

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM SUMTER COUNTY
Court of Common Pleas

Ralph F. Cothran, Jr., Circuit Court Judge

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

RECEIVED

JUN 25 2014

SC Court of Appeals

In the Matter of the Estate of Geraldine M. Harris

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

v.

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

RECORD ON APPEAL

Volume II of II

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XXH1834DPCSTM

7106

Statement of Account

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

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

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

Summary of Account Balance

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

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

Signature Gold Checking Account Number 7106 5 Enclosures

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

Checks

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

Other Debits

Date	Transaction Type	Reference Number	Description	Amount
10-03	Preauthorized wd	31201466311925	BLUE CROSS DRAFT PREM 021003 2500301628	143.90



NBSC 00003

STATE OF SOUTH CAROLINA

) IN PROBATE COURT

COUNTY OF SUMTER

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

IN THE MATTER OF:

THE ESTATE OF
GERALDINE HARRIS

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

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

Dated this 28th day of September, 2009.

NATIONAL BANK OF SOUTH CAROLINA

Kimberly Carr
By: Kimberly Carr
(print name)

Its: Custodian of records

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

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

CHARLESTON384159v1

NBSC 00001

01/30/1998

ACCOUNT
NUMBER 7106

ACCOUNT OWNER(S) NAME & ADDRESS

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

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

[X]

OWNERSHIP OF ACCOUNT - CONSUMER PURPOSE

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

OWNERSHIP OF ACCOUNT - BUSINESS PURPOSE

- ☐ SOLE PROPRIETORSHIP
☐ CORPORATION: ☐ FOR PROFIT ☐ NOT FOR PROFIT
☐ PARTNERSHIP
☐ _____

BUSINESS:
COUNTY & STATE
OF ORGANIZATION:

AUTHORIZATION DATED:

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

This is your (check one):

☒ Permanent ☐ Temporary account agreement.

24 HOUR BANKING APPLICATION

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

(Initial) _____

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

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

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

Signer (1) I.D. _____

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

Signer (3) I.D. _____

Signer (4) I.D. _____

BACKUP WITHHOLDING CERTIFICATION

TIN: _____

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

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

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

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

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

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

NBSC
 THE NATIONAL BANK OF SOUTH CAROLINA

Application Accepted by
 Your Customer Service Representative:

TXRX18340PCSTM

7106

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

Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

NBSC 00004

0361

#EXX1834DFCSTM

7106

Statement of Account

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

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

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

Summary of Account Balance

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

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

Signature Gold Checking Account Number 7106 8 Enclosures

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

Checks

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

NBSC 00005

#XXR1834DPCSTM

7106

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

Other Debits

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

Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

NBSC 00006

##XGR1834DPCSTM

7106

Statement of Account

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

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

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

Summary of Account Balance

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

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

Signature Gold Checking Account Number 7106 7 Enclosures

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

Checks

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

Other Debits

Date	Transaction Type	Reference Number	Description	Amount
12-03	Presauthorized Wd	31201466669801	BLDE CROSS DRAFT PREM 021203 2500301628	143.90

NBSC 00007

11XCH1834DPCSTM

7106

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

Deposits/Other Credits

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

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

Interest Summary

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

NBSC 00008

#XX#18340PCSTN

0000000000007106

Statement of Account

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

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

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

Summary of Account Balance

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

Signature Gold Checking	Account Number	Enclosures
	0000000000007106	5 Enclosures

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

Checks

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

Other Debits

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

Deposits/Other Credits

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

NBSC 00009

~~036000001~~7106

January 08, 2003
~~67-106~~106
 GERALDINE M HARRIS
 Page 2 of 2

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

Interest Summary

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

NBSC 00010

83XKH1834DPCSTM

7106

Statement of Account

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

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

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

Summary of Account Balance

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

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

Signature Gold Checking Account Number 7106 5 Enclosures

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

Checks

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

Other Debits

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

NBSC 00011

##XXH1834DPCSTM

*****7106

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

Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

NBSC 00012

14XXR1834DPCSTM

7106

Statement of Account

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

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

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

Summary of Account Balance

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

Signature Gold Checking Account Number 7106 3 Enclosures

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

Checks

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

Other Debits

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

Deposits/Other Credits

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

NBSC 00013

##XXH1834DPCSTM

7106

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

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

Interest Summary

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

NBSC 00014

0371

##XXH1834DPCSTM

7106

Statement of Account

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

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

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

Summary of Account Balance

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

LET FREEDOM RING!

Signature Gold Checking Account Number 7106 5 Enclosures

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

Checks

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

Other Debits

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

NBSC 00015

15XXH18340PCSTM

7106

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

Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

NBSC 00016

0373

#BXHB1834DPCSTM

7106

Statement of Account

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

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

Direct inquiries to: 6

NBSC Sumter Main
 1 Broad Street
 Sumter SC 29150

Summary of Account Balance

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

LET FREEDOM RING!

Signature Gold Checking Account Number 7106 6 Enclosures

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

Checks

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

Other Debits

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

NBSC 00017

11XXH1834DPCSTM

7106

May 08, 2003

7106

GERALDINE M HARRIS

Page 2 of 2

Deposits/Other Credits

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

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

Interest Summary

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

NBSC 00018

1834DPCSTM

0000000106

Statement of Account

Last statement: May 08, 2003
 This statement: June 08, 2003
 Total days in statement period: 31
 0000000106 000 834
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GERALDINE M HARRIS
 HARRY L HARRIS JR
 PO BOX 4509
 PAWLEYS ISLAND SC 29585-8509

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

Summary of Account Balance

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

LET FREEDOM RING!

Signature Gold Checking Account Number 0000000106 3 Enclosures

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

Checks

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

Other Debits

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

Deposits/Other Credits

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

NBSC 00019

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106

June 08, 2003
 106
 GERALDINE M HARRIS
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Deposits/Other Credits		Reference Number	Description	Amount
Date	Transaction Type			
06-03	Preauthorized Credit	31036035414557	US TREASURY 303 SOC SEC 030603 2500301620 SSA	950.00
06-08	Interest Credit	000000000000000		46.81

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

Interest Summary

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

NBSC 00020

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7106

Statement of Account

Last statement: June 08, 2003
 This statement: July 08, 2003
 Total days in statement period: 30
 7106 008 834
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GERALDINE M HARRIS
 HARRY L HARRIS JR
 PO BOX 4509
 PAWLEYS ISLAND SC 29585-8509

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

Summary of Account Balance

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

Signature Gold Checking	Account Number	5 Enclosures
	7106	

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

Checks

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

Other Debits

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

Deposits/Other Credits

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

NBSC 00021

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July 08, 2003
 7106
 GERALDINE M HARRIS
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Balance Summary					
Date	Amount	Date	Amount	Date	Amount
06-08	138,889.92	06-23	139,405.30	07-07	137,431.92
06-17	138,647.58	06-27	138,905.30	07-08	137,462.39
06-19	139,441.33	07-03	139,707.92		
Interest Summary					
Annual percentage yield earned		0.27%	Average balance for APT		139,000.31
Interest-bearing days		30	Interest		30.47

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7106

Statement of Account

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

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

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

Summary of Account Balance

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

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

Signature Gold Checking Account Number 106 4 Enclosures

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

Checks

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

Other Debits

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

NBSC 00023

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August 08, 2003
 00000000000007106
 GERALDINE M HARRIS
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Deposits/Other Credits

Date	Transaction Type	Reference Number	Description	Amount
07-09	Deposit	00006160722630		8,494.38
07-16	Deposit	00006266627980		893.44
08-01	Preauthorized Credit	31036035384185	US TREASURY 303 SOC SEC 030801 250G30162D SSA	950.00
08-08	Interest Credit	0000000000000000		24.72

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

Interest Summary

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

NBSC 00024

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7106

Statement of Account

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

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

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

Summary of Account Balance

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

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

Checks

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

* Skip in check sequence

Other Debits

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

Deposits/Other Credits

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

NBSC 00025

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September 08, 2003
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 GERALDINE M HARRIS
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Balance Summary					
Date	Amount	Date	Amount	Date	Amount
08-08	145,059.36	08-25	146,307.87	09-08	144,759.16
08-12	146,459.36	08-26	144,031.87		
08-20	146,351.82	09-03	144,734.49		

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

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7106

Statement of Account

Last statement: September 08, 2003
 This statement: October 08, 2003
 Total days in statement period: 30
 7106 008 834
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GERALDINE M HARRIS
 HARRY L HARRIS JR
 PO BOX 4509
 PAWLEYS ISLAND SC 29585-8509

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

Summary of Account Balance

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

Signature Gold Checking Account Number: 7106 3 Enclosures

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

Checks

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

Other Debits

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

Deposits/Other Credits

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

NBSC 00027

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7106

October 08, 2003
 7106
 GERALDINE M HARRIS
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Balance Summary					
Date	Amount	Date	Amount	Date	Amount
09-08	144,759.16	09-22	144,598.36	10-03	143,124.98
09-12	144,634.16	09-29	142,322.36	10-08	143,148.66
Interest Summary					
Annual percentage yield earned		0.20%	Average balance for APY		144,028.23
Interest-bearing days		30	Interest		23.68

NBSC 00028

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7106

Statement of Account

Last statement: October 08, 2003
 This statement: November 08, 2003
 Total days in statement period: 31
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GERALDINE M HARRIS
 HARRY L HARRIS JR
 PO BOX 4509
 PAWLEYS ISLAND SC 29585-8509

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

Summary of Account Balance

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

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

Signature Gold Checking. Account Number 7106 5 Enclosures

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

Checks

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

Other Debits

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

NBSC 00029

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7106

November 08, 2003
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 GERALDINE M HARRIS
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Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

NBSC 00030

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7106

Statement of Account

Last statement: November 08, 2003
 This statement: December 08, 2003
 Total days in statement period: 30
 7106 008 834
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GERALDINE M HARRIS
 HARRY L HARRIS JR
 PO BOX 4509
 PAWLEYS ISLAND SC 29585-8509

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

Summary of Account Balance

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

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

Signature Gold Checking Account Number 7106 3 Enclosures

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

Checks

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

Other Debits

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

NBSC 00031

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7106

December 08, 2003
7106
GERALDINE M HARRIS
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Deposits/Other Credits

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

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

Interest Summary

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

NBSC 00032

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7106

Statement of Account

Last statement: December 08, 2003
 This statement: January 08, 2004
 Total days in statement period: 31
 7106 008 834
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GERALDINE M HARRIS
 HARRY L HARRIS JR
 PO BOX 4509
 PAWLEYS ISLAND SC 29585-8509

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

Summary of Account Balance

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

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

Signature Gold Checking Account Number 7106 8 Enclosures

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

Checks

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

Other Debits

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

NBSC 00033

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January 08, 2004
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 GERALDINE M HARRIS
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Deposits/Other Credits

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

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

Interest Summary

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

NBSC 00034

##XXH1834DFCSTM

7106

Statement of Account

Last statement: January 08, 2004
This statement: February 08, 2004
Total days in statement period: 31
7106 008 834
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GERALDINE M HARRIS
HARRY L HARRIS JR
PO BOX 4509
PAWLEYS ISLAND SC 29585-8509

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

Summary of Account Balance

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

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

Signature Gold Checking Account Number 7106 3 Enclosures

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

Checks

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

Other Debits

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

NBSC 00035

106

February 08, 2004
 106
 GERALDINE M HARRIS
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Deposits/Other Credits

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

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

Interest Summary

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

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07106

Statement of Account

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

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

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

Summary of Account Balance

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

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

Signature Gold Checking Account Number 07106 3 Enclosures

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

Checks

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

Other Debits

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

NBSC 00037

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7106

March 08, 2004
 7106
 GERALDINE M HARRIS
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Deposits/Other Credits

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

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

Interest Summary

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

##XXR1834DPCSTM

7106

Statement of Account

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

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

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

Summary of Account Balance

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

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

Signature Gold Checking Account Number 106 6 Enclosures

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

Checks

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

Other Debits

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

NBSC 00039

##XXH1834DPCSTM

7106

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

Deposits/Other Credits

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

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

Interest Summary

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

NBSC 00040

##XXH1834DFCSTM

000000106

Statement of Account

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

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

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

Summary of Account Balance

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

Signature Gold Checking Account Number 000000106 4 Enclosures

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

Checks

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

Other Debits

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

Deposits/Other Credits

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

NBSC 00041

##XXH1834DFCSTM

7106

May 08, 2004

7106

GERALDINE M HARRIS

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

Interest Summary

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

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7106

June 08, 2004

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GERALDINE M HARRIS

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

Interest Summary

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

NBSC 00044

0401

##XXB1834DPCSTM

~~CONFIDENTIAL~~ 7106

Statement of Account

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

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

Direct inquiries to: 3

NBSC Sumter Main
1 Broad Street
Sumter SC 29150

Summary of Account Balance

Account	Number	Ending Balance
Signature Gold Checking	~~000000~~ 7106	\$173,035.70

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

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

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

Checks

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

Other Debits

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

NBSC 00045

07106

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07106

July 08, 2004

07106

GERALDINE M HARRIS

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Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

NBSC 00046

0403

11XXH1834DPCSTM

7106

Statement of Account

Last statement July 08, 2004
 This statement August 08, 2004
 Total days in statement period: 31
 7106 008 834
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GERALDINE M HARRIS
 HARRY L HARRIS JR
 PO BOX 4509
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 4

NBSC Sumter Main
 1 Broad Street
 Sumter SC 29150

Summary of Account Balance

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

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

Signature Gold Checking Account Number 7106 4 Enclosures

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

Checks

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

Other Debits

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

NBSC 00047

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7106

August 08, 2004
 7106
 GERALDINE M HARRIS
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Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

NBSC 00048

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Statement of Account

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

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

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

Summary of Account Balance

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

BANK 24-HOURS WITH FREE ONLINE ACCESS!

Signature Gold Checking Account Number 0000007106 4 Enclosures

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

Checks

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

Other Debits

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

NBSC 00049

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7106

September 08, 2004
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 GERALDINE M HARRIS
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Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

NBSC 00050

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7106

Statement of Account

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

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

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

Summary of Account Balance

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

APPLY FOR OUR NEW CREDIT CARD TODAY!

Signature Gold Checking Account Number 7106 4 Enclosures

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

Checks

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

Other Debits

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

NBSC 00051

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7106

October 08, 2004
 7106
 GERALDINE M HARRIS
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Deposits/Other Credits

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

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

Interest Summary

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

NBSC 00052

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7106

Statement of Account

Last statement October 08, 2004
 This statement November 08, 2004
 Total days in statement period: 31
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GERALDINE M HARRIS
 HARRY L HARRIS JR
 PO BOX 4509
 PARLEYS ISLAND SC 29585-8509

Direct inquiries to: 5

NBSC Sumter Main
 1 Broad Street
 Sumter SC 29150

Summary of Account Balance

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

NBSC CREDIT CARD-EASY HOLIDAY SHOPPING!

Signature Gold Checking Account Number 7106 5 Enclosures

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

Checks

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

Other Debits

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

NBSC 00053

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7106

November 08, 2004
7106
GERALDINE M HARRIS
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Deposits/Other Credits

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

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

Interest Summary

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

NBSC 00054

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7106

Statement of Account

Last statement November 08, 2004
 This statement December 08, 2004
 Total days in statement period: 30
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GERALDINE M HARRIS
 HARRY L HARRIS JR
 PO BOX 4509
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 6

NBSC Sumter Main
 1 Broad Street
 Sumter SC 29150

Summary of Account Balance

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

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

Signature Gold Checking Account Number 7106 6 Enclosures

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

Checks

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

Other Debits

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

NBSC 00055

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7106

December 08, 2004
 7106
 GERALDINE M HARRIS
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Deposits/Other Credits

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

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

Interest Summary

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

NBSC 00056

7106

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7106

Statement of Account

Last statement December 08, 2004
This statement January 08, 2005
Total days in statement period: 31
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GERALDINE M HARRIS
HARRY L HARRIS JR
PO BOX 4509
PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 7

WESC Sumter Main
1 Broad Street
Sumter SC 29150

Summary of Account Balance

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

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

Signature Gold Checking Account Number 7106 7 Enclosures

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

Checks

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

Other Debits

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

NBSC 00057

0414

#XCH1834DPCSTM

106

January 08, 2005
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GERALDINE M HARRIS
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Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

11XXH1834DPCSTM

7106

Statement of Account

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

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

Direct inquiries to: 5

NBSC Sumter Main
 1 Broad Street
 Sumter SC 29150

Summary of Account Balance

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

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

Signature Gold Checking Account Number 7106 5 Enclosures

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

Checks

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

Other Debits

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

NBSC 00059

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7106

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

Deposits/Other Credits

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

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

Interest Summary

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

NBSC 00060

##XXH1834DPCSTM

7106

Statement of Account

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

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

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

Summary of Account Balance

Account	Number	Ending Balance
Signature Gold Checking	7106	\$179,733.77
Signature Gold Checking	Account Number 7106	4 Enclosures
Beginning balance	181,543.84	
Deposits/Credits	1,013.73	
Withdrawals/Debits	2,823.80	
Ending balance	179,733.77	

Checks

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

Other Debits

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

Deposits/Other Credits

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

NBSC 00061

##XXH1834DPCSTM

7106

March 08, 2005
 7106
 GERALDINE M HARRIS
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Balance Summary					
Date	Amount	Date	Amount	Date	Amount
02-08	181,543.84	02-24	181,346.57	03-08	179,733.77
02-10	181,509.20	03-03	179,699.04		

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

##XXH1834DPCSTM

7106

Statement of Account

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

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

Direct inquiries to: 5

NBSC Sumter Main
1 Broad Street
Sumter SC 29150

Summary of Account Balance

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

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

Signature Gold Checking Account Number 7106 5 Enclosures

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

Checks

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

Other Debits

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

NBSC 00063

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7106

April 08, 2005
7106
GERALDINE M HARRIS
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Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

##XXH1834DPCSTM

05000687106

Statement of Account

Last statement: April 08, 2005
This statement: May 08, 2005
Total days in statement period: 30
05000687106 008. 834
Page 1 of 2

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

Direct inquiries to: 3
800-708-5687

Summary of Account Balance

Account	Number	Ending Balance
Signature Gold Checking	05000687106	\$184,428.71

ONLINE ACCESS MAKES BANKING WITH NBSC EASY! IT JUST CLICKS.

Signature Gold Checking Account Number 05000687106 3 Enclosures

Beginning balance	178,316.57
Deposits/Credits	8,897.81
Withdrawals/Debits	2,785.67
Ending balance	184,428.71

Checks

Number	Date	Amount	Control
865	04-21	125.00	00006870459370
866	04-25	34.14	00006959484530
867	04-26	2,460.00	00006871728220

Other Debits

Date	Transaction Type	Reference Number	Description	Amount
05-03	Preauthorized Wd	31201462339111	BLUE CROSS DRAFT PREM 050503 2500301628	166.53

NBSC 00065

##XXH1834DPCSTM

0106

May 08, 2005

0106

GERALDINE M. HARRIS

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Deposits/Other Credits

Date	Transaction Type	Reference Number	Description	Amount
04-14	Deposit	00005023002660		6,881.25
05-02	Deposit	00005023066230		1,000.00
05-03	Preauthorized Credit	31036035074123	US TREASURY 303 SOC SEC	979.00
			050503 2500301620 SSA	
05-08	Interest Credit	00000000000000		37.56

Balance Summary

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

Interest Summary

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

NBSC 00066

11XXH1834DPCSTM

7106

Statement of Account

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

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

Direct inquiries to:
800-708-5687

Summary of Account Balance

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

Signature Gold Checking	Account Number	Enclosures
	7106	4 Enclosures

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

Checks

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

Other Debits

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

Deposits/Other Credits

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

NBSC 00067

0424

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~~SECRET~~ 7106

GERALDINE M HARRIS

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Deposits/Other Credits		Reference Number	Description	Amount
Date	Transaction Type			
06-03	Prauthorized Credit	0000000000000000	US TREASURY 303 SOC SEC 050603 2500301620 SSA	979.00
06-08	Interest Credit	0000000000000000		39.17

Balance Summary					
Date	Amount	Date	Amount	Date	Amount
05-08	184,428.71	05-11	184,929.47	06-03	183,237.77
05-09	185,084.96	05-26	184,885.30	06-08	183,276.94
05-10	184,934.96	06-02	182,425.30		

Interest Summary

Annual percentage yield earned	0.254	Average balance for APY	184,492.90
Interest-bearing days	31	Interest	39.17

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7106

Statement of Account

Last statement: June 08, 2005
 This statement: July 08, 2005
 Total days in statement period: 30
 7106 008 834
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GERALDINE W HARRIS
 HARRY L HARRIS JR
 PO BOX 4509
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 5
 800-708-5687

Summary of Account Balance

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

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

Signature Gold Checking Account Number 7106 5 Enclosures

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

Checks

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

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July 08, 2005
 7106
 GERALDINE M HARRIS
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Other Debits

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

Deposits/Other Credits

Date	Transaction Type	Reference Number	Description	Amount
06-27	Deposit	00006023295970		1,275.00
07-01	Preauthorized Credit	31036035048316	US TREASURY 303 SOC SEC 050701 250030162D SSA	979.00
07-08	Interest Credit	0000000000000000		37.58

Balance Summary

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

Interest Summary

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

NBSC 00070

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7106

Statement of Account

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

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

Direct inquiries to: 3
 800-708-5687

Summary of Account Balance

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

Checks

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

Other Debits

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

Deposits/Other Credits

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

NBSC 00071

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August 08, 2005
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 GERALDINE M HARRIS
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Deposits/Other Credits		Reference Number	Description	Amount	
Date	Transaction Type				
08-03	Prauthorized Credit	31036035041078	US TREASURY 303 SOC SEC	979.00	
08-08	Interest Credit	00000000000000	050803 250030162D SSA	41.04	
Balance Summary					
Date	Amount	Date	Amount	Date	Amount
07-08	182,501.03	07-25	194,977.89	08-04	193,205.36
07-11	195,011.03	08-03	195,790.36	08-08	193,246.40
Interest Summary					
Annual percentage yield earned		0.25%	Average balance for APY	193,296.31	
Interest-bearing days		31	Interest	41.04	

NBSC 00072

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7106

Statement of Account

Last statement: August 08, 2005
 This statement: September 08, 2005
 Total days in statement period: 31
 710-6 008 834
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GERALDINE N HARRIS
 HARRY L HARRIS JR
 PO BOX 4509
 PAWLEYS ISLAND SC 29585-8509

Direct inquiries to: 3
 800-708-5687

Summary of Account Balance

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

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

Signature Gold Checking Account Number 710-6 3 Enclosures

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

Checks

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

NBSC 00073

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September 08, 2005
710-6
GERALDINE M HARRIS
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Other Debits

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

Deposits/Other Credits

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

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

Interest Summary

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

NBSC 00074

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7106

Statement of Account

Last statement: September 08, 2005
 This statement: October 08, 2005
 Total days in statement period: 30
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Direct inquiries to: 3
 800-708-5687

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

Summary of Account Balance

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

Signature Gold Checking Account Number 710-6 3 Enclosures

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

Checks

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

Other Debits

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

Deposits/Other Credits

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

NBSC 00075

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October 08, 2005
710-6
GERALDINE M HARRIS
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Deposits/Other Credits		Reference Number	Description	Amount
Date	Transaction Type			
10-03	Preauthorized Credit	31036035040762	US TREASURY 303 SOC. SEC 051003 250030162D SSA	979.00
10-08	Interest Credit	00000000000000		39.53

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

Interest Summary

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

NBSC 00076

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7106

Statement of Account

Last statement: October 08, 2005
This statement: November 08, 2005
Total days in statement period: 31
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Direct inquiries to: 4
800-708-5687

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

Summary of Account Balance

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

Signature Gold Checking Account Number 710-6 4 Enclosures

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

Checks

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

Other Debits

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

NBSC 00077

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November 08, 2005
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GERALDINE M HARRIS
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Deposits/Other Credits

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

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

Interest Summary

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

NBSC 00078

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7106

Statement of Account

Last statement: November 08, 2005
This statement: December 08, 2005
Total days in statement period: 30
710-6 008 834
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Direct inquiries to: 7
800-708-5687

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

Summary of Account Balance

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

Signature Gold Checking Account Number 710-6 7 Enclosures

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

Checks

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

Other Debits

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

NBSC 00079

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December 08, 2005
 710-6
 GERALDINE M HARRIS
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Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

NBSC 00080

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7106

Statement of Account

Last statement: December 09, 2005
 This statement: January 08, 2006
 Total days in statement period: 31
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Direct inquiries to: 4
 800-708-5687

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

Summary of Account Balance

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

Checks

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

* Skip in check sequence

Other Debits

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

NBSC 00081

710-6

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January 08, 2006
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GERALDINE M HARRIS
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Deposits/Other Credits

Date	Transaction Type	Reference Number	Description	Amount
12-28	Deposit	00006023117860		327.44
01-03	Presauthorized Credit	31036035012698	US TREASURY 303 SOC SEC	1,012.00
01-08	Interest Credit	0000000000000000	060103 2500301620 SSA	38.81

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

Interest Summary

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

NBSC 00082

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7106

Statement of Account

Last statement: January 08, 2006
 This statement: February 08, 2006
 Total days in statement period: 31
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Direct inquiries to: 4
 800-708-5687

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

Summary of Account Balance

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

Checks

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

Other Debits

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

NBSC 00083

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February 08, 2006
710-6
GERALDINE M HARRIS
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Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

NBSC 00084

0441

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7106

Statement of Account

Last statement: February 08, 2006
 This statement: March 08, 2006
 Total days in statement period: 28
 710-6 008 834
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Direct inquiries to: 2
 800-708-5687

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

Summary of Account Balance

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

Checks

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

Other Debits

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

NBSC 00085

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March 08, 2006
 710-6
 GERALDINE M HARRIS
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Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

NBSC 00086

##XXH1834DPCSTM

7106

Statement of Account

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

Direct inquiries to: 5
800-708-5687

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

Summary of Account Balance

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

Signature Gold Checking Account Number 710-6 5 Enclosures

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

Checks

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

Other Debits

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

NBSC 00087

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##XXH1834DPCSTM

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April 08, 2006
 710-6
 GERALDINE M HARRIS
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Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

NBSC 00088

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Statement of Account

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

Direct inquiries to: 8
800-708-5687

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

Summary of Account Balance

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

Signature Gold Checking Account Number 000000000000710-6 8 Enclosures

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

Checks

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

Other Debits

Date	Transaction Type	Reference Number	Description	Amount
05-03	Preauthorized wd	31201465003078	BLUE CROSS DRAFT PREM 060503 2500301628	181.91

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0446

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7106

May 08, 2006
 710-6
 GERALDINE M HARRIS
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Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

NBSC 00090

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7106

Statement of Account

Last statement: May 08, 2006
This statement: June 08, 2006
Total days in statement period: 31
-710-6 008 834
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Direct inquiries to: 5
800-708-5687

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

Summary of Account Balance

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

Signature Gold Checking Account Number 710-6 5 Enclosures

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

Checks

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

Other Debits

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

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 GERALDINE M HARRIS
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Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

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Statement of Account

Last statement: June 08, 2006
This statement: July 08, 2006
Total days in statement period: 30
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Direct inquiries to: 5
800-708-5687

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

Summary of Account Balance

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

Signature Gold Checking Account Number 710-6 5 Enclosures

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

Checks

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

Other Debits

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

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July 08, 2006
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GERALDINE M HARRIS
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Deposits/Other Credits

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

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

Interest Summary

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

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Statement of Account

Last statement: July 08, 2006
 This statement: August 08, 2006
 Total days in statement period: 31
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Direct inquiries to: 6
 800-708-5687

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

Summary of Account Balance

Account	Number	Ending Balance
Signature Gold Checking	710-6	\$202,655.69

Signature Gold Checking Account Number 710-6 6 Enclosures

Beginning balance	190,230.23
Deposits/Credits	13,561.48
Withdrawals/Debits	1,136.02
Ending balance	202,655.69

Checks

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

* Skip in check sequence

Other Debits

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

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August 08, 2006
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GERALDINE M HARRIS
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Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

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Statement of Account

Last statement: August 08, 2006
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Direct inquiries to: 8
800-708-5687

GERALDINE M HARRIS
HARRY L HARRIS JR
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Summary of Account Balance

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

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Signature Gold Checking Account Number 710-6 8 Enclosures

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

Checks

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

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10-10-68 10-10-68

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

Other Debits

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

Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

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Last statement: September 08, 2006
This statement: October 08, 2006
Total days in statement period: 30
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GERALDYNE M HARRIS
BARRY L HARRIS JR
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PAWLEYS ISLAND SC 29585-8509

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

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

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 GERALDINE M HARRIS
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Other Debits

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

Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

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Statement of Account

Last statement: October 08, 2006
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Direct inquiries to: 11
800-708-5687

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

Summary of Account Balance

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

Checks

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

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November 08, 2006
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GERALDINE M HARRIS
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Other Debits

Date	Transaction Type	Reference Number	Description	Amount
11-03	Preauthorized Wd	31201461076175	BLDR CROSS DRAFT PREM 061103 250030162B	181.91

Deposits/Other Credits

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

Balance Summary

Date	Amount	Date	Amount	Date	Amount
10-08	196,350.20	10-18	203,031.37	11-02	200,244.72
10-12	204,001.76	10-19	203,591.37	11-03	201,074.81
10-13	203,760.13	10-31	203,455.92	11-06	201,052.02
10-17	203,299.63	11-01	203,122.05	11-08	201,094.87

Interest Summary

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

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Statement of Account

Last statement: November 08, 2006
This statement: December 08, 2006
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Direct inquiries to: 9
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GERALDINE M HARRIS
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Summary of Account Balance

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

Checks

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

* Skip in check sequence

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December 08, 2006
 710-6
 GERALDINE M HARRIS
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Other Debits

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

Deposits/Other Credits

Date	Transaction Type	Reference Number	Description	Amount
12-01	Preauthorized Credit	31036034875902	US TREASURY 303 SOC SEC 061201 250030162D SSA	1,012.00
12-08	Interest Credit	00000000000000		41.02

Balance Summary

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

Interest Summary

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

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Statement of Account

Last statement: December 08, 2006
 This statement: January 08, 2007
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Direct inquiries to: 7
 800-708-5687

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

Summary of Account Balance

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

Signature Gold Checking Account Number 710-6 7 Enclosures

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

Checks

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

* Skip in check sequence

Other Debits

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

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January 08, 2007
 710-6
 GERALDINE M HARRIS
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Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

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Statement of Account

Last statement: January 08, 2007
 This statement: February 08, 2007
 Total days in statement period: 31
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Direct inquiries to: 7
 800-708-5687

GERALDINE M HARRIS
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Summary of Account Balance

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

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Signature Gold Checking Account Number 710-6 7 Enclosures

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

Checks

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

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February 08, 2007
 710-6
 GERALDINE M HARRIS
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Checks Number	Date	Amount	Control
991 *	02-07	80.00	00006864249570
* Skip in check sequence			

Other Debits

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

Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

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Statement of Account

Last statement: February 08, 2007
 This statement: March 08, 2007
 Total days in statement period: 28
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Direct inquiries to: 9
 800-708-5687

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

Summary of Account Balance

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

Signature Gold Checking Account Number 710-6 9 Enclosures

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

Checks

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

Other Debits

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

NBSC 00109

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March 08, 2007
 710-6
 GERALDINE M HARRIS
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Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

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May 08, 2007
 710-6
 GERALDINE H HARRIS
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Other Debits

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

Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

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Statement of Account

Last statement: May 08, 2007
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 Total days in statement period: 31
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Direct inquiries to: 6
 800-708-5687

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

Summary of Account Balance

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

Checks

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

* Skip in check sequence

Deposits/Other Credits

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

NBSC 00115

710-6

PAGE

##XXH1834DPCSTM

7106

June 08, 2007

710-6

GERALDINE M HARRIS

Page 2 of 2

Balance Summary

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

Interest Summary

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

NBSC 00116

0470

110XCH18340PCSTM

0000000000007106

Statement of Account

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

Direct inquiries to: 0
 800-708-5687

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

Summary of Account Balance

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

Signature Gold Checking Account Number 000000710-6

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

Deposits/Other Credits

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

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

Interest Summary

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

NBSC 00118

##XXH1834DPCSTM

7106

Statement of Account

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

Direct inquiries to: 0
 800-708-5687

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

Summary of Account Balance

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

Signature Gold Checking Account Number 710-6

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

Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

NBSC 00119

14XKH1834DPCSTM

7106

Statement of Account

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

Direct inquiries to: 0
 800-708-5687

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

Summary of Account Balance

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

Deposits/Other Credits

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

Balance Summary

Date	Amount	Date	Amount	Date	Amount
09-08	188,890.40	10-08	188,929.22		

Interest Summary

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

NBSC 00120

##XXH1834DFCSTM

7106

Statement of Account

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

Direct inquiries to: 0
 800-708-5687

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

Summary of Account Balance

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

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

Signature Gold Checking Account Number 710-6

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

Deposits/Other Credits

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

Balance Summary

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

NBSC 00121

4EXXB1834DPCSTM

7106

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

Interest Summary

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

NBSC 00122

11X081834DPCSTM

7106

Statement of Account

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

Direct inquiries to: 0
 800-708-5687

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

Summary of Account Balance

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

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

Signature Gold Checking Account Number 710-6

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

Deposits/Other Credits

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

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

11XXH1834DPCSTM

7106

Statement of Account

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

Direct inquiries to: 1
 800-708-5687

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

Summary of Account Balance

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

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

Signature Gold Checking Account Number 710-6 1 Enclosure

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

Checks

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

Deposits/Other Credits

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

NBSC 00125

##XXB1834DPCSTM

7106

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

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

NBSC 00126

##XXH1834DPCSTM

7106

Statement of Account

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

Direct inquiries to: 2
 800-708-5687

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

Summary of Account Balance

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

Signature Gold Checking Account Number 710-6 2 Enclosures

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

Checks

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

Deposits/Other Credits

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

Balance Summary

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

NBSC 00127

~~XXXXXXXXXXXX~~ 7106

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

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

0481

##XXH1834DPCSTM

7106

Statement of Account

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

Direct inquiries to: 1
 800-708-5687

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

Summary of Account Balance

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

Checks

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

Deposits/Other Credits

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

Balance Summary

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

NBSC 00129

##XXR1834DPCSTM

██████████ 7106

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

Interest Summary

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

NBSC 00130

##XXR1834DPCSTM

7106

Statement of Account

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

Direct inquiries to: 0
 800-708-5687

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

Summary of Account Balance

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

Signature Gold Checking Account Number 710-6

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

Deposits/Other Credits

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

Balance Summary

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

Interest Summary

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

11XKH1834DPCSTM

7106

Statement of Account

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

Direct inquiries to: 1
 800-708-5687

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

Summary of Account Balance

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

Checks

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

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

Interest Summary

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

NBSC 00132

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



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

PAGE 1 OF 8

ACCOUNT INFORMATION

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

BRANCH ADDRESS:
345 WEST WESMARK BOULEVARD
SUMTER SC 29150

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

FOR YOUR CONSIDERATION

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



PORTFOLIO AT-A-GLANCE

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

PET 00001

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

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

FILE: 07-120
Page 7

A-200

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



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

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

A-200

FILE: 07-120
 Page 6

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

MORRIS D. MAZURSKY
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773-9532 775-3932
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Mr. Harry L. Harris, Jr.
P. O. Box 4509
Pawleys Island, SC 29585

FILE: 07-120
Page 5

A-200

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

MORRIS D. MAZURSKY
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773-9532 775-3932
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Mr. Harry L. Harris, Jr.
P. O. Box 4509
Pawleys Island, SC 29585

A-200

FILE: 07-120
Page 4

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

MORRIS D. MAZURSKY
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773-9532 775-3932
E.I. NO: [REDACTED]

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

FILE: 07-120
Page 3

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

MORRIS D. MAZURSKY
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 773-9532 775-3932
 E.I. NO: [REDACTED]

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

FILE: 07-120
Page 2

A-200

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

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

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

FILE: 07-120

A-200

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

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

4 IN THE MATTER OF:)
5 THE ESTATE OF GERALDINE M. HARRIS)

6
7
8
9
10

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

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

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

Page 6

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

Page 7

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

Page 8

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

Page 9

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

Page 10

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

Page 11

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

Page 12

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

Page 13

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

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

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

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

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

Page 18

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

Page 19

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

Page 20

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

Page 21

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

Page 22

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

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

7 MR. MAZURSKY: -- early survivor.

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

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

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

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

25 BY MR. SUMNER:

Page 23

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

3 A Yeah.

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

9 A Okay.

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

13 A Okay.

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

16 A I see that.

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

19 A That's Geraldine, authorized signatory.

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

22 A That's mine.

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

25 A I assume.

Page 24

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

4 A Not offhand I don't, no.

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

11 A I see that.

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

14 A April the 1st, 2009.

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

17 A I assume so.

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

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

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

Page 25

1 THE WITNESS: Let me explain, Morris.

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

6 BY MR. SUMNER:

7 Q September 30th, 1999.

8 A Yeah. This says 2009 here.

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

12 A The signature's September 1999.

13 Q Correct.

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

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

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

23 I know something about this.

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

Page 26

1 Q Well --

2 A I have no idea.

3 Q -- be that as it may, you'll agree with me.

4 that this is ten years after the account was opened

5 and most likely not the deposit --

6 A I'm not going to agree to anything like

7 that because I don't know where you're coming from.

8 Q Okay. Well, you don't disagree that you

9 submitted this into evidence for the Court in

10 support of your case; correct?

11 A Only thing I'll admit to is this signed

12 card by my mother and myself. I don't know anything

13 about this. You might talk to my lawyer about that;

14 okay? I don't know anything about this. This is

15 the first time I've ever seen it. I don't know if

16 you're trying to trick me or what you're trying to

17 do.

18 Q I assure you I'm not trying to trick you.

19 A Okay.

20 Q Who was present when this signature page

21 was filled out on September 30th, 1999?

22 A You're talking about 11 years ago, I guess

23 somebody at the bank was present, I don't know, I

24 guess, yeah, somebody that worked at Wachovia.

25 Q Were you present?

Page 27

1 A Yeah, I was present if I signed it.

2 Q Okay. Was your mother present?

3 A I'm sure she was if she signed it.

4 Q Okay. At that time could your mother see

5 well enough to read this document?

6 A Perfect, correct.

7 Q All right. Let's -- I'm going to direct

8 your attention now to the Exhibit D.

9 MR. SUMNER: And again, Your Honor,

10 this was previously marked so I don't see

11 any need to add paper to your file.

12 BY MR. SUMNER:

13 Q But I'm going to give you Exhibit D for

14 your reference there and a copy to the Court.

15 Morris and I can share because I've only got three.

16 And this is Exhibit D that was

17 submitted to the Court in support of your -- of the

18 estate. Do you see the top left-hand corner, this

19 says Wachovia?

20 A Correct.

21 Q Okay. And if you look underneath

22 Wachovia, it says regular checking, do you see that?

23 A Yes, yes, yes.

24 Q Now, underneath that, it's small, but if

25 you follow me, it says regular checking, 01100 and

Page 28

1 then [REDACTED] 4032, do you see that?

2 A Yes.

3 Q Okay. Now, if you compare that to this

4 account number, you'll see the same [REDACTED] 2403. And

5 my question to you is does this documentation that

6 you submitted to the Court in Exhibit D, is this the

7 backup records that you obtained from Wachovia

8 regarding this account that was opened on

9 September 30th, 1999?

10 A I don't know what you're talking about. I

11 don't understand your question. As I explained

12 before, I had a savings account and maybe two other

13 accounts with her. I combined all those accounts

14 and had one account down there with Wachovia.

15 That one account, I'm not sure

16 what number it is, I'll have to go back in my file,

17 but that's the account. I put the money in the

18 estate and she got on the computer and she said,

19 Mr. Harris, that's your money, hundred eighty

20 thousand and some dollars.

21 MR. SUMNER: Perhaps we should do the

22 same exercise here. Morris, would you

23 stipulate that Exhibit D is the backup

24 accounting documentation for the account

25 that was opened on September the 30th, '99

Page 29

1 under this signature page?

2 MR. MAZURSKY: I don't know, I need

3 to look at it.

4 MR. SUMNER: Okay. And this is just,

5 as an aside, you'll see that I underlined,

6 they contain the same basic numbers. And

7 I know my bank account occasionally gains

8 a zero or a one on the front end. What

9 I'm trying to find out, because I didn't

10 get to go to this bank, is this the

11 banking records that's in support of

12 this --

13 MR. MAZURSKY: These were the banking

14 records sent to me by the bank and that's

15 what I submitted in regard to your request

16 for all banking records.

17 Now, I don't know -- and I

18 introduced them into evidence at the

19 hearing to establish that they're records

20 of the bank.

21 I can't say whether they

22 specifically apply to that account or this

23 account. They were put in evidence and

24 you and I stipulated, there's no question

25 about those documents.

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

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

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

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

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

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

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

12 BY MR. SUMNER:

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

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

20 A I have no idea.

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

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

25 MR. SUMNER: And Mr. Mazursky, will

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

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

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

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

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

13 BY MR. SUMNER:

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

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

18 Q Well, I commend you.

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

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

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

1 A Oh, Exhibit D.

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

5 A Okay.

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

8 A Okay.

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

11 A Yeah.

12 Q This is a Wachovia banking record?

13 A Right.

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

15 A That's what it says.

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

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

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

22 A That's correct.

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

1 A Time flies, I guess so, if that's what the
2 death certificate says.

3 Q If you look at your inventory here, it's
4 got a date of death, it says 5-1, 2007.

5 A Okay.

6 Q So we can agree --

7 A Okay.

8 Q Would you read that last little paragraph
9 there on that Exhibit D?

10 A As you requested, your account is now
11 closed and this is a verified statement. If you
12 have any questions or wish to reopen this account,
13 call us at the Wachovia number or contact your local
14 bank. We appreciate your business.

15 Q That says that this account was closed six
16 months before your mother died; correct?

17 A Yeah, but I just have to explain to you.

18 I took the small accounts and put them into one
19 account just to have one account, you know, because
20 I didn't want all these little accounts around.
21 I've already explained that to you. And that's
22 what, the total of it was eighty thousand something
23 dollars.

24 Q And I appreciate that explanation, but my
25 question to you was this account as borne out by the

1 accounting record that you provided and marked as
2 Exhibit D, this account was closed six months before
3 your mother died; correct?

4 A If it says closed, it's closed, yes.

5 Q You don't dispute that?

6 A No.

7 Q Where did the \$81,335.98 come from that
8 you have listed here on this inventory?

9 A I guess it came from all the accounts I
10 closed.

11 Q Sitting here today can you tell me what
12 Wachovia account contained \$81,554.52 --

13 A I can find out because that's when I went
14 to the -- I opened the estate account, I closed that
15 account and that's what had 81,000 in it.

16 Q Now, we've already asked you to provide
17 the documentation in that account, haven't we?

18 A I don't know what you're (inaudible).

19 Q Well, to be fair, we've asked you for the
20 banking records in these interrogatories and you
21 responded that you provided --

22 A I gave you everything I had, that's what I
23 did, I went to the banks and told them --

24 Q And you went to the bank for the purposes
25 of obtaining the records to back up --

1 A Right, yes.

2 Q -- this inventory that you filed with the
3 Court; correct?

4 A That's correct.

5 Q Okay. And you obtained that signature
6 card marked as Exhibit B and you obtained that
7 account record marked as Exhibit D; correct?

8 A Like I said, might be more than one
9 signature card, you'll have to check.

10 Q Okay. And you haven't provided to me or
11 to your sister any other Wachovia banking records,
12 have you?

13 A I gave you everything that Wachovia gave
14 me. You know, it's been ten years, I don't know, I
15 mean, I came here, I spent hours trying --

16 Q Let me ask you this question: You didn't
17 submit as an exhibit at the initial hearing on this
18 matter any other Wachovia records other than those
19 records contained in Exhibit B and those records
20 contained in Exhibit D, did you? Those are the only
21 Wachovia records you presented to this Court?

22 A Whatever I had, I presented it, whatever I
23 could get, I presented it.

24 Q Now, I'm looking at the record, you
25 correct me if I'm wrong, are there any other

1 Wachovia records that you presented to this Court at
2 the other hearing?

3 A If they're not in there, I guess I didn't.

4 Q Okay. Let's now turn our attention to the
5 NBSC account. Now, the NBSC account you've got
6 listed in the inventory as having an amount of
7 \$188,781.46; is that correct?

8 A That's probably correct, yes.

9 Q Okay. Now, I'm going to hand you what was
10 marked at the prior hearing as Exhibit C.

11 MR. SUMNER: Mr. Mazursky, we're
12 going to have to share.

13 Q Is this the signature card for an NBSC
14 joint account between yourself and your mother?

15 A Yes, it looks like it is.

16 Q Okay. In the top right-hand corner is her
17 name, Geraldine Harris, right, she signed that?

18 A That's right, she signed that.

19 Q The signature beneath that, whose is that?

20 A That's mine.

21 Q Okay. And then down at the bottom it's
22 got her signature again and then it's got a date of
23 2-2-98, do you see that down at the bottom written
24 in just above Petitioner's Exhibit C?

25 A Yeah, I see that, I see that, I see.

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

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

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

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

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1 Q Okay.

2 A If they got the wrong account number on

3 it, I can't help that.

4 Q Did you submit this to the Court as

5 Exhibit D as backup documentation for the account

6 that was opened in Exhibit C and referenced in the

7 inventory under Schedule --

8 A I assume I did.

9 Q Okay. Is that the purpose of it?

10 A Purpose of what?

11 Q You said you assumed. My question to you

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

13 the document referenced on Exhibit C and the account

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

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

16 of my lawyer.

17 Q Okay. So yes?

18 A Yes.

19 Q Now, if you flip through the, and there's

20 a lot of pages, in fact, it's 132 pages, if you look

21 on the top, under statement of account, you'll see

22 on every single page there's a date. And on that

23 first page the date is September 8th, 2002.

24 And if you flip on back all the

25 way through, this accounting goes through April the

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1 8th of 2008; is that correct?

2 A That's correct.

3 Q Okay. So the earliest banking statements

4 that were provided to us or submitted to this Court

5 were from 2002; right? And that's not a trick

6 question. Those are just, those are the earliest

7 documents presumably, or appear to be September 8th,

8 2002. And it goes through 2008 so it's a period of

9 about six years.

10 A I assume that's the truth, I don't know.

11 Q We don't have the accounting records from

12 when this was opened, do we?

13 A I guess the bank doesn't go back that far.

14 I went to Wachovia to try to get all the records

15 from -- you all wanted them from when my father

16 died. The bank doesn't have records that far back.

17 Q Okay. Well, my question to you is this:

18 Do you remember what the beginning balance was on

19 this account when you opened it up?

20 A I didn't bring the checkbook, I should

21 have brought the checkbook, I didn't bring the

22 checkbook. I could get it for you though.

23 Q And is that something that you've had

24 possession of --

25 A All these years.

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1 Q -- all these years?

2 Is there any reason why you

3 didn't provide us the checkbook in response to the

4 interrogatory responses?

5 A You all didn't ask for the checkbook that

6 I know of.

7 Q We asked for any and all documentation

8 backing up this account. Is there any reason why

9 you didn't provide --

10 A I can get it, I know where it is, it's in

11 those other files.

12 Q Okay. Well, let me ask you this, and this

13 is a little bit different question. You know, too,

14 the account was approximately \$125,000. Was the

15 opening account balance --

16 A I told you just a minute ago I do not know

17 what the opening balance was. I could find out in

18 the checkbook. I have all the checks and that

19 checkbook.

20 Q So you can't even ballpark it? That's

21 what I'm really asking.

22 A I can't ballpark it, no. I haven't looked

23 at it in ten -- five years.

24 MR. SUMNER: Well, Your Honor, we

25 would ask that the Court permit us to

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1 obtain those records and submit them into

2 evidence, at least allow us to reserve the

3 right to submit them into evidence if it

4 is something that's probative for the

5 Court's consideration.

6 THE COURT: Mr. Mazursky?

7 MR. MAZURSKY: And you're saying you

8 have those checkbooks?

9 THE WITNESS: Yeah, I got the

10 checkbook in my desk at home.

11 MR. MAZURSKY: Yeah. And the

12 deposits and all that in that?

13 THE WITNESS: Yeah.

14 MR. MAZURSKY: Well, if he has it, I

15 have no objection.

16 MR. SUMNER: Okay. Thank you.

17 MR. MAZURSKY: It's been a long time,

18 nobody's questioned about it.

19 BY MR. SUMNER:

20 Q Now, under Exhibit E, luckily these pages

21 are numbered, NBSC, starting with 001 and they go

22 all the way through, I want to direct you to NBSC

23 125 which is almost to the back, like seven or eight

24 pages from the very rear of this document.

25 A Okay.

1 Q Do you see that?
 2 A Yeah.
 3 Q Now, if you look down there about
 4 two-thirds down the page, got a beginning balance
 5 for this statement period of \$189,008.17; correct?
 6 A Correct.
 7 Q And now, just so we're clear, this
 8 statement is dated December, excuse me, it's dated
 9 January 8th, 2008. This is well after your mother
 10 died; correct? If you look at the top right --
 11 A Yeah, I know where you're going, yeah.
 12 Okay. Sure.
 13 Q So this is well after she's died?
 14 A Right.
 15 Q And you've got a withdrawal there from
 16 January the 8th in the amount of \$39,234.87; is that
 17 correct?
 18 A That's probably correct.
 19 Q And that is January the 8th which is three
 20 days prior to your filing the inventory for this
 21 estate; is that correct?
 22 A I guess so, that's when I found it, yes.
 23 Q Okay. And then if you'll turn to page, a
 24 couple more pages --
 25 MR. SUMNER: I'm sorry, it's NBSC

1 127, Your Honor.
 2 THE COURT: Okay.
 3 BY MR. SUMNER:
 4 Q Do you see that down there for the account
 5 activity, you've got a withdrawal on January 29th in
 6 the amount of \$25,000; is that correct?
 7 A Yeah, that's correct.
 8 Q And then another withdrawal February the
 9 7th in the amount of \$120,000; is that correct?
 10 A What date?
 11 Q February the 7th. It's under the section
 12 entitled checks.
 13 A Check 1033 for 120,000, yes.
 14 Q Is that right?
 15 A Um-hum.
 16 Q And so as of February the 7th, or as of
 17 the date, February 8th of this account, the balance
 18 that was left in that account was \$4,841.30;
 19 correct?
 20 A That must be correct.
 21 Q Now, let's go back to the inventory. The
 22 amount you got listed in this account in the
 23 inventory is \$188,781.46; is that correct? I'll
 24 just show it to you so you don't have to find it.
 25 A Yes, yes.

1 Q Okay. And that's the amount that you
 2 included in the inventory. And you told me earlier
 3 that's the amount of money that you took from this
 4 account.
 5 A That was in the checkbook at mama's death.
 6 Q Okay. And if you look on the first page
 7 of this inventory, and I've got it highlighted, you
 8 can see it, all the amounts contained in the
 9 inventory should be the amounts as of the date of
 10 death; is that correct?
 11 A They should be, yes.
 12 Q Okay. And you don't dispute that, that's
 13 what the inventory says, that's the inventory that
 14 you signed; correct?
 15 A Yes, that's correct.
 16 Q Okay. Now, my question to you is was this
 17 188,781.46 the account balance at the date of death?
 18 A I assume that's correct. I had to balance
 19 the checkbook out. That's what I put down, I assume
 20 that's what it was.
 21 Q If you'll look at NBSC 114.
 22 A Okay.
 23 Q May the 8th, 2007, see that?
 24 A Yeah.
 25 Q Okay. And these are kind of hard to read,

1 I'm going to point you where the information is I'm
 2 looking at, but right there sort of at the second to
 3 the last section it's got balance summary and it's
 4 got date, amount, date, amount, date and amount, and
 5 the last two dates are May the 7th and May the 8th,
 6 2007; correct?
 7 A May the -- yeah, yeah.
 8 Q Now, and then if you look back before that
 9 we've got May the 4th and May the 3rd; correct?
 10 A I don't see that, May the 4th and May the
 11 3rd. I see May the 7th and 8th.
 12 Q Okay. Well --
 13 A I see May the 4th and 3rd, yes.
 14 Q Okay. And the amount there for the 3rd is
 15 189,869 --
 16 A That's correct.
 17 Q Okay. That's a little bit different than
 18 the amount you included in there on your inventory.
 19 Where did you get the amount for your inventory?
 20 A What's the amount --
 21 Q It says 188,781.46 and my question to you
 22 is where did you get that number?
 23 A I put down one eighty-eight and it says
 24 one eighty-nine here.
 25 Q Just asking you where you got it.

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1 A I don't know where, honestly, I don't
2 know, I don't know, it's been two or three years
3 ago.

4 I don't know, I did the best I
5 could, I mean, I tried to do it correctly, I thought
6 I did it right, I don't know. That was probably the
7 checkbook. Might have been another thousand dollars
8 out, I don't know.

9 Q Okay. Now, in response to our
10 interrogatories, number 15, you responded to the
11 question for what was the purpose of the joint
12 accounts and you said that all of the joint accounts
13 were set up to provide support, maintenance and
14 personal use of the decedent.

15 A That's correct.

16 Q Does that hold true for the Wachovia
17 account and the NBSC account?

18 A I had that money, mother -- can I explain?

19 Q Yes, sir.

20 A All right. Mother had two muni bond
21 accounts over 800,000, maybe close to nine. Okay.
22 That was the investments folder. She got interest
23 off of those, muni interest. I put them in muni
24 bonds because there wouldn't be any tax, federal or
25 state tax.

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1 I had this money in reserve in
2 case she got deathly ill. At the end it was costing
3 nine to \$11,000 a month with all the private nurses,
4 the doctors' care, the Litchfield Lakes thing, you
5 know.

6 I kept that in reserve in case
7 something happened. And she had enough money to
8 live on. I told her she could have anything she
9 wanted. She bought dresses when she wanted to. She
10 had plenty of money.

11 I had no idea these other two
12 accounts were mine so it didn't matter what she
13 spent. Okay?

14 Q And then you thought it was a prudent
15 thing to maintain an account balance of almost
16 \$180,000 in a checking account --

17 A Yes, because I didn't know what was going
18 to happen to her. She might linger on above death
19 for two or three years and we paid with private
20 nurses. If she didn't have any money at all, I
21 would have paid for it.

22 She had nothing invested in the
23 market that I saw. I've been doing all her stuff
24 for 12 years, I think I have a better judgment than
25 anybody else in the world.

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1 Q And the reason that this NBSC account grew
2 is because you were taking the dividends and
3 earnings that she received from her investment
4 accounts and placing them into this joint account;
5 correct?

6 A Right. Yes. She didn't need all the
7 money to live on. I put the extra money after she
8 got the dividends from the bonds which were tax free
9 and put it in National Bank of South Carolina
10 checking account to pay the bills.

11 Q And these dividends, were these dividends
12 coming from the Harry Harris Trust or were these
13 dividends coming from her trading accounts with
14 H. E. Edwards?

15 A They came from both place, Harry L.
16 Harris, Senior Trust and the money she got from a
17 deceased cousin.

18 Q Okay. Francis --

19 A Yes.

20 Q Okay.

21 A And I invested both of those in muni bonds
22 with no tax, no interest, which she could have a
23 nice income, and I held the reserve back in cash.

24 I didn't play the stock market,
25 I was in the stock market, I knew better than to put

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1 her money, I wanted it to be safe. I didn't know
2 how long it would last, how long -- whether she
3 would be sick for years, I didn't know, so I kept
4 that in reserve. If she came out of all of her
5 money, I would have taken care of her.

6 Q And as the trustee of those trusts, you
7 were the one that was taking the dividends and the
8 interest earned and then placing that into the joint
9 account?

10 A I put it in the National Bank.

11 Q And it's your testimony that that was only
12 for maintenance and care and cash reserves?

13 A I've got a question, of all the stuff
14 (inaudible) she might linger for years. She had
15 enough money in bonds to live off of.

16 Q You agree that your mom suffered from
17 macular degeneration?

18 A Yes, I do too.

19 Q And she was suffering from macular
20 degeneration at the time that she opened these bank
21 accounts --

22 A I know she was 'cause I've got it right
23 now.

24 Q Okay. You don't dispute that?

25 A No.

1 Q Okay.
 2 A No.
 3 Q Now, you remember you offered some
 4 testimony at the hearing last time you were in front
 5 of Judge Atkinson?
 6 A Are we through with this?
 7 Q You can set it down, yes, sir.
 8 Do you recall that, giving
 9 testimony last time you were here in front of Judge
 10 Atkinson?
 11 A Yes, I was here.
 12 Q Okay.
 13 MR. SUMNER: Your Honor, before I
 14 move on, I think what we're going to do,
 15 actually I didn't mark that. What I'd
 16 like to do is mark this now as Exhibit 2,
 17 this is an excerpt from the transcript,
 18 pages nine, ten and eleven from the
 19 transcript of the last hearing.
 20 THE COURT: Okay.
 21 MR. SUMNER: And I've only got three
 22 copies, so one for you.
 23 (Marked for identification was Exhibit 2.)
 24 MR. MAZURSKY: What line are you
 25 referring on nine?

1 MR. SUMNER: Well, I'm actually
 2 referred to ten, in all fairness, I just
 3 copied the page before and the page after.
 4 BY MR. SUMNER:
 5 Q Let me read the question on the bottom of
 6 page nine, says, all right. In reviewing this
 7 matter, she got a bit more out of the estate other
 8 than the estate.
 9 And your answer was, I think the
 10 figure came out close to \$800,000 she got in stocks,
 11 I mean, in annuity bonds or cash, and I came out
 12 with those two accounts like a little over \$300,000.
 13 A Well, I got a level fifty.
 14 Q Okay. Well, this is what I want to ask
 15 you some questions about. Do you remember giving
 16 that testimony?
 17 A Yes, but (inaudible).
 18 Q And you've just had a chance to read it in
 19 the transcript.
 20 A I didn't have a chance to read it all, but
 21 go ahead and ask me your questions.
 22 Q Okay. Well, my question to you is just to
 23 clarify, 'cause it was confusing me, Patty Spring
 24 did not recover \$800,000 on the estate of Geraldine
 25 Harris, did she?

1 A Yes.
 2 Q It's your testimony that she received
 3 \$800,000 under this estate?
 4 A The estate, Harry L. Harris Trust that she
 5 received in the will was close to four fifty to
 6 \$460,000 which it's still in there right now.
 7 Q Okay. Real quick, can you just state that
 8 for me again?
 9 A Say four sixty.
 10 Q This is from what?
 11 A The Harry L. Harris, Senior Trust that she
 12 inherited.
 13 Q Okay.
 14 A She inherited, I can't remember, in the
 15 annuity, between ninety and a hundred thousand
 16 dollars. Okay. And then it was in the will
 17 whatever was left that would go, another trust, and
 18 I set that trust up under the will of Geraldine M.
 19 Harris, Patty H. Spring Trust (inaudible) sibling,
 20 sibling, I stand corrected, sibling.
 21 Anyway, the last part was that
 22 she was supposed to receive everything that was left
 23 over after everything was paid.
 24 All right. It was a hundred --
 25 I kept some back in case something like this

1 happened. I'm glad I did. I put -- I stuck
 2 \$125,000 in the trust, she got that. I set that up.
 3 She gets dividends on it.
 4 And then there was about 65,000
 5 that was supposed to go to her which is about fifty
 6 something thousand dollars left after all these
 7 lawyer fees she's had me in.
 8 Q Okay.
 9 A So it's close to 700,000, I take it back,
 10 about eight, I must have did the thing wrong, I did
 11 it wrong, 700,000.
 12 Q Now, the annuity didn't pass to Patty from
 13 the estate, did it?
 14 A No, that was strictly cash. She got it
 15 right away. That's still part of her inheritance.
 16 Q That's a non-probate asset?
 17 A Right, just like the checking accounts are
 18 non-probate.
 19 Q So those annuities did not pass to Patty
 20 Spring through the estate?
 21 A No, it was a non- --
 22 Q It was a beneficiary named and it was --
 23 A Yeah, she cashed it right away when she
 24 got it.
 25 Q Now, the Harry Harris Trust, that was

1 something that was set up by the estate of your
 2 father; correct?
 3 A Yes. With the help of Mr. Mazursky
 4 sitting over there.
 5 Q Okay. So if you take away the annuity
 6 that did not pass through the estate, you take away
 7 the trust that came from your father's will, what
 8 she inherited from your mother's will was a \$125,000
 9 trust and fifty cash and then she, actually, in all
 10 fairness, she received --
 11 A Not fifty cash, she didn't get fifty cash.
 12 Q Well, it's still outstanding, she'll have
 13 whatever is left over --
 14 A Yeah, yeah, yeah, (inaudible) trust.
 15 Q And then there's \$6,000 in a timeshare as
 16 well?
 17 A Right, well, I did not include that, yeah.
 18 Q Okay. Now, at the same time, you didn't
 19 receive only \$300,000 from this, did you, from this
 20 estate?
 21 A No, it was a will, I received 50,000.
 22 Q Okay. You received 50,000 in the will and
 23 then these joint accounts that you --
 24 A Right.
 25 Q -- that you have listed, those are

1 non-probate assets?
 2 A Yeah. I told her it was non-probate,
 3 right.
 4 Q And if you wanted to include her prior
 5 wills you actually received \$50,000 from the Francis
 6 Bowman will, correct, just like Patty did?
 7 A Patty received that 50,000 in trust.
 8 Q Okay.
 9 A I won't go into why she didn't get the
 10 cash. That's been what, 15 years ago.
 11 Q And in addition to the 50,000 that you
 12 received in cash, you also received a personal
 13 representative fee of about \$25,000; correct?
 14 A I was entitled to that, my lawyer set
 15 that, right, that's correct.
 16 Q Now, you didn't receive any money from the
 17 estate of your father, did you?
 18 A I don't think anybody did, I think mother
 19 got everything, she got it in trust, yeah.
 20 Q And then from your mother's estate you
 21 only got \$50,000 in cash and there were some devises
 22 to your grandchildren and your daughter; correct?
 23 A Yeah. Mother was real jealous of my
 24 daughter, she let her \$5,000 and her great
 25 grandchildren 2,000 apiece.

1 Q Okay.
 2 A So that's why I gave some of that money to
 3 them.
 4 Q Okay. And on the other side of the coin,
 5 she left Patty Spring's son's \$200,000; correct?
 6 A That's correct.
 7 Q And she left --
 8 A She left that in trust till he got to be
 9 age 30. And he wanted some money when he got
 10 married and he was going to some school, I don't
 11 know, some tech school, I paid for that.
 12 And I think at the end he wanted
 13 all his money and, after he turned 30, and I think I
 14 sent him a check for a hundred and thirty some
 15 thousand dollars.
 16 Q Okay. So she gave him two hundred, gave
 17 Patty, we'll call it a hundred and, we'll just say,
 18 we'll say, on the safe side, 175,000 in trust, and
 19 your son 200,000 in trust; correct?
 20 A Yeah, trust, it was going to be about, it
 21 would have been about \$200,000 if we hadn't gone
 22 through all this legal --
 23 Q Okay. Your side of the family, on the
 24 other hand, only received, you received fifty, your
 25 daughter received ten --

1 A No, I think -- it's in the will.
 2 Q It's in the will, the will will speak for
 3 itself, but --
 4 A Great grandbabies got two apiece.
 5 Q Two-apiece and there were three of them;
 6 correct?
 7 A Yes. Which I spend more at Christmas than
 8 that.
 9 Q Why were you so shortchanged in the will?
 10 A I do not know, I couldn't figure out what
 11 mother was thinking about. She only had one
 12 granddaughter and only had three great
 13 grandchildren. She loved them very much. I don't
 14 know.
 15 Q And you had been the one helping her with
 16 her accounts and taking care of her finances?
 17 A Well, I don't know what happened but she
 18 had another will and I didn't know it was even
 19 changed, she goes to Morris one day and it was
 20 changed, she didn't tell me anything about it.
 21 Q Okay.
 22 A I took care of her affairs for about ten
 23 or 12 years.
 24 Q Okay.
 25 A And on the trust, on the Harris Trust,

1 (inaudible) anything that came in, anything that
2 went out, she said, you need to take some money, and
3 I said, mother, you might need it one day.

4 Q After all that, you only got fifty?

5 A Yeah. Maybe she didn't like me the best,
6 I don't know.

7 Q How do you deal with the fact that your
8 father sold you the (inaudible) dealership --

9 A Let's get into that, okay? Do you want me
10 to explain that stuff to you?

11 Q My question is do you think it was related
12 to that?

13 A No. Can I explain that to you about my
14 father because I think my sister's brought it up to
15 you.

16 Q If you need to explain your answer,
17 explain it, yes, sir.

18 A Okay. Daddy was ready to get out of the
19 business. I had worked down there for years and
20 years. Over the years I wasn't getting paid enough
21 hardly, I had two babies at home, but he was giving
22 me stock every year. Okay.

23 All right. So he was ready to
24 go out of the business, he owned 60 percent and I
25 owned 40. I had to get it appraised. It appraised,

1 his 60 percent, at \$750,000. Morris handled all the
2 transaction.

3 We had to get a lawyer, get a
4 CPA. Get what you want, I will give you an offer
5 you can't refuse. I offered him a million dollars,
6 \$250,000 more than what it was worth.

7 I paid him over ten thousand
8 something dollars for 15 years at nine percent
9 interest. I didn't miss a payment. So he did not
10 give me the business at a discount.

11 Q That was no gift?

12 A That was no gift, I assure you of that.

13 Q You paid good money for that?

14 A Yes, at the time.

15 Q Yes, sir.

16 A And Morris handled all the transactions.

17 MR. SUMNER: Let's, I just have one
18 more document to mark. Let's see, the
19 transcript was Exhibit 2, right, Your
20 Honor?

21 THE COURT: Yes.

22 MR. SUMNER: And Exhibit 3 is going
23 to be an accounting that was provided to
24 us by Mr. Mazursky's office.
25 (Marked for identification was Exhibit 3.)

1
2 MR. SUMNER: And this was -- I've got
3 a copy for you also.

4 BY MR. SUMNER:

5 Q This was an accounting that shows the
6 receipts and the disbursements and it's got a recap
7 of the bank account for the estate of Geraldine
8 Harris; correct?

9 A Yeah, um-hum.

10 Q Okay. And this shows that you got a
11 receipt of \$453,000 from an A. G. Edwards account;
12 correct?

13 A What was that? Say that again.

14 Q The top line shows you got approximately
15 450,000 from an A. G. Edwards account.

16 A At the time (inaudible) Harry L. Harris
17 account, that's it.

18 Q And then you got fifty-four from an
19 Evergreen bond account?

20 A No, this was, no, this beginning balance
21 of the AGM, mother had two accounts, her personal,
22 and the Harry L. Harris, Senior Trust. I don't know
23 which one this is. But this is what, this was
24 the -- goes into an estate (inaudible) mother's.

25 Q Okay. So this was your mother's. Okay.

1 A Yeah.

2 Q And again, the total receipts there, in
3 any event, are \$512,000.

4 A That's what it said.

5 Q And that's as of, I guess --

6 MR. MAZURSKY: August 14th.

7 BY MR. SUMNER:

8 Q -- August 14th of '08. And that
9 corresponds with the inventory that was filed with
10 this Court that shows a balance of about \$511,000 in
11 stocks and bonds. So that would have grown a little
12 bit so that sounds logical for a total of six;
13 correct?

14 A That sounds about right.

15 Q Okay. And then here you got listed all
16 the disbursements that were made upon the account of
17 the estate; correct?

18 A Yes.

19 Q The first line you got funeral flowers.

20 A Right.

21 Q And then you got Lucy here, your daughter,
22 she got 10,000; correct?

23 A Correct.

24 Q And then Morris got attorney's fees?

25 A Yes.

1 Q And then you got a Kingfisher Inn, that's
2 an assessment for the timeshare; correct?
3 A Right.
4 Q And then you got \$50,000 that went to you?
5 A Right.
6 Q Okay. Just for sort of frame of
7 reference, that was on July the 10th of '07;
8 correct?
9 A Yeah, I guess so.
10 Q And then you got a grave marker, you got
11 cemetery fees.
12 A Yeah.
13 Q And then you got an inheritance to
14 Broughton, Carolina and Quinn Berry that each got
15 \$2,000 just like you described; correct?
16 A Yeah.
17 Q And then Morris gets the attorney's fees.
18 And then on August the 30th, 2007 you were given
19 (inaudible).
20 (This is the end of CD one and the
21 beginning of CD two.)
22 Q \$17,886.41 reimbursement for funeral
23 expenses; correct?
24 A That's correct.
25 Q Okay. Now, you've already gotten the

1 funeral expenses listed above set forth, flowers --
2 A That wasn't, that wasn't, that wasn't the
3 funeral home -- that's the funeral home, that was
4 over \$12,000 plus --
5 Q So --
6 A (Inaudible) Came out to \$17,000.
7 Q Okay. So you got that broken down, you
8 got receipts?
9 A I should have brought it but what
10 (inaudible) --
11 But the funeral was over twelve,
12 I know that. I gave her what she wanted.
13 Q Okay. Now, okay, your testimony -- now,
14 next you've got outlined the disbursements to the
15 trust for Patty Spring and her son, Harris; correct?
16 A Yes, I bought bonds, I bought bonds,
17 (inaudible) came available.
18 Q And you got a special assessment for the
19 timeshare, Mr. Mazursky's attorney's fees, and then
20 you get your five percent PR fee; correct?
21 A Right.
22 Q And you got some probate court expenses?
23 A For what I paid the probate court, yes.
24 Q You got Mr. Mazursky, then you've got a
25 couple accountant fee entries?

1 A Yeah, he did some final returns, tax
2 returns for me.
3 Q And then you got some tax fees and some
4 legal fees?
5 A Right.
6 Q And then at the bottom there you got under
7 the recapitulation, you got \$59,960.80?
8 A That's correct.
9 Q And that's consistent with what you
10 referred to earlier, the remaining cash?
11 A The remaining goes to my sister with
12 (inaudible) I'll buy some more (inaudible) bonds
13 with it.
14 Q And that will go into trust for her?
15 A Right. That same trust she's already got
16 about twenty-five in.
17 Q All right.
18 MR. SUMNER: That's all the questions
19 I have.
20 THE COURT: Mr. Mazursky?
21 MR. MAZURSKY: I seem to have
22 misplaced, that one you had, Wachovia had
23 an attached agreement.
24 MR. SUMNER: Oh, that is going to be
25 towards the front. It has the Wachovia

1 signature page. Hold on a second.
2 THE COURT: Right here.
3 MR. MAZURSKY: For the benefit of the
4 Court, and I'm a Court officer, you can
5 swear me if you want to, I've got some
6 more questions but I want to explain while
7 it's fresh in my mind.
8 I was the one that checked with
9 Wachovia when the question was raised
10 about the, whether the survivorship
11 accounts were payable, and the deposit
12 agreement with Wachovia does not show
13 anything in that regard except as a joint
14 account.
15 I personally checked with the
16 bank because they had already paid the
17 money to Harry as a survivorship account
18 and they said, basically --
19 MR. SUMNER: Your Honor, I think what
20 the bank is telling Mr. Mazursky is
21 getting far afield --
22 MR. MAZURSKY: Let me say this: The
23 deposit agreement that's attached to that
24 as an exhibit, somewhere in it they told
25 me the deposit agreement, although

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1 subsequent to the original deposit,
 2 applies to all accounts, has been adopted
 3 by the bank.
 4 So Mr. Sumner seems to raise
 5 some question that that was, (inaudible)
 6 was established. The bank would not have
 7 paid it to Mr. Harris without that, but
 8 we'll get into that later on.
 9 THE COURT: Do you have any questions
 10 for Mr. Harris?
 11 MR. SUMNER: Do you want to switch
 12 with me or are you okay to --
 13 MR. MAZURSKY: I'll stand here.
 14 CROSS-EXAMINATION
 15 BY MR. MAZURSKY:
 16 Q When you went to the bank and you found
 17 out from the bank, when you were able to ascertain
 18 from the bank, you were ready to put it all in the
 19 estate account; is that correct?
 20 A Both in the estate account, and I had no
 21 idea that was to be my money. I had no idea. Okay.
 22 So I opened the estate account, I (inaudible) the
 23 check with the assumption that I would put it
 24 (inaudible) in the estate account.
 25 The girl got on the computer and

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1 said, Mr. Harris, that's your money, so I kept
 2 the --
 3 MR. SUMNER: Objection. Again, I
 4 think it's hearsay. I think it's improper
 5 for him (inaudible). They need to call a
 6 witness --
 7 THE COURT: Only tell us what you
 8 were told.
 9 BY MR. MAZURSKY:
 10 Q As a result of your visit to the bank,
 11 what did you -- did you ascertain that those were
 12 survivorship accounts going to you?
 13 MR. SUMNER: Objection, Your Honor.
 14 He can't testify --
 15 THE COURT: You can answer the
 16 question yes or no.
 17 BY MR. MAZURSKY:
 18 Q As a result of your visit at the bank did
 19 you ascertain that that account belonged to you?
 20 A Yes.
 21 Q And the same thing was true with the other
 22 bank?
 23 A Yes.
 24 Q In your visit to that bank.
 25 The, so the, I think -- as a

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1 result of your visit to the bank did you have up to
 2 the time of her death a valid power of attorney for
 3 Mrs. Harris?
 4 A Yes.
 5 MR. MAZURSKY: I think that that's in
 6 evidence, Your Honor. It gives him full
 7 authority to do whatever he needed to do
 8 in her behalf. And if you want to see it,
 9 I'll provide it to Mr. Sumner.
 10 MR. SUMNER: I've seen it, I don't
 11 believe it's in evidence but I know what
 12 you're referring to.
 13 BY MR. MAZURSKY:
 14 Q And the amounts that you reported in those
 15 survivorship accounts are the correct amounts?
 16 A To the best of my knowledge they were the
 17 correct amounts.
 18 Q Is that the amount the bank gave you?
 19 A Yes, yes, yes, yes.
 20 Q Okay.
 21 MR. MAZURSKY: I have no further
 22 questions.
 23 THE COURT: Mr. Sumner?
 24 MR. SUMNER: No more questions from
 25 us, Your Honor.

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1 (Witness excused.)
 2 MR. SUMNER: Can we take a quick
 3 break?
 4 THE COURT: We can take a five minute
 5 break, ten minutes.
 6 MR. SUMNER: And our next two
 7 witnesses should go very quickly. I don't
 8 think there's any need to stay after
 9 lunch. We can be done in an hour.
 10 MR. MAZURSKY: I have one I can put
 11 in before or after you all take the break.
 12 (Recess.)
 13 (Patty Spring, after being duly sworn,
 14 testified as follows:)
 15 THE COURT: Answer any questions
 16 Mr. Sumner may have.
 17 DIRECT EXAMINATION
 18 BY MR. SUMNER:
 19 Q Good morning, Miss Spring.
 20 A Good morning, Robert.
 21 Q Would you please state your name.
 22 A Patty Harris Spring.
 23 Q Now, I always call you Patty. Is it okay
 24 if I call you Patty?
 25 A Certainly.

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1 Q Okay. Patty, where do you live? 2 A I live in Charleston, South Carolina. 3 Q Okay. How long have you lived there? 4 A Lived there a little over a year now. 5 Q Okay. Where did you grow up? 6 A Sumter, South Carolina. 7 Q Okay. And how long were you in Sumter? 8 A I left Sumter when I was probably about 9 24, 25. 10 Q Okay. And where did you go from there? 11 A Went to the Beach. 12 Q And how long were you at the Beach before 13 you moved to Charleston. 14 A Quite a few years. I met my second 15 husband and we moved down to Charleston briefly and 16 then (inaudible). 17 Q Okay. You completed high school; correct? 18 A Yes. 19 Q Did you do any schooling after that? 20 A Yes, I went to Baptist College for awhile 21 and then Trident Tech and went on to be a dental 22 assistant. 23 Q Okay. And you're currently married to 24 Marty; is that correct? 25 A Martin Spring, Jr., yes, sir.	1 in trust to my mother, and then Francis left me 2 \$50,000 in trust. 3 Q Okay. So I stand corrected, so everything 4 from your father went to your mother? 5 A Went to my mother. 6 Q Okay. And then Francis gave you \$50,000? 7 A \$50,000 in trust. 8 Q Okay. And, now, your brother Harry was 9 the trustee of that trust; correct? 10 A Yes. 11 Q Okay. And your mother died May the 1st of 12 2007; correct? 13 A Correct. 14 Q Okay. She's Geraldine Harris; right? 15 A That's correct. 16 Q Okay. And under her will you're entitled 17 to the residue of her estate or whatever's left over 18 in trust; correct? 19 A That's my understanding, yes. 20 Q Your mother named your brother, Harry, 21 Junior as the trustee of that trust as well? 22 A That's correct. 23 Q Okay. So just so we have a good 24 understanding, Harry, Junior is the trustee of the 25 Francis Bowman Trust and the trustee of the
Page 75	Page 77
1 Q Okay. How long have you been married to 2 Marty? 3 A Been married to Marty for 22 years, 23 4 years, excuse me. 5 Q Okay. Now, you have a son named Harris; 6 correct? 7 A Correct. 8 Q Okay. How old is Harris? 9 A Harris is 31. 10 Q Okay. And where does Harris live? Can 11 you tell us a little bit about Harris? 12 A Harris lives in North Charleston now, he 13 has a lovely wife, a little 14-month-old girl that's 14 the light of my life. 15 Q Now, Patty, your father died December 5th 16 of 1993; is that right? 17 A Yes, he did. 18 Q And he was Harry Harris, Senior? 19 A Yes. 20 Q Okay. Now, your father's cousin, Francis 21 Bowman, died July 24th, 1994; correct? 22 A Yes. 23 Q And both your father and Francis Bowman 24 left you some money in trust; correct? 25 A I believe everything that daddy left was	1 Geraldine Harris Trust? 2 A That's correct. 3 Q Now, tell us about your mother. 4 A Mama was one of a kind. She -- all I 5 could say, she was one of a kind. She started 6 losing her eyesight. She finally gave in to go to 7 the Lakes at Litchfield. She and my father were 8 happily married for over 50 years. 9 Q Let me just ask you some questions about 10 her. She had two children, you and Harry; correct? 11 A That's correct. 12 Q And she had some bouts with cancer; 13 correct? 14 A Yes, she did. 15 Q Would you tell the judge about her fight 16 with cancer? 17 A She had breast cancer, had to have one 18 breast removed; years later after my father died she 19 had to have the other one removed. 20 I was notified after my father's 21 death that the doctor had found a small place behind 22 her rib cage close to her heart. 23 And the doctor decided not to 24 operate, he said that old age would get mother 25 before the cancer did. Subsequently, the cancer did

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1 get her before the old age, so.

2 Q Now, she lived in Sumter with your father

3 for the their entire married life; correct?

4 A Entire married life.

5 Q Okay. And he died in December of '93 and

6 in 1999 she moved to the Lakes at Litchfield;

7 correct?

8 A That's correct.

9 Q Okay. And then she lived in an apartment

10 complex?

11 A She lived on the third floor at first.

12 She got stuck on the elevator which made her very

13 scared. She got very upset getting stuck in the

14 elevator so we made arrangements for her to move to

15 the first floor.

16 Q Okay.

17 A And that's where she stayed until she had

18 to go to the assisted living.

19 Q And when was that, what year,

20 approximately?

21 A That was 2006.

22 Q Okay. And then she was hospitalized

23 around the end of 2006?

24 A November of 2006. From there she went to

25 skilled care for a couple of months. And then back,

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1 we were told in January she had very little time to

2 live.

3 And that's when we had special

4 nurses, Hospice helped out. We had hired nurses to

5 help out. It had to be round-the-clock care for

6 her. I was there just about every day as my brother

7 came a good bit.

8 But she was very well taken care

9 of. She had everything she wanted till the end

10 except for a cigarette.

11 Q Probably a good thing.

12 A Yeah.

13 Q Now, she had a vision problem; is that

14 correct?

15 A Yes, she did.

16 Q Would you tell the judge about her vision

17 problems?

18 A She could not see. I would have, when she

19 lived in Sumter I had friends call me and telling me

20 they saw mother riding around town.

21 One of the last times I came to

22 Sumter I chalked her tires so when the next time I

23 came back I could confront her with it that I knew

24 she moved her tires.

25 She got very upset with me, how

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1 dare I chalk her tires. We sat down and had a talk

2 and I explained to her, I said, mother, you could

3 hurt yourself, hurt somebody else, you've got to put

4 the keys away.

5 Even when she moved to the Lakes

6 at Litchfield, that car had to come with her, but

7 she never drove again.

8 Q So after she moved to Lakes at Litchfield

9 in '99 she didn't move again -- she didn't drive

10 again?

11 A She never drove that car again.

12 Q Did she have any trouble reading documents

13 in '98 and '99?

14 A Oh, yes, oh, yes.

15 Q Tell us about how you know that.

16 A It's was very obvious she had trouble

17 seeing. She had a huge machine that she would put

18 things -- a girlfriend of the family's had let her

19 use to let her try to read things. That got to the

20 point that that wouldn't even work.

21 Q What kind of machine is that?

22 A It magnified everything and she had it set

23 up in her bedroom.

24 Q Okay. And when was it that she used that

25 machine?

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1 A As often as she would go to it, just about

2 every day to try to read, because she did enjoy

3 reading and looking at TV.

4 Q Now, is this when she was in Sumter?

5 A This was when she was in Sumter. The

6 machine did not go with her to the Lakes at

7 Litchfield.

8 Q Could she read without the machine?

9 A No, never.

10 MR. MAZURSKY: (Inaudible) some of

11 this stuff.

12 MR. SUMNER: I'm going to mark this

13 medical record, your Honor, as Number, I

14 guess Number 4.

15 THE COURT: Yes, Number 4 would be

16 the next one.

17 (Marked for identification was Exhibit 4.)

18 BY MR. SUMNER:

19 Q I'm going to ask you to look at a copy of

20 this, this is the only one I have so we might have

21 to share here.

22 A Okay.

23 Q The first page of Exhibit Number 4 is a

24 certificate of authenticity from Coastal Vision

25 Center.

Page 82 1 A Um-hum. 2 Q Do you see that? 3 A Yes. 4 Q Do you see where they represent that these 5 are the medical records that they maintain on behalf 6 of your mother? 7 A Yes. 8 Q Okay. You see the first record, it's 9 dated some month, 8th day, 2005, do you see that? 10 A Yes. 11 Q And here on the first line, if you'll look 12 at that, would you just read what it says? 13 A Macular degeneration. 14 Q Okay. Did your mother suffer from macular 15 degeneration? 16 A Yes, she did. 17 Q Okay. If you'll turn to, past the second 18 page to the third page, this is the earliest record 19 we have here in this compilation, this is dated 20 July 11, 2000; correct? 21 A That's correct. 22 Q Okay. And if you could, could you make 23 out where it reads chief complaint? 24 A Macular degeneration by history, looks 25 like X something.	Page 84 1 Q I'm going to show you a copy of what's 2 been marked as Exhibit B and the second page in, 3 NBSC 002, that's a signature page for an NBSC 4 account, do you see that? 5 A Yes, I see that. 6 Q And same questions to you, based on your 7 familiarity with your mother's vision and the fact 8 that she had suffered from macular degeneration as 9 evidenced by her medical records, do you have any 10 opinion whether she could have -- 11 A She could never have read that. She 12 signed it. 13 Q But she couldn't have read it? 14 A She could not have read that small of 15 writing, there's no way. 16 Q How was your relationship with your 17 mother? 18 A When I was a child it was rocky. I don't 19 think she appreciated having me so late in life. 20 When she went to the Lakes at Litchfield we became 21 close. I was with her 90 percent of the time. 22 She would not get on that bus at 23 the Lakes at Litchfield, I had to drive her in her 24 car. She always wanted to be in that Buick. 25 Q What kinds of places would you drive her
Page 83 1 Q X ten years? 2 A Yeah, over ten years. 3 Q Okay. So as of July the 11th, 2000 she 4 had suffered from macular degeneration for ten 5 years? 6 A Yes. 7 Q Okay. Was that consistent with your 8 understanding of your mother's vision? 9 A Yes. 10 Q I'm going to show you what we've marked as 11 Exhibit B. It's a Wachovia signature page for an 12 account. Based on your familiarity with your 13 mother's vision and the vision condition that she 14 suffered from as evidenced by these medical records, 15 could your mother, on September 30th, 1999, have 16 read that document on her own accord? 17 A I don't believe she could have read it, 18 she could sign a signature, but I do not believe she 19 could read this especially if it was in this type, 20 small type. 21 MR. SUMNER: My documents have been 22 mixed up, I beg your indulgence, Your 23 Honor. 24 THE COURT: Yes, sir. 25 BY MR. SUMNER:	Page 85 1 when she moved to the Lakes at Litchfield in 1999? 2 A To the grocery store, to all of her 3 doctors appointments, just out for a little jaunt, 4 wherever she may want to go, ride by the beach, go 5 shopping, she loved to shop. 6 Q Now, where were you living at that time 7 from 1999 until 2007 when she died? 8 A I lived part of the time at the beach 9 house and then we lived in Surfside Beach. 10 Q Okay. Now, where was the beach house? 11 A Garden City. 12 Q Okay. And was that close to the Lakes at 13 Litchfield? 14 A Yes, it wasn't -- when we lived in 15 Surfside it was about a 20-minute drive for me, 16 about the same (inaudible). 17 Q Okay. And so you were at the beach within 18 about 25 minutes of her during her entire stay at 19 Lakes at Litchfield? 20 A Yes. 21 Q Okay. And, now, did you ever have any 22 specific problems with your mother, any incidents 23 that caused any rockiness between the relationship? 24 A When I forged some checks, I was, it was 25 at a rocky time, a black place in my life. And she

Page 86 1 forgave me. And I was there for her every minute 2 after that for the rest of her life. 3 Q Tell me what you mean, you say you forged 4 some checks, you forged checks on whose account? 5 A Her account. 6 Q Okay. And why would you do such a thing? 7 A Like I said, I was in a very dark place, I 8 needed help, my son needed help, I did what I had to 9 do to survive. 10 Q Okay. Was your son in trouble? 11 A He was. 12 Q And is that the kind of thing you didn't 13 want to tell her about? 14 A I did not want mother to know, she adored 15 that child, and I did what I had to do. 16 Q Okay. What kind of trouble was he in? 17 A He was caught taking a golf cart. 18 Q Okay. So he was -- was he arrested? 19 A Yes, he was. 20 Q And he had some legal problems? 21 A Yes, he did. 22 Q Did he have to get a lawyer? 23 A Yes, he did. 24 Q Did he go to jail? 25 A For a very short time.	Page 88 1 Q And you were? 2 A And I was. 3 Q Okay. And your son has, it sounds like, 4 has gotten married since that time. 5 A He's gotten married, he's got a little 6 baby girl, he and his wife are both in school, he 7 works. 8 Q He straightened himself out? 9 A Oh, he did that years ago. 10 Q Now, Harry's your only brother; correct? 11 A He's my only sibling. 12 Q Okay. And what's your relationship been 13 like with Harry historically. 14 A Not good. 15 Q Okay. Now, without getting too personal, 16 I know it's an emotional subject, can you just tell 17 the judge the kind of relationship that you two 18 have? 19 A As long as my father was alive he was good 20 to me, he was decent to me. After daddy died it got 21 worse. After what I did it got even worse. 22 I don't think he's really ever 23 cared for me. In fact, there are things he doesn't 24 like about me, there are things I don't like about 25 him.
Page 87 1 Q Okay. And was that the reason why you 2 forged checks? 3 A Yes. 4 Q To pay for that? 5 A Yes. 6 Q Was there any other reason why you forged 7 checks? 8 A No. To survive, that was it. 9 Q Okay. 10 A I was scared to go to mother, I was scared 11 to go to my brother, once my father had left, I felt 12 like I had nobody to turn to. 13 Q You're visibly upset about this, aren't 14 you? 15 A Very upset. 16 Q Okay. You sorry about what you did? 17 A Very sorry, and that's why I tried to do 18 as much as I could do for her the rest of her life. 19 Q When was it that this episode took place? 20 A I think around '99, '98, '99. 21 Q Okay. Before she went to the Lakes at 22 Litchfield? 23 A Before she went to the Lakes at 24 Litchfield. But she chose to go there because she 25 knew I would be there for her.	Page 89 1 Q Has it always been a difficult 2 relationship? 3 A Always. 4 Q Okay. Now, when he was the trustee of 5 this Francis Bowman Trust prior to your mother's 6 death, how was it that you would access the funds 7 from the trust? 8 A They would come from him. 9 Q Okay. And how -- would you have to 10 request them or would they come just -- 11 A They would come, they would come. 12 Q Okay. And with respect to the Frances 13 Bowman Trust or the Harry Harris, Senior Trust, did 14 you receive regular accountings? 15 A Never got any accounting. 16 Q Okay. 17 A Never. 18 Q Did you request accountings? 19 A I did, through my law firm, through you 20 all. 21 Q Now, were there any specific issues with 22 your brother that ever took place that caused you to 23 have this rocky relationship? 24 A He was very upset about the will. 25 Q What do you mean by that?

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1 A When he read the will, we were in some
 2 contact right after mother's death, and he was
 3 furious of it, he was just furious.
 4 Q What was he furious about?
 5 A He told me that he had been told he was
 6 going to be left a hundred thousand dollars.
 7 Q That would be hearsay so you can't say
 8 that.
 9 A He was upset over what was left to him and
 10 his daughter and grandchildren.
 11 Q Okay. Now, did you ever try to make
 12 amends or reconcile the relationship?
 13 A I did. Right after mother died my niece
 14 and her girls came to the beach. I went over with
 15 homemade fried chicken and whatever I could that I
 16 knew my niece's favorites were, and I was very close
 17 to my niece (inaudible).
 18 Q Okay. And did that improve the
 19 relationship any?
 20 A Not any, no.
 21 Q Okay. And what's your relationship like
 22 today?
 23 A I've not seen him, this is the first time
 24 I've seen him in over two years.
 25 Q Now, have you seen a copy of your mother's

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1 will?
 2 A I have.
 3 Q Okay. Did you read it?
 4 A Yes, sir.
 5 Q Okay. And the will leaves to you in trust
 6 the residue of the estate for your maintenance and
 7 support for your lifetime and then that will go to
 8 your son when you pass away; correct?
 9 A That's correct.
 10 Q Okay. Now, prior to your mother's death
 11 were you aware of her plan for her estate?
 12 A I always knew Bubba got the business, that
 13 I was to get what was left, what mother and father
 14 had accumulated.
 15 Q Okay. And how did you know that?
 16 A Everyone, I think everyone knew that, it
 17 was common knowledge.
 18 MR. MAZURSKY: I object, your Honor,
 19 this is hearsay, can't testify to what
 20 someone else knew or what you were told.
 21 A Well, okay, well, that was my
 22 understanding.
 23 MR. SUMNER: Your Honor, that's all
 24 the questions we have of Miss Spring.
 25 THE COURT: Answer any questions that

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1 Mr. Mazursky may have, please.
 2 MR. MAZURSKY: Well, like Patty says,
 3 she grew up in Sumter and I guess most of
 4 her life she grew up right across the
 5 street from me.
 6 THE WITNESS: Certainly did.
 7 MR. MAZURSKY: And played with my
 8 children. She was a cute little girl and
 9 we enjoyed her friendship and everything
 10 through the years, and, but.
 11 CROSS-EXAMINATION
 12 BY MR. MAZURSKY:
 13 Q Patty, you're testifying about your
 14 mother's macular, and believe it or not, all of us
 15 get to that age, I got some of it myself now.
 16 A Sorry to hear that.
 17 Q And, well, no, apparently if it's dry, it
 18 doesn't bother you too much so I'm fine.
 19 But you're not implying or
 20 trying to imply that Patty (sic) didn't know what
 21 she was signing; right?
 22 A What I'm implying is that mother could not
 23 read what she was signing. She was told, had to be
 24 told what she was signing.
 25 Q And your mother was a bright, intelligent,

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1 and like you say, unique person?
 2 A Very unique.
 3 Q And very bright.
 4 A Very bright.
 5 Q And she would ordinarily not have signed
 6 anything if you hadn't read it to her; right?
 7 A If she could read it.
 8 Q But if it was read -- she wouldn't sign
 9 something if she didn't know what it was; is that
 10 correct?
 11 A No, she wouldn't have.
 12 Q Okay. That's all the questions I want to
 13 ask you.
 14 So Patty, I'm not going to go
 15 into this (inaudible) thing and, it's immaterial
 16 except you admit, you went into it, I guess?
 17 A Yes, I did.
 18 Q And, in fact, I wrote your mother about it
 19 one time?
 20 A Yes, you did.
 21 Q And that's all, I don't think that's
 22 material at this time.
 23 Miss Spring, I'm not admitting
 24 this but you felt that maybe you should have gotten
 25 the total of the estate and not the survivorship

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1 accounts, is that right, should have gotten those 2 accounts that were given to your brother? 3 A Yes. 4 Q Okay. But as a matter of fact, you've 5 ascertained that it went to him under the 6 survivorship accounts signed by your mother; is that 7 correct? 8 A No. 9 Q You don't understand that? 10 A I understand, I understand, but I do not 11 believe it was supposed to go to my brother, no. 12 Q Even if she signed the agreement, would 13 you say she would have known what she was signing? 14 A Morris, you can put it any way you want 15 to. 16 Q Okay. Well -- 17 MR. MAZURSKY: I have no further 18 questions. 19 MR. SUMNER: I have a couple, Your 20 Honor. 21 THE COURT: All right. 22 REDIRECT EXAMINATION 23 BY MR. SUMNER: 24 Q Mr. Mazursky brings up an interesting 25 point. Your mother was a smart lady. At the time	1 knew what she was signing, and you said right; 2 correct? 3 A Correct. 4 Q And you also said that she couldn't read 5 the documents at the time; right? 6 A That's correct. 7 Q So she would have been relying on whoever 8 was present to tell her what she was signing; 9 correct? 10 A That's correct, that's correct. 11 Q So if someone told her to sign her name 12 here and -- 13 MR. MAZURSKY: That's just an 14 assumption, your Honor, I object. 15 MR. SUMNER: I'll withdraw that 16 question. That's all the questions I 17 have. 18 MR. MAZURSKY: Well, thank you. 19 RE-CROSS EXAMINATION 20 BY MR. MAZURSKY: 21 Q I have to go a little further. Patty, 22 your mother knew of your actions -- 23 A Yes. 24 Q -- with these forged checks? 25 A Yes.
Page 95	Page 97
1 when these accounts were opened in 1998-'99 she was 2 a sharp lady? 3 A Yes, oh, yes. 4 Q And financially after your father died she 5 took an interest in the finances; correct? 6 A She tried to, I believe, yes. 7 Q Okay. And do you believe that she would 8 have agreed to put a sum of over a hundred thousand 9 dollars -- 10 MR. MAZURSKY: I object to that, it's 11 not a question of belief, your Honor. 12 THE COURT: Well, let him finish his 13 question, and then she can stop before she 14 answers, see what course to take. 15 BY MR. SUMNER: 16 Q Based on your interactions with your mom 17 and your familiarity with her and her condition at 18 the time, do you think your mom would have put 19 moneys in excess of a hundred thousand dollars in a 20 checking account that was not invested and drawing 21 any kind of interest? 22 A No, sir. 23 Q And just so we're clear on this issue that 24 Mr. Mazursky asked you, he said you don't believe 25 your mother would have signed a document unless she	1 Q And actually the statement came in that 2 you knew you did wrong but you all have made peace; 3 is that right? 4 A That's correct. 5 Q And you said, you made a statement earlier 6 that you had some -- you felt that maybe you weren't 7 (inaudible) a hundred percent sure, a late in life 8 child? 9 A Correct. 10 Q And you had some differences with your 11 parents because of your actions over the years; 12 right? 13 A I think every child does, yes, sir. 14 Q Yeah. And if any things happened, they 15 would have possibly encouraged them to put the 16 various moneys in trust for you. 17 A It was all discussed, it needed to be put 18 in trust, I admitted that, I didn't know what I may 19 do. And I think it was right to be put in trust. 20 Q Okay. And so, and you always had 21 resentment that your father sold the business to 22 Harry? 23 A I had no resentment whatsoever. 24 Q I thought you did. Okay. 25 A I had no resentment.

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1 Q And you never thought that he gave it to 2 him; is that right? 3 A I felt like that he was very fortunate to 4 have a business to be presented to him like that, 5 the business paid for itself. 6 Q You don't know that. Do you know that, 7 you were aware that Harry paid your father a million 8 dollars for it? 9 A I didn't know what the price was, I did 10 not know that until a few months ago. 11 MR. MAZURSKY: I have no further 12 questions. 13 MR. SUMNER: Nothing further, Your 14 Honor. 15 (Witness excused.) 16 MR. MAZURSKY: Your Honor, I feel 17 that -- I wanted to call to the Court, 18 before we close, one question. You put 19 back in evidence the agreement with 20 Wachovia; correct? 21 MR. SUMNER: It's already in 22 evidence. 23 MR. MAZURSKY: Yeah. And there was 24 an attachment to it that you questioned. 25 MR. SUMNER: The attachment that you	1 And they sent me that agreement which is 2 attached which they said -- 3 MR. SUMNER: Your Honor, I hate to 4 interrupt you but he's basically hinting 5 around to getting in as much hearsay as he 6 can. I think he's just trying to get in 7 what Wachovia is telling him. I'm 8 sympathetic to -- 9 MR. MAZURSKY: It was introduced in 10 evidence as an attachment. If you'll 11 study that account, the bank said it 12 applied to previous accounts and new 13 accounts. And that's in the record. 14 THE COURT: Okay. We'll leave it at 15 that. 16 MR. SUMNER: Your Honor, we would 17 call at this point Frankie White would be 18 our last witness. 19 It's your turn. If you'll have 20 a seat right here. 21 THE WITNESS: I have a hearing 22 impairment, so. 23 MR. SUMNER: We'll talk loud for you. 24 THE WITNESS: If I don't hear 25 something, I'll ask again.
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1 attached to the signature page is what 2 you're referring to, the deposit 3 agreement? 4 MR. MAZURSKY: Yes. 5 As attorney for the estate I'm 6 having to present some facts to the Court. 7 When that came up in the -- 8 THE COURT: Why don't you present 9 that during your closing as opposed to 10 now. 11 MR. MAZURSKY: What I wanted to know, 12 (inaudible) testimony because I have a 13 right as an officer of the Court to advise 14 the Court, (inaudible), if you don't 15 accept it, you know, that's (inaudible). 16 The only thing that was ever 17 questioned by Mr. Sumner's firm was the 18 survivorship accounts. And, of course, I 19 subpoenaed the copies of the deposit 20 agreements and they sent them to me. And 21 the NBSC specifically stated they were 22 survivorship. Wachovia did not. 23 I questioned the bank as they 24 had already taken the position that it 25 was -- belonged to Mr. Harris, Junior.	1 THE COURT: Sure, that's fine. Just 2 have a seat. 3 MR. SUMNER: We'll talk loud as we 4 can. 5 THE COURT: Would you raise your 6 right hand for me, please. 7 (Frankie White, after being sworn, 8 testified as follows:) 9 THE COURT: Would you state your full 10 name for us, please. 11 THE WITNESS: What? 12 THE COURT: Would you state your name 13 for us, please. 14 THE WITNESS: Yeah, Frankie White. 15 THE COURT: Okay. Miss White, if you 16 will answer any questions that Mr. Sumner 17 might have for you. 18 DIRECT EXAMINATION 19 BY MR. SUMNER: 20 Q Mr. White, thank you for being here today. 21 A What? 22 Q Thank you for being here today. 23 A I'll be glad to. 24 Q Well, thank you. 25 Please tell us where you live.

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1 A Huh? 2 Q Where do you live? 3 A I live at 2198 Graystone Drive. 4 Q And that's in Sumter; correct? 5 A Yeah. It's a retirement place. 6 Q And would you please tell us -- 7 A And Ms. Harris lived right around the 8 corner from me after we sold both of our houses. 9 Q Okay. Now, that's in Sumter; correct? 10 A Yeah, right. 11 Q Okay. And how old are you, Miss White? 12 A Ninety-three and I'll be 94 in, December 13 the 1st. Don't forget it now, I want a birthday 14 present. 15 Q Well, now, how is your health? Are you in 16 good health? 17 A Oh, yeah, I'm in good health. 18 Q Okay. Now, you told us before you were 19 sworn in that you had difficulty hearing; correct? 20 A What? I have a hearing impairment. 21 Q Okay. 22 A I have a sinus infection and it went in my 23 ears. They put tubes in my ears and then they had 24 to take them out and when they did I couldn't hear. 25 Q Okay. How is your memory?	1 I would volunteer for anything. 2 So anyway, they asked me to 3 teach nurse -- cadet nurses. So I taught cadet 4 nurses until 1944. 5 And I also volunteered to, we 6 had hostile ships come into New Orleans and I helped 7 load those hospital ships and we did -- removed 8 sutures and that sort of thing. 9 And then we had a lot of torpedo 10 vessels going out on the Mississippi River so I 11 volunteered for that. And we, one night we had 12 seven sailers with a broken back that came in 'cause 13 of concussion. Anyway, I volunteered for that. 14 So sometimes I would work all 15 night doing that kind of stuff, then have to go back 16 at 8 o'clock and teach. They had to pass my course, 17 and they did, 'cause I would stay extra time. I 18 love medicine and I love nursing. 19 MR. SUMNER: Now, if you'll just, beg 20 your pardon, if you'll let her testify 21 without interrupting her, we'd appreciate 22 it. 23 MR. MAZURSKY: I wasn't interrupting 24 her. I apologize -- 25 MR. SUMNER: Show a little respect.
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1 A Good: I can recite poems from high 2 school. 3 Q We'll wait till we're finished, then we'll 4 go into poetry. 5 Where did you grow up? 6 A I grew up in Tampa, Florida. 7 Q And how did you find your way to Sumter? 8 A Well, I was in LSU Medical School, going 9 to school. Charlie was at Tulane. And Charity 10 Hospital was a teaching hospital between the two, 11 and they were right together. So we met in the 12 hall. 13 Q And the rest is history; right? 14 A Yeah. 15 Q Now, you obtained a nursing degree from 16 LSU; correct? 17 A Yeah, I had a degree in nursing from LSU. 18 Q Okay. 19 A And I was top in my class. 20 Q I don't doubt it. 21 Now, how many years were you a 22 nurse? 23 A Oh, I couldn't go, 'cause Charlie and I 24 got married after I graduated and, so I couldn't go 25 in the Army as a nurse, so I went down and told them	1 MR. MAZURSKY: I'm showing respect. 2 BY MR. SUMNER: 3 Q When did you finally retire from nursing? 4 When was it that you last worked as a nurse? 5 A When I decided to be a nurse? 6 Q No, when did you retire from nursing? 7 A Oh, I never retired. 8 MR. MAZURSKY: If I may interrupt the 9 Court just a moment. 10 A I still -- 11 MR. SUMNER: Hold on one second. 12 MR. MAZURSKY: Your Honor, I grew up 13 as a neighbor to Mrs. Frankie White. 14 THE WITNESS: Huh? 15 MR. MAZURSKY: I said I was a 16 neighbor of yours for years, you lived on 17 the farm right across from my house. 18 No disrespect for her, in fact, 19 her late husband was my doctor, her late 20 husband, Charlie, was my doctor for many a 21 year. 22 But what I raise the question 23 now is we need to get to the relevance of 24 her testimony. And I'm happy to hear her 25 life history but I think we should start

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1 getting to the relevance and what she's
 2 going to testify to.
 3 THE COURT: Okay. He's laying a
 4 background for what she's going to testify
 5 to so I'll let it continue on.
 6 BY MR. SUMNER:
 7 Q I'm just trying to get an idea, I
 8 understand you may have helped out the neighborhood
 9 kids, but when was the last time you held a job as a
 10 nurse, a paying job?
 11 A I took a refresher course to get -- about
 12 20 years after I graduated. Then I took the boards
 13 in South Carolina and passed them.
 14 Q What year was that?
 15 A Oh, '54, I think, something like that.
 16 Q Okay.
 17 A And then I volunteered at the hospital and
 18 did first-aid, I mean, taught that stuff to the
 19 Scouts, and I also taught nurses aides for the
 20 hospital.
 21 Q Okay. Good.
 22 Now, when did you first meet
 23 Geraldine Harris?
 24 A We built a house on Quilson (phonetic)
 25 Drive and we moved in in June of '52, I think it is.

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1 They built a house directly back of us on Mason
 2 Craw. And our two yards ran together. And that's
 3 when I knew her. They moved in somewhere maybe,
 4 they moved after we did, but it was about a year or
 5 so.
 6 Q Okay. So you knew Miss Geraldine Harris
 7 for about 50 years?
 8 A Oh, yeah.
 9 Q Now, were you --
 10 A I knew her from the time we were there and
 11 we were close friends.
 12 Q What kinds of things did you all do
 13 together as close friends?
 14 A What?
 15 Q What kinds of things would you do together
 16 with Geraldine Harris?
 17 A Oh, we went out to dinner, and every day
 18 after I got the children off to school and she was
 19 free, we would have coffee a lot of times in the
 20 morning.
 21 And that went on for a long
 22 time, as long as I lived there, not every morning
 23 but many mornings. And, I mean, we just did things,
 24 went to ballgames together and stuff like that.
 25 Q So you two were very close; correct?

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1 A Yeah. I knew -- she confided in me about
 2 a lot of things.
 3 Q What kinds of things would she confide in
 4 you about?
 5 A Well, whatever comes up in the family
 6 sometimes.
 7 Q Would that include her finances?
 8 A Yes.
 9 Q Okay. Would that include --
 10 A We talked business a lot of times. Geri
 11 was a good business woman. She had worked in the
 12 courthouse here for years until she got pregnant
 13 with Patty and then she was at home.
 14 And all the time she was
 15 pregnant I heard about it every day. And so anyway,
 16 then she had Patty and she brought Patty home.
 17 And so she called me that
 18 morning and said, Frankie, could you come over. And
 19 I said, yeah. So I went over and she handed Patty
 20 to me and she said, I don't know what to do, it's
 21 been so long, see, it was 15 years, I think, between
 22 the two.
 23 And so anyway, they had Patty
 24 and every morning I would go over and help her with
 25 something.

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1 Q Did you remain close with her in the last
 2 years when she lived in Sumter before she moved to
 3 Litchfield?
 4 A Oh, yeah. See, they moved out to
 5 Graystone, and after my husband died, and we had a
 6 couple of people try to break in the house, and our
 7 house was kind of isolated, it had a pond in front,
 8 and it was a good bit of acreage around it, and so
 9 we had people coming in there trying to fish in that
 10 pond at night.
 11 And we had, two times we had
 12 windows broken. And the children did not want me to
 13 live there by myself.
 14 So anyway, Geri had bought a
 15 house out at Graystone, and it was a nice place, it
 16 had retirement people out there. And we were all
 17 real close, we had people -- we go do all kinds of
 18 stuff with that group.
 19 They moved out there. And then
 20 after they moved out there, I moved out, I bought a
 21 house and moved out.
 22 Q You lived close to her all the way until
 23 she moved away from Sumter?
 24 A Yeah. After she moved away, I used to
 25 come down to the beach for weekends and I would see

1 her and I'd come down here and we'd go shopping.
 2 And I still was very close to her.
 3 Q Okay. Before she moved to the Lakes at
 4 Litchfield did she share with you her plans for her
 5 estate, her will?
 6 A Yeah.
 7 Q Okay. And --
 8 A When -- well, it went back to the time
 9 before Charlie had died. We were at the beach with
 10 them. And so anyway, big Harry told Charlie that he
 11 had given the business to, to Harry.
 12 MR. MAZURSKY: That's hearsay, your
 13 Honor, object.
 14 A And Charlie said, well --
 15 THE COURT: Wait just a second; okay?
 16 He's objected on the grounds of hearsay.
 17 MR. MAZURSKY: That's hearsay.
 18 A Well, that's what he said, Harry, Jr.,
 19 gets the business.
 20 THE COURT: Okay. You can't testify
 21 to what somebody told you; okay?
 22 THE WITNESS: Huh?
 23 THE COURT: I said you cannot testify
 24 as to what someone told you.
 25 THE WITNESS: Okay, I'm sorry.

1 BY MR. SUMNER:
 2 Q And if you can carry on, what did you
 3 understand to be, what was Geraldine's plans for her
 4 will?
 5 MR. MAZURSKY: I object, Your Honor.
 6 A Well, she --
 7 MR. MAZURSKY: Can't testify to what
 8 her plans were.
 9 A I can't talk if he said I couldn't.
 10 THE COURT: Just a second.
 11 MR. MAZURSKY: Under the Dead Man
 12 Statute she cannot testify, well, I guess
 13 she could depending upon what she told
 14 her.
 15 THE COURT: Go ahead.
 16 MR. SUMNER: She's not an interested
 17 party so I don't think we run afoul of any
 18 rules.
 19 THE COURT: Yeah, she's not an
 20 interested party, she's not an heir, so
 21 she can testify.
 22 THE WITNESS: Judge, you tell me
 23 because I'm not accustomed to being a
 24 witness, as you can see.
 25 THE COURT: Yes, ma'am. I'm going to

1 let him repeat his question; okay?
 2 BY MR. SUMNER:
 3 Q You can answer the question. What did you
 4 understand to be Geraldine's plans for her estate?
 5 A She said everything went to Patty, all
 6 that was left went to Patty.
 7 Q Did you ever discuss with Geraldine bank
 8 accounts that she held with her son, Harry?
 9 A No, not a bank account.
 10 Q Okay. Did she ever express to you or did
 11 you guys ever have any discussions about the fact
 12 that Harry was involved in her finances?
 13 A I knew that she had something to do with
 14 the trust because she -- they would ask for money
 15 for Harris to go to school and Harry -- and she
 16 would get real shook up because she seemed to think
 17 that Harry didn't want to give it to her or
 18 something.
 19 Q So she expressed some concerns about Harry
 20 being involved in her finances?
 21 A Oh, say that again.
 22 Q Did she express concern about Harry being
 23 involved in her finances?
 24 A No, she wasn't concerned except she
 25 thought that he spent a lot of money. And she

1 sometimes would talk to me about it.
 2 Q And what would she say? What did she say?
 3 A Well, I think it was mostly with the
 4 second wife. And he would, evidently he did spend a
 5 lot of money because he, I know he'd been to Cancun,
 6 he went to Las Vegas, Atlanta City, some of those
 7 places. And then he -- he just spent a lot of
 8 money.
 9 Q Okay.
 10 A I mean, that's the way he'd spend it.
 11 Q Okay. Now, did you ever notice that
 12 Geraldine had trouble seeing?
 13 A She -- we used to have coffee in the
 14 morning, and if she poured the coffee, she couldn't
 15 hit the cup, she'd pour it on the table. So I
 16 poured the coffee.
 17 And she could not see. And the
 18 Osteens who had the paper at home here, Tootie
 19 Osteen had this do-jigger that she put in front of
 20 her that made things bigger. But Geri did not like
 21 to use it and she couldn't -- she said it didn't do
 22 her any good.
 23 I used to read to her the paper
 24 sometimes and different things. And when we -- we
 25 went out to lunch quite a bit and I always drove.

Page 114 1 And so I would read the menu to her. And she could 2 not, she could not see very well. 3 And then one time when we were 4 at the beach, I was at the beach with her and it was 5 after Harry's death, she turned the thermostat up 6 real high. And I woke up during the night and it 7 was so hot till I thought the house was on fire. 8 So I jumped up and looked all 9 around, didn't find -- so anyway, then she got up in 10 the meantime. And so she started almost crying and 11 said, I'm sorry, I couldn't see and I turned it all 12 the way up on the heat. And it was in the 13 summertime. So I know she could not see. 14 Q Now, was this before she went to the Lakes 15 at Litchfield in October of '99? 16 A That was before she went to the nursing 17 home. She was in her house at the beach. 18 Q Okay. Okay. Now, I want to show you a 19 document that's been marked as Exhibit B. This is a 20 signature page of a Wachovia Bank account that was 21 signed September 30th, 1999. And based on your 22 familiarity with your friend's vision, could she 23 have seen to read this signature page in 1999? 24 A She couldn't anymore read that than flying 25 to the moon and back, no, she could not read that.	Page 116 1 CDs, a lot of CDs. 2 Q Is that what she preferred was CDs? 3 A Yeah. We would talk about it. I liked 4 the stock market and she did not like the stock 5 market. And we would discuss it. 6 Q Okay. And based on your familiarity with 7 your friend, does it sound like something she would 8 do to put over a hundred thousand dollars into a 9 checking account? 10 A No. She did not -- I don't think she 11 would. She was too good a business person for that. 12 And besides, she liked to draw interest on that 13 money. She wasn't any dumb dodo about (inaudible). 14 MR. SUMNER: I think that's all the 15 questions I have, Your Honor. 16 THE COURT: Okay. Any questions, 17 Mr. Mazursky? 18 MR. MAZURSKY: I didn't want to 19 interrupt. I object to all of that as 20 parole testimony, contains the signature 21 of the witness, and, but I'll present 22 cases to you on that evidence. 23 THE WITNESS: Well, you can ask 24 anyone that knew her, that knew her at the 25 time I did, and they would tell you the
Page 115 1 Q Thank you. And let me ask -- I'm going to 2 show you what's a part of Exhibit B and I will ask 3 you the same question. This was a document that 4 looks like it was signed January the 30th, 1998. 5 Based on your familiarity with your friend, do you 6 believe she could have read this document on her 7 own? 8 A No. And I'll tell you another thing: She 9 had a beautiful hand, that was her signature, she 10 had a beautiful handwriting. She couldn't see well 11 when she wrote that, I can tell you that. You got 12 samples of her handwriting before? 13 Q We don't. 14 Let me ask you this question, 15 and I'm about done, Miss White: You said that she 16 was a smart, Geraldine was a smart lady, wasn't she? 17 A Yeah. She worked at the courthouse here 18 for years. You wouldn't know, you're too young. 19 But anyway, she did. And she worked with Mr. Clair. 20 Mr. Clair got that (inaudible) and she ran that 21 office. And she was very good at business. 22 Q Now, with respect to business, did she 23 like to invest her money? 24 A No. She did not like the stock market. 25 She did not trust the stock market. And she had	Page 117 1 same thing. 2 THE COURT: Okay. 3 THE WITNESS: And besides, I wouldn't 4 allow that. 5 MR. SUMNER: Miss White, thank you 6 very much. That's all the questions I 7 have. 8 Do you have any questions, 9 Morris? 10 MR. MAZURSKY: No questions, no. 11 MR. SUMNER: Okay. You can move back 12 over to your seat. Thank you. 13 (Witness excused.) 14 MR. SUMNER: All right. We'd rest 15 our case, your Honor, with the stipulation 16 that we made, we had an agreement that 17 they would provide some checking records, 18 as the record will bear out. 19 THE COURT: Okay. 20 MR. HARRIS: What do you want from 21 me, starting balance of the account? 22 THE COURT: Yes, sir. 23 MR. HARRIS: I'll mail that to you, 24 Morris. 25 MR. MAZURSKY: Okay. And I'll send

Page 118

1 it to you.

2 MR. HARRIS: I'll mail you the whole

3 checkbook.

4 MR. MAZURSKY: Your Honor, do you

5 want to hear our argument now or would you

6 like a brief or what?

7 THE COURT: Do you have any witnesses

8 that you want to present?

9 MR. MAZURSKY: Well, I believe you

10 stipulated that any of this testimony is

11 not questioning her mental competency; is

12 that right?

13 MR. SUMNER: I think the testimony

14 stands for itself. I don't think you

15 questioned her competency, you know.

16 MR. MAZURSKY: Let me get the

17 secretary in and paralegal to testify that

18 she saw her many times before she moved to

19 the beach and she was mentally competent.

20 THE COURT: That's not in court.

21 MR. MAZURSKY: All right. That's

22 okay.

23 THE COURT: I would either hear from

24 both of you with closing remarks, or if

25 you would both like to present it to me in

Page 119

1 a brief, whichever you prefer to do.

2 And I realize that you're going

3 to need some time because they're going to

4 present some information to you that

5 you'll be waiting for.

6 MR. MAZURSKY: Well, because there's

7 some parole evidence, I'd rather present

8 it in a brief.

9 THE COURT: All right, sir.

10 MR. MAZURSKY: And I'll have that up

11 there shortly for you. And so -- and I'd

12 like to see if maybe we can do

13 cross-briefs, but. I want to get through

14 with this, it's been going so long, I know

15 you do too.

16 MR. SUMNER: Your Honor, sound like a

17 true lawyer, I'd like to do both. I'd

18 just to just keep my closing remarks very

19 brief.

20 THE COURT: Yes, sir.

21 MR. MAZURSKY: I'll make closing

22 remarks too, your Honor.

23 MR. SUMNER: Okay. Who would you

24 like to go first?

25 THE COURT: Mr. Mazursky.

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1 MR. MAZURSKY: Well, Your Honor if I

2 may continue to sit?

3 THE COURT: Yes, sir.

4 MR. MAZURSKY: Your Honor, the only

5 question, as you know, that is before this

6 Court is the survivorship account. Number

7 one, there appears to be a question raised

8 about whether the Wachovia was a

9 survivorship 'cause it didn't state so.

10 And I'm going to reserve the right to get

11 a statement from Wachovia that that

12 agreement is attached which I'm sure

13 states in it that it applies to previous,

14 past, existing accounts. And I'll present

15 that in my brief to you.

16 Your Honor, but as far as, the

17 words regarded by the bank as survivorship

18 accounts, NBSC's deposit agreement says

19 specifically, and Wachovia described them

20 as joint accounts which usually go to the

21 survivor.

22 There are statutes now that

23 state those cannot be changed from

24 survivorship accounts by a person unless

25 they send a notice in writing to the

Page 121

1 banks. And I'll give that in my brief.

2 That was never done.

3 At the time of these accounts

4 after her death, the bank paid them to

5 Mr. Harris or they wouldn't have done so

6 or would have liability.

7 And then as far as Mrs. White

8 who was a neighbor of mine for many years

9 and what Geri intended was all covered by

10 the will and (inaudible) the terms of a

11 will.

12 There's been no question of the

13 validity of her will and the way she left

14 things although Patty says she felt it

15 should go to her.

16 And, but there's never been any

17 question raised, the only issue is who

18 owns those survivorship accounts.

19 I think in the records there is

20 a copy of the power of attorney that

21 Mr. Harris had which gave him the right to

22 deposit in accounts and all that.

23 And Mr. Sumner, I'll send you a

24 copy.

25 MR. SUMNER: I've got a copy. Thank

Page 122

1 you.

2 MR. MAZURSKY: So this is the only

3 issue before the Court and, and the only

4 legal issue that I'll present to you.

5 I'll send you a copy.

6 THE COURT: All right, sir.

7 MR. SUMNER: Your Honor, we are very

8 well aware of the probate code,

9 specifically 62-6-104 that sets out the

10 standard that's required to overcome a

11 right of, a joint account with the right

12 of survivorship.

13 Our problem is based on what's

14 been presented to this Court, I don't know

15 that we can safely conclude that we have a

16 joint account with right of survivorship.

17 And let's look at both of these accounts.

18 The Wachovia account has got a

19 signature page that Mr. Harris cannot

20 attest represents the account he's

21 referring to in his inventory.

22 It's got a deposit agreement

23 attached to it from 2009 which obviously

24 was not in effect in 1999 so any reference

25 to the deposit agreement, we'd argue that

Page 123

1 that, or non-agreement, is irrelevant.

2 And most importantly, that

3 account was closed six months before her

4 death. So even if it was a joint account

5 with right of survivorship, there was no

6 right of survivorship as of May the 1st,

7 2007.

8 And if Mr. Mazursky and

9 Mr. Harris rely on that signature page

10 from that account to claim \$81,000 out of

11 the estate, we would argue that it's

12 improper and it's invalid and that the

13 Court should order him to return that

14 \$81,000 to the estate.

15 He couldn't even tell us where

16 the 81,000 came from. As far as we stand

17 today, there's a claim that there's a

18 joint account, but no one has seen it.

19 And Mr. Harris sitting here on his own

20 couldn't even tell us what account he was

21 referring to.

22 So at best, there's just been a

23 miscommunication and they need to get

24 their ducks in a row and provide us with

25 the documentation. At worst, there is no

Page 124

1 such account.

2 Certainly based on the

3 information they provided in their

4 inventory and the information that they

5 provided to this Court and the exhibits,

6 there is not sufficient documentation to

7 allow this Court to close this estate and

8 to order that those joint accounts remain

9 joint accounts with right of survivorship

10 and go to Mr. Harris, at least with

11 respect to the Wachovia account.

12 Now, with the NBSC account, it

13 does state on that signature page that

14 this is a joint account with right of

15 survivorship.

16 Again, Mr. Harris couldn't say

17 definitively that the NBSC account was the

18 account but he felt by the process of

19 elimination that it probably was.

20 I think at the end of his

21 testimony he probably agreed that that's

22 the account and that's the account that's

23 referred to in the inventory.

24 Our problem is he testified on

25 his own accord that he funded that account

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1 with trusts, with money from the trust.

2 He as the trustee took money from the

3 trust and put it into a joint account with

4 the right of survivorship.

5 Now, your Honor, at the expense

6 of insinuating, you know, something

7 underhanded, I have to say, Mr. Harris had

8 both the motive and the opportunity here

9 to take advantage of his mom.

10 She was blind, she couldn't see.

11 He was trustee of those trusts that he

12 testified funded the account with the

13 right of survivorship. He was ticked off

14 'cause he got shortchanged under her will.

15 And so in a situation like this,

16 again, we've been provided with incomplete

17 documentation. We don't know how much

18 money went in to fund that account

19 immediately and we don't have a full

20 accounting from that NBSC account.

21 We'd argue, again, based on the

22 evidence that's been presented to your

23 Honor, there's insufficient evidence that

24 all of that money should go to him.

25 Rather, we think, again, just

Page 126	Page 128
1 like the Wachovia account, they've got to 2 get their ducks in a row, they need to 3 provide us with a full accounting so that 4 we can make sure that the money that went 5 into that NBSC account should have gone 6 into that account. 7 According to Miss Spring and 8 Miss White, Geraldine Harris never would 9 have intended to fund the checking account 10 for \$181,000, non-interest bearing 11 checking. It just doesn't make sense. 12 And we're asking in light of 13 that fact, first and foremost primarily 14 we're asking the Court to deem both of 15 these joint accounts, or at least the 16 evidence of these joint accounts to be -- 17 fall short of the mark, to be insufficient 18 to -- as proof that there were joint 19 accounts with right of survivorship and 20 we're asking you to order Harry Harris to 21 pay back his proceeds into the estate to 22 be probated as such. 23 In the alternative, what we're 24 asking your Honor to do is hold open this 25 record and allow us to go through and	1 seems like it's relevant to both our 2 estate inquiry as well as our trust 3 inquiry. 4 So again just to recap, we're 5 asking you to order him to pay it back to 6 the estate. If that's -- alternatively, 7 we'd ask you to hold this open so that we 8 can make further inquiry into the 9 documents or give them the opportunity to 10 produce sufficient evidence because based 11 on the testimony here today, they have not 12 proven that these are joint accounts with 13 the right of survivorship. 14 THE COURT: All right. Thank you, 15 sir. 16 MR. MAZURSKY: May I say one thing, 17 Judge? 18 THE COURT: No, sir. I'm through 19 hearing your testimony. 20 As soon as you get the 21 information from Mr. Harris reference to 22 the checkbook, how much time do you think 23 you all are going to need to (inaudible)? 24 MR. MAZURSKY: Well, I always say 25 that, I'd like to see -- I'd say not over
Page 127	Page 129
1 identify the records that need to be 2 provided that can allow us and the Court 3 the certainty to know that these are joint 4 accounts with the right of survivorship 5 and that the funds are properly there. 6 Given this testimony today, I, 7 frankly, wasn't expecting it, given the 8 fact that the NBSC account was funded with 9 the proceeds, dividends from the trust 10 account, we'd ask your Honor to combine 11 this inquiry with the currently ongoing 12 trust matter. 13 I think it would be more 14 expeditious for both the Court's time and 15 our time when we reconvene to handle these 16 matters together, because it appears now 17 that they're intertwined. 18 We've got a situation where the 19 trustee of these trusts is funding a joint 20 account with the right of survivorship 21 which we all know full and well, if that's 22 sufficiently proven, would belong to him 23 outside the will. It seems to be 24 inherently a conflict of interest. 25 And either way you slice it, it	1 30 days. 2 THE COURT: Is that sufficient with 3 you? 4 MR. SUMNER: I think so, your Honor. 5 Caveat, I think we need to make sure we 6 get the information from them and have the 7 opportunity to submit it. 8 You know, we also request, your 9 Honor, an order compelling them to provide 10 the Wachovia documents in support of the 11 account that's listed in the inventory. 12 We've requested -- they informed 13 us in their interrogatories that they 14 provided everything. It sounded like 15 today that there may be other stuff. 16 And so I don't want to just 17 limit it to the checkbook. If there are 18 other documents that are relevant to these 19 joint accounts, we're entitled to them. 20 They told us that we got it but it sounds 21 like we didn't. 22 And so I'd ask, and maybe we can 23 do it by consent rather than having an 24 order to compel, but that we be given the 25 backup documents for both of these

1 accounts, complete backup documents.

2 And, you know, if they can get
3 it to us in a reasonable timeframe, you
4 know, 30 days sounds good, but I don't
5 want to get it on the 29th day and we got
6 a lot of information to go through.

7 Perhaps may I suggest that we
8 have a quick telephone status conference
9 in 30 days or maybe in 20 days to let you
10 know where we are and see if we need to
11 establish --

12 THE COURT: My thoughts were 30 days
13 after you received the information.

14 MR. SUMNER: That would be absolutely
15 sufficient.

16 THE COURT: I certainly wouldn't
17 expect you to get the information 23 days
18 from now, then have a week to prepare your
19 brief.

20 MR. SUMNER: Okay.

21 THE COURT: From the time that you
22 get the information from them, then 30
23 days from that point.

24 MR. SUMNER: Okay. Your Honor, what
25 we'll do is we'll provide you with notice

1 STATE OF SOUTH CAROLINA)

2 : CERTIFICATE

3 COUNTY OF DORCHESTER)

4 I, Janice D. Hayward, Registered Merit
5 Reporter and Notary Public, certify that I transcribed
6 the foregoing CD recording, and that the transcript is
7 a true record of said hearing.

8 I further certify that I am not of
9 counsel or kin to any of the parties to this cause
10 of action, nor am I interested in any manner in
11 its outcome.

12 IN WITNESS WHEREOF I have hereunto set
13 my hand and seal this the 24th day of November 2010.
14
15

16 Janice D. Hayward, RMR
17 Notary Public, South Carolina
18 My Comm. Expires Oct. 9, 2012
19
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25

1 of the date upon which we receive it so
2 that you can be expecting our briefs.

3 THE COURT: That would be fine.

4 MR. SUMNER: Okay.

5 MR. MAZURSKY: You'll hear from me
6 also, Your Honor.

7 THE COURT: Yes, sir.

8 MR. SUMNER: Thank you, your Honor.
9 (The hearing was concluded.)

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Exhibit 1

STATE OF SOUTH CAROLINA

PROBATE COURT

COUNTY OF SUMTER

IN THE MATTER OF: ESTATE OF GERALDINE M. HARRIS

CASE NUMBER: 2007ES4300273

DALE ATKINSON
PROBATE COURT JUDGE
2010 OCT 20 PM 1:29
SUMTER COUNTY, S.C.

RESPONSE TO REQUESTS FOR PRODUCTION AND INTERROGATORIES
OF PATTI H. SPRING

Harry L. Harris, Jr., Respondent to Interrogatories and Requests for Production served by Patti H. Spring, Petitioner, states and responds referring to Interrogatories and Requests for Production as posed by Patti H. Spring through her attorneys, the answers following said Interrogatories and Requests as proposed and identified by the same numbers as follows:

INTERROGATORIES

1. Identify and describe all persons known to the parties or counsel to have knowledge of the Estate of Geraldine M. Harris (hereinafter, "Estate") and/or the intentions of the Geraldine M. Harris (hereinafter, "Decedent"). Please include all persons' names, address, and whether such person has given a written statement.

HARRY L. HARRIS, JR.

MORRIS D. MAZURSKY, ATTORNEY FOR HARRY L. HARRIS, JR.

A REPRESENTATIVE OF WACHOVIA BANK AS TO ESTABLISHMENT OF ACCOUNTS BY GERALDINE M. HARRIS, DECEDENT
1 WASHINGTON STREET, SUMTER, SC 29150

PORTER THOMPkins, CPA
409 N. SALEM AVENUE, SUMTER, SC 29150

[Petitioner's attorneys already have addresses of Harry L. Harris, Jr. and Morris D. Mazursky, Attorney]

2. Identify and describe all documents in the possession of the parties or counsel that relate to the Estate and/or the testamentary intentions of the Decedent.

(a) All records of the Sumter County Probate Court.

(b) Records of accounts with Wachovia Securities (previously provided to Petitioner).

(c) Bank statements from estate account (already provided to Petitioner).

3. Identify and describe all conversations that Harry L. Harris, Jr. (hereinafter, "Mr. Harris") has had with persons concerning the Estate and/or the testamentary intentions of the Decedent. Please include all persons' names, address and whether such person has given a written statement.

All of the parties listed under Paragraph 1 above. No written statements except those previously provided to Petitioner.

4. Identify and describe all correspondence or communications that Mr. Harris has had with Patti H. Spring (hereinafter, "Ms. Spring") regarding the Estate, the testamentary intentions of the Decedent, and/or the joint bank accounts held by Mr. Harris and the Decedent.

Mr. Harris has had numerous conversations with Ms. Spring in regard to her actions, including misconduct as to her association with Decedent, payment of rent provided on property to her, and other delicts by Ms. Spring as to checks received from the Decedent and misrepresentations by Ms. Spring and misuse of funds.

5. Identify and describe any and all reasons that Mr. Harris or counsel believes that Ms. Spring would have been disfavored by the Decedent, including any events that involved Ms. Spring and the Decedent. Please include a description of such reasons including times, dates, and persons who may have personal knowledge of the events.

Mr. Harris will not testify as to any conversations with the Decedent in that the same are prohibited by statutory law [Code of Laws of South Carolina (1976) Ann., §19-11-20]. Mr. Harris and Morris D. Mazursky, Attorney, will object to any testimony by Ms. Spring as to conversations and statements with the Decedent. Mr. Harris will testify as to events that involved Ms. Spring and the Decedent and has previously spoken to Ms. Spring as to his opinion in regard to the same, and Ms. Spring is already well advised of the times and dates.

6. Describe the purchase price that Mr. Harris contracted to pay for the purchase of the beer distributorship owned by his father, Harry L. Harris.

This Interrogatory and Request is irrelevant and Mr. Harris and his attorney object to the question. As a matter of fact, although objectionable, the purchase price of the distributorship was the sum of \$1,000,000.00.

7. Describe whether Harry L. Harris, Jr. paid off the promissory note for the purchase of the beer distributorship owned by his father, Harry L. Harris and the date final payment was made. If not paid off, describe the exact amount paid to date.

The question and Interrogatory is totally irrelevant. The amount has been paid in full.

8. Identify and describe all persons known to Mr. Harris or counsel to have knowledge of the joint bank accounts held by Mr. Harris and the Decedent.

The customer service person at Wachovia, Morris D. Mazursky, Attorney, and Mr. Harris have knowledge of the joint bank accounts at Wachovia and The National Bank of South Carolina. Information has already been provided to the attorneys for Ms. Spring. Both accounts were joint survivorship accounts.

9. Identify and describe all conversations that Mr. Harris had with anyone, including the Decedent, regarding the joint bank accounts held by Mr. Harris and the Decedent.

The question as to conversations with the Decedent are prohibited by statute. Mr. Harris possibly had many communications about the accounts because he was handling them on behalf of the Decedent [Code of Laws of South Carolina (1976) Ann., §19-11-20].

10. Describe what the funds held in the joint bank accounts were used for.

The funds in the joint accounts were used for the support and use of the Decedent.

11. Describe whether Mr. Harris ever used the funds contained in the joint bank accounts for his own personal use. If so, please describe the dates, amounts, and what the funds were used for.

Mr. Harris never used the funds in the joint accounts for his own personal use.

12. Describe whether Mr. Harris ever explained to the Decedent the significance of a joint bank account with right to survivorship.

Any discussion with the Decedent is barred by statute as hereinabove set forth. The Decedent fully discussed this with the bank service officers. Also, the deposit agreements and documents fully establish that she signed them while fully competent and knew how the accounts would be handled.

13. Describe whether anyone, including bank employees, ever explained to the Decedent the significance of a joint bank account with right to survivorship.

The evidence of signing the account agreements is full evidence of the fact that Decedent was aware of the right to survivorship.

14. Describe whether the Decedent or anyone else ever filed a writing with the banks revoking the joint bank accounts' right of survivorship.

None was filed.

15. Describe whether Mr. Harris ever maintained a checkbook for the joint accounts. If so, please provide the dates, check numbers, whether checks were used, and what the checks were used for.

All of the joint accounts were set up to provide support, maintenance and personal use of the Decedent. Providing the statements of said accounts, which were over a number of years, would be oppressive and expensive. The correct number of these would have to be provided for the bank and requested, and all expense of providing the same is to be charged to Ms. Spring, should she continue to demand the same.

16. Describe the reason why the Decedent executed a Power of Attorney on January 20, 1998, naming Mr. Harris as her attorney in fact.

Morris D. Mazursky, as attorney, prepared the Power of Attorney referred to. Mrs. Geraldine M. Harris desired to have Mr. Harris as her Attorney-in-Fact since she was advised by her attorney that it was a good idea to have a person so designated. She signed the same and was fully competent and understood the reason and necessity of doing the same. Morris D. Mazursky, Attorney, will be able to testify as to her ability to sign the Power of Attorney and her desire to sign it, which she did of her own free will, without any other reason and without any duress.

17. Identify and describe any expert witnesses whom the party proposes to use as a witness at the trial of the case. Please include: (I) a statement of his/her relevant opinions and (ii) all facts, authorities and law upon which the opinions are based.

At the present time, the only person designated as an expert witness would be Morris D. Mazursky, Attorney, and Porter H. Thompkins, CPA. Porter H. Thompkins would testify as to proper tax returns and other records. Customer service persons at both banks would testify as to the legality and method of the joint accounts. The attorney, Morris D. Mazursky, would state legal authorities and facts available to him and the law upon which the opinions are based.

REQUEST FOR PRODUCTION

1. Produce copies of all bank statements for the joint bank accounts held by Mr. Harris and the Decedent.

Mr. Harris objects to the request for the production of these documents but will provide them upon payment for the cost of obtaining the same from the banks. This request is irrelevant and unnecessary in that an accounting has already been provided to Ms. Spring with an itemization of expenses of the estate. The petition in opposition to the Petition for Final Settlement by Mr. Harris, as

Personal Representative, only raises the question of the disposition of the survivorship accounts.

2. Produce copies of any and all correspondence between Mr. Harris and the Decedent regarding the Estate and/or the joint bank accounts held by Mr. Harris and the Decedent.

All of the communications between Mr. Harris and the Decedent were on a personal basis in that he saw her frequently and discussed all matters with her. Any conversations would be barred by statutory law and South Carolina Rules of Evidence [Code of Laws of South Carolina (1976) Ann., §19-11-20].

3. Produce copies of any and all correspondence received from Pattie Spring regarding the Estate and/or the joint bank accounts held by Mr. Harris and the Decedent.

This Request for Production is objectionable. Ms. Spring should have a record of said correspondence and should produce the same for the benefit of Mr. Harris.

4. Produce copies of any and all prior Wills executed before the final Will of Geraldine Harris, which was probated under the Estate.

This Request for Production is objectionable. It would have no relevance if produced. Mr. Harris is unaware of any prior Wills, all of which, however, would be revoked by Decedent's last Will admitted to probate.

5. Produce copies of any and all documents, photographs, plats, sketches, or notes that relate to the Estate and/or the joint bank accounts held by Mr. Harris and the Decedent.

Mr. Harris, though his attorney, has provided numerous bank records and broker records and the same are in the possession of attorneys for Ms. Spring.

6. Produce copies of any and all written reports by expert witnesses retained for use at trial or identified as witnesses at trial in response to the Interrogatories, including but not limited to the following:

(a) All documents, including draft notes, preliminary reports, and/or final reports, prepared in whole or in part by the expert on the subject matter and in connection with those matters about which the expert is expected to testify at trial;

(b) All documents, sent to the expert by Mr. Harris or his counsel in reference to this litigation;

(c) All documents, upon which the expert will rely for the opinion or opinions that the expert will express at trial;

(d) All documents utilized, relied upon, consulted and/or reviewed by the expert in connection with this litigation to the best of the expert's recollection;

(e) All documents setting forth any compensation agreement between Mr. Harris and the expert;

(f) Identification by court, term, number and date, any and all litigation wherein the expert was either a party or testified as a witness;

(g) All documents used or relied upon by the expert in preparing answers to expert Interrogatories;

(h) All documents that have been or will be shown to the expert during or in preparation of the expert's testimony at deposition or trial;

(i) All documents, including a curriculum vitae, that Mr. Harris or his counsel contends will establish the expert's qualifications for trial purposes.

Mr. Harris objects to this Request for Production as being oppressive and expensive and irrelevant. Documents as to the experts, which would be the C.P.A. and any bank employees, would be irrelevant.

7. Produce copies of any documents and tangible things of whatever nature and description which you intend to introduce into evidence or to use for impeachment at trial of this case.

Mr. Harris will testify as to checks issued by his mother to Ms. Spring or to other persons as requested by her.

8. Produce copies of any and all items identified in your responses to Petitioner's Interrogatories.

Mr. Harris, through his attorney, objects to this production request as irrelevant, oppressive and expensive, and for reasons hereinabove and hereinafter set forth.

ADDITIONAL OBJECTIONS TO INTERROGATORIES AND REQUESTS FOR PRODUCTION

Mr. Harris and Morris D. Mazursky, his attorney, object to the Request for Production and Interrogatories in most cases, as above set forth. Ms. Spring has been provided, through her attorneys, extensive records as to accounting and the only issues involved are as to the accounting filed by Mr. Harris, as Personal Representative. The primary issue raised by Ms. Spring and her attorneys is the ownership of the joint accounts, and this has been fully established by bank records, the deposit agreements signed by the Decedent, and the prevailing statutes as to the same.

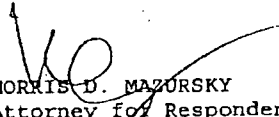

MORRIS D. MAZURSKY
Attorney for Respondent,
Harry L. Harris, Jr.
19 North Harvin Street
P. O. Box 1645
Sumter, SC 29151-1645
(803) 773-9532

Exhibit 2

1 A. You spent a great deal of time, and I spent a
2 great deal of time, too -- also.

3 MR. MAZURSKY: Your Honor, if I may stop at this
4 point. I have all that itemized -- the time. These
5 parties brought, what we call, Discovery,
6 Interrogatories, Notice to Produce, and all of that has
7 been done by me. In fact they -- I had to serve that
8 on them, and I served the Discovery documents on them,
9 and they just answered them a few days ago.

10 JUDGE: All right, Sir.

11 MR. MAZURSKY: I had to push them. (COUGHS)

12 Q. (MR. MAZURSKY CONTINUES WITH QUESTIONS TO MR.
13 HARRIS) It's not really relevant, Mr. Harris, but Ms.
14 Spring is your sister -- I mean, is...

15 A. That's my sister. Correct.

16 Q. And...

17 A. Patti is my sister. Patti Spring. Yeah.

18 Q. And she has been contending that she thought you
19 -- your mother didn't intend to give her what she gave
20 her?

21 A. I guess she thought that, but that's absolutely
22 false.

23 Q. All right. In reviewing this matter, she got a
24 lot -- a bit more out of the Estate, other than in the
25 Estate?

1 A. I think -- I think the figures came out to close
2 to eight hundred thousand dollars (\$800,000.00) she got
3 in stocks and -- I mean, in annuity bonds, or cash; and
4 I came out with those two (2) accounts, like a little
5 over three hundred thousand dollars (\$300,000.00).
6 Q. And then even though it's not an issue, I do want
7 to call to the attention of the Court that there's
8 still trust accounts that's a lot of money with A. G.
9 Edwards - (COUGHS) - now called Wachovia Securities?
10 A. Right.
11 Q. And there are three (3) trusts that Mrs. Harris
12 and her father (COUGHS) -- her husband were
13 instrumental in getting established (COUGHS). One (1)
14 was in Mr. Harry L. Harris' Will where he left (COUGHS)
15 a substantial sums that are included in the amount that
16 Mr. Harris is talking about. One's (1) for Harry L.
17 Harris, Senior's account; he left everything in trust
18 for Mrs. Harris during her lifetime; and then after
19 that, to...
20 A. Patti.
21 Q. ...Ms. Spring?
22 A. (NODS HEAD)
23 Q. Yeah. So, anyway, Patti. (COUGHS) Also -- and
24 she has those substantial amounts which comes --
25 (COUGHS) excuse me, Your Honor -- which -- along with

1 another trust that Mrs. Harris had (COUGHS) from a
2 cousin of hers; and those three (3) accounts, like I
3 say, come to near eight hundred thousand dollars
4 (\$800,000.00). (COUGHS) Excuse me, Your Honor.
5 (COUGHS)
6 JUDGE: Do you want some water, Morris?
7 MR. MAZURSKY: We don't have any here.
8 JUDGE: Do you want to take a short break?
9 MR. MAZURSKY; Yeah. Let me get...
10 JUDGE: All right. Let's take a short break.
11 MR. MAZURSKY: Let me go to the fountain.
12 JUDGE: I think he needs a drink of something.
13 (THERE WAS A SHORT BREAK OFF THE RECORD)
14 JUDGE: All right.
15 Q. (MR. MAZURSKY CONTINUES WITH QUESTIONS TO MR.
16 HARRIS) Mr. Harris...
17 A. Yes, Sir.
18 Q. ...Since you verified all of these records,
19 (COUGHS) and you've reviewed all the exhibits I showed
20 you this morning...
21 A. Yeah. Yes Sir.
22 Q. ...are you agreeable for me to enter those into
23 evidence?
24 A. Yes, Sir.
25 Q. The (COUGHS) -- I believe you only charged

Exhibit 3

ESTATE OF GERALDINE M. HARRIS

IN ACCOUNT WITH THE NATIONAL BANK OF SOUTH CAROLINA
SUMTER, SOUTH CAROLINA

RECEIPTS:

06-13-07	Beginning Balance (A.G. Edwards including additional income)	453,590.18
06-27-07	Deposit (Evergreen Bond including accrued interest)	54,198.56
07-13-07	Deposit (IRA account including accrued earnings)	4,068.80
11-27-07	Deposit (IRS stimulus check - \$300.00, and insurance premium refund-\$260.00)	560.00
07-15-08	Insurance refund	300.00
08-14-08	Deposit	97.64
	Total Receipts	512,815.18

DISBURSEMENTS:

06-20-07	Gary's Florist, LLC (funeral flowers)	583.00
06-20-07	Lucy H. Harris Barry (inheritance)	10,000.00
06-26-07	Morris D. Mazursky, Atty. (legal fees)	1,020.00
06-29-07	Kingfisher Inn (special assessment)	250.00
07-10-07	Harry L. Harris, Jr. (inheritance)	50,000.00
07-12-07	Ortmann Memorials, LLC (grave marker)	1,417.75
07-13-07	Sumter Cemetery	240.00
08-02-07	Broughton Barry (inheritance)	2,000.00
08-02-07	Carolina Barry (inheritance)	2,000.00
08-02-07	Quinn Barry (inheritance)	2,000.00
08-10-07	Morris D. Mazursky, Atty. (legal fees)	200.00
08-30-07	Harry L. Harris, Jr. (reimbursement for funeral expenses and unpaid bills)	17,886.41
09-04-07	A. G. Edwards & Sons (Patti Spring bonds)	72,271.83
09-10-07	A. G. Edwards & Sons (Harris Spring bonds)	41,882.00
09-20-07	A. G. Edwards & Sons (Harris Spring bonds)	15,395.00
09-20-07	A. G. Edwards & Sons (Patti Spring bonds)	62,978.00
09-25-07	A. G. Edwards & Sons (Harris Spring bonds)	62,966.00
09-25-07	A. G. Edwards & Sons (Harris Spring bonds)	79,757.00
11-30-07	Kingfisher Inn (dues for time shares)	742.00
01-14-08	Morris D. Mazursky, Atty. (legal fees)	600.00
01-14-08	Harry L. Harris, Jr. (Personal Representative 5% fee)	25,885.89
01-25-08	Probate Court, Sumter County (fee)	1,053.50
02-13-08	Morris D. Mazursky, Atty. (legal fees)	460.00
04-15-08	Porter L. Thompson, Jr. (accountant fees)	175.00
04-15-08	Porter L. Thompson, Jr. (accountant fees)	175.00
04-17-08	United States Treasury (taxes)	63.00
05-12-08	Morris D. Mazursky (legal fees)	200.00
09-08-08	Morris D. Mazursky (legal fees)	650.00
11-20-08	Morris D. Mazursky (legal fees)	400.00
01-14-09	Morris D. Mazursky (legal fees)	800.00
	Total Disbursements	454,051.38

RECAPITULATION:

Receipts from 06-13-07 to 08-14-08	512,815.18
Disbursements from 06-20-07 to 01-14-09	454,051.38
Balance 01-14-09	58,763.80

Exhibit 4

STATE OF SOUTH CAROLINA

COUNTY OF SUMTER

IN THE MATTER OF:

ESTATE OF
GERALDINE M. HARRIS,

DALE ATKINSON
PROBATE COURT CLERK
2010 OCT 18 PM 4:20:17 ES-43-00273
CIVIL ACTION NO. 10-18-2010

SUMTER COUNTY, S.C.

CERTIFICATE OF AUTHENTICITY

The undersigned hereby certifies that it has made a diligent search for all documents in their possession, custody or control that may be responsive to the subpoena for documents issued to it in this matter and he has enclosed a true and accurate copy of all such records as kept in the course of normal business.

SIGNED:

Melinda M. Poston

POSITION:

RN

[OFFICIAL TITLE OR POSITION]

DATE:

10-18-2010

COMPANY/ADDRESS:

Coastal Vision Center
Jerd W. Poston, O.D.
1651 Glens Bay Road
P.O. Box 15790
Surfside Beach, SC 29575

SWORN to before me this
18th day of October, 2010.

Francis R. Kipp

NOTARY PUBLIC FOR SOUTH CAROLINA

MY COMMISSION EXPIRES: My Commission ExpiresFebruary 12, 2014

PATIENT: Harris, GeraldineSEX: M ☒ FAGE: 87DATE: 3-8-05

ADDRESS: _____

DOB: 11/7 WORK # _____HOME # 215-5870235-9003CHIEF COMPLAINT Reduced vision

HISTORY

EXAM FOR CL ☐ YES ☒ NO

CONTACT LENS WEAR SCHEDULE: DW EW FLEX

HPI: - Symptoms: <u>macular degeneration</u> - Location: <u>@ near point</u> <u>@ distance</u> - Quality: <u>V. haze</u> - Severity: _____ - Duration: <u>constant</u> - Timing: _____ - Context: _____ - Modifiers: _____	- Allergies: <u>penicillin</u> - Medications: <u>vitamins, asprin</u> - Medical History & ROS from <u>1/1</u> reviewed: ☐ no changes ☒ yes - Family hx Glaucoma ☐ yes ☒ no - Eye Surgery ☒ yes ☐ no <u>JWP</u> (OD Initials)
--	---

EXAMINATION

• Head/Face ☒ nl	• Psych: Mood/Affect (anxiety/agitation/depression) ☒ nl	• Neuro: Oriented (person/time/place) ☒ y ☐ n
OD 20/70 @ 10'	20/	20/
VA SC< 20/70 @ 10'	CC< 20/	ph< 20/
REF: OD <u>+2.00 - 4.00 x 090</u>	20/70 @ 10'	OLD RX: OD _____
OS <u>+1.00 - 2.50 x 080</u>	20/70 @ 10'	OS _____
add _____	No improvement @ near point	K: OD _____
CVF: ☒ nl	ADNEXA / EYELIDS: ☒ nl	OS _____
MOTILITY: ☒ Full	☐ Blepharitis	OD OS OU
COVER TEST: ☒ WNL ☐ Other _____	☐ Meibomianitis	OD OS OU

PUPILS: ☒ no afferent defect ☒ round OU

Size: OD 3mm OS 3mm

DES staining pattern

☐ Indent
☐ 14D
☐ 28D
☐ 78D
☒ 90D
☐ 3 Mirror
☐ BIO

SLE: OD	OS	RETINA: OD	OS
☒ nl	☒ nl	☒ drusen	☒ drusen
☐ FBUT: _____	☐ FBUT: _____	☒ RPE chngs	☒ RPE chngs
☐ arcus	☐ arcus	☐ VESSELS	☐ VESSELS
☐ pterygium	☐ pterygium	☐ VITREOUS	☐ VITREOUS
☐ injection	☐ injection	☐ PERIPHERY	☐ PERIPHERY
☐ pinguecula	☐ pinguecula		
☒ D&Q	☒ D&Q		
☐ rubeosis	☐ rubeosis		
☐ clear	☐ clear		
☒ MILD 1+ 2+	☒ MILD 1+ 2+		
☒ IOL CENTERED	☒ IOL CENTERED		
APHAKIA	APHAKIA		

ENSIONS: O.D. 17 mmHg TIME 10 AMPM

O.S. 17 mmHg

DILATED: M 5% 1% C 1% 2% N 25% N 10% Paralyd

IAGNOSIS: ARMED (Severe), DES.

PDATE: SPEC / CL / PT OPTION

ECALL: 1 3 6

AN: Recent one year D / W / M YR

Rx Restasis and/or Systane.

for Restasis called on 3/31/05 657-8775 CU

J Poston OD

1	2902	July: The patient awoke today with a fb sensation in the left eye. ~~Since~~ During the past 2-3 hours the ocular symptoms have abated. Objective: VHed 20/400 UH 400 400 * Bilateral ARMD is present per history. Recent glasses did not improve vision. Patient's ARMD has been treated by Dr. Crosswell during the past few years. IOP 18/19 mmHg @ 2:50 pm. ~~Sept Monday 2/25/02 11 AM~~ Slex: OD - 3+ sclerosis - severe cataract formation is present OS - small superficial corneal abrasion. Assess + Plan: (1) Re lubricate for tx of corneal abrasion. (2) Refer to Dr. DeChamplain for cataract eval. An appointment is scheduled for 2/25/02. Cat eval 5/22 11:20 J. [Signature]
---	------	--

9/17/03
 11:00 am
 Corneal abrasion

PATIENT'S NAME Harris, Geraldine M AGE 82 DATE 7-11-00
STREET 120 Lakes of Litchfield Apt 209 STATE SC ZIP 215-5870 ^{DTR}
DOB 1/17 MALE FEMALE X WORK# HOME # 235-9003

S.S.N.

CHIEF COMPLAINT: Mild deg. by history & exam
eyes with history - history dry eye, history ARMD
Hand tremor 8/4/80 Eschenbach
GLASSES: () SUCCESSFUL (X) UNSUCCESSFUL CONTACTS: () SUCCESSFUL () UNSUCCESSFUL
PRESENT MEDS: sleep med, nerve pills ALLERGY: penicillin

OCULAR ROS: () FLASHES OF LIGHT () HALOS (X) DRYNESS (X) EYE DISORDER ARM
() FLOATERS () RED EYES () HEADACHE () EYE SURGERY NO
() DOUBLE VISION
MEDICAL ROS: () HYPERTENSION () DIABETES () ARTHRITIS
() HEART DISEASE (X) CANCER history CA
FAMILY HY: NO () DIABETES () RETINAL DISEASE
() GLAUCOMA () RETINAL DETACHMENT

VA	UNAIDED	DISTANCE
O.D.	20'	400
O.S.	20'	↓
O.U.	20'	↓

Spec CL

VA	CORRECTED	DISTANCE
O.D.	20'	
O.S.	20'	
O.U.	20'	

Spec CL

VA	UNAIDED	NEAR
O.D.	20'	
O.S.	20'	
O.U.	20'	

Spec CL

VA	CORRECTED	NEAR
O.D.	20'	
O.S.	20'	
O.U.	20'	

LENOMETRY
O.D.
O.S.
KERATOMETRY
O.D.
O.S.
CONTACT LENS WEAR SCHEDULE:

SUBJECTIVE REFRACTION
O.D. +2.25 - 2.25 X 085 20/400
O.S. pl -2.25 X 090 20/400
ADD +4.00
PUPIL EXAM: PERRLA O.D. 3mm O.S. 3mm NO APPARENT DEFECT

MOTILITY: FULL AND COMPLETE O.D.
OTHER -

SLIT LAMP EXAM:
CONJUNCTIVA: CLEAR O.D. OS. INJECTED O.D. O.S.
CORNEA: CLEAR O.D. OS.
DEPOSITS

A.C.: NORMAL SHALLOW CELLS - CLEAR TRACE 1+ 2+
IRIS: NORMAL WITHOUT RUBEOSIS OU
LENS: O.D. CLEAR SCLEROSIS MILD 1+ (2+) IOL CENTERED APHAKIA
O.S. CLEAR SCLEROSIS MILD (1+) 2+ IOL CENTERED APHAKIA
FUNDUS: O.D. C.D. 3/3 AV 2/3 MACULA scanning
O.S. C.D. 3/3 AV 2/3 MACULA scanning
TENSIONS: O.D. 17 mmHg TIME: 9:16 AM/PM
O.S. 10 mmHg

DIAGNOSIS: cataracts 00705, mac. deg. in
UPDATE: (SPEC) / CL / PT OPTION
RECALL: (1) 3 6 D / W / M / YR
PLAN: Rx M will cataract. Discussed cat - SX nonintra cataract

(4 use Hand Magnifier)

Z.T.M

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

RECEIVED

JUN 25 2014

APPEAL FROM SUMTER COUNTY
Court of Common Pleas

SC Court of Appeals

Ralph F. Cothran, Jr., Circuit Court Judge

Case No. 2013-CP-43-476
(Consolidated with 2013-CP-43-668)

In the Matter of the Estate of Geraldine M. Harris

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

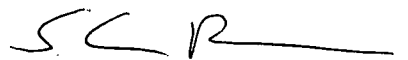
v.

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

CERTIFICATE OF APPELLANT'S COUNSEL

The undersigned hereby certifies that the Record on Appeal contains all material
proposed to be included by any of the parties and not any other material.

LAW OFFICE OF
STANLEY C. RODGERS, LLC



Stanley C. Rodgers
101 Queen Street, Suite 200
Charleston, SC 29401
843-958-9881
scr@stanleyrogers.com
S.C. Bar No. 64984

June 17, 2014

Attorney for Appellant

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

RECEIVED

JUN 20 2014

APPEAL FROM SUMTER COUNTY
Court of Common Pleas

SC Court of Appeals

Ralph F. Cothran, Jr., Circuit Court Judge

Case No. 2013-CP-43-476
(Consolidated with 2013-CP-43-668)

In the Matter of the Estate of Geraldine M. Harris

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

v.

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

PROOF OF SERVICE OF RECORD ON APPEAL
AND LIST OF RELEVANT REDACTED IDENTIFIERS

I certify that I have served a copy of the Record on Appeal and a copy of the List of Relevant Redacted Identifiers on Harris L. Harris, Jr., as Personal Representative of the Estate of Geraldine M. Harris, by depositing a copy of both in the United States Mail, postage prepaid, on June 18, 2014, addressed to his attorneys of record, Thomas E. Player Jr., Esquire, Player & McMillan, LLC, Post Office Drawer 3690, Sumter, SC 29151 and Walter G. Newman, Esquire, Walter G. Newman Attorney at Law, LLC Post Office Box 549, Sumter, SC 2915.

June 18, 2014

LAW OFFICE OF
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Attorney for Appellant