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.

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

Name/Address 246 3964 1001478
Fannon Richard
PO Box 126
Ballard, W.Va 24918

Creditor Telephone Number (304) 753-5321

RECEIVED
OCT 12 2010
BMC GROUP

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

Payment Telephone Number ( )

☐ 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 $ 14,816.60

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: Debt settlement Service Contract (See instructions #2 and #3a on reverse side.)

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 6251

3a. Debtor may have scheduled account as: _____

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 _____

Value of Property: $ _____ Annual Interest Rate: % if any: $ _____ Basis for Perfection: _____

Secured Claim Amount: $ _____

Unsecured Claim Amount: $ _____

DO NOT Include the priority portion of your claim here.

Amount of arrearage and other charges as of time case filed included in secured claim,

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: $ _____

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
00001767

DATE 10-7-2010

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.

Richard Fannon Richard Fannon / Linda Brown Linda Brown

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

INSTRUCTIONS FOR PROOF OF CLAIM FORM - DEADLINE NOVEMBER 29, 2010

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

ITEMS TO BE COMPLETED IN PROOF OF CLAIM FORM (IF NOT ALREADY PROPERLY FILLED IN)

Court, Name of Debtor, and Case Number:
Fill in the name of the federal judicial district where the bankruptcy case was filed (for example Central District of California), the name of the debtor in the bankruptcy case, and the bankruptcy case number. If you received a notice of the case from the Claims Agent, BMC Group, some or all of this information may have been already completed.

Debtor Name	Case No
Allegro Law, LLC	10-30631

Creditor's Name and Address:
Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:
State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete item 4. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:
State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:
State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:
Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:
Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).
If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:
An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Supporting Documents:
Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d).
Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:
The person filing this proof of claim **must** sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

Date-Stamped Copy
Return claim form and attachments, if any. If you wish to receive an acknowledgement of your claim, please enclose a self-addressed stamped envelope and a second copy of the proof of claim form with any attachments to the Claims Agent, BMC Group, at the address on the front of this form.

Please read – Important Information: upon completion of this claim form, you are certifying that the statements herein are true.

Be sure all items are answered on the claim form. If not applicable, insert "Not Applicable."

DEFINITIONS

DEBTOR
A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

CREDITOR
A creditor is any person, corporation, or other entity to whom the debtor owed a debt on the date that the bankruptcy case was filed.

CLAIM
A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

PROOF OF CLAIM
A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim). This form must be filed with the court-appointed Claims Agent, BMC Group, at the address listed on the reverse side of this page

SECURED CLAIM Under 11 U.S.C. §506(a)
A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim Examples of liens on property include a mortgage on real estate or a security interest in a car.
A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

UNSECURED NONPRIORITY CLAIM
If a claim is not a secured claim it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.

UNSECURED PRIORITY CLAIM Under 11 U.S.C. §507(a)
Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Evidence of Perfection
Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION

Redacted
A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Offers to Purchase a Claim
Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.

FOR INFORMATION ON THIS CASE VISIT WWW.ALLEGROBANKRUPTCY.COM - WEBSITE MAINTAINED BY THE CHAPTER 7 TRUSTEE

Summary of Creditor

Creditor: Richard C. Fannon

Client ID: 6251

Kenneth Anderson Nelms, Esq. of Allegro Law LLC. and associates agreed to provide Richard and Margaret Fannon debt settlement services of which were not performed by him or his agents. Allegro Law LLC. breached the contract agreed to in many ways and didn't provide the services that had been agreed upon. The filing of bankruptcy left me a credit card debt of $64,000.00 instead of the $54,785.00 which was the total of my debt at the beginning of my contract with Allegro Law. Allegro Law LLC. Charge me a finance fee of $406.40 a month for 14 months and I am charging back this finance fee because of the inconvenience and money the have costed me with the filing of bankruptcy. The total finance fee charge back is $5,689.00.

One credit card debt was negotiated and Allegro Law and its agents paid $1560.00 and I feel that a $200.00 fee for this negotiation should be paid to Allegro Law.

Along with the PROOF OF CLAIM form is all the redacted bank statements, a copy of the contract, an estimated debt settlement payout form, the EFT agreement form, a process verification form and any other relevant documentation needed by the court to validate my claim.

ALLEGRO LAW
K. Anderson Nelms, Esq.
Licensed to practice in Alabama

OP 20.3
Effective Date: 12/15/2008
Revision 7

Allegro Law, LLC
2005 Cobbs Ford Road
Suite 301B
Prattville, AL 36066
Phone: (800)295-6025 Fax: (866)384-3330
www.allegrolaw.net

Richard C Fannon
P.O. Box 126, Ballard, WV 24918

CONTRACT TO EMPLOY

This Agreement made effective as of the 7 day of January, 2009, in Autauga, Alabama between Allegro Law, LLC, mailing address 2005 Cobbs Ford Road, Suite 301B Prattville, Al 36066 herein referred to as "Firm" and Richard C Fannon / Margaret Fannon, 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 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.

Firm has contracted with certain agencies ("agents") to perform certain consulting, customer service, administrative and other operational functions relating to services performed under this Contract. Client understands and agrees that a portion of the fees payable to Allegro Law, LLC by Client under this Contract will be used to fund third-party non-lawyer services providers, as well as Associate Attorneys as necessary in accordance with Section 6 herein. Legal services that are performed under the terms of this Retainer Agreement are performed by the Firm unless otherwise performed by an Associate Attorney in accordance with Section 14.4 herein.

2. Compensation of Firm: In consideration of the services to be performed by Firm, Firm shall receive from Client a non-legal Processing Fee in an amount equal to $39.00 per month. Also, there will be a one-time, non-legal set-up fee of with a Setup Fee of $25.00 added onto the 1st payment, a down payment of with a downpayment of $808.00 per month for 4 month(s) . In addition, there will be a fee of 16.00% of the total debt placed with the Firm to be paid over 38 month(s). Your Payment Schedule shall be $763.00 per month for a period of approximately 38 months, in accordance with the attached Estimated Debt Payout Schedule. Client understands that all fees are non-refundable unless otherwise covered by the refund policy in Section 11 of this contract. 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 38 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 to 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.

5. Obligations of Both Parties Regarding Settlements. Firm will inform Client of the amount, and the terms and conditions of all reasonable, written settlement 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. Additional Legal Services: This Contract between Firm and Client does not include any representation by Allegro Law, LLC for defense of claims brought against Client by creditor(s), or in pursuit of claims initiated by Client against their creditor(s), both of which Client acknowledges are a possibility. Such claims may include, but are not limited to, lawsuits filed against Client in an attempt to collect on the alleged debt, a summons for Client to participate in an Arbitration Forum, and Client initiated enforcement of potential violations of the Fair Debt Collection Practices Act, Fair Credit Reporting Act and Fair Credit Billing Act. In the event that Client desires additional legal services related to claims arising out of services being provided in accordance with Section 1 herein, Firm will refer Client to an Allegro Law, LLC Associate Attorney licensed to provide legal

services in the state of residence of the Client. In instances where Client becomes subject to legal action by one of their creditor(s) in regard to an alleged debt being serviced under this Contract, Firm will attempt to negotiate settlement or a payment plan acceptable to Client, if Firm is unable to reach a settlement or pay-out plan, Firm will refer Client to an Associate Attorney licensed in Client's state for the purpose of defending the law suit. Firm will compensate Associate Attorney for initial services provided in defense of such action. However, Client acknowledges that additional legal services provided by an Associate Attorney may be provided at the expense of Client, and at the discretion of the Client.

7. 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.

8. 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.

9. 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).

10. 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.

11. 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. 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 of all monies paid to Firm, minus any monies paid by Firm to Client's creditors as settlement payments. 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.

12. 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.

13. 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.

14. 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 Autauga County, Alabama.

15. Client Disclosures. Client agrees they have received and read the Process Verification, attached hereto. In addition, the Client agrees that:

15.1. 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.

15.2. 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.

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

15.4. 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.

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

15.6. 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.

15.7. 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.

15.8. 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.

16. Miscellaneous.

16.1. 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.

16.2. 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.

16.3. 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.

16.4. 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.

16.5. 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.

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

16.7. 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.

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

18. Processing Company. Client agrees that Firm may use one or more third party processing companies 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.

19. Arbitration Clause. Any dispute arising out of or relating to this contract, or the breach thereof, shall be finally resolved by arbitration administered by the American Arbitration Association under its consumer arbitration rules. The arbitration will be conducted in the English language in the city of Montgomery, Alabama, in accordance with the United States Arbitration Act. There shall b three arbitrators, names in accordance with such rules. Each party shall be responsible for its own expenses associated with the arbitration.

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.

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

Sign Electronically

Client		Co - Client	
First Name :	Richard	First Name :	Margaret
Last Name :	Fannon	Last Name :	Fannon
Social Security :	[redacted]0460	Social Security :	[redacted]8446
Date of Birth :	08/30/1934	Date of Birth :	04/13/1934
Client IP Address :	4.248.56.166		
Signed Date:	1/7/2009 1:08:21 PM		

Or Sign and Return to Our Office

Allegro Law, LLC
2005 Cobbs Ford Road
Suite 301B
Prattville, AL 36066
Phone: (800)295-6025 Fax: (868)384-3330
www.allegrolaw.net

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: _____

Please Sign Please Sign Please Sign Please Sign

ALLEGRO LAW
K. Anderson Nelms, Esq.
Licensed to practice in Alabama

Allegro Law, LLC
2005 Cobbs Ford Road
Suite 301B
Prattville, AL 36066
Phone: (800)295-6025 Fax: (866)384-3330
www.allegrolaw.net

Estimated Debt Settlement Payout Schedule

Client Name: Fannon, Richard
Produced on: 1/7/2009 1:08:21 PM
By: Chris Moscoe

Phone: (800)810-3390 x4364
Fax: (800)514-0166
E-Mail: cmoscoe@thecreditexchange.com

Total Debt:	**$54,785.00** <====
Estimated Settlement To Creditors:	$21,914.00
Estimated Fees:	$10,428.60
Estimated Settlement Amount w/Fees:	$32,342.60
Estimated Amount Saved:	$22,442.40

Fee Payment Schedule

Down Payment:	$3,232.00	/ 4 months
Setup Fee:	$25.00	added to first payment
Estimated Balance of Fees:	$7,196.60	
Avg Estimated Monthly Finance of Fees:	$406.40	/ 14 months
Estimated Balance Needed for Program:	$29,085.60	(includes monthly fees)
Estimated Monthly Payment:	**$763.00**	<====
Estimated Program Payments:	42	includes 4 months for down payment

$808.00 monthly breakdown of Down Payment to be paid for: 4 months

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

Sign Electronically

Client		Co - Client	
First Name :	Richard	**First Name :**	Margaret
Last Name :	Fannon	**Last Name :**	Fannon
Social Security :	[redacted]0460	**Social Security :**	[redacted]3446
Date of Birth :	08/30/1934	**Date of Birth :**	04/13/1934
Client IP Address :	4.248.56.166		
Signed Date:	1/7/2009 1:08:21 PM		

Or Sign and Return to Our Office

Allegro Law, LLC
2005 Cobbs Ford Road
Suite 301B
Prattville, AL 36066
Phone: (800)295-6025 Fax: (866)384-3330
www.allegrolaw.net

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.

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www.allegrolaw.net

Richard C Fannon
P.O. Box 126, Ballard, WV 24918

EFT Agreement

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

Account: Checking
Routing Number: [redacted]
Account Number: [redacted]8622
First Payment Date: 02/05/2009
First Pay: $833.00 incl Setup Fee of $25.00
Down Payment: $808.00 for 3 payments (Down Payment)
Reoccurring Debit Day: 5 starting on 06/05/2009
Amount: $763.00 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		Co - Client	
First Name :	Richard	First Name :	Margaret
Last Name :	Fannon	Last Name :	Fannon
Social Security :	[redacted]0460	Social Security :	[redacted]446
Date of Birth :	08/30/1934	Date of Birth :	04/13/1934
Client IP Address :	4.248.56.166		
Signed Date:	1/7/2009 1:08:21 PM		

FCOCTCX

Or Sign and Return to Our Office

Allegro Law, LLC
2005 Cobbs Ford Road
Suite 301B
Prattville, AL 36066
Phone: (800)295-6025 Fax: (866)384-3330
www.allegrolaw.net

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: _____

Please Sign Please Sign Please Sign Please Sign

ALLEGRO LAW
K. Anderson Nelms, Esq.
Licensed to practice in Alabama

Allegro Law, LLC
2005 Cobbs Ford Road
Suite 301B
Prattville, AL 36066
Phone: (800)295-6025 Fax: (866)384-3330
www.allegrolaw.net

Richard C Fannon
P.O. Box 126, Ballard, WV 24918

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 understand that as a result of my voluntary decision to stop making payments to my creditors that my creditors may file a lawsuit against me in an attempt to collect on the debt.

8. 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.

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

10. 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.

11. 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.

12. 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.

13. 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.

14. 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).

15. I understand 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 $39.00 monthly administration fee. The one time set-up fee is $25.00 plus a down payment of $808.00 for a period of 4 which has already been included in the payment plan.

16. 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.

17. 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.

18. I understand that if a debt settlement results in a savings of $600 or more, that the IRS may require me to pay taxes on the savings.

19. I understand that my approximate initial payment(s) are $808.00 for approximately 4 months, and that my approximately ongoing monthly reoccurring payments thereafter are $763.00 for approximately 38months.

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

21. 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

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

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

Client		Co - Client	
First Name :	Sign Electronically		
Last Name :	Fannon	First Name :	Margaret
Social Security :	229420460	Last Name :	Fannon
Date of Birth :	08/30/1934	Social Security :	232843446
Client IP Address :	4.248.56.166	Date of Birth :	04/13/1934
Signed Date:	1/7/2009 1:08:21 PM		

Or Sign and Return to Our Office

Allegro Law, LLC
2005 Cobbs Ford Road
Suite 301B
Prattville, AL 36066
Phone: (800)295-6025 Fax: (866)384-3330
www.allegrolaw.net

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

SUMMONS

MONROE CIRCUIT COURT OF MONROE COUNTY, WEST VIRGINIA

CIVIL ACTION NO: 09-C-69

Citibank South Dakota N.A.
7930 NW 110th Street
Kansas City MO 64153

Plaintiff

v. Summons

RICHARD C FANNON
PO BOX 126
BALLARD WV 24918-0126

Defendant

WORKS:

To the above-named Defendant:

IN THE NAME OF THE STATE OF WEST VIRGINIA, you are hereby summoned and required to serve upon Mapother & Mapother, P.S.C., plaintiff's attorney, whose address is Suite 701 Morris Building, 845 Fourth Avenue, Huntington, West virginia 25701-1442 , an answer, including any related counterclaim you may have, to the complaint filed against you in the above-styled civil action, a true copy of which is herewith delivered to you.

You are required to serve your answer within 20 days after service of this summons, complaint and exhibits upon you, exclusive of the day of service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the complaint and you will be thereafter barred for asserting in another action any claim you may have which must be asserted by counterclaim in the above-styled civil action.

Dated: October 6, 2009

Julie L. Light
Clerk of Court

MONROE CIRCUIT COURT OF MONROE COUNTY, WEST VIRGINIA

Citibank South Dakota N.A.
Plaintiff,

Civil Action No. 09-C-69

vs.

RICHARD C FANNON

Defendant(s),

COMPLAINT

* * * * *

Comes now the Plaintiff, by counsel, and for its cause of action states as follows:

1. Defendant(s) is/are indebted to the plaintiff for the sum of $11,941.46 plus interest accruing pursuant to WV 56-6-31(b), from the date of judgment thereafter until paid, according to an account that remains unpaid.

2. The plaintiff's counsel is attempting to collect a debt and any information the plaintiff's counsel obtains will be used for that purpose and this communication is from a debt collector.

WHEREFORE: Plaintiff demands judgment against the defendant(s) for the sums set forth above and court costs.

MAPOTHER & MAPOTHER, P.S.C.

By: _____

Robert E. Stennett (10061)
Steven B. Mulrooney (7884)
Counsel For Plaintiff
815 W. Market Street, Suite 500
Louisville KY 40202--265
(502) 587-5400
FAX: (502) 587-5444

Edna Jenelle Coulter
10487

MONROE CIRCUIT COURT OF MONROE COUNTY, WEST VIRGINIA

Richard C. Fannon
Defendant

Civil Action No. 09-C-69

Vs.

Citibank South Dakota N.A.
Plaintiff

FILED IN
OCT 15 2009
MONROE CO. CIRCUIT COURT
UNION, WEST VIRGINIA 24983

ANSWER

Comes now the Defendant, in good faith to respond to Complaint by Plaintiff:

1. Defendant is unaware of a debt to Citibank South Dakota N.A. in the amount of $11,941.46 . No correspondence with Defendant from Plaintiff has occurred to the best of his knowledge except for this summons. The collector cannot ask you to pay more than you owe, or misrepresent the amount you owe [15USC 1692e}8 807(2)(a)

2. Defendant has turned all credit card bills over to Allegro Law Firm. LLC and its affiliates who are attempting to negotiate any credit card debt in order to avoid bankruptcy.

WHEREFORE: Defendant asks that documents proofing the amount and name of creditor be sent to Allegro Law Firm, LLC Processing Center and client Richard C. Fannon client no.796251.

Allegro Law, LLC Processing Center
223 Wall Street, #177
Huntington, NY 11743
Phone No. 1 631-940-2411
Fax (866) 384-3330

Richard C. Fannon
Richard C. Fannon

Clarence E. Slatton Jr.
Notary

OFFICIAL SEAL
NOTARY PUBLIC
STATE OF WEST VIRGINIA
CLARENCE E. SLATTON, JR.
HC 65, BOX 164
FOREST HILL, WV 24935
My commission expires August 13, 2017

711-20-01-00 90404 0 C 001 08 50 003
RICHARD C FANNON
MARGARET L FANNON
PO BOX 126
BALLARD WV 24918-0126

Client Id: 6251
Checking Acct: [redacted] 8622

Your consolidated statement

For 02/11/2009

Contact us

BBT.com

(800) BANK-BBT or
(800) 226-5228

Turn off the paper. Turn on peace of mind. Enroll in BB&T OnLine® Statements today.

In today's fast-paced world, every second counts. You can save time with BB&T OnLine® Statements. Your deposit account allows you to turn off your monthly paper statement and begin receiving an online statement. With BB&T OnLine® Statements, you can:

- Stop receiving (and waiting for) your statements in the mail
- Reduce the risk of identity theft
- Minimize the impact to the environment by eliminating the need for paper
- View, print, and save your statements through BB&T OnLine® Banking
- Access up to 24 months of statement history
- Set up statement alerts that notify you when your statement is ready

Enroll in BB&T OnLine® Statements today in 3 easy steps:

- Visit BBT.com and log on to BB&T OnLine®
- Click the *STATEMENTS* tab at the top of the screen
- Select the *100% Paper-Free* option for your statement

Important Notice: Please review the information at the end of the statement related to important pricing changes that may impact your account(s).

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE($)	DETAILS ON
SENIOR CHECKING-MM	[redacted]	[redacted]	page 1
Total checking and money market savings accounts		[redacted]	
[redacted]	[redacted]	[redacted]	page 2
[redacted]		[redacted]	

Checking and money market savings accounts

[redacted]

Account summary

Your previous balance as of 01/13/2009	[redacted]
Checks	- [redacted]
Other withdrawals, debits and service charges	- [redacted]
Deposits, credits and interest	[redacted]
Your new balance as of 02/11/2009	= [redacted]

0096586

Checking - [redacted] 8622 Client Id: 6251

■ [redacted] (continued)

Checks

DATE	[redacted]	AMOUNT($)	DATE	[redacted]	AMOUNT($)	DATE	[redacted]	AMOUNT($)
02/03	[redacted]		02/06	[redacted]		02/04	[redacted]	[redacted]
02/05	[redacted]							

* indicates a skip in sequential check numbers above this item

~ indicates an electronically converted check. See "Other withdrawals, debits and service charges"

Total checks [redacted]

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT($)
02/03	[redacted]	[redacted]
02/05	[redacted]	[redacted]
02/06	PAYMENT ALLEGRO:LAW:FIRM:XXXXXXXXXXXCVM3	833.00
02/06	[redacted]	[redacted]
02/06	[redacted]	[redacted]

Total other withdrawals, debits and service charges = [redacted]

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT($)
01/21	[redacted] XXXXXXXXXXX[redacted]	0.00
01/21	[redacted] XXXXXXXXXXX[redacted]	0.00
01/29	[redacted]	[redacted]
02/03	[redacted] XXXXXXXXXXX[redacted]	[redacted]
02/03	[redacted] XXXXXXXXXXX[redacted]	[redacted]
02/05	[redacted]	[redacted]
02/09	[redacted]	[redacted]

Total deposits, credits and interest = [redacted]

[redacted]

[redacted]

Account summary

Your previous balance as of 01/13/2009	[redacted]
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ [redacted]
Your new balance as of 02/11/2009	= [redacted]

Interest summary

Interest paid this statement period	[redacted]
2009 interest paid year-to-date	[redacted]
Interest rate	[redacted]

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT($)
01/29	[redacted]	[redacted]
02/06	[redacted]	[redacted]

Total deposits, credits and interest = [redacted]

Amendment to the Personal Services Pricing Guide for All States

This notice contains important changes to the Personal Service Pricing Guide that you were provided when you opened your account at BB&T. Continued use of your account after the effective date of this Amendment constitutes your acceptance of the change. If you do not have your copy of the Personal Services Pricing Guide, you may obtain an updated version containing this change at your local BB&T financial center.

Effective April 1, 2009, the Stop Payment Order will be $34

Please contact your Relationship Manager or call 1-800-BANK BBT if you have questions about your account.

Amendment to the Personal Services Pricing Guide for All States

711-20-01-00 90404 0 C 001 08 50 003
RICHARD C FANNON
MARGARET L FANNON
PO BOX 126
BALLARD WV 24918-0126

Client Id: 6251
Checking Acct: [redacted] 8622

Your consolidated statement

For 03/13/2009

Contact us

BBT.com

(800) BANK-BBT or
(800) 226-5228

Turn your 2008 Tax Refund into an Investment In Your Future!

If you are expecting a 2008 tax refund, make it an investment in the future by depositing it into a BB&T savings account. BB&T offers a variety of savings accounts and certificates of deposit to help you meet your savings objectives. And you can use your savings account as overdraft protection* for your checking account. Stop by your local BB&T financial center, visit BBT.com** or call BB&T Phone24 at 1-800-BANK BBT to open an account today.

When you are ready to file, visit BBT.com/TurboTax to explore easy options for preparing 2008 taxes online using the best-selling, #1 rated TurboTax®. You can receive your refund in as few as 8 days when you e-file and request direct deposit. It's easy to prepare, print and e-file. File now!

*Overdraft protection transfer fees may apply.
**Certificates of deposit can only be opened through BB&T financial centers. Penalty may be imposed for early withdrawal.

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE($)	DETAILS ON
SENIOR CHECKING-MM	[redacted]	[redacted]	page 1
[redacted]		[redacted]	
[redacted]	[redacted]	[redacted]	page 2
[redacted]		[redacted]	

Checking and money market savings accounts

SENIOR CHECKING-[redacted]

Account summary

Your previous balance as of 02/11/2009	[redacted]
Checks	[redacted]
Other withdrawals, debits and service charges	[redacted]
Deposits, credits and interest	[redacted]
Your new balance as of 03/13/2009	= [redacted]

Checks

DATE	[redacted]	AMOUNT($)	DATE	[redacted]	AMOUNT($)	DATE	[redacted]	AMOUNT($)
02/13	[redacted]		02/12	[redacted]		03/05	[redacted]	
02/13	[redacted]		02/12	[redacted]	[redacted]	03/05	[redacted]	

continued

0049144

8622 Client Id: 6251

■ SENIOR CHECKING-MM [redacted] (continued)

DATE	[redacted]	AMOUNT($)
03/03	[redacted]	[redacted]
03/06	[redacted]	[redacted]
03/05	[redacted]	

DATE	[redacted]	AMOUNT($)
03/05	[redacted]	
03/05	[redacted]	
03/10	[redacted]	

DATE	[redacted]	AMOUNT($)
03/13	[redacted]	
03/13	520~	

Total checks [redacted]

* indicates a skip in sequential check numbers above this item
~ indicates an electronically converted check. See "Other withdrawals, debits and service charges"

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT($)
02/12	[redacted]	[redacted]
02/13	[redacted]	[redacted]
02/13	[redacted]	[redacted]
03/05	[redacted]	[redacted]
03/05	[redacted]	[redacted]
03/05	[redacted]	[redacted]
03/05	[redacted]	[redacted]
03/05	[redacted]	[redacted]
03/06	PAYMENT ALLEGRO LAW FIRM XXXXXXXXXXXRFKR	808.00
03/06	[redacted]	[redacted]
03/10	[redacted]	[redacted]
03/13	[redacted]	[redacted]
03/13	[redacted]	[redacted]
[redacted]		[redacted]

[redacted]

DATE	DESCRIPTION	AMOUNT($)
03/02	[redacted]	[redacted]
03/03	[redacted] XXXXXXXXXXX[redacted]	[redacted]
03/03	[redacted] XXXXXXXXXXX[redacted]	[redacted]
03/10	[redacted]	[redacted]
Total deposits, credits and interest		= [redacted]

[redacted]

Account summary

[redacted]	02/11/2009	[redacted]
[redacted]		[redacted]
[redacted]		[redacted]
[redacted]	03/13/2009	= [redacted]

Interest summary

[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT($)
03/02	[redacted]	[redacted]
Total other withdrawals, debits and service charges		= [redacted]

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT($)
03/06	[redacted]	[redacted]
03/06	[redacted]	[redacted]
Total deposits, credits and interest		[redacted]

Effective April 1, 2009
This notice contains important changes to certain deposit accounts that you may have at BB&T.

Let's Work Together To Improve the Environment
In an effort to reduce the overall environmental impact of printing paper statements, BB&T is making the following changes regarding account statements:

711-20-01-00 90404 0 C 001 08 50 003
RICHARD C FANNON
MARGARET L FANNON
PO BOX 126
BALLARD WV 24918-0126

Client Id: 6251
Checking Acct: [redacted] 8622

Your consolidated statement

For 04/14/2009

Contact us

BBT.com

(800) BANK-BBT or
(800) 226-5228

Turn your 2008 Tax Refund Into an Investment In Your Future!

If you are expecting a 2008 tax refund, make it an investment in the future by depositing it into a BB&T savings account. BB&T offers a variety of savings accounts and certificates of deposit to help you meet your savings objectives. And you can use your savings account as overdraft protection* for your checking account. Stop by your local BB&T financial center, visit BBT.com** or call BB&T Phone24 at 1-800-BANK BBT to open an account today.

*Overdraft protection transfer fees may apply.
**Certificates of deposit can only be opened through BB&T financial centers. Penalty may be imposed for early withdrawal.

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE($)	DETAILS ON
SENIOR CHECKING-MM	[redacted]	[redacted]	page 1
Total checking and money market savings accounts		[redacted]	
[redacted]	[redacted]	[redacted]	page 2
[redacted]		[redacted]	

Checking and money market savings accounts

▪ SENIOR CHECKING-MM [redacted]

Account summary

Your previous balance as of 03/13/2009	[redacted]
Checks	
Other withdrawals, debits and service charges	
Deposits, credits and interest	
Your new balance as of 04/14/2009	

Checks

DATE	[redacted]	AMOUNT($)
03/16	[redacted]	
03/16	[redacted]	
03/16	[redacted]	[redacted]

DATE	[redacted]	AMOUNT($)
03/31	[redacted]	[redacted]
04/06	[redacted]	[redacted]
04/07	[redacted]	

DATE	[redacted]	AMOUNT($)
04/02	[redacted]	
04/03	[redacted]	
04/02	[redacted]	

continued

8622 Client Id: 6251

■ SENIOR CHECKING-MM [redacted] (continued)

DATE	CHECK #	AMOUNT($)	DATE	CHECK #	AMOUNT($)	DATE	CHECK #	AMOUNT($)
04/03	[redacted]		04/07	[redacted]		04/07	[redacted]	
04/02	[redacted]		04/07	[redacted]				

* indicates a skip in sequential check numbers above this item

– indicates an electronically converted check. See "Other withdrawals, debits and service charges"

Total checks [redacted]

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT($)
03/16	[redacted]	[redacted]
03/16	[redacted]	[redacted]
04/02	[redacted]	[redacted]
04/02	[redacted]	[redacted]
04/02	[redacted]	[redacted]
04/03	[redacted]	[redacted]
04/03	[redacted]	[redacted]
04/07	PAYMENT ALLEGRO LAW FIRM XXXXXXXXXXX7P61	808.00
04/07	[redacted]	[redacted]
04/07	[redacted]	[redacted]
04/07	[redacted]	[redacted]
04/07	[redacted]	[redacted]
04/08	[redacted]	[redacted]

Total other withdrawals, debits and service charges [redacted]

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT($)
03/30	[redacted]	[redacted]
04/01	[redacted] XXXXXXXXXX[redacted]	
04/03	[redacted] XXXXXXXXXXX[redacted]	
04/03	[redacted] XXXXXXXXXXX[redacted]	

Total deposits, credits and interest [redacted]

[redacted]

[redacted]

Account summary

[redacted]	[redacted]
[redacted]	
[redacted]	
Your new balance as of 04/14/2009	= [redacted]

Interest summary

[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT($)
03/30	[redacted]	[redacted]
04/08	[redacted]	
04/14	[redacted]	

Total deposits, credits and interest [redacted]

Client Id: 6251
Checking Acct: 8622

711-20-01-00 90404 0 C 001 08 50 003
RICHARD C FANNON
MARGARET L FANNON
PO BOX 126
BALLARD WV 24918-0126

Your consolidated statement

For 05/13/2009

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(800) 226-5228

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Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE($)	DETAILS ON
[redacted]	[redacted] 8622	[redacted]	page 1
[redacted]		[redacted]	
[redacted]	[redacted]	[redacted]	page 2
[redacted]		[redacted]	

Checking and money market savings accounts

- [redacted]

Account summary

Your previous balance as of 04/14/2009	[redacted]
[redacted]	
Other withdrawals, debits and service charges	[redacted]
Deposits, credits and interest	[redacted]
Your new balance as of 05/13/2009	= [redacted]

Checks

DATE	[redacted]	AMOUNT($)
05/04	[redacted]	
05/05	[redacted]	
05/07	[redacted]	[redacted]

DATE	[redacted]	AMOUNT($)
05/04	[redacted]	
05/04	[redacted]	[redacted]
05/04	[redacted]	

DATE	[redacted]	AMOUNT($)
05/12	[redacted]	
05/12	[redacted]	
Total checks		= [redacted]

* indicates a skip in sequential check numbers above this item
– indicates an electronically converted check. See "Other withdrawals, debits and service charges"

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT($)
05/04	[redacted]	[redacted]

continued

0037693

Checking 8622 Client Id: 6251

[redacted] (continued)

DATE	DESCRIPTION	AMOUNT($)
05/04	[redacted]	[redacted]
05/04	[redacted]	[redacted]
05/05	[redacted]	[redacted]
05/06	PAYMENT ALLEGRO LAW FIRM XXXXXXXXXXXN4M3	808.00
05/08	[redacted]	[redacted]
05/12	[redacted]	[redacted]
05/12	[redacted]	[redacted]
Total other withdrawals, debits and service charges		= [redacted]

[redacted]

DATE	DESCRIPTION	AMOUNT($)
04/29	[redacted]	[redacted]
05/01	[redacted] XXXXXXXXXXX[redacted]	[redacted]
05/01	[redacted] XXXXXXXXXXX[redacted]	[redacted]
05/01	[redacted] XXXXXXXXXXXX0460	[redacted]
05/07	[redacted] XXXXXXXXXXX[redacted]	[redacted]
05/07	[redacted] XXXXXXXXXXX[redacted]	[redacted]
Total deposits, credits and interest		[redacted]

[redacted]

[redacted]

Account summary

Your previous balance as of 04/14/2009	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
Your new balance as of 05/13/2009	[redacted]

Interest summary

[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT($)
04/29	[redacted]	[redacted]
05/08	[redacted]	[redacted]
05/13	[redacted]	[redacted]
[redacted]		[redacted]

711-20-01-00 90404 0 C 001 08 50 003
RICHARD C FANNON
MARGARET L FANNON
PO BOX 126
BALLARD WV 24918-0126

Client Id: 6251
Checking Acct: 8622

Your consolidated statement

For 06/12/2009

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MAKE SURE THE STUDENT IN YOUR LIFE TAKES ADVANTAGE OF ALL THAT BB&T STUDENT FREE CHECKING OFFERS:

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- Free BB&T OnLine® Banking with unlimited OnLine Bill Payment
- Regular Savings account with no monthly maintenance fee
- Available collegiate check designs**
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*Offer available while supplies last, and is subject to change or withdrawal without notice. To receive gift, you must open a new personal checking account with 3 or more related services. Certain restrictions apply.
**Fees may apply.

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE(S)	DETAILS ON
SENIOR CHECKING-MM	[redacted] 8622	[redacted]	page 2
Total checking and money market savings accounts		[redacted]	
[redacted]	[redacted]	[redacted]	page 2
Total savings accounts		[redacted]	

0056983

Checking and money market savings accounts

Checking 8622 Client Id:6251

■ [redacted]

Account summary

Your previous balance as of 05/13/2009	[redacted]
Checks	
Other withdrawals, debits and service charges	
Deposits, credits and interest	
Your new balance as of 06/12/2009	

Checks

DATE	CHECK #	AMOUNT($)	DATE	CHECK #	AMOUNT($)	DATE	CHECK #	AMOUNT($)
05/19	[redacted]		06/04	[redacted]		06/04	[redacted]	
05/26	[redacted]	[redacted]	06/05	[redacted]		06/08	[redacted]	[redacted]
06/04	[redacted]		06/04	[redacted]		06/08	[redacted]	[redacted]
06/08	[redacted]	[redacted]	06/04	[redacted]				

* Indicates a skip in sequential check numbers above this item

– indicates an electronically converted check. See "Other withdrawals, debits and service charges"

Total checks = [redacted]

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT($)
05/19	[redacted]	[redacted]
06/04	[redacted]	[redacted]
06/04	[redacted]	[redacted]
06/04	[redacted]	[redacted]
06/04	[redacted]	[redacted]
06/04	[redacted]	[redacted]
06/05	[redacted]	[redacted]
06/08	PAYMENT ALLEGRO LAW FIRM XXXXXXXXXXX3M83	763.00
06/08	[redacted]	[redacted]
Total other withdrawals, debits and service charges		[redacted]

[redacted]

DATE	DESCRIPTION	AMOUNT($)
05/29	[redacted]	[redacted]
06/01	[redacted] XXXXXXXXXXX[redacted]	[redacted]
06/03	[redacted] XXXXXXXXXXX[redacted]	[redacted]
06/03	[redacted] XXXXXXXXXXX[redacted]	[redacted]
[redacted]		[redacted]

[redacted]

■ [redacted]

[redacted]

Your previous balance as of 05/13/2009	[redacted]
[redacted]	
[redacted]	
[redacted] 06/12/2009	= [redacted]

[redacted]

[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT($)
05/15	[redacted]	[redacted]
Total other withdrawals, debits and service charges		[redacted]

Client Id: 6251
Checking Acct: 8622

711-20-01-00 90404 0 C 001 08 50 003
RICHARD C FANNON
MARGARET L FANNON
PO BOX 126
BALLARD WV 24918-0126

Your consolidated statement

For 08/14/2009

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Only deposit products are FDIC insured.

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE($)	DETAILS ON
SENIOR CHECKING-MM	[redacted]	[redacted]	page 1
Total checking and money market savings accounts			
[redacted]	[redacted]	[redacted]	page 2
[redacted]			

Checking and money market savings accounts

▪ SENIOR CHECKING-MM [redacted]

Account summary

Your previous balance as of 07/15/2009	[redacted]
Checks	
Other withdrawals, debits and service charges	
Deposits, credits and interest	
Your new balance as of 08/14/2009	

Checks

DATE	[redacted]	AMOUNT($)
07/22	[redacted]	[redacted]
07/23	[redacted]	[redacted]
07/27	[redacted]	[redacted]
08/05	[redacted]	
08/04	[redacted]	
08/05	[redacted]	[redacted]

DATE	[redacted]	AMOUNT($)
08/04	[redacted]	
08/04	[redacted]	
08/03	[redacted]	[redacted]
08/04	[redacted]	
08/04	[redacted]	

DATE	[redacted]	AMOUNT($)
08/04	[redacted]	
08/05	[redacted]	[redacted]
08/05	[redacted]	[redacted]
08/10	[redacted]	
08/06	[redacted]	[redacted]
Total checks		[redacted]

* indicates a skip in sequential check numbers above this item
~ indicates an electronically converted check. See "Other withdrawals, debits and service charges"

0037777

■ SENIOR CHECKING-MM[redacted] (continued) Client Id: 6251

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT($)
07/20	PAYMENT ALLEGRO LAW FIRM XXXXXXXXXXXQ3DP	763.00
08/04	[redacted]	[redacted]
08/04		
08/04		
08/04		
08/04		
08/05		
08/06	PAYMENT ALLEGRO LAW FIRM XXXXXXXXXXXZKFD	763.00
08/07	[redacted]	[redacted]
08/10		
08/10		
Total other withdrawals, debits and service charges		= [redacted]

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT($)
07/29	[redacted]	[redacted]
08/03	[redacted] XXXXXXXXXXX[redacted]	
08/03	[redacted] XXXXXXXXXXX[redacted]	
08/03	[redacted] XXXXXXXXXXX[redacted]	
08/10	[redacted]	
Total deposits, credits and interest		= [redacted]

■ [redacted]

[redacted]

Your previous balance as of 07/15/2009	[redacted]
Other withdrawals, debits and service charges	
Deposits, credits and interest	
Your new balance as of 08/14/2009	=

[redacted]

Interest paid this statement period	[redacted]
2009 interest paid year-to-date	
Interest rate	
Annual percentage yield (APY) earned	

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT($)
07/29	[redacted]	[redacted]
08/07		
08/14		
Total deposits, credits and interest		= [redacted]

Client Id: 6251
Checking Acct: 8622

711-20-01-00 90404 0 C 001 08 50 003
RICHARD C FANNON
MARGARET L FANNON
PO BOX 126
BALLARD WV 24918-0126

Your consolidated statement

For 09/15/2009

Contact us

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The Rules Governing Savings and Money Market Deposit Accounts Have Changed!

Thank you for banking with BB&T. We want to make you aware of a change to the transaction limitations on savings and money market deposit accounts that is to your benefit.

In the past, federal regulations have limited the total number of pre-authorized, automatic or telephone (including BB&T OnLine) transfers or withdrawals from savings and money market deposit accounts to six per statement cycle. Of these six, three could be made to a third party by check, draft, debit card, ATM card point-of-sale transaction or similar order per statement cycle.

Effective August 3, 2009, the limitation that no more than three of the six transfers or withdrawals could be payable to third parties ended. Savings and money market deposit accounts are now allowed six transfers or withdrawals per statement cycle, of any type. Unlimited in-person withdrawals and transfers can still be made at BB&T financial centers and ATMs. Please note that an activity fee may still apply on certain savings and money market accounts.

We welcome the opportunity to discuss your savings options. Stop by your local BB&T financial center today, call us at 1-800-BANK BBT, or visit BBT.com.

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE(S)	DETAILS ON
SENIOR CHECKING-MM	[redacted] 8622	[redacted]	page 1
Total checking and money market savings accounts			
[redacted]	[redacted]	[redacted]	page 2
Total savings accounts			

Checking and money market savings accounts

- SENIOR CHECKING-MM [redacted]

Account summary

Your previous balance as of 08/14/2009	[redacted]
Checks	
Other withdrawals, debits and service charges	
Deposits, credits and interest	
Your new balance as of 09/15/2009	

0051512

8622

■ SENIOR CHECKING-MM[redacted] (continued)

Client Id: 6251

Checks

DATE	CHECK #	AMOUNT($)	DATE	CHECK #	AMOUNT($)	DATE	CHECK #	AMOUNT($)
08/17	[redacted]	[redacted]	09/09	[redacted]		09/08	[redacted]	
08/17	[redacted]	[redacted]	09/09	[redacted]		09/03	[redacted]	[redacted]
09/08	[redacted]		09/08	[redacted]		09/10	[redacted]	[redacted]
09/10	[redacted]	[redacted]	09/08	[redacted]				

* Indicates a skip in sequential check numbers above this item

~ Indicates an electronically converted check. See "Other withdrawals, debits and service charges"

Total checks = [redacted]

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT($)
09/08	[redacted]	[redacted]
09/08		
09/08		
09/08		
09/08		
09/09	PAYMENT ALLEGRO LAW FIRM XXXXXXXXXXXIJ7X	763.00
09/09	[redacted]	[redacted]
09/09		

Total other withdrawals, debits and service charges = [redacted]

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT($)
09/01	[redacted]	[redacted]
09/03		
09/03		

Total deposits, credits and interest [redacted]

[redacted]

■ [redacted]

[redacted]

[redacted]

[redacted]

[redacted]

DATE	DESCRIPTION	[redacted]
[redacted]	[redacted]	[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

Client Id: 6251
Checking Acct: 8622

711-20-01-00 90404 0 C 001 08 50 003
RICHARD C FANNON
MARGARET L FANNON
PO BOX 126
BALLARD WV 24918-0126

Your consolidated statement

For 10/15/2009

Contact us

BBT.com

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(800) 226-5228

Looking for ways to save for medical expenses?

Consider a BB&T Health Savings Account, a tax-advantaged way to pay for qualified medical expenses. BB&T Health Savings Accounts offer the following benefits:

- Contributions are tax-deductible*
- Funds can be withdrawn tax free to pay for qualified medical expenses
- No set-up or transaction fees
- No minimum balance requirement
- Convenient access with free BB&T OnLine® Banking and a BB&T Benefits Access Debit Card
- Balances are FDIC-insured
- Any unused funds remain in your account from year to year

To qualify for a Health Savings Account, you must be covered by a high-deductible health plan (HDHP). To apply for or learn more about Health Savings Accounts and to determine your eligibility, please visit BBT.com/HSA.

*2009 contribution limit is $3,000 per individual, or $5,950 per family.

The tax information set forth above is written to support the promotion or marketing of health savings accounts and it is not intended to be used, and cannot be used, for the purpose of avoiding US federal tax-related penalties. Each person considering opening a health savings account should seek advice, based on the person's particular circumstances, from an independent tax advisor.

Deposits are offered by Branch Banking and Trust Company, a Member FDIC.

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE($)	DETAILS ON
[redacted]	[redacted]	[redacted]	page 2
Total checking and money market savings accounts		[redacted]	
[redacted]	[redacted]	[redacted]	page 2
Total savings accounts		[redacted]	

0042183

Checking and money market savings accounts

Client Id: 6251

■ SENIOR CHECKING-MM[redacted] 8622

Account summary

Your previous balance as of 09/15/2009	[redacted]
Checks	
Other withdrawals, debits and service charges	
Deposits, credits and interest	
Your new balance as of 10/15/2009	=

Checks

DATE	CHECK #	AMOUNT($)	DATE	CHECK #	AMOUNT($)	DATE	CHECK #	AMOUNT($)
09/21	[redacted]	[redacted]	10/06	[redacted]		10/08	[redacted]	
09/28	[redacted]	[redacted]	10/05	[redacted]		10/09	[redacted]	
10/05	[redacted]	[redacted]	10/05	[redacted]	[redacted]	10/13	[redacted]	
09/30	[redacted]	[redacted]	10/05	[redacted]	[redacted]	10/14	[redacted]	[redacted]
10/08	[redacted]		10/08	[redacted]				

Total checks = [redacted]

* indicates a skip in sequential check numbers above this item
– indicates an electronically converted check. See "Other withdrawals, debits and service charges"

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT($)
09/25	[redacted]	[redacted]
10/05	[redacted]	
10/06	[redacted]	
10/06	PAYMENT ALLEGRO LAW FIRM XXXXXXXXXXXXZ7AH	763.00
10/08	[redacted]	[redacted]
10/08		
10/08		
10/08		
10/09		
10/13		
Total other withdrawals, debits and service charges		= [redacted]

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT($)
09/29	[redacted]	[redacted]
10/01		
10/02		
10/02		
Total deposits, credits and interest		= [redacted]

[redacted]

■ [redacted]

[redacted]

[redacted]	[redacted]
[redacted]	
[redacted]	
Your new balance as of 10/15/2009	

[redacted]

[redacted]	[redacted]
[redacted]	
[redacted]	
[redacted]	

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT($)
10/05	[redacted]	[redacted]
Total other withdrawals, debits and service charges		= [redacted]

Client Id 6251
Checking Acct: 8622

711-20-01-00 90404 0 C 001 08 50 003
RICHARD C FANNON
MARGARET L FANNON
PO BOX 126
BALLARD WV 24918-0126

Your consolidated statement

For 11/12/2009

Contact us

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Start Saving for College Today with a BB&T CollegeWealth® 529 Savings Account!

BB&T has partnered with the Virginia College Savings Plan to offer an FDIC-insured 529 Savings Account, available through BBT.com. This plan provides a tax-advantaged* way to save for qualified higher education expenses, and offers the following benefits:

- $4,000 state tax deduction for Virginia taxpayers*
- Earnings grow free from federal tax* in a high-yield money market account
- Balances are FDIC-insured**
- Available to full and part-time students
- Funds can be used for qualified higher education expenses at colleges, universities, graduate schools, community colleges, vocational and technical schools nationwide

To learn more, or to apply, please visit BBT.com/collegewealth.

BB&T CollegeWealth® 529 Savings accounts offered by Branch Banking and Trust Company and BB&T Financial, FSB; Members FDIC.

CollegeWealth® is a registered trademark of the Virginia College Savings Plan. All images, likenesses and logos, including CollegeWealth, are used with permission. *Neither BB&T nor Virginia College Savings Plan employees give tax advice. Please consult your tax expert. For residents of states other than Virginia: Your state or the beneficiary's state of residence (if different) may sponsor a 529 plan that offers state income tax deductibility and other benefits not available to you through CollegeWealth. **The FDIC has temporarily increased deposit insurance coverage to $250,000 per depositor through December 31, 2013. All Virginia College Savings Plan529 accounts have a maximum aggregate contribution limit per beneficiary of $350,000.

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE(S)	DETAILS ON
SENIOR CHECKING-MM	[redacted]	[redacted]	page 2
Total checking and money market savings accounts		[redacted]	
[redacted]	[redacted]	[redacted]	page 2
[redacted]		[redacted]	

0082946

Checking and money market savings accounts

Client Id: 6251

■ SENIOR CHECKING-MM [redacted] 8622

Account summary

[redacted]	[redacted]
Your new balance as of 11/12/2009	

Checks

DATE	CHECK #	AMOUNT($)	DATE	CHECK #	AMOUNT($)	DATE	CHECK #	AMOUNT($)
10/20	[redacted]	[redacted]	11/06	[redacted]		11/09	[redacted]	
10/22	[redacted]	[redacted]	11/05	[redacted]		11/09		
10/29	[redacted]	[redacted]	11/03	[redacted]		11/09		
11/03	[redacted]	[redacted]	11/06	[redacted]		11/12		
11/03			11/06					
						Total checks		[redacted]

– Indicates an electronically converted check. See "Other withdrawals, debits and service charges"

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT($)
10/22	[redacted]	[redacted]
10/23	[redacted]	
11/02	[redacted]	
11/03	[redacted]	
11/05	[redacted]	
11/06	[redacted]	
11/06	PAYMENT ALLEGRO LAW FIRM XXXXXXXXXXXHGEV	763.00
11/06	[redacted]	[redacted]
11/06	[redacted]	
11/06	[redacted]	
11/09	[redacted]	
11/09	[redacted]	
11/09	[redacted]	
11/10	[redacted]	
11/12	[redacted]	
Total other withdrawals, debits and service charges		= [redacted]

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT($)
10/29	[redacted]	[redacted]
10/30	[redacted]	
10/30	[redacted]	
11/03	[redacted]	
11/03	[redacted]	
Total deposits, credits and interest		= [redacted]

[redacted]

■ [redacted]

[redacted]

Your previous balance as of 10/15/2009	[redacted]
Other withdrawals, debits and service charges	[redacted]
Deposits, credits and interest	[redacted]
Your new balance as of 11/12/2009	= [redacted]

Interest summary

[redacted]	[redacted]
[redacted]	
[redacted]	
[redacted]	

711-20-01-00 90404 0 C 001 08 50 003
RICHARD C FANNON
MARGARET L FANNON
PO BOX 126
BALLARD WV 24918-0126

Client Id: 6251
Checking Acct: 8622

Your consolidated statement

For 12/14/2009

Contact us

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Visit your local BB&T financial center and get yours today!

BB&T Gift Cards are issued by BB&T Financial, FSB, a subsidiary of BB&T Corporation, Member FDIC.

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE($)	DETAILS ON
SENIOR CHECKING-MM	[redacted] 8622	[redacted]	page 1
Total checking and money market savings accounts		[redacted]	
[redacted]	[redacted]	[redacted]	page 2
Total savings accounts		[redacted]	

Checking and money market savings accounts

- SENIOR CHECKING-MM [redacted] 8622

Account summary

[redacted]

Checks

DATE	CHECK #	AMOUNT($)
11/23	[redacted]	
12/07	[redacted]	
12/07	[redacted]	
12/08	[redacted]	

DATE	CHECK #	AMOUNT($)
12/07	[redacted]~	
12/03	[redacted]	[redacted]
12/07	[redacted]	

DATE	CHECK #	AMOUNT($)
12/07	[redacted]~	
12/08	[redacted]~	
12/10	*[redacted]	

Total checks = [redacted]

* indicates a skip in sequential check numbers above this item
~ Indicates an electronically converted check. See "Other withdrawals, debits and service charges"

0077918

■ SENIOR CHECKING-MM[redacted] (continued) 8622 Client Id! 6251

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT($)
11/16	[redacted]	[redacted]
11/23	[redacted]	[redacted]
12/07	[redacted]	[redacted]
12/07	[redacted]	[redacted]
12/07	[redacted]	[redacted]
12/07	[redacted]	[redacted]
12/07	[redacted]	[redacted]
12/08	PAYMENT ALLEGRO LAW FIRM XXXXXXXXXXXXZN47	763.00
12/08	[redacted]	[redacted]
12/08	[redacted]	[redacted]
12/08	[redacted]	[redacted]
12/10	[redacted]	[redacted]
12/11	[redacted]	[redacted]
Total other withdrawals, debits and service charges		= [redacted]

[redacted]

DATE	DESCRIPTION	AMOUNT($)
11/16	[redacted]	[redacted]
12/01	[redacted]	[redacted]
12/03	[redacted]	[redacted]
12/03	[redacted]	[redacted]
Total deposits, credits and interest		= [redacted]

[redacted]

■ [redacted]

Account summary

[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	+ [redacted]
[redacted]	= [redacted]

Interest summary

[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT($)
11/16	[redacted]	[redacted]
12/08	[redacted]	[redacted]
12/14	[redacted]	[redacted]
Total deposits, credits and interest		[redacted]

711-20-01-00 90404 0 C 001 08 50 003
RICHARD C FANNON
MARGARET L FANNON
PO BOX 126
BALLARD WV 24918-0126

Client Id: 6251
Checking Acct: 8622

Your consolidated statement

For 01/12/2010

Contact us

BBT.com

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(800) 226-5228

BB&T Ranks Highest in Primary Mortgage Sales Customer Satisfaction According to J.D. Power and Associates

Did you know that J.D. Power and Associates ranked BB&T "Highest in Customer Satisfaction with Primary Mortgage Sales" in the 2009 Primary Mortgage Origination Study℠? At BB&T we offer a wide variety of personal loan products and we invite you to experience our exceptional client service. We're here to meet your financial services needs. Just visit your local financial center or BBT.com/jdpower to find out more.

Loans are subject to credit approval. BB&T is an Equal Housing Lender and Member FDIC.

For J.D. Power and Associates award information visit JDPower.com.

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE($)	DETAILS ON
SENIOR CHECKING-MM	[redacted] 8622	[redacted]	page 1
Total checking and money market savings accounts		$[redacted]	
[redacted]	[redacted]	[redacted]	page 2
[redacted]		[redacted]	

Checking and money market savings accounts

■ SENIOR CHECKING-[redacted] 8622

Account summary

[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	+ [redacted]
[redacted]	= [redacted]

Checks

DATE	CHECK #	AMOUNT($)
[redacted]	[redacted]	
12/16	[redacted]	[redacted]

DATE	CHECK #	AMOUNT($)
12/23	[redacted]	[redacted]
01/06	[redacted]	

DATE	CHECK #	AMOUNT($)
01/06	[redacted]	
01/05	[redacted]	

continued

0076620

8622 Client Id: 6251

■ SENIOR CHECKING-MM [redacted] (continued)

DATE	CHECK #	[redacted]
01/05	[redacted]	
01/05	[redacted]	

DATE	CHECK #	AMOUNT($)
01/04	[redacted]	17.64
01/12	[redacted]	

DATE	CHECK #	AMOUNT($)
01/12	[redacted]	

Total checks [redacted]

* Indicates a skip in sequential check numbers above this item
~ Indicates an electronically converted check. See "Other withdrawals, debits and service charges"

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT($)
12/15	[redacted]	[redacted]
01/05	[redacted]	[redacted]
01/05	[redacted]	[redacted]
01/05	[redacted]	[redacted]
01/06	[redacted]	[redacted]
01/06	PAYMENT -ALLEGRO LAW FIRM XXXXXXXXXXXGK6V	763.00
01/06	[redacted]	[redacted]
01/08	[redacted]	[redacted]
01/12	[redacted]	[redacted]
01/12	[redacted]	[redacted]

Total other withdrawals, debits and service charges [redacted]

Deposits, credits and interest

DATE	DESCRIPTION	[redacted]
12/16	[redacted]	[redacted]
12/31	[redacted]	[redacted]
12/31	[redacted]	[redacted]
12/31	[redacted]	[redacted]

Total deposits, credits and interest [redacted]

[redacted]

■ [redacted]

[redacted]

[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]

Interest summary

[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]
[redacted]	[redacted]

Other withdrawals, debits and service charges

DATE	[redacted]	AMOUNT($)
12/29	[redacted]	[redacted]

Total other withdrawals, debits and service charges [redacted]

Deposits, credits and interest

DATE	[redacted]	[redacted]
01/08	[redacted]	[redacted]
01/12	[redacted]	[redacted]

Total deposits, credits and interest [redacted]

Client Id: 6251
Checking Act: 8622

711-20-01-00 90404 0 C 001 08 50 003
RICHARD C FANNON
MARGARET L FANNON
PO BOX 126
BALLARD WV 24918-0126

Your consolidated statement

For 02/10/2010

Contact us

BBT.com

(800) BANK-BBT or
(800) 226-5228

Before we lend, we listen.

BB&T understands that everyone's financial situation is unique. So, when it comes to meeting your borrowing needs, our local lending experts are ready, equipped and eager with the skills and knowledge to help you:

- Consolidate or restructure an existing loan
- Reduce monthly payments
- Transition from a variable to fixed interest rate
- Pay off your loan faster
- Manage planned or unplanned expenses
- And, we're always here to help you finance major purchases

To learn more about how BB&T can help you meet your financial goals, call or visit your local BB&T financial center to speak with one of our lending experts.

Loan products are offered through BB&T, Member FDIC. Loans are subject to credit approval.

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE($)	DETAILS ON
SENIOR CHECKING-MM	[redacted] 8622	[redacted]	page 1
Total checking and money market savings accounts		[redacted]	
[redacted]	[redacted]	[redacted]	page 2
[redacted]		[redacted]	

Checking and money market savings accounts

▪ SENIOR CHECKING-MM [redacted]

Account summary

[redacted]	[redacted]
Checks	[redacted]
Other withdrawals, debits and service charges	[redacted]
Deposits, credits and interest	[redacted]
Your new balance as of 02/10/2010	= [redacted]

8622 Client Id: 6251

■ SENIOR CHECKING-[redacted] (continued)

Checks

DATE	CHECK #	AMOUNT($)	DATE	CHECK #	AMOUNT($)	DATE	CHECK #	AMOUNT($)
01/14	[redacted]		02/08	[redacted]		02/05	[redacted]	
01/15	[redacted]	[redacted]	02/09	[redacted]		02/05	[redacted]	
01/25	[redacted]		02/04	[redacted]		02/09	[redacted]	
02/02	[redacted]	[redacted]	02/09	[redacted]				

Total checks [redacted]

– Indicates an electronically converted check. See "Other withdrawals, debits and service charges"

Other withdrawals, debits and service charges

DATE	[redacted]	AMOUNT($)
01/14	[redacted]	
01/15	[redacted]	
01/19	[redacted]	
01/25	[redacted]	
02/03	[redacted]	
02/04	[redacted]	
02/05	[redacted]	
02/05	[redacted]	
02/08	[redacted]	
02/08	PAYMENT ALLEGRO LAW FIRM XXXXXXXXXXX0ECP	763.00
02/08	[redacted]	
02/09	[redacted]	
02/09	[redacted]	
02/09	[redacted]	

Total other withdrawals, debits and service charges = [redacted]

Deposits, credits and interest

DATE	DESCRIPTION	[redacted]
01/15	[redacted]	
02/02	[redacted]	
02/02	[redacted]	
02/03	[redacted]	
02/03	[redacted]	

[redacted]

[redacted]

■ [redacted]

[redacted]

[redacted]

[redacted]

Deposits, credits and interest

DATE	[redacted]	[redacted]
01/19	[redacted]	[redacted]
01/19	[redacted]	[redacted]
02/08	[redacted]	[redacted]
02/10	[redacted]	[redacted]

[redacted] = [redacted]

Client Id: 6251
Checking Acct: 8622

711-20-01-00 90404 0 C 001 08 50 003
RICHARD C FANNON
MARGARET L FANNON
PO BOX 126
BALLARD WV 24918-0126

Your consolidated statement

For 03/15/2010

Contact us

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BB&T offers you several easy options for preparing 2009 taxes using the best-selling, #1-rated TurboTax®. Plus, get your refund in as few as 8 days when you e-file and use direct deposit. Visit **BBT.com/TurboTaxEasy**. It's easy to prepare, print and e-file. File now!

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE($)	DETAILS ON
SENIOR CHECKING-MM	[redacted] 8622	[redacted]	page 1
Total checking and money market savings accounts		[redacted]	
[redacted]	[redacted]	[redacted]	page 2
[redacted]		[redacted]	

Checking and money market savings accounts

▪ SENIOR CHECKING-MM [redacted] 8622

Account summary

[redacted]

Checks

DATE	CHECK #	AMOUNT($)
02/12	[redacted]	
03/04	[redacted]	[redacted]
03/08	[redacted]	
03/09	[redacted]	[redacted]
03/08	[redacted]	
03/09	[redacted]	
03/09	[redacted]	
03/09	[redacted]	
03/15	[redacted]	
Total checks		[redacted]

* indicates a skip in sequential check numbers above this item
~ indicates an electronically converted check. See "Other withdrawals, debits and service charges"

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT($)
[redacted]	[redacted]	[redacted]
03/08	PAYMENT ALLEGRO LAW FIRM XXXXXXXXXXXXHRDL	763.00

continued

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