Fee charged for ATM transactions outside the United States, Puerto Rico and U.S. Virgin Islands.)

ROA000358



Page 3 of 4 02/19/09
SC 0005121167850

HERBERT F DICKSON

Please contact your Relationship Manager or call 1-800-BANK BBT if you have questions about your account.

ROA000359

Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Phone24 Client Service Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

Electronic fund transfers

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact us as soon as possible. You may write to us at the following address:

BB&T Liability Risk Management
P.O. Box 996
Wilson, NC 27894-0996

You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

If your periodic statement shows transfers that you did not make, tell us at once. If you do not inform us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days. This will occur if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason kept you from informing us, we will extend the time periods.

Important Information about your Constant Credit Account

Once advances are made from your Constant Credit Account, a FINANCE CHARGE

will automatically be imposed on the account's outstanding "Average daily balance." The FINANCE CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid FINANCE CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing rights summary

In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-476-4228 or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

BankCard Services Division
P.O. Box 200
Wilson, NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:					
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) In section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in line 2 above from the amount in line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in line 4 to the amount in line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					
For more information, please contact your local BB&T relationship manager, visit BBT.com, or contact BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).					

Outstanding Deposits and Other Credits (Section B)			
Date/Type	Amount	Date/Type	Amount



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SC 0005121167850

572-02-01-00 44702 0 C 001 13 50 002
HERBERT F DICKSON
ARTHUR B BEASLEY JR
LYNDA B CHAPLIN
3203 ECTON RD
WINCHESTER KY 40391-9490

Your consolidated statement

For 03/20/2009

Contact us



BBT.com



(800) BANK-BBT or
(800) 226-5228

Turn your 2008 Tax Refund into an Investment In Your Future!

If you are expecting a 2008 tax refund, make it an investment in the future by depositing it into a BB&T savings account. BB&T offers a variety of savings accounts and certificates of deposit to help you meet your savings objectives. And you can use your savings account as overdraft protection* for your checking account. Stop by your local BB&T financial center, visit BBT.com** or call BB&T Phone24 at 1-800-BANK BBT to open an account today.

When you are ready to file, visit BBT.com/TurboTax to explore easy options for preparing 2008 taxes online using the best-selling, #1 rated TurboTax®. You can receive your refund in as few as 8 days when you e-file and request direct deposit. It's easy to prepare, print and e-file. File now!

*Overdraft protection transfer fees may apply.

**Certificates of deposit can only be opened through BB&T financial centers. Penalty may be imposed for early withdrawal.

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE(\$)	DETAILS ON
ELITE CLASSIC-MM	0005121167850	1,649.28	page 1
Total checking and money market savings accounts		\$1,649.28	
CONSTANT CREDIT	0005621275722	0.00	page 2
Total credit accounts		\$0.00	



Checking and money market savings accounts

■ ELITE CLASSIC-MM 0005121167850

Account summary

Your previous balance as of 02/19/2009	\$1,649.23
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 0.05
Your new balance as of 03/20/2009	= \$1,649.28

Interest summary

Interest paid this statement period	\$0.05
2009 interest paid year-to-date	\$0.18
Interest rate	0.02%
Annual percentage yield (APY) earned	0.04%
On 03/06/2009 the interest rate changed from 0.05% to 0.02%	

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
03/20	INTEREST PAYMENT	0.05
Total deposits, credits and interest		= \$0.05

ROA000361



Credit accounts

■ CONSTANT CREDIT 0005621275722

Credit summary

Credit limit	\$1,000.00
Available credit	\$1,000.00

Account summary

Your previous balance as of 02/19/2009	\$0.00
Other withdrawals, debits and service charges	+ 0.00
Deposits and credits	- 0.00
Your new balance as of 03/20/2009	= \$0.00

Payment summary

Past-due amount	\$0.00
Current payment due	\$0.00

Interest summary

Average daily balance	\$0.00
Daily periodic rate	0.0004630
Number of days in billing cycle	29
Annual percentage rate	16.900%
2009 finance charge billed year-to-date	\$0.00

If mailing a payment submit to: BB&T Constant Credit, PO Box 200, Wilson NC 27894-0200

Effective April 1, 2009

This notice contains important changes to certain deposit accounts that you may have at BB&T.

Let's Work Together To Improve the Environment

In an effort to reduce the overall environmental impact of printing paper statements, BB&T is making the following changes regarding account statements:

Effective with your next periodic statement, BB&T will begin sending statements to accounts in dormant status on an annual basis. These annual statements will be sent during the month of December. A dormant account is an account that has not had any client-initiated contact for 365 days for checking accounts, or 730 days for savings accounts. Once an account becomes dormant, you can have the dormant status removed by visiting your local BB&T financial center.

Did You Know?

If your account is affected by the above changes, you can still receive account information through any of the convenient channels below:

- BB&T OnLine® Banking (visit BBT.com to enroll)
- BB&T Phone24 (1-800-BANK BBT)
- Over 1,500 BB&T Financial Centers and 2,100 ATMs

If you would like to continue receiving a monthly statement, you can enroll in free BB&T OnLine® Statements and view, print, and save your statements through BB&T OnLine® Banking.

Enroll in BB&T OnLine® Statements today in 3 easy steps:

- Visit BBT.com and log on to BB&T OnLine®
- Click the **STATEMENTS** tab at the top of the screen
- Select the **100% Paper-Free** option for your statement

In addition, BB&T Mobile Banking makes it easy by putting your account information at your fingertips through your mobile phone.

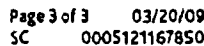
BB&T Mobile allows you to:

- View your account balances
- Transfer funds between accounts
- View transaction history

To learn more, visit BBT.com/mobile.

And with BB&T Alerts, you can receive balance and transaction notifications about your account via email or on your mobile phone. To learn more, please visit BBT.com/alerts.

Please contact your Relationship Manager or call 1-800-BANK BBT (1-800-226-5228) if you have questions about your account.



Member FDIC

For general questions, comments or to report errors about your statement or account, please call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Phone24 Client Service Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact us as soon as possible. You may write to us at the following address:

You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information:

- We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK 88T to verify that a deposit has been made.

Important Information about your Constant Credit Account

Once advances are made from your Constant Credit Account, a **FINANCE CHARGE**

In case of errors or questions about your Constant Credit statement
If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-476-4228 or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

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ROA000363



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SC 0005121167850

572-02-01-00 44702 0 C 001 13 50 002
HERBERT F DICKSON
ARTHUR B BEASLEY JR
LYNDA B CHAPLIN
3203 ECTON RD
WINCHESTER KY 40391-9490

Your consolidated statement

For 04/21/2009

Contact us



BBT.com



(800) BANK-BBT or
(800) 226-5228

Turn your 2008 Tax Refund Into an Investment In Your Future!

If you are expecting a 2008 tax refund, make it an investment in the future by depositing it into a BB&T savings account. BB&T offers a variety of savings accounts and certificates of deposit to help you meet your savings objectives. And you can use your savings account as overdraft protection* for your checking account. Stop by your local BB&T financial center, visit BBT.com** or call BB&T Phone24 at 1-800-BANK BBT to open an account today.

*Overdraft protection transfer fees may apply.

**Certificates of deposit can only be opened through BB&T financial centers. Penalty may be imposed for early withdrawal.

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE(\$)	DETAILS ON
ELITE CLASSIC-MM	0005121167850	1,649.31	page 1
Total checking and money market savings accounts		\$1,649.31	
CONSTANT CREDIT	0005621275722	0.00	page 2
Total credit accounts		\$0.00	



Checking and money market savings accounts

• ELITE CLASSIC-MM 0005121167850

Account summary

Your previous balance as of 03/20/2009	\$1,649.28
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 0.03
Your new balance as of 04/21/2009	= \$1,649.31

Interest summary

Interest paid this statement period	\$0.03
2009 Interest paid year-to-date	\$0.21
Interest rate	0.02%
Annual percentage yield (APY) earned	0.02%

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
04/21	INTEREST PAYMENT	0.03
Total deposits, credits and interest		= \$0.03

ROA000364

Accounts

ANT CREDIT 0005621275722

Account summary

Credit limit	\$1,000.00
Available credit	\$1,000.00

Account summary

Your previous balance as of 03/20/2009	\$0.00
Other withdrawals, debits and service charges	+ 0.00
Deposits and credits	- 0.00
Your new balance as of 04/21/2009	= \$0.00

Payment summary

Past-due amount	\$0.00
Current payment due	\$0.00

Interest summary

Average daily balance	\$0.00
Daily periodic rate	0.0004630
Number of days in billing cycle	32
Annual percentage rate	16.900%
2009 finance charge billed year-to-date	\$0.00

If mailing a payment submit to: BB&T Constant Credit, PO Box 200, Wilson NC 27894-0200

For general questions/comments or to report errors about your statement or account, please call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Phone24 Client Service Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact us as soon as possible. You may write to us at the following address:

You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information:

- We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

Once advances are made from your Constant Credit Account, a **FINANCE CHARGE**

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

ROA000366



Page 1 of 3 05/20/09
SC 0005121167850

572-02-01-00 44702 0 C 001 13 50 002
HERBERT F DICKSON
ARTHUR B BEASLEY JR
LYNDA B CHAPLIN
3203 ECTON RD
WINCHESTER KY 40391-9490

Your consolidated statement

For 05/20/2009

Contact us



BBT.com



(800) BANK-BBT or
(800) 226-5228

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Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE(\$)	DETAILS ON
ELITE CLASSIC-MM	0005121167850	1,649.34	page 1
Total checking and money market savings accounts		\$1,649.34	
CONSTANT CREDIT	0005621275722	0.00	page 2
Total credit accounts		\$0.00	



Checking and money market savings accounts

■ ELITE CLASSIC-MM 0005121167850

Account summary

Your previous balance as of 04/21/2009	\$1,649.31
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 0.03
Your new balance as of 05/20/2009	= \$1,649.34

Interest summary

Interest paid this statement period	\$0.03
2009 interest paid year-to-date	\$0.24
Interest rate	0.02%
Annual percentage yield (APY) earned	0.02%

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
05/20	INTEREST PAYMENT	0.03
Total deposits, credits and interest		= \$0.03



Credit accounts

■ CONSTANT CREDIT 0005621275722

Credit summary

Credit limit	\$1,000.00
Available credit	\$1,000.00

Account summary

Your previous balance as of 04/21/2009	\$0.00
Other withdrawals, debits and service charges	+ 0.00
Deposits and credits	- 0.00
Your new balance as of 05/20/2009	= \$0.00

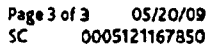
Payment summary

Past-due amount	\$0.00
Current payment due	\$0.00

Interest summary

Average daily balance	\$0.00
Daily periodic rate	0.0004630
Number of days in billing cycle	29
Annual percentage rate	16.900%
2009 finance charge billed year-to-date	\$0.00

If mailing a payment submit to: BB&T Constant Credit, PO Box 200, Wilson NC 27894-0200



Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Phone24 Client Service Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact us as soon as possible. You may write to us at the following address:

You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information:

- We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

Once advances are made from your Constant Credit Account, a FINANCE CHARGE

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-476-4228 or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

■ PAGE 3 OF



Page 1 of 4 06/19/09
SC 0005121167850

572-02-01-00 44702 0 C 001 13 50 002
HERBERT F DICKSON
ARTHUR B BEASLEY JR
LYNDA B CHAPLIN
3203 ECTON RD
WINCHESTER KY 40391-9490

Your consolidated statement

For 06/19/2009

Contact us



BBT.com



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(800) 226-5228

MAKE SURE THE STUDENT IN YOUR LIFE TAKES ADVANTAGE OF ALL THAT BB&T STUDENT FREE CHECKING OFFERS:

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- Student Refund Card
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- Free BB&T Check Card with Rewards
- Free BB&T OnLine® Banking with unlimited OnLine Bill Payment
- Regular Savings account with no monthly maintenance fee
- Available collegiate check designs**
- And more!

And through August 31, 2009, receive a complimentary gift that helps you save money for a full year on dining, clothing, movies and recreation, travel and much more at over 400 national and local merchants!*

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*Offer available while supplies last, and is subject to change or withdrawal without notice. To receive gift, you must open a new personal checking account with 3 or more related services. Certain restrictions apply.

**Fees may apply.

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE(\$)	DETAILS ON
ELITE CLASSIC-MM	0005121167850	0.00	page 2
Total checking and money market savings accounts		\$0.00	
CONSTANT CREDIT	0005621275722	0.00	page 2
Total credit accounts		\$0.00	

ROA000370



Checking and money market savings accounts

■ ELITE CLASSIC-MM 0005121167850

Account summary

Your previous balance as of 05/20/2009	\$1,649.34
Checks	- 0.00
Other withdrawals, debits and service charges	- 1,649.34
Deposits, credits and interest	+ 0.00
Your new balance as of 06/19/2009	= \$0.00

Interest summary

Interest paid this statement period	\$0.00
2009 Interest paid year-to-date	\$0.24
Interest rate	0.02%
Annual percentage yield (APY) earned	0.02%

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
06/02	NOTICE-BOX RENT TO DRAFT 07/09 \$30.00	0.00
06/04	ACCOUNT CLOSE OUT	1,649.34
Total other withdrawals, debits and service charges		= \$1,649.34



Credit accounts

■ CONSTANT CREDIT 0005621275722

Credit summary

Credit limit	\$1,000.00
Available credit	\$1,000.00

Payment summary

Past-due amount	\$0.00
Current payment due	\$0.00

Account summary

Your previous balance as of 05/20/2009	\$0.00
Other withdrawals, debits and service charges	+ 0.00
Deposits and credits	- 0.00
Your new balance as of 06/19/2009	= \$0.00

Interest summary

Average daily balance	\$0.00
Daily periodic rate	0.0004630
Number of days in billing cycle	30
Annual percentage rate	16.900%
2009 finance charge billed year-to-date	\$0.00

If mailing a payment submit to: BB&T Constant Credit, PO Box 200, Wilson NC 27894-0200

Amendment to the Personal Services Pricing Guide for South Carolina, Virginia, Maryland, Washington, DC, Georgia, Florida, Alabama and Tennessee

This notice contains important changes to the Personal Service Pricing Guide that you were provided when you opened your account at BB&T. Continued use of your account after the effective date of this Amendment constitutes your acceptance of the change. If you do not have your copy of the Personal Services Pricing Guide, you may obtain an updated version containing this change at your local BB&T financial center.

Effective August 1, 2009

Overdrawn Account Collections Fee \$30
(assessed to your checking or savings account on the fifth calendar day that your account is overdrawn)

Did You Know?

If your account is affected by the above changes, you can manage your account information through any of the convenient channels below:

- BB&T OnLine® Banking (visit BBT.com to enroll)
- BB&T Phone24 Automated Account and Balance Inquiries (1-800-BANK BBT)
- Over 1,500 BB&T Financial Centers and 2,100 ATMs

In addition, BB&T Mobile Banking makes it easy by putting your account information at your fingertips through your mobile phone. BB&T Mobile allows you to:

- View your account balances



HERBERT F DICKSON

- Transfer funds between accounts
- View transaction history

To learn more, visit BBT.com/mobile.

And with BB&T Alerts, you can receive balance and transaction notifications about your account via email or on your mobile phone. To learn more, please visit BBT.com/alerts.

Please contact your Relationship Manager or call 1-800-BANK BBT if you have questions about your account.

Amendment to the Personal Services Pricing Guide for All States

This notice contains important changes to the Personal Service Pricing Guide that you were provided when you opened your account at BB&T. Continued use of your account after the effective date of this Amendment constitutes your acceptance of the change. If you do not have your copy of the Personal Services Pricing Guide, you may obtain an updated version containing this change at your local BB&T financial center.

Effective August 1, 2009:

CHECK ENCLOSURE OPTIONS

Easy Image statement	\$2 per statement cycle

Please contact your Relationship Manager or call 1-800-BANK BBT if you have questions about your account.

Did you know? You can view, print, and save images of any checks that have been presented to BB&T within the last 6 months for free through BB&T OnLine® Banking. To learn more or to enroll, please visit BBT.com.

Amendment to the Personal Services Pricing Guide for All States

This notice contains important changes to the Personal Service Pricing Guide that you were provided when you opened your account at BB&T. Continued use of your account after the effective date of this Amendment constitutes your acceptance of the change. If you do not have your copy of the Personal Services Pricing Guide, you may obtain an updated version containing this change at your local BB&T financial center.

Effective August 1, 2009:

CHECK ENCLOSURE OPTIONS

Check Enclosure	\$4 per statement cycle

Please contact your Relationship Manager or call 1-800-BANK BBT if you have questions about your account.

Did you know? You can view, print, and save images of any checks that have been presented to BB&T within the last 6 months for free through BB&T OnLine® Banking. To learn more or to enroll, please visit BBT.com.

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will automatically be imposed on the account's outstanding "Average daily balance." The FINANCE CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid FINANCE CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing rights summary

In case of errors or questions about your Constant Credit statement
If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-476-4228 or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

BankCard Services Division
P.O. Box 200
Wilson, NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

Important Information about your Constant Credit Account

Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

Once advances are made from your Constant Credit Account, a FINANCE CHARGE

ROA000373

STATE OF SOUTH CAROLINA)

COUNTY OF SUMTER)

IN THE COURT OF COMMON PLEAS

Milton Oakley Dickson,

C/A # 2012-CP-43-2148

Appellant,

vs.

APPEAL FROM PROBATE COURT

Arthur B. Beasley, Jr.,

Respondent.

IN RE: Estate of Herbert Franklin

Dickson, Sr.

Case No.: 2008-ES-43-00411

TO: THE HONORABLE DALE ATKINSON, JUDGE, SUMTER COUNTY PROBATE COURT, AND KENNETH R. YOUNG, JR., ESQUIRE:

The Appellant, Milton Oakley Dickson, by and through his undersigned counsel, appeals the decision issued by the Honorable Dale Atkinson on October 17, 2012, denying Appellant's Motion for Reconsideration in the above referenced matter, and the original Order dated September 21, 2011.

MOORE, TAYLOR & THOMAS, P.A.

BY:

S. Jahue Moore
1700 Sunset Boulevard
P. O. Box 5709
West Columbia, SC 29171
(803) 796-9160

ATTORNEYS FOR APPELLANT

West Columbia, South Carolina
October 31, 2012

ROA000375

Probate Court



DALE ATKINSON
Probate Court Judge

BETTY P. BROWN
Associate Probate Judge

Sumter County

Sumter, South Carolina

29150

Room 111
Courthouse
141 North Main Street
803.436.2166
Fax 803.436.2407

October 17, 2012

Mr. S. Jahue Moore
Moore, Taylor and Thomas
P O Box 5709
West Columbia, SC 29171

Mr. Kenneth R. Young, Jr.
Young & Keffer
23 West Calhoun Street
Sumter, SC 29150

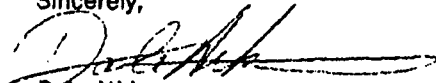
InRe: Estate of Herbert Franklin Dickson, Sr.
File No: 2008ES4300411

Dear Mr. Moore and Mr. Young,

On July 3, 2012 a hearing was held in response to a Motion for Reconsideration filed by Mr. S. Jahue Moore. This court previously ruled that the property owned by the decedent located on Lake Marion in Clarendon County, South Carolina was indeed the property referred to in the decedent's Last Will and Testament as "in Santee, SC". In the Motion for Reconsideration, Mr. Moore states that the Will was clear and unambiguous. This court had found that the Will was ambiguous, in part, because Lake Marion and surrounding properties, including properties in Sumter, Clarendon and Orangeburg counties in South Carolina are commonly referred to as "Santee". After hearing Mr. Moore's Motion for Reconsideration, it is still the opinion of this court that the decedent was referring to his property on Lake Marion when he mentioned his property in Santee, SC.

Therefore, the Motion for Reconsideration is denied.

Sincerely,


Dale Atkinson
Probate Court
Sumter County

ROA000376

STATE OF SOUTH CAROLINA)
COUNTY OF SUMTER)
Milton Oakley Dickson,)
Petitioner,)
vs.)
Arthur B. Beasley, Jr.,)
Respondent.)
IN RE: Estate of Herbert Franklin)
Dickson, Sr.,)

21 11 9:53 IN THE PROBATE COURT
S.C. Docket No.: 2008- ES-43-00411

ORDER

CERTIFIED TRUE COPY OF ORIGINAL
FILED IN THIS OFFICE.

Dale Atkinson
DALE ATKINSON - Judge of Probate
Sumter County
South Carolina

This case involves the Estate of Herbert Franklin Dickson, Sr., who was born on April 29, 1928 and died on August 20, 2008. The Petition for Probate of Will and Appointment was filed with this Court on August 26, 2008.

The Petition For Probate shows that the heirs of Mr. Dickson's Estate are Herbert Franklin Dickson, Jr., son; Milton Oakley Dickson, son; Finley Mylo Dickson, son; Byron Eugene Dickson, son;; Arthur B. Beasley, Jr., step-son; and Linda B Chaplin, step-daughter.

The Last Will And Testament Of Herbert Franklin Dickson, Sr., under ITEM VI, clearly appoints his wife, Melba McSween Dickson as his Personal Representative to serve without bond. If she is unable or unwilling to serve he appointed Arthur B. Beasley as Alternate Personal Representative to serve without bond. This Court has been informed that the Testator's wife predeceased him.

On September 5, 2008, this Court issued its Order for a Formal Probate and Order Of Appointment appointing Arthur B. Beasley, Jr., as the Personal Representative of the Estate of

Herbert Franklin Dickson, Sr.

On September 19, 2008, one of the Testator's sons, Milton Oakley Dickson, filed a Petition with this Court stating that he was not challenging the validity of his father's Will or the distribution under the Will, but wanted this Court to decide the rights of the parties and to prohibit Arthur B. Beasley, Jr., from serving as the Personal Representative of this Estate. The Petitioner also raised several other issues which will each be dealt with in this Order.

The Respondent, Arthur B. Beasley, Jr., as Personal Representative of the Estate of Herbert Franklin Dickson, Sr., timely filed his Answer dated October 28, 2008, denying the allegations of the Petitioner's Petition and raising the Incontestability Clause contained the Testator's Will Item V. As stated above this Court will deal each issue of Mr. Beasley's Answer in this Order.

This Court held several hearings with the Final Hearing being held on June 2, 2011, and has considered all of the testimony, evidence submitted, motions, and arguments of counsel, and makes the following Finding of Facts and Conclusions of Law.

FINDING OF FACTS AND CONCLUSION OF LAW

1. I find as a matter of law that this matter is properly before the Court and that this Court has jurisdiction of the parties and the subject matter hereto.
2. The Petitioner is one of the sons of the Testator who died on August 20, 2008. On September 5, 2008, this Court issued its Order for Informal Probate and Order of Appointment appointing Arthur B. Beasley, Jr., as the Personal Representative of the Estate and accepted into the records of this Court the Will of the Testator which was executed on March 9, 2007.
3. Petitioner's Petition first states that he does not challenge the validity of the Will or

the distributions thereunder. There has been no other challenge to the Last Will and Testament of Herbert Franklin Dickson, Sr., or the distributions thereunder. The testimony confirmed that the Will submitted to the Court has been accepted by all of the parties and heirs as the authentic Last Will And Testament of Herbert Franklin Dicks on, Sr. The Petitioner states that there are issues regarding the construction of the Will, and based upon the pleadings and testimony of the parties this Court specifically finds that the Will submitted to the Court is in fact the Last Will and Testament of Herbert Franklin Dicks on, Sr., and the distributions contained thereunder should be complied with by the Personal Representative subject to the issues of construction being resolved.

4. The second issue raised by the Petitioner's Petition was to declare the rights of the parties and to prohibit Arthur B. Beasley, Jr., as serving as the Personal Representative of his father's estate. The Respondent filed a general denial to this allegation and submits that there has been insufficient evidence to warrant prohibiting him from acting as the Personal Representative of this Estate. As to the Declarations Of Rights To The Parties, this Court is charged with the responsibility of ensuring that the Last Will And Testament of the Testator are carried out within the parameters of the laws of this State.

5. Petitioner has alleged that the Personal Representative, Arthur B. Beasley, Jr., should be prohibited from serving as the Personal Representative. Respondent has denied this allegation and therefore the Petitioner has the burden of proving to the Court by the preponderance of the evidence that the Respondent should be removed as the Personal Representative. The Court has reviewed the testimony of the parties and can find no evidence that would rise to the level of removal of the Respondent as the Personal Representative of this Estate. The Court realizes that the Petitioner may resent the fact that his father chose the Respondent, a

step-son, to be the Personal Representative of his Estate, but the Court also realizes that the Testator has an absolute right to select the Personal Representative of his choice, unless the Personal Representative for some legitimate reason is not qualified to serve.

6. Petitioner next asserts that prior to the death of the Testator, Herbert Franklin Dickson, Sr., came under domination and control of his wife and the Respondent. Respondent, denied this allegation and alleged that the Petitioner had failed to state sufficient facts to substantiate the allegation. Taking into consideration all of the testimony presented by the parties, this Court finds that there is not sufficient evidence to establish that Herbert Franklin Dickson, Sr., came under the domination and control of his wife, the Respondent, or anyone else.

7. The Petitioner then alleges that the Respondent used a Power of Attorney to remove assets from the decedent prior to his death and that the Respondent owed the Estate significant amounts of money. This Court has again reviewed the testimony of the parties and the evidence presented and finds no evidence that the Respondent used the Power of Attorney that he did have to remove assets from the Testator, or that the Respondent owes the Estate significant amounts of money. Petitioner has the burden of proving these allegations and this he has failed to do.

8. Petitioner next alleges that the Respondent has a conflict of interest and is not fit to serve as Personal Representative on the basis that the Personal Representatives converted money from the Estate and owes money to the Estate. As stated in the previous paragraph the Petitioner has failed to prove these two allegations to the satisfaction of this Court and therefore the Court finds that these allegations have no merit.

9. In paragraph 10, of Petitioner's Petition, the Petitioner asked the Court to appoint

another individual to serve as the Personal Representative of the Estate so that person might assert a claim against the respondent for the monies owed at the time of the death of the Testator, Herbert Franklin Dickson, Sr. As stated above, there has been no evidence which would warrant this Court's removal of the Respondent as the Personal Representative of this Estate, and that request is respectfully denied.

10. It was next alleged, that ITEM V of the Will contained an "Incontestability Clause" and ask the Court to issue a Declaratory Judgment as such a provision is contrary to the public policy of the State of South Carolina. In the Respondent's Answer he asked for the clause to be enforced but during his testimony the Respondent said that he would not enforce the terms of the Incontestability Clause. This issue is therefore not before the Court and no longer a concern of this Court.

11. The Petitioner also request that the Court issue a Declaratory Ruling as to ITEM III, No. 2, of the Will, that Herbert Franklin Dickson, Sr., did not own property in Santee, South Carolina and that ITEM III, No. 2, be declared a nullity as the property never existed. Respondent answered stating that the only reasonable interpretation of the descendants use of the term "Santee Property" in the Last Will and Testament of the decedent is the way the decedent used the term, which was his property in the Santee portion of Clarendon County, South Carolina. All parties agree that the Testator owned no property in Santee, South Carolina at the time of his death and never had owned property in Santee, South Carolina. It is clear from the evidence presented that the Testator clearly intended to convey the property that he referred to as the "Santee Property", the property in Clarendon County to the Respondent as evidenced by the language in his Will. The Court will also take judicial notice of the fact that all property bordering the Lake Moultrie

and Lake Marion properties located in Clarendon County are commonly referred to as Santee Property by individuals from Sumter and Clarendon Counties. Therefore, this Court declares that the words "Santee Property" as used in the Will of Herbert Franklin Dickson, Sr., was in fact the property owned by the Testator at the time of his death located in Clarendon County, South Carolina.

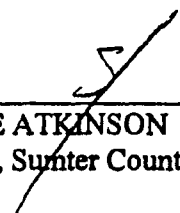
THEREFORE, it is hereby

ORDERED,

1. I find that there is no justifiable reason to remove the Personal Representative from this Estate and he is hereby instructed to bring this Estate to a close as soon as practicable and to make all distributions in accordance with the terms of the Last Will and Testament of Herbert Franklin Dickson, Sr.;
2. That the Incontestable Clause contained in ITEM V of the Last Will And Testament of Herbert Franklin Dickson, Sr., is no longer an issue before this Court, in light of the fact, that the Personal Representative has stated that he does not intend to enforce the provisions of ITEM V. Should the Personal Representative attempt to enforce the provisions of ITEM V, then any aggrieved party may petition this Court for relief;
3. That the provisions under ITEM III, No. 2, of the Last Will And Testament of Herbert Franklin Dickson, Sr., describing the "Santee Property" is in fact the

Testator's property which was located in Clarendon County, South Carolina at the time of his death and the Personal Representative of the Estate may issue a Deed of Distribution in accordance with the terms of Mr. Dickson's Will.

IT IS SO ORDERED!



DALE ATKINSON
Judge, Sumter County Probate Court

In Chambers,
Sep 21
August, 2011
Sumter, South Carolina

THE STATE OF SOUTH CAROLINA
IN THE COURT OF APPEALS

APPEAL FROM SUMTER COUNTY
In the Court of Common Pleas

R. Ferrell Cothran, Jr., Presiding Judge

Appellate Case No. 2014-001903

Milton Oakley Dickson,.....Appellant,

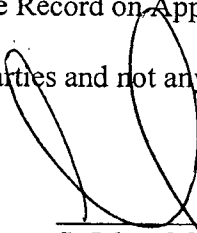
v.

Arthur B. Beasley, Jr.,.....Respondent,

In Re: Estate of Herbert Franklin Dickson, Sr.

CERTIFICATE OF COUNSEL

The undersigned certifies that the Record on Appeal contains all material
proposed to be included by any of the parties and not any other material.



S. Jahue Moore, SC Bar No. 4063
John C. Bradley, Jr., SC Bar No. 7869
MOORE TAYLOR LAW FIRM, PA
1700 Sunset Boulevard
West Columbia, SC 29169
803-796-9160
Attorneys for Appellant
Milton Oakley Dickson

West Columbia, SC

March 17, 2015

ROA000384

THE STATE OF SOUTH CAROLINA
IN THE COURT OF APPEALS

APPEAL FROM SUMTER COUNTY
In the Court of Common Pleas

R. Ferrell Cothran, Jr., Presiding Judge

Appellate Case No. 2014-001903

Milton Oakley Dickson,.....Appellant,

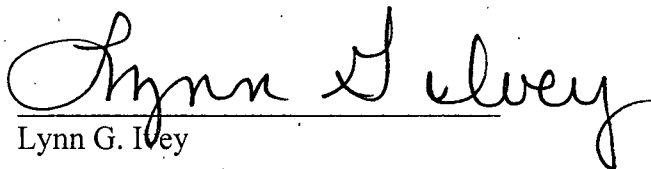
v.

Arthur B. Beasley, Jr.,.....Respondent,

IN Re: Estate of Herbert Franklin Dickson, Sr.

PROOF OF SERVICE

I certify that I have served the Record on Appeal on Kenneth R. Young, Jr., Esquire by depositing a copy of it in the United States Mail, postage prepaid, on March 23, 2015, addressed to Kenneth R. Young, Jr., 23 West Calhoun Street, Sumter, SC, 29150.


Lynn G. Ivey

West Columbia, South Carolina
March 23, 2015