UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF ALABAMA

# PROOF OF CLAIM

In re:
**Allegro Law, LLC**

Chapter 7
Case Number: **10-30631**

NOTE: See Reverse for List of Debtors/Case Numbers/ important details. This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.

☐ Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.

☐ Check this box if you are the debtor or trustee in this case.

**Name of Creditor and Address:** the person or other entity to whom the debtor owes money or property

24639641004013
MADRID, VONITA
~~608 TURTLECREEK DR~~ 511 Industrial
MARBLE FALLS, TX 78654

Creditor Telephone Number 830 613-5444

RECEIVED
OCT 12 2010
BMC GROUP

If you have already filed a proof of claim with the Bankruptcy Court or BMC, you do not need to file again.

**THIS SPACE IS FOR COURT USE ONLY**

Name and address where **payment** should be sent (if different from above):
Vonita Madrid
511 Industrial

Payment Telephone Number 830 613 5444

☐ Check this box to indicate that this claim amends a previously filed claim.
Claim Number (if known):
Filed on: _____

**1. AMOUNT OF CLAIM AS OF DATE CASE FILED** * 2745.00

If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.

If all or part of your claim is entitled to priority, complete item 5.

☐ Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.

**2. BASIS FOR CLAIM:** Moneys given for debt consultant (See instructions #2 and #3a on reverse side.)

**3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR:**
3a. Debtor may have scheduled account as: 0277

**4. SECURED CLAIM** (See Instruction #4 on reverse side.)

Check the appropriate box if your claim is secured by a lien on property or a right of set off and provide the requested information

**Nature of property or right of setoff:**
Describe:
☐ Real Estate ☐ Motor Vehicle ☒ Other debt consolidation

Value of Property: $ _____ Annual Interest Rate: _____ % Amount of arrearage and other charges as of time case filed included in secured claim, if any: $ _____ Basis for Perfection: _____

Secured Claim Amount: $ _____

*Unsecured Claim Amount: $ 2745.00

**DO NOT** Include the priority portion of your claim here.

**5. PRIORITY CLAIM**

☐ Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.

*Unsecured Priority Claim Amount: $ 2745.00

Include **ONLY** the priority portion of your unsecured claim here.

**You MUST specify the priority of the claim:**

☐ Domestic support obligations under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

☐ Wages, salaries, or commissions (up to $11,725*), earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(4).

☐ Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(5).

☐ Up to $2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use -11 U.S.C. § 507(a)(7).

☐ Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).

☐ Other - Specify applicable paragraph of 11 U.S.C. § 507(a) ( ____ ).

** Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.*

**6. CREDITS:** The amount of all payments on this claim has been credited for the purpose of making this proof of claim.

**7. SUPPORTING DOCUMENTS:** *Attach redacted copies of supporting documents,* such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of evidence of perfection of a security interest. (See instruction 7 and definition of "redacted" on reverse side.) If the documents are not available, please explain.

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

**The original of this completed proof of claim form must be sent by mail or hand delivered (FAXES NOT ACCEPTED) Deadline for filing proof of claims is November 29, 2010.**

**THIS SPACE FOR COURT USE ONLY**

**BY MAIL TO:**
BMC Group, Inc
Attn: Allegro Law Claims Processing
PO Box 3020
Chanhassen, MN 55317-3020

**BY HAND OR OVERNIGHT DELIVERY TO:**
BMC Group, Inc
Attn: Allegro Law Claims Processing
18750 Lake Drive East
Chanhassen, MN 55317

Allegro Law
00001746

**DATE** Oct 7, 2010

**SIGNATURE** The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.

Vonita Madrid

*Penalty for presenting fraudulent claim is a fine of up to $500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 AND 3571*

**Allegro Law, LLC**
**United States Bankruptcy Court**
**Case Number 10-30631**
**Middle District of Alabama**
**Date filed – March 12, 2010**

# NOTICE TO ALLEGRO LAW, LLC CLAIMANTS

The Court recently set the claims bar deadline of November 29, 2010, in the Allegro Law, LLC bankruptcy case. This is the date by which Allegro Law, LLC creditors must file their Proof of Claim. Before filing your Proof of Claim, please read the instructions included with the Proof of Claim form. The enclosed claim form with supporting documents should be mailed/delivered to the Court approved noticing agent at the following address:

**BY MAIL**

**BMC Group, Inc**
**Attn: Allegro Law Claims Processing**
**P.O. Box 3020**
**Chanhassen, MN 55317-3020**

**BY HAND OR OVERNIGHT DELIVERY**

**BMC Group, Inc**
**Attn: Allegro Law Claims Processing**
**18750 Lake Drive East**
**Chanhassen, MN 55317**

For further information visit:

www.allegrobankruptcy.com

The above site is provided as a service to Allegro Law, LLC clients. This is not an official court site but is provided for information to Allegro Law, LLC claimants.

**Neither the Bankruptcy Court, BMC Group, Inc., nor the Trustees' office is allowed to provide legal advice. Should you need advice about the Allegro Law, LLC, bankruptcy case, your proof of claim or any attachments, it is suggested that you consult legal counsel of your choice.**

# AZAR & AZAR, LLC

ATTORNEYS AND COUNSELORS AT LAW

GEORGE B. AZAR
ZACK M. AZAR
PAUL E. BURKETT

OF COUNSEL
ELIZABETH C. WIBLE

4276 LOMAC STREET
MONTGOMERY, ALABAMA 36106
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FACSIMILE: (334) 264-9453

www.azarlaw.com

Email:zazar@azarlaw.com

EDWARD J. AZAR
1923-2009


## ALLEGRO LAW LLC- MATTER

If you have already hired or retained a lawyer in connection with the bankruptcy filing of Allegro Law LLC, please disregard this written communication. On March 12, 2010 Allegro Law, LLC filed a Chapter 7 bankruptcy petition in the U.S. Bankruptcy Court in the Middle District of the Alabama.

According to the records of the bankruptcy court pertaining Allegro LLC, you may have a claim for money owed. Our firm is currently representing clients in this matter and would be happy discuss any potential claim you may have. The bankruptcy court will set a deadline for all claims to be filed. If your claim is not filed before the deadline, you could risk your claim may not being paid. In addition, the bankruptcy trustee will be reviewing all claims to be certain they comply with the Bankruptcy rules. This letter is not to imply that you must have an attorney to handle this matter; however, if you wish to discuss the possibility of our representation of you, please give us a call.

We cannot guarantee or assure you there will be any payment to you, however, we will not charge any fees or expenses unless we make a recovery for you. Please note that we have no attorney client relationship until an employment contract is signed.

If you would like to discuss this matter please call us at your earliest convenience and talk to Zack Azar or George Azar. You can call at the 1-800-437-1797.


Zack M. Azar
zazar@azarlaw.com

George B. Azar
gazar@azarlaw.com


GBA/cbp


No representation is made that the quality of the legal services to be performed is greater than the quality of legal services performed by other lawyers

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VONITA F MADRID
708 TURTLE CREEK DRIVE
MARBLE FALLS TX 78654

2410863310 1 of 2

11/12/2008 to 12/08/2008

For 24 hour information about your account, please call IBC Voice at 210-518-2525. Please examine and report any discrepancies within 14 days from your statement date by calling (210) 518-2500 Ext 2571.

IBC Free Checking — Account Recap — Account Number - 2410863310

| Beginning Balance | Number of Credits | Deposits (Credits) | Number of Debits | Withdrawals (Debits) | Closing Balance |
|---|---|---|---|---|---|
| 233.68 | 5 | 2,339.99 | 32 | 2,334.79 | 238.88 |

Deposits (Credits)

| Date | Deposit# | Amount | Date | Deposit# | Amount | Date | Deposit# | Amount |
|---|---|---|---|---|---|---|---|---|
| 11/12 | | 100.00 | 11/17 | | 393.32 | 12/02 | | 756.29 |
| 11/14 | | 796.38 | 11/24 | | 294.00 | | | |

Checks (Debits)

| Date | Check # | Amount | Date | Check # | Amount |
|---|---|---|---|---|---|
| 12/02 | 101 | 50.00 | 12/05 | 102 | 303.00 |

Electronic Activity

| | Debits | | |
|---|---|---|---|
| 11/13 | Check Card Charge | COOPER S OLD TIME PIT B LLANO TX | 5.41 |
| 11/14 | Check Card Charge | HEB GAS CORP SAN ANTONIO TX | 27.00 |
| 11/14 | Check Card Charge | ATMOS ENERGY 800 460 3030 TX | 15.21 |
| 11/17 | Check Card Charge | WAL MART 5317 AUSTIN TX | 25.93 |
| 11/17 | Check Card Charge | SOU HEB GROCERY KE4621 SAN ANTONIO TX | 23.08 |
| 11/17 | Check Card Charge | TACO CASA MARBLE FALLS TX | 15.56 |
| 11/17 | Check Card Charge | BURGER KING 12220 Q07 BUDA TX | 10.69 |
| 11/17 | Check Card Charge | CHEVRON JIM PETERS DBA SPICEWOOD TX | 8.13 |
| 11/17 | Check Card Charge | SUBWAY 00114314 KYLE TX | 6.57 |
| 11/17 | Check Card Charge | SONIC DRIVE IN 2493 MARBLE FALLS TX | 3.25 |
| 11/18 | Electronic Payment | ALLEGRO LAW FIRM DS4063-22 PAYMENT | 375.00 |
| 11/20 | Electronic Payment | HSBC AUTO GPS 100 GPS | 346.27 |
| 11/20 | Check Card Charge | CITY OF MARBLE FALLS MARBLE FALLS TX | 79.29 |
| 11/24 | ATM Inquiry Fee | 617 HWY 281 NORTH MARBLE FALLS TX | 0.50 |
| 11/24 | Check Card Charge | MK MARY KAY SOUTHWEST 800 272 9333 TX | 593.85 |
| 11/24 | Check Card Charge | VZWRLSS IVR VW 800 9220204 CA | 195.30 |
| 11/24 | Check Card Charge | EL RANCHO MEXICAN MARBLE FALLS TX | 32.16 |
| 11/24 | Check Card Charge | SOU HEB GROCERY KE5606 SAN ANTONIO TX | 22.01 |
| 11/28 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 11.13 |
| 12/01 | Check Card Charge | MOVIE GALLERY 0471 MARBLE FALLS TX | 7.16 |
| 12/01 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 7.08 |
| 12/04 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 61.53 |
| 12/05 | Check Card Charge | HEB GAS CORP SAN ANTONIO TX | 7.00 |
| 12/08 | Check Card Charge | MARRIOTT 337J4 S ANTON SAN ANTONIO TX | 25.00 |
| 12/08 | Check Card Charge | BIG LOTS 04387 AUSTIN TX | 21.62 |
| 12/08 | Check Card Charge | GAMESTOP 4216 849 COMM SAN ANTONIO TX | 20.00 |
| 12/08 | Check Card Charge | HOBBY LOBBY STOR HOBBY NEW BRAUNFELS TX | 18.99 |
| 12/08 | Check Card Charge | CHEVRON JIM PETERS DBA SPICEWOOD TX | 7.57 |
| 12/08 | Check Card Charge | GOLDEN CHICK MRBLEFQ04 MARBLE FALLS TX | 5.08 |
| 12/08 | Check Card Charge | WHATABURGER 318 Q26 NEW BRAUNFEL TX | 4.42 |

This holiday season, give the gift that is never re-gifted: the IBC Cash Card.
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VONITA F MADRID
708 TURTLE CREEK DRIVE
MARBLE FALLS TX 78654

2410863310 1 of 2

12/09/2008 to 01/12/2009

For 24 hour information about your account, please call IBC Voice at 210-518-2525. Please examine and report any discrepancies within 14 days from your statement date by calling (210) 518-2500 Ext 2571.

IBC Free Checking — Account Recap — Account Number - 2410863310

| Beginning Balance | Number of Credits | Deposits (Credits) | Number of Debits | Withdrawals (Debits) | Closing Balance |
|---|---|---|---|---|---|
| 238.88 | 3 | 1,989.08 | 59 | 2,131.65 | 96.31 |

Deposits (Credits)

| Date | Deposit# | Amount | Date | Deposit# | Amount | Date | Deposit# | Amount |
|---|---|---|---|---|---|---|---|---|
| 12/16 | | 879.08 | 12/22 | | 174.70 | 12/31 | | 935.30 |

Checks (Debits)

| Date | Check # | Amount | Date | Check # | Amount |
|---|---|---|---|---|---|
| 12/31 | 104 | 25.00 | 01/06 * | 106 | 303.00 |

* Indicates a skip in check number sequence

Electronic Activity

| | Debits | | |
|---|---|---|---|
| 12/09 | Check Card Charge | MICHAELS 6700 BEE CAVES TX | 4.47 |
| 12/11 | Check Card Charge | SONIC DRIVE IN 2493 MARBLE FALLS TX | 3.67 |
| 12/12 | Check Card Charge | SOU HEB GROCERY KE3605 SAN ANTONIO TX | 11.07 |
| 12/12 | Check Card Charge | SOU HEB GROCERY KE6616 SAN ANTONIO TX | 1.07 |
| 12/15 | Check Card Charge | DOMINO S PIZZA 646Q10 MARBLE FALLS TX | 23.73 |
| 12/15 | Check Card Charge | HILL COUNTRY HEALTH STO MARBLE FALLS TX | 19.32 |
| 12/15 | Check Card Charge | DOC S FISH CAMP GRILL MARBLE FALLS TX | 14.02 |
| 12/15 | Check Card Charge | ROSS STORES 979 AUSTIN TX | 8.63 |
| 12/15 | Check Card Charge | SOU HEB GROCERY KE3613 SAN ANTONIO TX | 7.95 |
| 12/15 | Check Card Charge | SOU HEB GROCERY KE8626 SAN ANTONIO TX | 6.28 |
| 12/16 | Check Card Charge | CITY OF MARBLE FALLS MARBLE FALLS TX | 41.85 |
| 12/17 | Check Card Charge | TUESDAY MORNING 0953 MARBLE FALLS TX | 20.55 |
| 12/17 | Electronic Payment | ATMOS ENERGY MID UTIL PYMT | 15.36 |
| 12/17 | Check Card Charge | MARGARITAS MARBLE FALLS TX | 11.65 |
| 12/18 | Electronic Payment | HSBC AUTOFINANCE PHONE PMNT | 346.27 |
| 12/18 | Check Card Charge | VZWRLSS IVR VW 800 9220204 CA | 195.30 |
| 12/18 | Electronic Payment | ALLEGRO LAW FIRM DS4063-22 PAYMENT | 158.00 |
| 12/18 | Check Card Charge | ARMSTRONG MCCALL OF THE MARBLE FALLS TX | 13.70 |
| 12/22 | Check Card Charge | BCF 6715I 35 SOUTH AUSTIN TX | 51.76 |
| 12/22 | Check Card Charge | BCF 6715I 35 SOUTH AUSTIN TX | 32.46 |
| 12/22 | Check Card Charge | BCF 6715I 35 SOUTH AUSTIN TX | 28.29 |
| 12/22 | Check Card Charge | CHINA HARBOR AUSTIN AUSTIN TX | 27.67 |
| 12/22 | Check Card Charge | MK MARY KAY SOUTHWEST 800 272 9333 TX | 25.06 |
| 12/22 | Check Card Charge | WAL MART 5317 AUSTIN TX | 23.95 |
| 12/22 | Check Card Charge | CHEVRON 00207096 SPICEWOOD TX | 21.00 |
| 12/22 | Check Card Charge | AUTOZONE 3519 KYLE TX | 20.75 |
| 12/22 | Check Card Charge | CNS ADVANCE STORES 3322 AUSTIN TX | 9.61 |
| 12/22 | Check Card Charge | CHILI S GRI42300014233 AUSTIN TX | 7.24 |
| 12/23 | Check Card Charge | SALLY BEAUTY 3389 AUSTIN TX | 11.24 |
| 12/23 | Check Card Charge | ROUNDUP 5 SHAMROCK MARBLE FALLS TX | 3.99 |

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01/13/2009 to 02/09/2009

For 24 hour information about your account, please call IBC Voice at 210-518-2525. Please examine and report any discrepancies within 14 days from your statement date by calling (210) 518-2500 Ext 2571.

IBC Free Checking — Account Recap — Account Number - 2410863310

| Beginning Balance | Number of Credits | Deposits (Credits) | Number of Debits | Withdrawals (Debits) | Closing Balance |
|---|---|---|---|---|---|
| 96.31 | 3 | 2,010.95 | 38 | 1,961.94 | 145.32 |

Deposits (Credits)

| Date | Deposit# | Amount | Date | Deposit# | Amount | Date | Deposit# | Amount |
|---|---|---|---|---|---|---|---|---|
| 01/20 | | 914.17 | 01/30 | | 1,046.78 | 02/05 | | 50.00 |

Checks (Debits)

| Date | Check # | Amount | Date | Check # | Amount | Date | Check # | Amount |
|---|---|---|---|---|---|---|---|---|
| 01/13 | 103 | 25.00 | 02/04 * | 107 | 14.00 | 02/03 * | 114 | 303.00 |
| 01/27 * | 105 | 20.00 | | | | | | |

* Indicates a skip in check number sequence

Electronic Activity

| | Debits | | |
|---|---|---|---|
| 01/13 | Check Card Charge | SOU HEB GROCERY 285624 MARBLE FALLS TX | 5.04 |
| 01/15 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 21.50 |
| 01/20 | Check Card Charge | PAYLESS SHOESOURCE AUSTIN TX | 46.52 |
| 01/20 | Check Card Charge | THE OLIVE GARD00010462 AUSTIN TX | 33.04 |
| 01/20 | Check Card Charge | TBE BRADFORD CHECKS 800 323 8104 IL | 30.77 |
| 01/20 | Check Card Charge | SOU HEB GROCERY 287620 MARBLE FALLS TX | 24.75 |
| 01/20 | Check Card Charge | JACK IN THE B000008102 AUSTIN TX | 13.14 |
| 01/20 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 10.66 |
| 01/20 | Check Card Charge | TETCO 219 MARBLE FALLS TX | 5.00 |
| 01/21 | Electronic Payment | ALLEGRO LAW FIRM DS4063-22 PAYMENT | 158.00 |
| 01/21 | Check Card Charge | ARMSTRONG MCCALL OF THE MARBLE FALLS TX | 18.19 |
| 01/23 | Electronic Payment | HSBC AUTOFINANCE PHONE PMNT | 346.27 |
| 01/26 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 37.29 |
| 01/26 | Check Card Charge | MOVIE GALLERY 0471 MARBLE FALLS TX | 15.50 |
| 01/26 | Check Card Charge | SOU THE HOME DEPOT 1616 MARBLE FALLS TX | 12.87 |
| 01/26 | Check Card Charge | SOU HEB GROCERY 287629 MARBLE FALLS TX | 5.67 |
| 01/27 | ATM Withdrawal | 2401 HWY 281N MARBLE FALLS TX | 40.00 |
| 01/27 | Check Card Charge | ARBYS TRAVEL MART MARBLE FALLS TX | 5.82 |
| 02/02 | Check Card Charge | VZWRLSS IVR VW 800 9220204 CA | 150.00 |
| 02/02 | Check Card Charge | PEDERNALES ELECTRIC C 830 8687155 TX | 39.24 |
| 02/04 | Check Card Charge | GEICO 800 841 3000 DC | 122.53 |
| 02/04 | Check Card Charge | GEICO 800 841 3000 DC | 27.02 |
| 02/09 | ATM Inquiry Fee | 1801 RANCH RD 1431 WEST KINGSLAND TX | 0.50 |
| 02/09 | Check Card Charge | BCF 6715I 35 SOUTH AUSTIN TX | 113.53 |
| 02/09 | Check Card Charge | AUSTIN AQUA DOME AUSTIN TX | 86.16 |
| 02/09 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 54.68 |
| 02/09 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 41.00 |
| 02/09 | Check Card Charge | GOODWILL1233 OAK HILL AUSTIN TX | 34.47 |
| 02/09 | Check Card Charge | BEALLS 644 AUSTIN TX | 30.44 |

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2410863310 1 of 2

02/10/2009 to 03/09/2009

For 24 hour information about your account, please call IBC Voice at 210-518-2525. Please examine and report any discrepancies within 14 days from your statement date by calling (210) 518-2500 Ext 2571.

IBC Free Checking — Account Recap — Account Number - 2410863310

| Beginning Balance | Number of Credits | Deposits (Credits) | Number of Debits | Withdrawals (Debits) | Closing Balance |
|---|---|---|---|---|---|
| 145.32 | 5 | 3,431.38 | 55 | 2,902.72 | 673.98 |

Deposits (Credits)

| Date | Deposit# | Amount | Date | Deposit# | Amount | Date | Deposit# | Amount |
|---|---|---|---|---|---|---|---|---|
| 02/13 | | 780.52 | 03/03 | | 762.20 | 03/06 | | 100.00 |

Checks (Debits)

| Date | Check # | Amount | Date | Check # | Amount | Date | Check # | Amount |
|---|---|---|---|---|---|---|---|---|
| 02/10 | 112 | 52.80 | 02/18 * | 115 | 74.03 | 03/03 | 116 | 475.00 |
| 02/19 | 113 | 12.00 | | | | | | |

* Indicates a skip in check number sequence

Electronic Activity

| | | | |
|---|---|---|---|
| | Credits | | |
| 02/17 | Transfer Deposit | WMV MATCH COM 800 326 5161 TX | 42.62 |
| 02/20 | Electronic Deposit | TAX REFUND PER RALDEPT | 1,746.04 |
| | Debits | | |
| 02/10 | Check Card Charge | TLF MARBLE FALLS FLWR 830 6934812 TX | 47.60 |
| 02/10 | Check Card Charge | WMV MATCH COM 800 326 5161 TX | 42.62 |
| 02/10 | Check Card Charge | COOPER S OLD TIME PIT B LLANO TX | 22.22 |
| 02/11 | Overdraft Fee | (Item in the Amount of 22.22) | 29.00 |
| 02/11 | Electronic Payment | ATMOS ENERGY MID UTIL PYMT | 34.93 |
| 02/12 | Overdraft Fee | (Item in the Amount of 34.93) | 29.00 |
| 02/13 | Check Card Charge | XTREME TAN MARBLE FALLS TX | 41.00 |
| 02/17 | Check Card Charge | ARMSTRONG MCCALL OF THE MARBLE FALLS TX | 66.49 |
| 02/17 | Check Card Charge | SOU HEB GROCERY 280624 MARBLE FALLS TX | 41.63 |
| 02/17 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 20.00 |
| 02/17 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 17.53 |
| 02/17 | Check Card Charge | MOVIE GALLERY 0471 MARBLE FALLS TX | 14.56 |
| 02/18 | Electronic Payment | ALLEGRO LAW FIRM DS4063-22 PAYMENT | 158.00 |
| 02/18 | Check Card Charge | SOU HEB GROCERY 281618 MARBLE FALLS TX | 32.31 |
| 02/19 | Electronic Payment | HSBC AUTOFINANCE PHONE PMNT | 346.27 |
| 02/19 | Check Card Charge | SOU HEB GROCERY 285602 MARBLE FALLS TX | 12.24 |
| 02/20 | Overdraft Fee | (Ck# 113 in the Amount of 12.00) | 29.00 |
| 02/20 | Overdraft Fee | (Item in the Amount of 346.27) | 29.00 |
| 02/20 | Overdraft Fee | (Item in the Amount of 12.24) | 29.00 |
| 02/20 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 10.00 |
| 02/23 | Check Card Charge | CHINA EMPEROR AUSTIN TX | 48.60 |
| 02/23 | Check Card Charge | NNT THRIFT TOWN 158327 AUSTIN TX | 25.37 |
| 02/23 | ATM Withdrawal | 512 W STASSNEY LN AUSTIN TX | 22.00 |
| 02/23 | Check Card Charge | GOODWILL1219 CHERRY CR AUSTIN TX | 20.54 |
| 02/23 | ATM Withdrawal | 2401 HWY 281N MARBLE FALLS TX | 20.00 |

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VONITA F MADRID
708 TURTLE CREEK DRIVE
MARBLE FALLS TX 78654

2410863310 1 of 2

03/10/2009 to 04/13/2009

For 24 hour information about your account, please call IBC Voice at 210-518-2525. Please examine and report any discrepancies within 14 days from your statement date by calling (210) 518-2500 Ext 2571.

IBC Free Checking — Account Recap — Account Number - 2410863310

| Beginning Balance | Number of Credits | Deposits (Credits) | Number of Debits | Withdrawals (Debits) | Closing Balance |
|---|---|---|---|---|---|
| 673.98 | 2 | 1,723.55 | 46 | 2,296.73 | 100.80 |

Deposits (Credits)

| Date | Deposit# | Amount | Date | Deposit# | Amount |
|---|---|---|---|---|---|
| 03/16 | | 761.26 | 04/02 | | 962.29 |

Checks (Debits)

| Date | Check # | Amount | Date | Check # | Amount |
|---|---|---|---|---|---|
| 03/17 | 117 | 74.03 | 04/06 | 118 | 475.00 |

Electronic Activity

| | Debits | | |
|---|---|---|---|
| 03/11 | Check Card Charge | SONIC DRIVE IN 2493 MARBLE FALLS TX | 3.51 |
| 03/16 | ATM Withdrawal | WESTSIDE SAN ANTONIO TX | 103.00 |
| 03/16 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 57.07 |
| 03/16 | Check Card Charge | MOVIE GALLERY 0471 MARBLE FALLS TX | 43.29 |
| 03/16 | Check Card Charge | FRANCESCOS ITALIAN REST MARBLE FALLS TX | 31.10 |
| 03/16 | Check Card Charge | LOWE S 3002 MARBLE FALLS TX | 19.44 |
| 03/16 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 17.00 |
| 03/16 | Check Card Charge | SONIC DRIVE IN 2493 MARBLE FALLS TX | 4.09 |
| 03/16 | ATM Withdrawal Fee | WESTSIDE SAN ANTONIO TX | 1.25 |
| 03/17 | Check Card Charge | MARGARITAS MARBLE FALLS TX | 24.74 |
| 03/18 | Electronic Payment | ALLEGRO LAW FIRM DS4063-22 PAYMENT | 158.00 |
| 03/19 | Check Card Charge | DOLLAR GENERAL 1400 MOR MARBLE FALLS TX | 19.38 |
| 03/23 | Electronic Payment | HSBC AUTOFINANCE PHONE PMNT | 346.27 |
| 03/23 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 43.51 |
| 03/23 | Check Card Charge | MARBLE FALLS CINEMAS MARBLE FALLS TX | 30.00 |
| 03/23 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 24.59 |
| 03/23 | Check Card Charge | DOLLAR GENERAL 1400 MOR MARBLE FALLS TX | 23.54 |
| 03/23 | Check Card Charge | SOU HEB GROCERY 281314 MARBLE FALLS TX | 20.93 |
| 03/23 | Check Card Charge | MARBLE FALLS CINEMAS MARBLE FALLS TX | 10.25 |
| 03/23 | Check Card Charge | MARBLE FALLS CINEMAS MARBLE FALLS TX | 9.00 |
| 03/24 | Check Card Charge | WENDY S 306 Q25 MARBLE FALLS TX | 2.91 |
| 03/25 | Check Card Charge | SONIC DRIVE IN 2493 MARBLE FALLS TX | 4.31 |
| 03/25 | Check Card Charge | SONIC DRIVE IN 2493 MARBLE FALLS TX | 1.35 |
| 03/26 | Check Card Charge | SOU HEB GROCERY 288324 MARBLE FALLS TX | 87.04 |
| 03/26 | Check Card Charge | SUBWAY 00150656 MARBLE FALLS TX | 9.71 |
| 03/30 | Check Card Charge | GEICO 800 841 3000 DC | 121.42 |
| 03/30 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 59.17 |
| 03/30 | Check Card Charge | MARBLE FALLS CINEMAS MARBLE FALLS TX | 28.00 |
| 03/30 | Check Card Charge | MARBLE SLAB CREAMERY AUSTIN TX | 17.92 |
| 03/30 | Check Card Charge | SIDE WOK CAFE Q57 AUSTIN TX | 7.10 |
| 03/30 | Check Card Charge | SONIC DRIVE IN 3697 AUSTIN TX | 4.42 |
| 04/01 | ATM Withdrawal | 2401 HWY 281N MARBLE FALLS TX | 20.00 |

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2410863310 1 of 2

04/14/2009 to 05/11/2009

For 24 hour information about your account, please call IBC Voice at 210-518-2525. Please examine and report any discrepancies within 14 days from your statement date by calling (210) 518-2500 Ext 2571.

IBC Free Checking — Account Recap — Account Number - 2410863310

| Beginning Balance | Number of Credits | Deposits (Credits) | Number of Debits | Withdrawals (Debits) | Closing Balance |
|---|---|---|---|---|---|
| 100.80 | 3 | 1,672.21 | 36 | 1,629.49 | 143.52 |

Deposits (Credits)

| Date | Deposit# | Amount | Date | Deposit# | Amount | Date | Deposit# | Amount |
|---|---|---|---|---|---|---|---|---|
| 04/16 | | 786.96 | 04/23 | | 100.00 | 05/04 | | 785.25 |

Checks (Debits)

| Date | Check # | Amount | Date | Check # | Amount | Date | Check # | Amount |
|---|---|---|---|---|---|---|---|---|
| 04/17 | 119 | 64.55 | 05/11 | 120 | 30.00 | 05/11 | 121 | 25.00 |

Electronic Activity

| | Debits | | |
|---|---|---|---|
| 04/14 | Check Card Charge | MARBLE FALLS CINEMAS MARBLE FALLS TX | 15.00 |
| 04/16 | Check Card Charge | MOVIE GALLERY 0471 MARBLE FALLS TX | 43.29 |
| 04/16 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 27.64 |
| 04/16 | Electronic Payment | ATMOS ENERGY MID UTIL PYMT | 20.15 |
| 04/16 | Check Card Charge | MOVIE GALLERY 0471 MARBLE FALLS TX | 2.52 |
| 04/17 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 3.25 |
| 04/20 | Electronic Payment | ALLEGRO LAW FIRM 334-263-7733 PAYMENT | 158.00 |
| 04/20 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 40.01 |
| 04/20 | ATM Withdrawal | 2401 HWY 281N MARBLE FALLS TX | 40.00 |
| 04/20 | Check Card Charge | ARMSTRONG MCCALL OF THE MARBLE FALLS TX | 27.41 |
| 04/20 | Check Card Charge | AVM AUS AUSTIN TX | 27.05 |
| 04/20 | Check Card Charge | SALLY BEAUTY 3389 AUSTIN TX | 22.68 |
| 04/20 | Check Card Charge | BCF 6715I 35 SOUTH AUSTIN TX | 20.00 |
| 04/20 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 19.00 |
| 04/20 | Check Card Charge | SONIC DRIVE IN 3587 AUSTIN TX | 18.56 |
| 04/22 | Electronic Payment | HSBC AUTOFINANCE PHONE PMNT | 346.27 |
| 04/23 | Overdraft Fee | (Item in the Amount of 346.27) | 29.00 |
| 04/27 | ATM Inquiry Fee | AMERICAN BANK OF TX NA MARBLE FALLS TX | 0.50 |
| 04/27 | Check Card Charge | AutoZone 3109 1309 US H MARBLE FALLS TX | 27.54 |
| 04/27 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 17.50 |
| 05/01 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 36.95 |
| 05/04 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 67.45 |
| 05/04 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 41.65 |
| 05/04 | Check Card Charge | MURPHY5661ATWALMRT MARBLE FALLS TX | 25.00 |
| 05/05 | Check Card Charge | VZWRLSS IVR VW 800 9220204 CA | 150.00 |
| 05/06 * | Check Card Charge | GEICO 800 841 3000 DC | 122.03 |
| 05/06 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 46.79 |
| 05/06 | Check Card Charge | ATMOS ENERGY 800 460 3030 TX | 26.18 |
| 05/07 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 27.95 |
| 05/11 | Check Card Charge | MURPHY5661ATWALMRT MARBLE FALLS TX | 28.65 |

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MARBLE FALLS TX 78654

2410863310 1 of 2

05/12/2009 to 06/08/2009

For 24 hour information about your account, please call IBC Voice at 210-518-2525. Please examine and report any discrepancies within 14 days from your statement date by calling (210) 518-2500 Ext 2571.

IBC Free Checking — Account Recap — Account Number - 2410863310

| Beginning Balance | Number of Credits | Deposits (Credits) | Number of Debits | Withdrawals (Debits) | Closing Balance |
|---|---|---|---|---|---|
| 143.52 | 5 | 2,288.69 | 47 | 2,339.09 | 93.12 |

Deposits (Credits)

| Date | Deposit# | Amount | Date | Deposit# | Amount | Date | Deposit# | Amount |
|---|---|---|---|---|---|---|---|---|
| 05/18 | | 744.12 | 06/02 | | 673.50 | 06/08 | | 300.00 |
| 05/29 | | 150.00 | 06/05 | | 421.07 | | | |

Checks (Debits)

| Date | Check # | Amount | Date | Check # | Amount | Date | Check # | Amount |
|---|---|---|---|---|---|---|---|---|
| 05/19 | 122 | 64.55 | 05/27 | 123 | 6.00 | 06/04 | 124 | 150.00 |

Electronic Activity

| | Debits | | |
|---|---|---|---|
| 05/13 | Check Card Charge | MK MARY KAY SOUTHWEST 800 272 9333 TX | 57.10 |
| 05/18 | Check Card Charge | AutoZone 3519 22373 IH KYLE TX | 80.48 |
| 05/18 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 49.28 |
| 05/18 | Check Card Charge | MOVIE GALLERY 0471 MARBLE FALLS TX | 39.99 |
| 05/18 | Check Card Charge | EL RANCHO MEXICAN MARBLE FALLS TX | 38.99 |
| 05/19 | Electronic Payment | ALLEGRO LAW FIRM 334-263-7733 PAYMENT | 158.00 |
| 05/20 | Check Card Charge | SONIC DRIVE IN 2493 MARBLE FALLS TX | 4.33 |
| 05/22 | Electronic Payment | HSBC AUTOFINANCE PHONE PMNT | 346.27 |
| 05/22 | Check Card Charge | SCHLOTZKYS 2600 Q38 MARBLE FALLS TX | 11.90 |
| 05/26 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 30.01 |
| 05/26 | Check Card Charge | SUBWAY 00150656 MARBLE FALLS TX | 5.85 |
| 05/27 | Overdraft Fee | (Item in the Amount of 5.85) | 29.00 |
| 05/27 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 12.03 |
| 05/28 | Overdraft Fee | (Ck# 123 in the Amount of 6.00) | 29.00 |
| 05/28 | Overdraft Fee | (Item in the Amount of 12.03) | 29.00 |
| 05/28 | Check Card Charge | MOVIE GALLERY 0471 MARBLE FALLS TX | 1.45 |
| 05/29 | Overdraft Fee | (Item in the Amount of 1.45) | 29.00 |
| 06/01 | Check Card Charge | ELWARTOWSKI CHIROPRACTI MARBLE FALLS TX | 45.00 |
| 06/01 | Check Card Charge | SOU HEB GROCERY 285606 MARBLE FALLS TX | 11.37 |
| 06/02 | Overdraft Fee | (Item in the Amount of 11.37) | 29.00 |
| 06/02 | Overdraft Fee | (Item in the Amount of 45.00) | 29.00 |
| 06/02 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 27.90 |
| 06/02 | Check Card Charge | PARTYMAKERS 1405 MORMON MARBLE FALLS TX | 13.49 |
| 06/03 | Check Card Charge | PEDERNALES ELECTRIC C 830 8687155 TX | 146.38 |
| 06/03 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 36.64 |
| 06/03 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 17.71 |
| 06/03 | Check Card Charge | SUBWAY 00150656 MARBLE FALLS TX | 4.33 |
| 06/04 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 30.00 |
| 06/04 | Check Card Charge | SONIC DRIVE IN 2493 MARBLE FALLS TX | 3.30 |
| 06/05 | Overdraft Fee | (Item in the Amount of 3.30) | 29.00 |

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2410863310 1 of 2

06/09/2009 to 07/13/2009

For 24 hour information about your account, please call IBC Voice at 210-518-2525. Please examine and report any discrepancies within 14 days from your statement date by calling (210) 518-2500 Ext 2571.

IBC Free Checking — Account Recap — Account Number - 2410863310

| Beginning Balance | Number of Credits | Deposits (Credits) | Number of Debits | Withdrawals (Debits) | Closing Balance |
|---|---|---|---|---|---|
| 93.12 | 4 | 1,898.29 | 49 | 1,962.73 | 28.68 |

Deposits (Credits)

| Date | Deposit# | Amount | Date | Deposit# | Amount | Date | Deposit# | Amount |
|---|---|---|---|---|---|---|---|---|
| 06/16 | | 689.31 | 07/02 | | 706.98 | 07/07 | | 202.00 |
| 06/18 | | 300.00 | | | | | | |

Checks (Debits)

| Date | Check # | Amount | Date | Check # | Amount |
|---|---|---|---|---|---|
| 07/07 | 125 | 695.00 | 06/09 * | 128 | 50.00 |

* Indicates a skip in check number sequence

Electronic Activity

| | Debits | | |
|---|---|---|---|
| 06/10 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 26.50 |
| 06/10 | Check Card Charge | SOU THE HOME DEPOT 7608 MARBLE FALLS TX | 18.38 |
| 06/10 | Check Card Charge | CHICKEN BONES LLC LLANO TX | 10.64 |
| 06/10 | Check Card Charge | MURPHY5661ATWALMRT MARBLE FALLS TX | 10.00 |
| 06/11 | Overdraft Fee | (Item in the Amount of 10.00) | 29.00 |
| 06/11 | Overdraft Fee | (Item in the Amount of 10.64) | 29.00 |
| 06/11 | Overdraft Fee | (Item in the Amount of 18.38) | 29.00 |
| 06/12 | Check Card Charge | ARMSTRONG MCCALL OF THE MARBLE FALLS TX | 20.20 |
| 06/15 | Overdraft Fee | (Item in the Amount of 20.20) | 29.00 |
| 06/17 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 89.02 |
| 06/17 | Check Card Charge | MURPHY5661ATWALMRT MARBLE FALLS TX | 33.00 |
| 06/18 | Electronic Payment | ALLEGRO LAW LLC ALLEGRO LAW, LLC CLIENT DRA | 158.00 |
| 06/19 | Check Card Charge | HOBBY LOBBY STOR HOBBY AUSTIN TX | 51.12 |
| 06/19 | Check Card Charge | TUESDAY MORNING 0953 MARBLE FALLS TX | 43.26 |
| 06/19 | Check Card Charge | ARMSTRONG MCCALL OF THE MARBLE FALLS TX | 34.85 |
| 06/22 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 54.07 |
| 06/22 | Check Card Charge | GOODWILL 1239 CEDAR PARK TX | 46.49 |
| 06/22 | Check Card Charge | LOWE S 2961 KYLE TX | 37.68 |
| 06/22 | Check Card Charge | HOBBY LOBBY STOR HOBBY AUSTIN TX | 34.49 |
| 06/22 | Check Card Charge | AUSTIN AQUA DOME AUSTIN TX | 27.20 |
| 06/22 | Check Card Charge | CHEVRON 00207096 SPICEWOOD TX | 20.00 |
| 06/22 | Check Card Charge | BCF 6715I 35 SOUTH AUSTIN TX | 12.45 |
| 06/22 | Check Card Charge | HOBBY LOBBY STOR HOBBY AUSTIN TX | 10.23 |
| 06/22 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 9.57 |
| 06/22 | Check Card Charge | DAIRY QUEEN 14392 MARBLE FALLS TX | 6.15 |
| 06/22 | Check Card Charge | CHEVRON 00207096 SPICEWOOD TX | 4.27 |
| 06/23 | Check Card Charge | AUSTIN AQUA DOME AUSTIN TX | 23.37 |
| 06/24 | Check Card Charge | SONIC DRIVE IN 5813 KINGSLAND TX | 13.08 |
| 06/25 | Check Card Charge | MARBLE FALLS CINEMAS 830 7989235 TX | 16.00 |
| 06/29 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 39.79 |

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2410863310 1 of 2

07/14/2009 to 08/10/2009

For 24 hour information about your account, please call IBC Voice at 210-518-2525. Please examine and report any discrepancies within 14 days from your statement date by calling (210) 518-2500 Ext 2571.

IBC Free Checking — Account Recap — Account Number - 2410863310

| Beginning Balance | Number of Credits | Deposits (Credits) | Number of Debits | Withdrawals (Debits) | Closing Balance |
|---|---|---|---|---|---|
| 28.68 | 5 | 2,309.13 | 34 | 2,267.32 | 70.49 |

Deposits (Credits)

| Date | Deposit# | Amount | Date | Deposit# | Amount | Date | Deposit# | Amount |
|---|---|---|---|---|---|---|---|---|
| 07/16 | | 685.86 | 07/31 | | 340.00 | 08/04 | | 300.00 |
| 07/28 | | 160.00 | 08/03 | | 823.27 | | | |

Checks (Debits)

| Date | Check # | Amount | Date | Check # | Amount |
|---|---|---|---|---|---|
| 07/24 | 126 | 38.22 | 08/05 | 127 | 695.00 |

Electronic Activity

| | Debits | | |
|---|---|---|---|
| 07/15 | Check Card Charge | SONIC DRIVE IN 2493 MARBLE FALLS TX | 7.23 |
| 07/15 | Check Card Charge | IP NATIONAL TRIP SERVIC 8666099727 | 3.95 |
| 07/15 | Cross Border Fee | Visa non-USA Transaction Fee 07/15 | 0.04 |
| 07/16 | Overdraft Fee | (Item in the Amount of 3.95) | 29.00 |
| 07/16 | Overdraft Fee | (Item in the Amount of 7.23) | 29.00 |
| 07/16 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 20.36 |
| 07/16 | Check Card Charge | COOPERS OLD TIME P LLANO TX | 3.98 |
| 07/20 | Electronic Payment | ALLEGRO LAW FIRM 334-263-7733 PAYMENT | 158.00 |
| 07/20 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 21.00 |
| 07/20 | Check Card Charge | PIZZA MIA HORSESHOE BAY TX | 15.03 |
| 07/20 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 14.16 |
| 07/20 | Check Card Charge | DAIRY QUEEN 14392 MARBLE FALLS TX | 5.28 |
| 07/21 | Check Card Charge | STORMS DRIVE IN MARBLE FALLS TX | 6.67 |
| 07/22 | Electronic Payment | HSBC AUTOFINANCE PHONE PMNT | 346.46 |
| 07/22 | Check Card Charge | CHILI S GRI29400012948 MARBLE FALLS TX | 34.17 |
| 07/22 | Check Card Charge | SOU HEB GROCERY 284616 MARBLE FALLS TX | 11.56 |
| 07/22 | Check Card Charge | DOLLAR GENERAL 1400 MOR MARBLE FALLS TX | 7.37 |
| 07/22 | Check Card Charge | SONIC DRIVE IN 2493 MARBLE FALLS TX | 4.33 |
| 07/23 | Overdraft Fee | (Item in the Amount of 4.33) | 29.00 |
| 07/27 | Overdraft Fee | (Ck# 126 in the Amount of 38.22) | 29.00 |
| 07/31 | Check Card Charge | JANIE S MEXICAN FOOD MARBLE FALLS TX | 18.68 |
| 08/03 | Check Card Charge | SOU HEB GROCERY 281601 MARBLE FALLS TX | 63.65 |
| 08/03 | ATM Withdrawal | 204 RANCH ROAD 2900 KINGSLAND TX | 42.50 |
| 08/03 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 28.05 |
| 08/03 | Check Card Charge | JACK IN THE BOOD009274 MARBLE FALLS TX | 4.20 |
| 08/03 | ATM Withdrawal Fee | 204 RANCH ROAD 2900 KINGSLAND TX | 1.25 |
| 08/04 | Electronic Payment | HSBC AUTO GPS 100 GPS | 346.08 |
| 08/05 | Check Card Charge | PEDERNALES ELECTRIC C 830 8687155 TX | 147.81 |
| 08/05 | Check Card Charge | VISTAPR VISTAPRINT COM 866 893 6743 MA | 53.59 |
| 08/10 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 32.51 |
| 08/10 | Check Card Charge | SONIC DRIVE IN 2366 LAMPASS TX | 19.95 |

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2410863310 1 of 2

08/11/2009 to 09/14/2009

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IBC Free Checking — Account Recap — Account Number - 2410863310

| Beginning Balance | Number of Credits | Deposits (Credits) | Number of Debits | Withdrawals (Debits) | Closing Balance |
|---|---|---|---|---|---|
| 70.49 | 5 | 1,727.74 | 33 | 1,821.16 | -22.93 |

Deposits (Credits)

| Date | Deposit# | Amount | Date | Deposit# | Amount | Date | Deposit# | Amount |
|---|---|---|---|---|---|---|---|---|
| 08/17 | | 683.30 | 09/01 | | 739.54 | 09/08 | | 275.00 |

Checks (Debits)

| Date | Check # | Amount | Date | Check # | Amount | Date | Check # | Amount |
|---|---|---|---|---|---|---|---|---|
| 08/18 | 129 | 40.00 | 09/10 | 131 | 40.00 | 08/18 * | 1111 | 50.00 |
| 08/19 | 130 | 86.51 | 09/09 | 132 | 695.00 | | | |

* Indicates a skip in check number sequence

Electronic Activity

| | | | |
|---|---|---|---|
| | Credits | | |
| 09/14 | Transfer Deposit | MVQ SHOPESSPLUS 877 581 0181 CT | 14.95 |
| 09/14 | Transfer Deposit | MVQ PSSPRT2FUNPLUS 800 566 8489 CT | 14.95 |
| | Debits | | |
| 08/17 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 46.28 |
| 08/17 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 19.23 |
| 08/17 | Check Card Charge | SOU HEB GROCERY 281629 MARBLE FALLS TX | 13.47 |
| 08/18 | Electronic Payment | ALLEGRO LAW FIRM 800-295-6025 PAYMENT | 158.00 |
| 08/19 | Check Card Charge | VERIZON WRLS P3326 01 MARBLE FALLS TX | 168.42 |
| 08/19 | Electronic Payment | ATMOS ENERGY MID UTIL PYMT | 36.61 |
| 08/19 | Check Card Charge | WALGREEN COMPANY 1211 U MARBLE FALLS TX | 13.73 |
| 08/21 | Check Card Charge | FAMILY WELLNESS CENTER MARBLE FALLS TX | 40.00 |
| 08/21 | Check Card Charge | SONIC DRIVE IN 5813 KINGSLAND TX | 3.07 |
| 08/24 | Check Card Charge | MCDONALD S F8056 BEE CAVE TX | 22.30 |
| 08/24 | Check Card Charge | BCF 6715I 35 SOUTH AUSTIN TX | 9.99 |
| 08/24 | Check Card Charge | SALLY BEAUTY 3389 AUSTIN TX | 9.27 |
| 08/24 | Check Card Charge | SONIC DRIVE IN 3697 AUSTIN TX | 3.22 |
| 08/24 | Check Card Charge | Marshalls MARSHALLS BEE CAVE TX | 3.00 |
| 08/28 | Check Card Charge | ARBYS TRAVEL MART MARBLE FALLS TX | 7.62 |
| 08/31 | Check Card Charge | SOU HEB GROCERY 281612 MARBLE FALLS TX | 10.04 |
| 09/02 | Check Card Charge | SOU HEB GROCERY 287623 MARBLE FALLS TX | 27.97 |
| 09/02 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 20.01 |
| 09/03 | Check Card Charge | PEDERNALES ELECTRIC C 830 8687155 TX | 102.56 |
| 09/04 | Check Card Charge | MVQ PSSPRT2FUNPLUS 800 566 8489 CT | 14.95 |
| 09/04 | Check Card Charge | COOPERS OLD TIME P LLANO TX | 14.44 |
| 09/08 | Check Card Charge | SOU HEB GROCERY 283621 MARBLE FALLS TX | 53.82 |
| 09/08 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 26.00 |
| 09/08 | Check Card Charge | SONIC DRIVE IN 5813 KINGSLAND TX | 14.49 |
| 09/09 | Check Card Charge | MVQ SHOPESSPLUS 877 581 0181 CT | 14.95 |
| 09/10 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 27.11 |
| 09/11 | Overdraft Fee | (Item in the Amount of 27.11) | 29.00 |
| 09/14 | OD Interest Charge | | 0.10 |

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2410863310 1 of 1

09/15/2009 to 10/12/2009

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IBC Free Checking — Account Recap — Account Number - 2410863310

| Beginning Balance | Number of Credits | Deposits (Credits) | Number of Debits | Withdrawals (Debits) | Closing Balance |
|---|---|---|---|---|---|
| -22.93 | 5 | 1,872.34 | 16 | 1,567.76 | 281.65 |

Deposits (Credits)

| Date | Deposit# | Amount | Date | Deposit# | Amount | Date | Deposit# | Amount |
|---|---|---|---|---|---|---|---|---|
| 09/16 | | 777.05 | 10/02 | | 756.80 | 10/07 | | 200.00 |
| 09/25 | | 54.53 | | | | | | |

Checks (Debits)

| Date | Check # | Amount | Date | Check # | Amount | Date | Check # | Amount |
|---|---|---|---|---|---|---|---|---|
| 09/16 | 133 | 74.03 | 10/06 | 134 | 695.00 | 09/17 * | 147 | 50.00 |

* Indicates a skip in check number sequence

Electronic Activity

| | | | |
|---|---|---|---|
| | Credits | | |
| 09/16 | Transfer Deposit | SYNERGYADVANCEDIMAGING MARBLE FALLS TX | 83.96 |
| | Debits | | |
| 09/17 | Electronic Payment | HSBC AUTOFINANCE PHONE PMNT | 286.00 |
| 09/18 | Electronic Payment | ALLEGRO LAW FIRM 800-295-6025 PAYMENT | 158.00 |
| 09/18 | Electronic Payment | ATMOS ENERGY MID UTIL PYMT | 25.20 |
| 09/18 | Check Card Charge | BROTHERS BAKERY CAFE MARBLE FALLS TX | 8.65 |
| 09/18 | Check Card Charge | CHILI S GRI29400012948 MARBLE FALLS TX | 8.65 |
| 09/22 | Check Card Charge | MELALEUCA INC 800 2823000 ID | 102.15 |
| 09/22 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 54.53 |
| 09/22 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 34.89 |
| 09/28 | Check Card Charge | MURPHY5661ATWALMRT MARBLE FALLS TX | 30.15 |
| 09/29 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 5.90 |
| 10/07 | Check Card Charge | DALLAS LOVE FOOD BEV DALLAS TX | 20.59 |
| 10/07 | Check Card Charge | BILLY THE KID MESILLA NM | 14.00 |
| 10/12 | OD Interest Charge | | 0.02 |

Overdraft and Return Item Fee Summary

| | | | |
|---|---|---|---|
| Total Overdraft Fees Current Period | $0.02 | Total Return Item Fees Current Period | $0.00 |
| Total Overdraft Fees Year to Date | $726.34 | Total Return Item Fees Year to Date | $0.00 |

Daily Ending Balance

| | | | | | |
|---|---|---|---|---|---|
| 09/16 | 680.09 | 09/25 | 90.51 | 10/06 | 116.26 |
| 09/17 | 344.09 | 09/28 | 60.36 | 10/07 | 281.67 |
| 09/18 | 227.55 | 09/29 | 54.46 | 10/12 | 281.65 |
| 09/22 | 35.98 | 10/02 | 811.26 | | |

Balance Summary

| | | | |
|---|---|---|---|
| Average Collected Balance | 270.21 | Average Statement Balance | 270.21 |

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4/NO/36/216/11959

VONITA F MADRID
708 TURTLE CREEK DRIVE
MARBLE FALLS TX 78654

2410863310 1 of 2

10/13/2009 to 11/09/2009

For 24 hour information about your account, please call IBC Voice at 210-518-2525. Please examine and report any discrepancies within 14 days from your statement date by calling (210) 518-2500 Ext 2571.

IBC Free Checking — Account Recap — Account Number - 2410863310

| Beginning Balance | Number of Credits | Deposits (Credits) | Number of Debits | Withdrawals (Debits) | Closing Balance |
|---|---|---|---|---|---|
| 281.65 | 5 | 2,010.00 | 39 | 2,312.37 | -20.72 |

Deposits (Credits)

| Date | Deposit# | Amount | Date | Deposit# | Amount | Date | Deposit# | Amount |
|---|---|---|---|---|---|---|---|---|
| 10/13 | | 180.00 | 10/16 | | 797.29 | 11/06 | | 100.00 |
| 10/15 | | 200.00 | 11/02 | | 732.71 | | | |

Checks (Debits)

| Date | Check # | Amount | Date | Check # | Amount |
|---|---|---|---|---|---|
| 10/16 | 135 | 77.15 | 11/05 * | 137 | 695.00 |

* Indicates a skip in check number sequence

Electronic Activity

| | Debits | | |
|---|---|---|---|
| 10/13 | Check Card Charge | SOU HEB GROCERY 284611 MARBLE FALLS TX | 20.00 |
| 10/14 | Check Card Charge | PEDERNALES ELECTRIC C 830 8687155 TX | 142.23 |
| 10/14 | Check Card Charge | ATMOS ENERGY 866 405 1926 TX | 6.61 |
| 10/15 | Electronic Payment | VZ WIRELESS VW 800-922-0204 E CHECK | 154.79 |
| 10/16 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 30.25 |
| 10/16 | Check Card Charge | SOU HEB GROCERY 289618 MARBLE FALLS TX | 19.07 |
| 10/19 | Electronic Payment | HSBC AUTOFINANCE PHONE PMNT | 256.00 |
| 10/19 | Check Card Charge | SOU HEB GROCERY 287603 MARBLE FALLS TX | 128.25 |
| 10/19 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 60.40 |
| 10/19 | Check Card Charge | XTREME TAN MARBLE FALLS TX | 50.00 |
| 10/19 | Check Card Charge | FAMILY WELLNESS CENTER MARBLE FALLS TX | 20.00 |
| 10/19 | Check Card Charge | TUESDAY MORNING 0953 MARBLE FALLS TX | 16.22 |
| 10/19 | Check Card Charge | MCDONALD S F16810 MARBLE FALLS TX | 15.50 |
| 10/19 | Check Card Charge | FRANCESCOS ITALIAN REST MARBLE FALLS TX | 11.90 |
| 10/19 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 10.40 |
| 10/20 | Electronic Payment | ALLEGRO LAW FIRM 800-295-6025 PAYMENT | 158.00 |
| 10/20 | Check Card Charge | GINGER SPICE RESTAURA MARBLE FALLS TX | 5.41 |
| 10/20 | Check Card Charge | SUBWAY 00150656 MARBLE FALLS TX | 4.33 |
| 10/23 | ATM Withdrawal | 2401 HWY 281N MARBLE FALLS TX | 40.00 |
| 10/23 | Check Card Charge | SOU HEB GROCERY 281615 MARBLE FALLS TX | 10.81 |
| 10/26 | Check Card Charge | NNT MAX RAVE 00079618 AUSTIN TX | 43.69 |
| 10/26 | Check Card Charge | BUILDABEAR WRKSHP 0128 AUSTIN TX | 30.77 |
| 10/26 | Check Card Charge | CHEVRON 00207096 SPICEWOOD TX | 27.91 |
| 10/26 | Check Card Charge | CHEVRON JIM PETERS DBA SPICEWOOD TX | 10.53 |
| 10/29 | Check Card Charge | PARTYMAKERS 1405 MORMON MARBLE FALLS TX | 15.56 |
| 10/30 | Check Card Charge | DAIRY QUEEN 14392 MARBLE FALLS TX | 10.05 |
| 11/02 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 20.00 |
| 11/02 | Check Card Charge | THE FARM HOUSE RESTAURA MARBLE FALLS TX | 19.85 |
| 11/02 | Check Card Charge | MCDONALD S F10739 MARBLE FALLS TX | 5.29 |
| 11/02 | Check Card Charge | SOU THE HOME DEPOT 0318 MARBLE FALLS TX | 4.41 |
| 11/03 | Check Card Charge | WESTLAKE DERMATOLOGY MARBLE FALLS TX | 40.00 |
| 11/03 | Check Card Charge | CHICKEN EXPRESS MARBLE MARBLE FALLS TX | 19.57 |

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4/NO/36/216/11074

VONITA F MADRID
708 TURTLE CREEK DRIVE
MARBLE FALLS TX 78654

2410863310 1 of 2

11/10/2009 to 12/14/2009

For 24 hour information about your account, please call IBC Voice at 210-518-2525. Please examine and report any discrepancies within 14 days from your statement date by calling (210) 518-2500 Ext 2571.

IBC Free Checking — Account Recap — Account Number - 2410863310

| Beginning Balance | Number of Credits | Deposits (Credits) | Number of Debits | Withdrawals (Debits) | Closing Balance |
|---|---|---|---|---|---|
| -20.72 | 2 | 1,436.49 | 27 | 2,031.08 | -615.31 |

Deposits (Credits)

| Date | Deposit# | Amount | Date | Deposit# | Amount |
|---|---|---|---|---|---|
| 11/16 | | 699.93 | 12/01 | | 736.56 |

Checks (Debits)

| Date | Check # | Amount | Date | Check # | Amount | Date | Check # | Amount |
|---|---|---|---|---|---|---|---|---|
| 11/10 | 136 | 50.00 | 11/18 | 139 | 77.15 | 12/07 * | 141 | 695.00 |
| 11/17 * | 138 | 25.44 | | | | | | |

* Indicates a skip in check number sequence

Electronic Activity

| | Debits | | |
|---|---|---|---|
| 11/12 | Overdraft Fee | (Ck# 136 in the Amount of 50.00) | 29.00 |
| 11/13 | Check Card Charge | MOVIEGALLERY POWERPLAY 877 325 8687 OR | 43.29 |
| 11/16 | Overdraft Fee | (Item in the Amount of 43.29) | 29.00 |
| 11/17 | Check Card Charge | XTREME TAN MARBLE FALLS TX | 50.00 |
| 11/17 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 25.01 |
| 11/18 | Electronic Payment | HSBC AUTOFINANCE PHONE PMNT | 256.00 |
| 11/18 | Check Card Charge | PEDERNALES ELECTRIC C 830 8687155 TX | 74.07 |
| 11/19 | Check Card Charge | KINGSLAND RX PHARMACY KINGSLAND TX | 12.18 |
| 11/19 | Check Card Charge | SOU HEB GROCERY 289611 MARBLE FALLS TX | 1.69 |
| 11/20 | Electronic Payment | ALLEGRO LAW FIRM 800-295-6025 PAYMENT | 158.00 |
| 11/20 | Check Card Charge | HOERSTER CLINIC KINGSLA KINGSLAND TX | 5.00 |
| 11/23 | Overdraft Fee | (Item in the Amount of 158.00) | 29.00 |
| 11/23 | Overdraft Fee | (Item in the Amount of 5.00) | 29.00 |
| 11/23 | ATM Withdrawal | 2401 HWY 281N MARBLE FALLS TX | 200.00 |
| 11/24 | Overdraft Fee | (Item in the Amount of 200.00) | 29.00 |
| 12/04 | Check Card Charge | THE UPS STORE 5548 MARBLE FALLS TX | 10.31 |
| 12/07 | Check Card Charge | MELALEUCA INC 800 2823000 ID | 62.43 |
| 12/07 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 20.01 |
| 12/08 | Overdraft Fee | (Ck# 141 in the Amount of 695.00) | 29.00 |
| 12/08 | Overdraft Fee | (Item in the Amount of 20.01) | 29.00 |
| 12/08 | Overdraft Fee | (Item in the Amount of 62.43) | 29.00 |
| 12/10 | NSF-Return Item Fee | (for Ck# 140 in the Amount of 50.00) | 29.00 |
| 12/14 | OD Interest Charge | | 4.50 |

Overdraft and Return Item Fee Summary

| | | | |
|---|---|---|---|
| Total Overdraft Fees Current Period | $236.50 | Total Return Item Fees Current Period | $29.00 |
| Total Overdraft Fees Year to Date | $1,020.93 | Total Return Item Fees Year to Date | $29.00 |

Daily Ending Balance

| | | | | | |
|---|---|---|---|---|---|
| 11/10 | -70.72 | 11/16 | 527.92 | 11/19 | 6.38 |
| 11/12 | -99.72 | 11/17 | 427.47 | 11/20 | -156.62 |
| 11/13 | -143.01 | 11/18 | 20.25 | 11/23 | -414.62 |

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2410863310 1 of 1

12/15/2009 to 01/11/2010

For 24 hour information about your account, please call IBC Voice at 210-518-2525. Please examine and report any discrepancies within 14 days from your statement date by calling (210) 518-2500 Ext 2571.

IBC Free Checking — Account Recap — Account Number - 2410863310

| Beginning Balance | Number of Credits | Deposits (Credits) | Number of Debits | Withdrawals (Debits) | Closing Balance |
|---|---|---|---|---|---|
| -615.31 | 5 | 2,084.51 | 15 | 1,583.59 | -114.39 |

Deposits (Credits)

| Date | Deposit# | Amount | Date | Deposit# | Amount | Date | Deposit# | Amount |
|---|---|---|---|---|---|---|---|---|
| 12/16 | | 850.53 | 12/30 | | 849.32 | 01/08 | | 250.00 |
| 12/17 | | 80.00 | | | | | | |

Checks (Debits)

| Date | Check # | Amount | Date | Check # | Amount |
|---|---|---|---|---|---|
| 01/06 | 143 | 695.00 | 01/11 * | 147 | 128.00 |

* Indicates a skip in check number sequence

Electronic Activity

| | | | |
|---|---|---|---|
| | Credits | | |
| 12/18 | Transfer Deposit | MELALEUCA 00000026 IDAHO FALLS ID | 54.66 |
| | Debits | | |
| 12/16 | NSF-Return Item Fee | (for Ck# 140 in the Amount of 50.00) | 29.00 |
| 12/22 | Electronic Payment | ALLEGRO LAW FIRM 800-295-6025 PAYMENT | 158.00 |
| 12/30 | Electronic Payment | HSBC AUTO CA ARC 20091229095062940950 CHECKP 142 CHECKPAYMT | 246.50 |
| 12/31 | Check Card Charge | FAMILY WELLNESS CENTER MARBLE FALLS TX | 20.00 |
| 01/04 | Check Card Charge | SOU HEB GROCERY 281622 MARBLE FALLS TX | 67.13 |
| 01/04 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 25.00 |
| 01/04 | Check Card Charge | FAMILY WELLNESS CENTER MARBLE FALLS TX | 20.00 |
| 01/04 | Check Card Charge | SOU HEB GROCERY 285611 MARBLE FALLS TX | 19.42 |
| 01/06 | Electronic Payment | PEDERNALES ELECT PEC | 91.63 |
| 01/07 | Overdraft Fee | (Ck# 143 in the Amount of 695.00) | 29.00 |
| 01/07 | Overdraft Fee | (Item in the Amount of 91.63) | 29.00 |
| 01/11 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 25.09 |
| 01/11 | OD Interest Charge | | 0.82 |

Overdraft and Return Item Fee Summary

| | | | |
|---|---|---|---|
| Total Overdraft Fees Current Period | $58.82 | Total Return Item Fees Current Period | $29.00 |
| Total Overdraft Fees Year to Date | $58.82 | Total Return Item Fees Year to Date | $0.00 |

Daily Ending Balance

| | | | | | |
|---|---|---|---|---|---|
| 12/16 | 206.22 | 12/30 | 785.70 | 01/07 | -210.48 |
| 12/17 | 286.22 | 12/31 | 765.70 | 01/08 | 39.52 |
| 12/18 | 340.88 | 01/04 | 634.15 | 01/11 | -114.39 |
| 12/22 | 182.88 | 01/06 | -152.48 | | |

Balance Summary

| | | | |
|---|---|---|---|
| Average Collected Balance | 266.52 | Average Statement Balance | 266.49 |

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2410863310 1 of 3

01/12/2010 to 02/08/2010

For 24 hour information about your account, please call IBC Voice at 210-518-2525. Please examine and report any discrepancies within 14 days from your statement date by calling (210) 518-2500 Ext 2571.

IBC Free Checking — Account Recap — Account Number - 2410863310

| Beginning Balance | Number of Credits | Deposits (Credits) | Number of Debits | Withdrawals (Debits) | Closing Balance |
|---|---|---|---|---|---|
| -114.39 | 3 | 2,443.67 | 29 | 2,284.65 | 44.63 |

Deposits (Credits)

| Date | Deposit# | Amount | Date | Deposit# | Amount | Date | Deposit# | Amount |
|---|---|---|---|---|---|---|---|---|
| 01/15 | | 1,050.51 | 02/01 | | 1,093.16 | 02/03 | | 300.00 |

Checks (Debits)

| Date | Check # | Amount | Date | Check # | Amount | Date | Check # | Amount |
|---|---|---|---|---|---|---|---|---|
| 01/20 | 144 | 74.03 | 02/08 | 146 | 70.00 | 02/01 * | 1111 | 103.00 |
| 02/08 | 145 | 75.00 | 02/04 | 147 | 695.00 | | | |

* Indicates a skip in check number sequence

Electronic Activity

| | Debits | | |
|---|---|---|---|
| 01/12 | Overdraft Fee | (Ck# 147 in the Amount of 128.00) | 29.00 |
| 01/12 | Overdraft Fee | (Item in the Amount of 25.09) | 29.00 |
| 01/19 | Check Card Charge | RIVER CITY GRILLE MARBLE FALLS TX | 59.82 |
| 01/19 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 25.00 |
| 01/20 | Electronic Payment | HSBC AUTOFINANCE PHONE PMNT | 246.56 |
| 01/20 | Electronic Payment | ALLEGRO LAW FIRM 800-295-6025 PAYMENT | 158.00 |
| 01/21 | Check Card Charge | WOMEN PARTNERS00750026 AUSTIN TX | 40.00 |
| 01/25 | Check Card Charge | SOU HEB GROCERY 285328 MARBLE FALLS TX | 35.00 |
| 01/25 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 25.00 |
| 01/25 | Check Card Charge | THE AQUARIUM STORE MARBLE FALLS TX | 15.14 |
| 01/27 | Electronic Payment | V2 WIRELESS VW 800-922-0204 E CHECK | 129.51 |
| 01/27 | Check Card Charge | PEDERNALES ELECTRIC C 830 8687155 TX | 73.17 |
| 01/28 | Overdraft Fee | (Item in the Amount of 73.17) | 29.00 |
| 01/28 | Electronic Payment | ATMOS ENERGY MID UTIL PYMT | 67.91 |
| 01/29 | Overdraft Fee | (Item in the Amount of 67.91) | 29.00 |
| 02/03 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 31.25 |
| 02/03 | Check Card Charge | SOU HEB GROCERY 280323 MARBLE FALLS TX | 13.87 |
| 02/03 | Check Card Charge | TACO BELL 002546 MARBLE FALLS TX | 5.39 |
| 02/04 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 105.69 |
| 02/04 | Check Card Charge | DAIRY QUEEN 14392 MARBLE FALLS TX | 4.09 |
| 02/05 | Check Card Charge | CNS VICTORIA S SECR7615 IRVING TX | 84.44 |
| 02/05 | Check Card Charge | INTUIT TURBOTAX 800 446 8848 CA | 16.18 |
| 02/08 | Check Card Charge | SHELL OIL 91002623682 STEPHENVILLE TX | 15.00 |
| 02/08 | OD Interest Charge | | 0.60 |

Overdraft and Return Item Fee Summary

| | | | |
|---|---|---|---|
| Total Overdraft Fees Current Period | $116.60 | Total Return Item Fees Current Period | $0.00 |
| Total Overdraft Fees Year to Date | $175.42 | Total Return Item Fees Year to Date | $0.00 |

Daily Ending Balance

| | | | | | |
|---|---|---|---|---|---|
| 01/12 | -172.39 | 01/19 | 793.30 | 01/21 | 274.71 |
| 01/15 | 878.12 | 01/20 | 314.71 | 01/25 | 199.57 |

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2410863310 1 of 2

02/09/2010 to 03/08/2010

For 24 hour information about your account, please call IBC Voice at 210-518-2525. Please examine and report any discrepancies within 14 days from your statement date by calling (210) 518-2500 Ext 2571.

IBC Free Checking — Account Recap — Account Number - 2410863310

| Beginning Balance | Number of Credits | Deposits (Credits) | Number of Debits | Withdrawals (Debits) | Closing Balance |
|---|---|---|---|---|---|
| 44.63 | 3 | 5,266.87 | 55 | 3,641.42 | 1,670.08 |

Deposits (Credits)

| Date | Deposit# | Amount | Date | Deposit# | Amount |
|---|---|---|---|---|---|
| 02/18 | | 1,037.18 | 03/01 | | 906.69 |

Checks (Debits)

| Date | Check # | Amount | Date | Check # | Amount | Date | Check # | Amount |
|---|---|---|---|---|---|---|---|---|
| 02/16 | 147 | 700.00 | 02/24 | 148 | 5.00 | 02/24 | 149 | 10.00 |

Electronic Activity

| | | | |
|---|---|---|---|
| | Credits | | |
| 02/12 | Electronic Deposit | US TREASURY 220 TAX REFUND xxxxx0277 IRS | 3,323.00 |
| | Debits | | |
| 02/09 | Check Card Charge | DIAMOND 1334 SHAMROCK NORTHCREST TX | 25.01 |
| 02/11 | Check Card Charge | MAJOR BRD GAS 407 Q49 MARBLE FALLS TX | 8.00 |
| 02/16 | Check Card Charge | MPS MERCHANT SKECHERS 1 AUSTIN TX | 110.42 |
| 02/16 | Check Card Charge | CNS VICTORIA S SECR8613 AUSTIN TX | 70.36 |
| 02/16 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 67.99 |
| 02/16 | Check Card Charge | BCF 6715I 35 SOUTH AUSTIN TX | 64.86 |
| 02/16 | Check Card Charge | PARTYMAKERS 1405 MORMON MARBLE FALLS TX | 35.04 |
| 02/16 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 28.56 |
| 02/16 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 25.94 |
| 02/16 | ATM Withdrawal | 2401 HWY 281N MARBLE FALLS TX | 20.00 |
| 02/16 | Check Card Charge | MAJOR BRD GAS 407 Q49 MARBLE FALLS TX | 14.91 |
| 02/16 | Check Card Charge | KINGS DAUGHTERS HOSPITA 254 7718622 TX | 10.00 |
| 02/16 | Check Card Charge | SOU HEB GROCERY 284329 MARBLE FALLS TX | 5.29 |
| 02/17 | Check Card Charge | IDERMA COM WESTLAK 512 328 3376 TX | 10.00 |
| 02/19 | Check Card Charge | SEAWORLD TEXAS INT 407 363 2465 FL | 127.58 |
| 02/19 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 31.00 |
| 02/22 | Electronic Payment | ALLEGRO LAW FIRM 800-295-6025 PAYMENT XX0125BVE8PZ9 | 158.00 |
| 02/22 | Check Card Charge | CITY OF MARBLE FALLS MARBLE FALLS TX | 88.18 |
| 02/22 | Check Card Charge | SONIC DRIVE IN 5813 KINGSLAND TX | 11.22 |
| 02/22 | Check Card Charge | SUBWAY 00443770 MARBLE FALLS TX | 8.85 |
| 02/22 | Check Card Charge | RUDY S CO STORE BBQ ROUND ROCK TX | 7.88 |
| 02/23 | Check Card Charge | MAJOR BRD GAS 407 Q49 MARBLE FALLS TX | 14.45 |
| 02/24 | Check Card Charge | HERFF JONES 0678 2547724604 TX | 110.96 |
| 02/25 | Check Card Charge | SOUTHWESTAIR52621842722 DALLAS TX | 188.90 |
| 02/25 | Check Card Charge | GEICO 800 841 3000 DC | 97.55 |
| 02/25 | Check Card Charge | WOMEN PARTNERS00750026 AUSTIN TX | 97.04 |
| 02/25 | Check Card Charge | BURNET CNTY VEH REG 512 7565494 TX | 52.80 |
| 02/25 | Check Card Charge | PEDERNALES ELECTRIC C 830 8687155 TX | 52.35 |
| 02/25 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 40.25 |
| 02/25 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 30.01 |

Effective Feb. 27, 2010 for deposits subject to holds under our availability policy, funds may not be available until the 2nd or 7th business day after the day of deposit.See bank for details

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2410863310 1 of 2

03/09/2010 to 04/12/2010

For 24 hour information about your account, please call IBC Voice at 210-518-2525. Please examine and report any discrepancies within 14 days from your statement date by calling (210) 518-2500 Ext 2571.

IBC Free Checking — Account Recap — Account Number - 2410863310

| Beginning Balance | Number of Credits | Deposits (Credits) | Number of Debits | Withdrawals (Debits) | Closing Balance |
|---|---|---|---|---|---|
| 1,670.08 | 5 | 2,713.70 | 44 | 4,229.74 | 154.04 |

Deposits (Credits)

| Date | Deposit# | Amount | Date | Deposit# | Amount | Date | Deposit# | Amount |
|---|---|---|---|---|---|---|---|---|
| 03/10 | | 150.00 | 03/17 | | 225.00 | 04/05 | | 505.00 |
| 03/16 | | 952.92 | 04/01 | | 880.78 | | | |

Checks (Debits)

| Date | Check # | Amount | Date | Check # | Amount | Date | Check # | Amount |
|---|---|---|---|---|---|---|---|---|
| 03/09 | 151 | 695.00 | 03/17 | 154 | 250.00 | 04/07 | 159 | 975.00 |
| 03/17 | 152 | 80.59 | 04/01 | 155 | 8.79 | 03/18 * | 1111 | 53.00 |
| 03/17 | 153 | 150.00 | 04/01 * | 158 | 400.00 | | | |

* Indicates a skip in check number sequence

Electronic Activity

| | Debits | | |
|---|---|---|---|
| 03/09 | Check Card Charge | DOLLAR GENERAL 1400 MOR MARBLE FALLS TX | 73.91 |
| 03/12 | ATM Withdrawal | 2401 HWY 281N MARBLE FALLS TX | 40.00 |
| 03/15 | ATM Withdrawal | 15615 HWY 29 BUCHANAN TX | 62.50 |
| 03/15 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 52.83 |
| 03/15 | Check Card Charge | HEB GROCERY 284 MARBLE FALLS TX | 49.66 |
| 03/15 | Check Card Charge | JANIE S MEXICAN FOOD MARBLE FALLS TX | 21.28 |
| 03/15 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 20.00 |
| 03/15 | Check Card Charge | TACO BELL 002546 MARBLE FALLS TX | 16.18 |
| 03/15 | Check Card Charge | SONIC DRIVE IN 2493 MARBLE FALLS TX | 15.33 |
| 03/15 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 10.00 |
| 03/15 | Check Card Charge | SONIC DRIVE IN 2493 MARBLE FALLS TX | 8.96 |
| 03/15 | Check Card Charge | SONIC DRIVE IN 2493 MARBLE FALLS TX | 3.57 |
| 03/15 | ATM Withdrawal Fee | 15615 HWY 29 BUCHANAN TX | 1.25 |
| 03/18 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 31.04 |
| 03/19 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 77.29 |
| 03/19 | Check Card Charge | EL RANCHO MEXICAN MARBLE FALLS TX | 21.84 |
| 03/19 | Check Card Charge | CHILI S GRI29400012948 MARBLE FALLS TX | 16.70 |
| 03/22 | Electronic Payment | SANTANDER CONSUMER 2334151 | 400.00 |
| 03/22 | Electronic Payment | ALLEGRO LAW FIRM 800-295-6025 PAYMENT XX012SENEQDOV | 158.00 |
| 03/22 | Check Card Charge | THE HOME DEPOT 0514 MARBLE FALLS TX | 34.65 |
| 03/22 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 26.11 |
| 03/22 | Check Card Charge | JANIE S MEXICAN FOOD MARBLE FALLS TX | 17.85 |
| 03/22 | Check Card Charge | MCDONALD S F10739 MARBLE FALLS TX | 6.26 |
| 03/23 | Check Card Charge | TWIN OAKS CAR WASH PRAIRIE LEA TX | 8.00 |
| 03/24 | Check Card Charge | HEB GROCERY 284 MARBLE FALLS TX | 40.52 |
| 03/25 | Check Card Charge | WALGREEN COMPANY 1211 U MARBLE FALLS TX | 68.09 |
| 03/30 | Check Card Charge | RIVER CITY GRILLE MARBLE FALLS TX | 31.60 |
| 04/01 | Check Card Charge | DAIRY QUEEN 14392 MARBLE FALLS TX | 4.74 |
| 04/02 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 30.00 |
| 04/02 | Check Card Charge | HEB GROCERY 284 MARBLE FALLS TX | 16.30 |

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International Bank of Commerce
130 East Travis St
San Antonio, Texas 78205

13
NP

4/NO/36/216/7387

VONITA F MADRID
511 Industrial
Marble Falls TX 78654

2410863310 1 of 2

04/13/2010 to 05/10/2010

For 24 hour information about your account, please call IBC Voice at 210-518-2525. Please examine and report any discrepancies within 14 days from your statement date by calling (210) 518-2500 Ext 2571.

IBC Free Checking — Account Recap — Account Number - 2410863310

| Beginning Balance | Number of Credits | Deposits (Credits) | Number of Debits | Withdrawals (Debits) | Closing Balance |
|---|---|---|---|---|---|
| 154.04 | 4 | 2,448.76 | 43 | 2,737.83 | -135.03 |

Deposits (Credits)

| Date | Deposit# | Amount | Date | Deposit# | Amount | Date | Deposit# | Amount |
|---|---|---|---|---|---|---|---|---|
| 04/14 | | 135.00 | 04/30 | | 1,043.21 | 05/04 | | 350.00 |
| 04/16 | | 920.55 | | | | | | |

Checks (Debits)

| Date | Check # | Amount | Date | Check # | Amount | Date | Check # | Amount |
|---|---|---|---|---|---|---|---|---|
| 04/16 | 147 | 53.00 | 04/21 | 163 | 10.00 | 04/21 | 166 | 10.00 |
| 04/19 * | 161 | 70.99 | 04/20 | 164 | 10.00 | 04/20 | 167 | 10.00 |
| 04/15 | 162 | 75.00 | 04/21 | 165 | 10.00 | 05/04 | 168 | 975.00 |

* Indicates a skip in check number sequence

Electronic Activity

| | Debits | | |
|---|---|---|---|
| 04/14 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 78.38 |
| 04/16 | Check Card Charge | PEDERNALES ELECTRIC C 830 8687155 TX | 100.00 |
| 04/19 | Check Card Charge | ATMOS ENERGY 866 405 1926 TX | 62.17 |
| 04/19 | Check Card Charge | WAL MART 0781 MARBLE FALLS TX | 59.68 |
| 04/19 | Check Card Charge | BLOCKBUSTER VIDEO 4850 MARBLE FALLS TX | 36.78 |
| 04/19 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 20.00 |
| 04/19 | Check Card Charge | USPS 4856250035 1212 HW MARBLE FALLS TX | 8.80 |
| 04/20 | Check Card Charge | MAJOR BRD GAS 407 Q49 MARBLE FALLS TX | 8.96 |
| 04/21 | Stop Pmt Fee | Horizon Stop Payment Fee 164 | 29.00 |
| 04/21 | Electronic Payment | SANTANDER CONSUMER 2334151 | 394.49 |
| 04/21 | Check Card Charge | SUBWAY 00443770 MARBLE FALLS TX | 10.02 |
| 04/22 | Check Card Charge | CHILI S GRI29400012948 MARBLE FALLS TX | 7.19 |
| 04/23 | Check Card Charge | NORTH RIDGE LANES MARBLE FALLS TX | 7.50 |
| 04/26 | Check Card Charge | GLEN A UNDERWOOD OD MARBLE FALLS TX | 45.00 |
| 04/27 | Check Card Charge | JANIE S MEXICAN FOOD MARBLE FALLS TX | 3.02 |
| 04/27 | Check Card Charge | HEB GROCERY 284 MARBLE FALLS TX | 1.25 |
| 04/28 | Check Card Charge | HEB GROCERY 284 MARBLE FALLS TX | 29.15 |
| 05/03 | ATM Withdrawal | 15615 HWY 29 BUCHANAN TX | 62.50 |
| 05/03 | Check Card Charge | HEB GAS STATION MARBLE FALLS TX | 39.00 |
| 05/03 | Check Card Charge | THE AQUARIUM STORE MARBLE FALLS TX | 25.96 |
| 05/03 | Check Card Charge | WWW SALLYBEAUTY COM 968 940 297 2405 TX | 21.01 |
| 05/03 | Check Card Charge | WHATABURGER 692 Q65 MARBLE FALLS TX | 15.20 |
| 05/03 | Check Card Charge | SONIC DRIVE IN 2493 MARBLE FALLS TX | 7.66 |
| 05/03 | Check Card Charge | DAIRY QUEEN 14392 MARBLE FALLS TX | 7.12 |
| 05/03 | ATM Withdrawal Fee | 15615 HWY 29 BUCHANAN TX | 1.25 |
| 05/04 | Check Card Charge | BIG LOTS 01822 AUSTIN TX | 38.43 |
| 05/05 | Check Card Charge | WOMEN PARTNERS00750026 AUSTIN TX | 40.00 |
| 05/05 | Check Card Charge | JACK IN THE BOX 927 MARBLE FALLS TX | 16.84 |
| 05/05 | Check Card Charge | PARTYMAKERS 1405 MORMON MARBLE FALLS TX | 16.70 |
| 05/05 | Check Card Charge | BLOCKBUSTER VIDEO 4850 MARBLE FALLS TX | 16.24 |

Thinking about your home loan options? Purchase, Refinance, Remodel or Build.
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ALLEGRO LAW

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

OP 20.2
Effective Date: 6/24/2008
Revision 3

**Vonita Madrid**
**708 Turtlecreek Dr., Marble Falls, TX 78654**

**CONTRACT TO EMPLOY**

This Agreement made effective as of the 29 day of October, 2008 in Montgomery County, Alabama between Allegro Law, LLC, mailing address 847 S. McDonough St, Suite 100, Montgomery, AL 36106 herein referred to as "Firm" and Vonita Madrid, hereafter referred to as "Client." Client and Firm in some instances referred to as the "Parties."

In consideration of the mutual covenants and conditions contained herein and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties do hereby agree as follows:

1. Services: Firm agrees to provide debt settlement services to Client under the terms and conditions of this agreement. Firm and their agents will negotiate with creditors on the Client's behalf for reduction of unsecured debt and also establish a payment schedule for the Client for the purposes of accumulating funds for settlement and payment of service fees. Firm shall respond promptly to Client and creditor inquiries and communications. Upon acceptance of Client into the program, Firm will provide a Debt Settlement Program Summary Estimate, an Estimated Debt Settlement Payout Schedule, a Payment Agreement, a List of Creditors included in the Program, including a description of creditors that are not eligible, along with further information about the program. Firm will advise Client of all good faith offers made by the creditors and debt collectors, and their acceptance of any offers made by Firm. Firm will not settle any account without the approval of the Client, who has absolute discretion to accept or reject any offer. This representation does not include defense of claims and allegations raised by third parties against Client. This agreement shall be construed as consummated in the State of Alabama and all services are performed in the State of Alabama.

2. Compensation of Firm: In consideration of the services to be performed by Firm, Firm shall receive from Client a non-refundable Processing Fee in an amount equal to $59.99 per month. Also, there will be a one-time set-up fee of $25.00 per account. In addition, there will be a fee in an amount equal to 16.00% of the total debt placed with the Firm. Your Payment Schedule shall be $158.00 per month for a period of approximately 47 months with a downpayment of $350.00 per month for 1 month(s) with a Setup Fee of $25.00 added onto the 1st payment, in accordance with the attached Estimated Debt Payout Schedule. In the event that the Client has accumulated a sufficient Set-Aside Amount, described further below, and allowed the Firm sufficient time, but in every case not less than 48 months, to attempt to reach a settlement on Client's behalf, and Client has fulfilled their obligations under the Payment Schedule during that period of time, and Firm is not able to negotiate a reasonable settlement for a particular debt, Firm will refund to Client that portion of the fees paid by Client in relation to that particular debt, exclusive of the non-refundable processing fee. In some states, State Law prohibits attorneys from maintaining escrow or trust accounts on behalf of a client when such accounts are used to pool money to be distributed to creditors.

3. Responsibilities of Client: Client shall be truthful and cooperative, make all payments and settlements agreed upon, notify Firm of any change of address, e-mail address, telephone

numbers, change in income, ability to pay creditors, and of any developments affecting the scope of this contract. Client will forward all correspondence from creditors to Firm. Client will not discuss his or her financial situation with creditors or discuss potential settlement options with creditors. Firm shall receive cleared funds monthly from Client to be placed into Firm's escrow account for the purpose of (a) establishing a Set-Aside Amount intended to be distributed to Client's creditors upon a settlement being successfully negotiated or until termination and (b) paying Processing Fees. The number of months that funds are to be set aside and the amount to be set aside each month will be determined by Firm and agreed upon by the Client. Additionally, Client shall not apply for any credit or extension of credit with existing creditors during the program. In addition, (a) Client will reasonably consider Firm's recommendations regarding any potential settlements; (b) Client will inform Firm of any credit account(s) that may have a cosigner, may be secured by personal property or wages, or any accounts that are not enrolled with Law Firm and are held by the same creditor of an enrolled account, prior to enrollment with Firm.

4. Client Set-Aside Amount.. Client understands that in order pay settlements negotiated with creditors by Firm, he or she needs to have funds available for payment.

An estimate of the total amount of money necessary to fund potential settlements and a suggested monthly Set-Aside Amount is provided on the attached Estimated Debt Payout Schedule. This amount is based on information Client has provided to Firm and projections by Firm based on industry standards and metrics. Such projection includes the fees paid to Firm. Client understands that most creditor balances go up during the course of a debt settlement program and individual results will vary for each Client. All bases for the assumptions statement are estimations only and are not intended to be guarantees of performance or savings. The suggested Set-Aside Amount is also based upon the creditor information provided by Client and is merely a suggestion of a minimum amount that may be required for settlement with Client's creditors. Client's actual amount needed to reach a settlement may vary. Client may set aside additional funds at any time. Firm does not make regular monthly payments to Client's creditors. Under the suggested client Payment Plan, the fees paid to Firm are collected in its entirety by Firm before any monies would be accumulated by Client and paid in negotiated settlement of enrolled debt.

5. Obligations of Both Parties Regarding Settlements. Firm will inform Client of the amount, and the terms and conditions of all reasonable, written settlements offers. Firm will not settle Client's account without approval of Client, who possesses the absolute right to accept or reject any settlement offer. Client will notify Firm IN WRITING by mail, email, or facsimile of any settlement offers made directly to Client, verbally or written, from any enrolled creditor. CLIENT WILL MAKE ALL SETTLEMENT PAYMENTS AND AGREEMENTS DIRECTLY WITH CREDITOR. CLIENT POSSESSES THE ABSOLUTE RIGHT TO ACCEPT OR REJECT ANY SETTLEMENT.

6. Information Use and Credit Report Authorization. Client authorizes Firm to request, receive and discuss any and all information about Client's debt, the causes of any financial hardship (including medical problems), and any other information, including Client's consumer credit reports, which is or becomes pertinent to settlement negotiations. Client authorizes Firm to run Client's credit report(s) as needed to assist the Client in attempting to reduce and/or resolve outstanding debts. Client agrees to indemnify and hold Firm harmless of any loss, liability, or damage by any reason thereof. This authority is assignable and transferable.

7. Power of Attorney: Client hereby gives Firm Client's power of attorney to execute all documents connected with the subject matter of the Agreement, including any documents necessary to retain local counsel for Client.

8. Payments: Client authorizes the Firm to deduct all payments due under the Payment Schedule, including all settlement funding, Fees or other applicable charges, via Electronic Payment Authorization from Client's checking or savings account. The Firm requires a minimum notice of five(5) business days to change any scheduled electronic fund transfers from Client's bank account. There is a $30.00 fee for each Non Sufficient Funds (NSF).

9. Non-payment of Minimum Payments: Client acknowledges that they have voluntarily discontinued making payments to their creditors because they can no longer afford to make their minimum payments on their unsecured debts as well as pay their necessary living expenses. Client acknowledges that non-payment of minimum payments to creditors will result in derogatory credit information being transmitted to the major credit reporting agencies, and will result in debt collection actions being taken against Client. Client also understands that the Fair Debt Collection Practices Act prohibits third party debt collectors from engaging in certain behavior. In the event that any negative effect is caused to Client's credit profile, Client hereby agrees to waive any claims against Firm and shall hold Firm, its principals, employees and agents harmless for all claims related to such damage to Client's credit.

10. Termination: Firm may cancel this contract if Client fails to make any payments as set forth in the Payment Schedule, if Client misrepresents or fails to disclose any material facts, fails to cooperate, if client acts contrary to Firm's advice, if client does not return Firm's phone calls in a timely manner, if Client fails to make two (2) consecutive monthly payments of fees, if anything else occurs that in Firm's judgment impairs an effective business relationship, or if otherwise breaches Client's duties hereunder. Client has the right to terminate Firm services for any reason upon three (3) days written notice. If Client chooses to terminate Firm services without cause, all fees are immediately due and payable, and non-refundable. However, if client is not 100% completely satisfied with Firm's services, and Client notifies Firm within the first 30 days of representation, Client shall receive a complete refund. Client is hereby notified that cancellation of this contract, whether by the Client or the Firm, terminates the terms and conditions of the contract prospectively from the date of cancellation. Client holds Firm harmless for any adverse consequences pertaining to the Client's debts enrolled as part of this contract, that may result from services performed under this contract prior to cancellation, including, but not limited to, the closing of any or all such debts.

11. Hold Harmless: Client agrees to hold Firm, its agents, administrators, executive directors, employees, officers and directors harmless of any liability or damage arising from Firm's administration of the Program or this Agreement, including, but not limited to, suits, garnishments, levies, repossessions, or the like.

12. Entire Agreement: This agreement embodies the entire understanding and agreement between both parties and all previous understandings, representations, statements, undertakings and agreements, written or oral, are canceled, withdrawn and/or have merged into this agreement. This Contract may be amended by Firm at any time upon 20 days notice of such an amendment. In the event any one or more provisions contained hereof for any reason be held invalid, illegal, or unenforceable in any respect, that invalidity, illegality, or unenforceability shall not affect any other provision within this Agreement, all of which shall remain in effect.

13. Venue/Jurisdiction: This agreement shall be governed by the laws of the State of Alabama. Any action to enforce this agreement, or otherwise institute litigation against any party whether in law, equity, tort, or contract shall only be brought in Montgomery County, Alabama.

14. Client Disclosures. Client agrees they have received and read the Process Verification, attached hereto. In addition, the Client agrees that:
14.1 Firm does not and will not provide any credit repair, tax, or investment advice. Client should seek the advice of an independent professional to obtain this type of advice.

14.2 Client results will vary based on individual circumstances. Any individual creditor may use a number of different criteria in determining that creditor's willingness to settle a debt or the amount acceptable in settlement, including, but not limited to, the amount of debt, the current status of the debt, the reasons you are seeking these services, the type of debt and the amount of your disposable income.

14.3 Firm does not guarantee the cessation of all telephone calls or correspondence related to collections.

14.4 The Agreement between Firm and Client does not include any representation for any cause of action or claim for damages brought against Client by creditor(s), which Client acknowledges is a possibility. It also does not include counter claims or appeals in which Customer is a party.

14.5 LAW FIRM CANNOT MAKE AND HAS NOT MADE ANY GUARANTEES REGARDING RESULTS.

14.6 Client's delinquent accounts may continue to accrue interest and late fees until the accounts are settled. Client also understands creditors may continue to impose other penalties as a result of delinquent payments, including but not limited to: the reporting of adverse information to credit bureaus, the filing of a lawsuit to collect subject debts if the creditor is unwilling to accept a settlement offer, or Client is unable to propose a settlement offer acceptable to the creditor. Furthermore, Client understands that negative information that will appear on Client's credit report as a result of participating in the Firm's debt settlement program will remain on credit reports following the completion of the program.

14.7 When a creditor settles Client's debt, a savings of $600 or more off what Client owed may be reported by creditor to the IRS as Discharge of Indebtedness income.

14.8 Client acknowledges that Firm has not nor shall it take any actions to disrupt the relationship between Client and any creditors or persons with whom Client has any contractual or business relationship. Client further acknowledges that Firm has not provided Client with any advice or recommendations regarding the reduction or termination of payments to creditors. Client has engaged Firm for the sole purpose of negotiating a resolution of said creditors within the Agreement.

15. Miscellaneous.
15.1 Consent to Electronic Communication. Client acknowledges that, in connection with our work on this matter, Firm may correspond or convey documentation via internet e-mail unless Client expressly requests otherwise and that neither Client nor Firm has control over the performance, reliability, availability, or security of internet e-mail.

15.2 Privacy Policy. Client agree to the terms of Firm's Privacy Policy, attached hereto. This policy may change from time to time as set forth therein. Among other things, the policy includes important information on what information Firm collects about you, how Firm uses that information, and with whom Firm shares that information (for example, to provide you certain services, to protect Firm's rights and interests, to respond to legal process, to facilitate a merger, etc.). Also, to ensure the quality of Firm's services and for other lawful purposes, Firm

may also monitor or record calls between the Parties (for example, Client conversations with customer service, sales departments or processing agents). If Client does not agree with the terms of Firm's Privacy Policy, Client should not purchase or use Firm's services.

15.3 Limitation of Obligation. Force Majeure – Firm and/or its associates shall not bear the responsibility of obligations if non-fulfillment is caused by Force Majeure (Acts of God - such as, but not limited to; a fire or hurricane.) The liability of obligation shall/may be postponed until the Force Majeure or the resulting effects are eliminated.

15.4 Attachments. All attachments to this Agreement are herein incorporated by reference. In the event of a conflict between an attachment and the terms and conditions of this Agreement, the terms of this Agreement will control.

15.5 Assignment and Amendment. Client may not assign this Agreement, or any part of it, to any other party. Firm may modify this Agreement at any time, by providing Client with 20 days notice of such an amendment. If Client does not accept the terms of any superseding agreement and/or provisions, Client has the right to discontinue the services provided by Firm by providing written notice to Firm.

15.6 Providing Notice to Each Other Under the Agreement. Except as the Agreement specifically provides otherwise, notices must be provided in writing.

15.7 Signatures. By signing the Agreement, Client authorizes Firm to act as their agent, for the limited purpose of negotiating, obtaining, and discussing their financial information with creditors. Client also acknowledges receiving a copy of this Agreement and its attachments. A faxed signature on this Agreement shall be considered the same as an original.

16. Client acknowledges that it has read the attached Consumer Credit File Rights under State and Federal Law and understands the terms thereof.

17. Processing Company. Client agrees that Firm may use one or more third party processing companies, including Seton Corp., with its principal office located at 311 Crossways Park Drive, Woodbury, New York 11797 ( "Service Company") for the purpose of providing to Client services under this Agreement.

Client acknowledges that it has read the foregoing Contract to Employ, understands the terms thereof and has had an opportunity to obtain legal counsel to consult with it regarding the terms and conditions contained herein and that the Client voluntarily signs here consenting to the terms and conditions and the imposition of the obligations and rights granted by virtue of this Contract to Employ. Client acknowledges that this is NOT a Debt Consolidation program, and that the services provided by Allegro Law, LLC are intended as a last resort for consumers who can no longer afford to make payments to their creditors as well as afford their necessary living expenses.

Client has informed Firm that they have voluntarily discontinued making payments to their creditors because they can no longer afford to make their minimum payments on their unsecured debts as well as pay their necessary living expenses. Client understands that their voluntary decision to stop making payments to their creditors will result in Client falling past due with respect to their enrolled debts and, as a result, creditors will report Client as late to the credit bureaus, which will have a negative impact on Client's credit.

18. Arbitration Clause. Any controversy or claim arising out of or relating to this contract, or the breach thereof, shall be settled by arbitration administered by the American Arbitration

Association in accordance with its Arbitration Rules for the Resolution of Consumer-Related Disputes, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. Any controversy or claim arising out of or relating to this contract, or the breach thereof, shall be governed and controlled by the laws of the State of Alabama.

YOU MAY CANCEL THIS AGREEMENT, WITHOUT ANY PENALTY OR OBLIGATION, AT ANY TIME BEFORE MIDNIGHT CENTRAL TIME OF THE 3rd BUSINESS DAY WHICH BEGINS THE DAY AFTER YOU AGREE TO ENROLL IN THE PROGRAM VIA ELECTRONIC COMMUNICATION OR BY SIGNING AND RETURNING THE ATTACHED "NOTICE OF RIGHT TO CANCEL" FORM. IF YOU DO NOT REVOKE THIS AGREEMENT WITHIN THE THREE (3) DAY REVOCATION PERIOD, THEN THE TERMINATION PROVISIONS OF SECTION 10 SHALL APPLY.

Allegro Law, LLC is a limited liability corporation. Our attorneys are admitted for practice in Alabama only. For cases outside of Alabama Allegro Law, LLC lawyers will request assistance from an associate with one of our contracted affiliate attorneys located throughout the country. An associated attorney will be compensated through Allegro Law, LLC according to the work performed, in full compliance with the Alabama Rules of Professional Conduct.

The hiring of a lawyer is an important decision that should not be based solely on advertisements. Before you decide, ask us to send you written information about our Attorney / Lawyer qualifications and experience.

This Firm does not provide information on services that relate to Bankruptcy to assisted persons.

☑ I have read the Retainer Agreement and I accept the above terms.

**Sign Electronically**

**Client**

| | |
|---|---|
| **First Name :** | Vonita |
| **Last Name :** | Madrid |
| **Social Security :** | 585060277 |
| **Date of Birth :** | 08/16/1966 |
| **Client IP Address :** | 65.201.69.51 |
| **Signed Date:** | 10/29/2008 7:56:52 PM |

FCDCCI

**Or Sign and Return to Our Office**

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)864-1335
www.allegrolaw.net

Please Sign Please Sign Please Sign Please Sign

**Client Signature** _____ **Date** _____

**Client Name (Please Print)** _____ **Social Security** _____

**Co-Client Signature** (If Joint on Bank Account) _____ **Date** _____

**Co-Client Name (Please Print)** _____ **Co-Client Social Security** _____

Allegro Law, LLC
By:

ALLEGRO LAW

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

## Notice To Consumers
## IMPORTANT PLEASE READ

While the hiring of an attorney is a strong strategy when dealing with debt collectors, you must realize that none of the creditors or third party debt collector's rights are affected by the hiring of an attorney.

(1) Creditors and credit reporting agencies will report the consumer as late and the consumer's credit score will be negatively impacted throughout the duration of the service; (2) late fees, penalties, and interest will continue to accrue on the consumer's debt until the consumer's creditors accept and receive a settlement or until the debt is charged off or sold; (3) a consumer's creditors may still sue to collect on the debts and garnish the consumer's wages in those states which permit wage garnishment for unsecured debt; (4) a creditor may raise the interest rate and/or lower the maximum credit limit on any debts included in the program, as well as unsecured debts not included in the program; (5) any money a consumer saves in negotiating a settlement with a creditor must be treated as income for tax purposes if the discharged amount is equal to or greater than $600; and (6) a debt settled for less than the full amount owed is not the same as a debt that is paid in full in terms of reporting on the consumer's credit report.

## Authorization

I hereby engage ATTORNEYS, its agents, subcontractors, and affiliates to manage the processing of my account during the term of this Retainer Agreement. These services will include receiving and depositing my funds, negotiating settlements, terms and conditions, extensions, and/or deferments of my accounts. In addition, I authorize the review of my financial situation with creditors.

By signing this Authorization, I hereby acknowledge that I have read the Retainer Agreement and accept and consent to all of the terms set forth in the Retainer Agreement.

This agreement shall not be deemed effective until it is received by ATTORNEYS, signed and dated.

☑ I have read the Authorization Agreement and I accept the above terms.

**Sign Electronically**

**Client**

| | |
|---|---|
| **First Name :** | Vonita |
| **Last Name :** | Madrid |
| **Social Security :** | 585060277 |
| **Date of Birth :** | 08/16/1966 |
| **Client IP Address :** | 65.201.69.51 |
| **Signed Date:** | 10/29/2008 7:56:52 PM |

FCDCCR

**Or Sign and Return to Our Office**

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

Please Sign Please Sign Please Sign Please Sign

**Client Signature** _____ **Date** _____

**Client Name (Please Print)** _____ **Social Security** _____

**Co-Client Signature** (If Joint on Bank Account) _____ **Date** _____

**Co-Client Name (Please Print)** _____ **Co-Client Social Security** _____

Allegro Law, LLC

By:

ALLEGRO LAW

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

**Vonita Madrid**
**708 Turtlecreek Dr., Marble Falls, TX 78654**

## EFT Agreement

Allegro Law, LLC is hereby authorized to initiate reoccurring debits from my:

Account: Checking
Routing Number: 114013284
Account Number: 2410863310
First Payment Date: 11/17/2008
First Pay: $375.00 incl Setup Fee of $25.00
Reoccurring Debit Day: 17 starting on 12/17/2008
Amount: $158.00 for program duration

I understand that the funds transferred to Allegro Law, LLC will be debited on or about the dates stated above. (If the debit date is not a business day, then the debit will be processed on the next business day.) The monthly debit date and dollar amount are subject to change with my consent. I understand that my verbal approval will be accepted and that a confirmation will be sent when the dollar amount or when the date is changed.

I understand that this authorization is to remain in full force and effect until Allegro Law, LLC receives notification from me of its termination, which must be received at least 5 business days before the scheduled debit date. I also understand that if the authorized debit is returned for any reason the Return fee of $30.00 (subject to change) will be assessed and added to my next debit. I agree to the terms and conditions set forth on this form.

☑ I have read the EFT Agreement and I accept the above terms.

**Sign Electronically**

**Client**

| | |
|---|---|
| **First Name :** | Vonita |
| **Last Name :** | Madrid |
| **Social Security :** | 585060277 |
| **Date of Birth :** | 08/16/1966 |
| **Client IP Address :** | 65.201.69.51 |
| **Signed Date:** | 10/29/2008 7:56:52 PM |

FCDCCIT

**Or Sign and Return to Our Office**

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

Please Sign

**Client Signature** _____ **Date** _____

**Client Name (Please Print)** _____ **Social Security** _____

**Co-Client Signature** (If Joint on Bank Account) _____ **Date** _____

**Co-Client Name (Please Print)** _____ **Co-Client Social Security** _____

Allegro Law, LLC
By:

ALLEGRO LAW

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

**Vonita Madrid**
**708 Turtlecreek Dr., Marble Falls, TX 78654**

## Limited Power of Attorney

I/We, Vonita Madrid located 708 Turtlecreek Dr., Marble Falls, TX 78654 hereby appoint Allegro Law, LLC and its attorneys, as my attorney-in-fact, with full power to represent me in negotiating the validity, reduction, settlement, and payment as may be required, of accounts owed to my creditors.

I/We also authorize Allegro Law, LLC to request and receive confidential credit and account information from creditors, credit reporting agencies, and other third parties who are involved with my credit issues. I further authorize Allegro Law, LLC to release a copy of this Limited Power of Attorney to my creditors.

☑ I have read the Limited Power of Attorney Agreement and I accept the above terms.

**Sign Electronically**

**Client**

| | |
|---|---|
| **First Name :** | Vonita |
| **Last Name :** | Madrid |
| **Social Security :** | 585060277 |
| **Date of Birth :** | 08/16/1966 |
| **Client IP Address :** | 65.201.69.51 |
| **Signed Date:** | 10/29/2008 7:56:52 PM |

FCDCCIT

**Or Sign and Return to Our Office**

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

Please Sign Please Sign Please Sign Please Sign Please Sign Please Sign

**Client Signature** _____ **Date** _____

**Client Name (Please Print)** _____ **Social Security** _____

**Co-Client Signature (If Joint on Bank Account)** _____ **Date** _____

**Co-Client Name (Please Print)** _____ **Co-Client Social Security** _____

Allegro Law, LLC
By: _____

ALLEGRO LAW

Allegro Law, LLC
223 Wall Street # 201
Huntington, NY 11743
Phone: (800)295-6025 Fax: (800)664-1335
www.allegrolaw.net

**Vonita Madrid**
**708 Turtlecreek Dr., Marble Falls, TX 78654**

## PROCESS VERIFICATION

This document serves as verification that I understand fully the debt negotiation process as explained below and also confirms I am able to address situations that may occur throughout the course of my enrollment with Allegro Law, LLC (AL).

1.I understand that a Referral Company will refer my file to Allegro Law, LLC, and that the Referral Company is a referral service, not the Law Firm itself.

2.I understand the representative with the Referral Company has only explained the Allegro Law Firm services, and is not licensed to provide me with legal advice. That the Referral Company does not charge me a fee for their services or debit my account.

3.Allegro Law, LLC is a debt negotiating firm that will attempt to negotiate work-out agreements between me and my creditors. All negotiations are handled by licensed attorneys and their support staff.

4.This is NOT a loan; nor is it a debt consolidation, debt adjustment, or credit counseling program. AL will NOT be making monthly payments on my behalf to my creditors. The monthly payments that I make to AL will accumulate to settle my accounts and satisfy attorney fees for services rendered. AL will not perform any services until receipt of my first payment. All fees are nonrefundable.

5.I understand that I have, or soon will, voluntarily discontinued making payments to my creditors because I can no longer afford to make my minimum payments on my unsecured debts as well as pay my necessary living expenses.

6.I understand that my voluntary decision to stop making payments to my creditors will result in me falling past due on my enrolled debts, and, as a result, my creditors will report me as late to the credit bureaus which will have a negative impact on my credit.

7.I have been advised not to open any new lines of credit or attempt to qualify for any new loans until legal services have been completed. It may take from 12-48 months for this service to be completed depending on my debt and financial situation.

8.I understand that AL cannot prevent me from receiving debt collection calls. I understand that debt collection calls will occur subsequent to retaining Firm.

9.I understand that although it has been proven that most creditors accept settlement offers that AL is required to disclose that there are inherent risks associated with debt negotiation services. These risks include the creditors sending these accounts to collections, charging late fees, judgments, wage garnishments, creditor phone calls and/or other measures in an attempt to collect moneys owed during the debt negotiation process.

10.I understand that I have entered into various contracts with several national banks and for reasons beyond my control I may default on such contracts. I have retained AL to assist in the renegotiation of those contracts. I am retaining AL because I cannot afford to make the minimum payments due on my unsecured debts and pay my necessary living expenses.

11.I understand that I cannot continue to use any of the accounts included in this process and that the creditors have the right to close the accounts, and they may continue to charge late fees and penalties until the accounts are settled.

12.I understand that I cannot have any credit cards, loans, insurance, or bank accounts (checking, savings, CD's etc.) related to or connected with any account and/or any creditor included with this process. I understand that creditors related to debts not included in this process may increase the interest rate or lower the credit limit on those debts as a result of non-payment of monthly minimums in regards to debts included in this process.

13.I understand that should I receive any time sensitive court documents, summons or legal documents of any kind related to the debt placed with the firm, I will forward them to AL within 48 hours of receipt and confirm AL has received said document(s).

14.I understand that there are costs involved with the setup and maintenance of the debt negotiation program which equate to 16.00% of my total debt and a $59.99 monthly administration fee. In addition, there is a one time set-up fee of $25.00. The combined total costs in my case equal $7,801.00 which has already been included in the payment plan.

15.I understand that only unsecured debt qualifies for the debt negotiation program and none of the accounts included are Secured Debt, Payday Loans, Student Loans or Cash Advances.

16.I have not received correspondence from a law firm in relation to any of these accounts and none are in Judgment status or have received a Summons to appear in court

17.I understand that my approximate initial payment(s) are $350.00 for approximately 1 months, and that my approximately ongoing monthly reoccurring payments thereafter are $158.00 for approximately 47months.

18.I have given the authorization to debit my account for the payments outlined above.

19.I understand that should I need to change stop or cancel any of debits I understand the request must be submitted IN WRITING no later than 5 business days prior to the payment date

20.I have read and fully understand the above information.

☑ I have read the Written Verification and I accept the above terms.

| Client | |
|---|---|
| First Name : | Sign Electronically |
| Last Name : | Madrid |
| Social Security : | 585060277 |
| Date of Birth : | 08/16/1966 |
| Client IP Address : | 65.201.69.51 |
| Signed Date: | 10/29/2008 7:56:52 PM |

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Client Signature _____ Date _____
Client Name (Please Print) _____ Social Security _____
Co-Client Signature (If Joint on Bank Account) _____ Date _____
Co-Client Name (Please Print) _____ Co-Client Social Security _____

Please Sign Please Sign Please Sign

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# Estimated Debt Settlement Payout Schedule

Client Name: Madrid, Vonita
Produced on: 10/29/2008 7:56:52 PM
By: Gina Belloni
Phone: (800)670-2252 x2179
Fax:
E-Mail: gbelloni@creditorslt.com

| | | |
|---|---|---|
| Total Debt: | $7,975.49 | <==== |
| Estimated Settlement To Creditors: | $3,589.00 | |
| Estimated Fees: | $4,180.60 | |
| Estimated Settlement Amount w/Fees: | $7,769.57 | |
| Estimated Amount Saved: | $205.92 | |

***Fee Payment Schedule***

| | | |
|---|---|---|
| Down Payment: | $350.00 | / 1 months |
| Setup Fee: | $25.00 | added to first payment |
| Estimated Balance of Fees: | $3,830.60 | |
| Avg Estimated Monthly Finance of Fees: | $58.00 | / 17 months |
| Estimated Balance Needed for Program: | $7,394.57 | (includes monthly fees) |
| Estimated Monthly Payment: | $158.00 | <==== |
| Estimated Program Payments: | 48 | includes 1 months for down payment |

$350.00 monthly breakdown of Down Payment to be paid for: 1 months

☑ I have received and read the Estimated Debt Settlement Payout Schedule.

## Sign Electronically

**Client**

| | |
|---|---|
| **First Name :** | Vonita |
| **Last Name :** | Madrid |
| **Social Security :** | 585060277 |
| **Date of Birth :** | 08/16/1966 |
| **Client IP Address :** | 65.201.69.51 |
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**Client Signature** _____ **Date** _____

**Client Name (Please Print)** _____ **Social Security** _____

**Co-Client Signature** (If Joint on Bank Account) _____ **Date** _____

**Co-Client Name (Please Print)** **Co-Client Social Security**

**Disclaimer: The total debt information contained in this Exhibit A Payment Schedule is based upon information provided by the prospective client. Where information has not been provided or is unavailable, approximate balances have been agreed upon between the Client and representative providing the consultation. The prospective client acknowleges that any change between the approximated balance agreed upon for purposes of generating this Payment Schedule, and the actual current balance of any debt enrolled into the program may impact the balance and payment information contained herein.