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

24639641005846

SARVEN, PRISCILLA
116 MORGAN MILL ROAD
GEORGETOWN, KY 40324

Creditor Telephone Number (859) 492-8789

RECEIVED
NOV 22 2010
BMC GROUP

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

SAME AS ABOVE

Payment Telephone Number (859) 492-8789

☐ 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 $ 798.99

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:
BALANCE DUE

(See instructions #2 and #3a on reverse side.)

3. LAST FOUR DIGITS OF ANY NUMBER BY WHICH CREDITOR IDENTIFIES DEBTOR: 0648
3a. Debtor may have scheduled account as: CLIENT ID 780648

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
00003001

DATE
11/19/10

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.

Priscilla Sarven PRISCILLA SARVEN

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.

November 19, 2010

Supporting Documents – Proof of Claim

1. Copies of letters to my (7) creditors dated August 25, 2008
2. Copy of letter dated December 1, 2008 to Allegro Law about being contacted by Morgan & Pottinger – HSBC Bank – account # 5024
3. Written Defense dated March 25, 2009 in reference to Civil Summons - Complaint No. 09-CI-182
4. Copy of fax dated April 30, 2009 showing my daughter's negotiation with Morgan & Pottinger pertaining to HSBC Bank – account # 5024
5. Letter dated May 3, 2009 requesting refund and advising Allegro Law, LLC of fraud.
6. Copies of Bank Statements showing Allegro Law, LLC taking payment from account
7. Schedule showing payments made and balance due
8. Copies of (2) refund checks

1

August 25, 2008

Capital One Bk (USA), NA
P. O. Box 30285
Salt Lake City, UT 84130-0285

RE: Account # 5178-0525-0393-2309

I have undergone an extreme difficulty and have contracted Allegro Law, LLC to handle all correspondence regarding my account. **Effective immediately** – please do not contact me - please contact them directly by calling Customer Service at 1 (800) 295-6025 for all correspondence. For sending correspondence you can reach them at the following address:

Allegro Law, LLC
223 Wall Street #177
Huntington, NY 11743

I request that the above mentioned account be closed and that the payment protection that has been charged to my account be cancelled immediately.

I appreciate your prompt attention in this matter.

Priscilla H. Sarven
116 Morgan Mill Road
Georgetown, KY 40324-8949

1

August 25, 2008

Capital One Bk (USA), NA
P. O. Box 30285
Salt Lake City, UT 84130-0285

RE: Account # 5178-0525-3255-3530

I have undergone an extreme difficulty and have contracted Allegro Law, LLC to handle all correspondence regarding my account. **Effective immediately** – please do not contact me - please contact them directly by calling Customer Service at 1 (800) 295-6025 for all correspondence. For sending correspondence you can reach them at the following address:

Allegro Law, LLC
223 Wall Street #177
Huntington, NY 11743

I request that the above mentioned account be closed and that the payment protection that has been charged to my account be cancelled immediately.

I appreciate your prompt attention in this matter.

Priscilla H. Sarven
116 Morgan Mill Road
Georgetown, KY 40324-8949

1

August 25, 2008

GE Money Bank
P. O. Box 981127
El Paso, TX 79998-1127

RE: Account # 6019 1830 0628 6652

I have undergone an extreme difficulty and have contracted Allegro Law, LLC to handle all correspondence regarding my account. **Effective immediately** – please do not contact me - please contact them directly by calling Customer Service at 1 (800) 295-6025 for all correspondence. For sending correspondence you can reach them at the following address:

Allegro Law, LLC
223 Wall Street #177
Huntington, NY 11743

I request that the above mentioned account be closed and that the payment protection that has been charged to my account be cancelled immediately.

I appreciate your prompt attention in this matter.

Priscilla H. Sarven
116 Morgan Mill Road
Georgetown, KY 40324-8949

1

August 25, 2008

Direct Merchants Bank
Cardmember Services
P. O. Box 5250
Carol Stream, IL 60197-5250

RE: Account # 5458 0022 1991 5024

I have undergone an extreme difficulty and have contracted Allegro Law, LLC to handle all correspondence regarding my account. **Effective immediately** – please do not contact me - please contact them directly by calling Customer Service at 1 (800) 295-6025 for all correspondence. For sending correspondence you can reach them at the following address:

Allegro Law, LLC
223 Wall Street #177
Huntington, NY 11743

I request that the above mentioned account be closed and that the account benefit plan that has been charged to my account be cancelled immediately.

I appreciate your prompt attention in this matter.

Priscilla H. Sarven
116 Morgan Mill Road
Georgetown, KY 40324-8949

1

August 25, 2008

HSBC Card Services
Cardmember Services
P. O. Box 5250
Carol Stream, IL 60197-5250

RE: Account # 5458 0015 5600 7411

I have undergone an extreme difficulty and have contracted Allegro Law, LLC to handle all correspondence regarding my account. **Effective immediately** – please do not contact me - please contact them directly by calling Customer Service at 1 (800) 295-6025 for all correspondence. For sending correspondence you can reach them at the following address:

Allegro Law, LLC
223 Wall Street #177
Huntington, NY 11743

I request that the above mentioned account be closed and that the account benefit plan that has been charged to my account be cancelled immediately.

I appreciate your prompt attention in this matter.

Priscilla H. Sarven
116 Morgan Mill Road
Georgetown, KY 40324-8949

1

August 25, 2008

Merrick Bank
P. O. Box 9201
Old Bethpage, NY 11804

RE: Account # 4120 6130 5220 3970

I have undergone an extreme difficulty and have contracted Allegro Law, LLC to handle all correspondence regarding my account. **Effective immediately** – please do not contact me - please contact them directly by calling Customer Service at 1 (800) 295-6025 for all correspondence. For sending correspondence you can reach them at the following address:

Allegro Law, LLC
223 Wall Street #177
Huntington, NY 11743

I request that the above mentioned account be closed and that the account benefit plan or payment protection charges that have been charged to my account be cancelled immediately.

I appreciate your prompt attention in this matter.

Priscilla H. Sarven
116 Morgan Mill Road
Georgetown, KY 40324-8949

1

August 25, 2008

Orchard Bank
HSBC Card Services
P. O. Box 80084
Salinas, CA 93912-0084

RE: Account # 4663 0900 0988 4496

I have undergone an extreme difficulty and have contracted Allegro Law, LLC to handle all correspondence regarding my account. **Effective immediately** – please do not contact me - please contact them directly by calling Customer Service at 1 (800) 295-6025 for all correspondence. For sending correspondence you can reach them at the following address:

Allegro Law, LLC
223 Wall Street #177
Huntington, NY 11743

I request that the above mentioned account be closed and that the account benefit plan or payment protection charges that have been charged to my account be cancelled immediately.

I appreciate your prompt attention in this matter.

Priscilla H. Sarven
116 Morgan Mill Road
Georgetown, KY 40324-8949

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December 1, 2008

Allegro Law, LLC
223 Wall Street #177
Huntington, NY 11743

RE: Client ID # 780648 – Priscilla Sarven

I have just been contacted by Morgan & Pottinger, P.S.C. concerning one of my accounts – HSBC Bank - account # 5458 0022 1991 5024. I have attached a copy of the letter that I have received and also a list of the other accounts that I have turned over to you for your services.

I would like to know if all of the attached accounts have been contacted regarding a possible settlement. (Copy of the accounts attached). I have written letters to each of the creditors requesting that they contact your firm and provided the address and phone number of how they can contact you. I am also including a copy of the letter to HSBC as an example.

Please let me know once you have contacted Morgan & Pottinger, P.S.C. and the status of correspondence to each of the accounts that you are handling on my behalf. If there is anything that I need to do – please let me know as soon as possible.

Thank You,

Priscilla Sarven
116 Morgan Mill Road
Georgetown, KY 40324-8949

You can reach me via my cell phone at 502 967-4509.

Mailed to attorney 3/28/09 Lat.

(3)

FILED
MAR 25 2009
KAREN BOEHM, CLERK
SCOTT CIRCUIT COURT

March 25, 2009

Written Defense

In reference to Complaint No. 09-CI-182 received on the late evening of March 12, 2009

I, Priscilla Sarven, defendant mentioned in the above mentioned complaint have undergone an extreme financial difficulty and had contracted Allegro Law, LLC back in August 2008 to handle several of my accounts under their Debt Negotiation Plan.

I am 73 going on 74 years old and living alone on a very limited income of $1134.00 per month from Social Security. I have been making monthly payments of $334.00 per month to Allegro Law, LLC since August 2008 to cover my accounts which were to be negotiated with my creditors. Of the $334.00 monthly payment – Allegro Law, LLC was to keep a $59.00 fee for their services. I have been really struggling on the $800.00 per month left from my Social Security to make ends meet.

My intent is that Allegro Law, LLC would have negotiated a settlement on my behalf for Account # 5458002219915024 with HSBC Bank from the accumulated funds in my account or a possible settlement that could have been made in the near future from my account.

After contacting Allegro Law, LLC on Monday morning - March 23, 2009 to check on the amount in my account for this service – they informed me that I only had about $300.00 that would be used for a possible settlement. I now realize that this is a scam and that my creditors had not even been contacted.

I am in the process of contacting my creditors to advise them of what had happened and I am also checking to see about a possible loan that could be used to negotiate settlements on all of my accounts.

Priscilla Sarven
116 Morgan Mill Rd
Georgetown, KY 40324-8949

Rec'd 3/12/09 [illegible] PM

COMMONWEALTH OF KENTUCKY
COURT OF JUSTICE

CASE NO. 09-CI-182

CIVIL SUMMONS

(3)

Scott Circuit Court
Division 2

HSBC BANK NEVADA, N.A. AS SUCC **PLAINTIFF**

VS.

PRISCILLA SARVEN **DEFENDANT**
SS# XXX-XX- 5268

SERVE: Priscilla Sarven
116 Morgan Mill Rd
Georgetown KY 40324-8949

ALTERNATE ADDRESS TO SERVE:

POE:

THE COMMONWEALTH OF KENTUCKY TO THE ABOVE-NAMED DEFENDANT(S):

You are hereby notified a **legal action has been filed against you** in this Court demanding relief as shown on the document delivered to you with this Summons. **Unless a written defense is made by you or by an attorney in your behalf** and filed in the Clerk's Office within 20 days following the day this paper is delivered to you, judgment by default may be taken against you for the relief demanded in the attached Complaint.

The name(s) and address(es) of the party or parties demanding relief against you are shown on the document delivered to you with this Summons.

Date: 3-3, 2009

Clerk: Karen Bocks

By: Janie Smith D.C.

Proof of Service

This summons was served by delivering a true copy and the Complaint (or other initiating document) to:

_____

this _____ day of _____, 2_____.

Served by: _____

Title: _____

08N16368 - usu3x.frm

(3)

NO. 09-CI-182

SCOTT CIRCUIT COURT
DIVISION 2

HSBC BANK NEVADA, N.A. AS SUCC

PLAINTIFF

VS.

DEFENDANT(S)

PRISCILLA SARVEN
116 MORGAN MILL RD
GEORGETOWN KY 40324-8949

COMPLAINT

*** *** *** *** ***

Comes the Plaintiff, the Creditor herein, by Counsel, and for its complaint, states as follows:

1. That the account of Priscilla Sarven, bearing account number 5458002219915024 is in default.

2. Said account is due and payable to HSBC BANK NEVADA, N.A. AS SUCC , having acquired the account through sale, assignment or other legal means.

3. The original creditor is Hsbc Bank Nevada, N.A As*.

4. The Defendant(s) owes Plaintiff $4,264.00, with interest thereon at the rate of 8.000% per annum from October 3, 2008 until date of judgment with 12.000% per annum thereafter until paid.

WHEREFORE, Plaintiff demands judgment against the Defendant(s) for the sums, plus interest, set forth above and court costs.

MORGAN & POTTINGER, P.S.C.

James S. Scroghan
Counsel for Plaintiff
204 East Market Street
Louisville, KY 40202
502-560-6700
888-281-3490

(3)

STATE OF NEVADA

COUNTY OF CLARK

Personally appeared before me CHARMAIN HOPPER, who being duly sworn, made oath that he/she is an employee and agent of HSBC Bank Nevada, N.A. as successor in interest to Direct Merchants Credit Card Bank, N.A., and that he/she is authorized to make this affidavit: and to the best of his/her knowledge and belief, SARVEN, PRISCILLA , 5458002219915024, is/are justly indebted to HSBC Bank Nevada, N.A. as successor in interest to Direct Merchants Credit Card Bank, N.A., in the sum of $4464.77 Dollars with 25.74% interest from 12/12/08, and reasonable attorney fees and that the annexed account which is made part hereof, is a true and correct statement of said indebtedness. Upon information and belief, none of the above named defendant(s) is/are active duty in the military service of the United States or any of its allies as defined in the Soldiers and Sailor's Relief Act of 1940 with amendments.

Given under my hand this 12th day of December, 2008.

Charmain Hopper

Affiant

The foregoing affidavit was SWORN to and SUBSCRIBED before me on this 12th day of December, 2008 by CHARMAIN HOPPER, who is personally known to me.

Lakilah R. Calhoun

Notary Public

My commission expires on _____

NOTARY PUBLIC
STATE OF NEVADA
County Of Clark
LAKILAH R. CALHOUN
Appt. No. 07-3984-1
My Appt. Expires July 18, 2011

A085
MORGAN & POTTINGER

4

MORGAN & POTTINGER
204 E. MARKET STREET
LOUISVILLE, KY 40202
(502) 572-7021

FACSIMILE TRANSMITTAL SHEET

TO: Deborah Gerardi	FROM: Gina Phillips
COMPANY:	DATE: 4/30/2009
FAX NUMBER: 859-425-2889	TOTAL NO. OF PAGES INCLUDING COVER: 1
RE: Priscilla Sarven	REFERENCE NUMBER: 08N16368

Mrs. Gerardi,
Our client has agreed to accept $1,000.00 as settlement in full of the above case. The original credit card number is 5458002219915024 for HSBC Bank of Nevada. You gave a check over the phone today for this payment and upon the clearing of the check, we will issue a dismissal to the court to dismiss the suit filed against your mother. If you should have any questions, please feel free to contact me at the number referenced above.

Sincerely,

Gina Phillips
Litigation Assistant
502-572-7021

$ 4,264.00
− 1,000.00
$ 3,264.00

OK 4/30/09

$ 54.12 bal

(*) 23% of total amount Due

5

May 3, 2009

Allegro Law, LLC
223 Wall Street #177
Huntington, NY 11743

RE: Client ID # 780648 – Priscilla Sarven

This letter is in regards to the above mentioned account that was in my mother's name.

My mother is going on 74 years old and trying to makes ends meet on $1134.00 which consists of Social Security. I have been helping her with all of her medical and financial affairs.

She had contacted your firm during a period of extreme financial difficulty with the hopes of your firm negotiating settlements with all of her creditors. She explained to me how your firm works and had asked if I would call to verify if the Debt Negotiation Plan you offered would work for her situation.

I personally called your firm several times and I was specifically told: a monthly payment of $334.00 less a service fee of $59.00 would be the amount that my mother would be charged. The first payment would be $366.00 which included a $25.00 setup fee. The remaining payments ($334.00 less $59.00 = $275.00 per month) would accumulate in her account until there was enough to start negotiating with her creditors.

She had signed up with your firm on August 1, 2008 and had payments withdrawn from her checking account from 8/22/08 through 2/22/09.

Date	Payment	Fee	
8/22/08	366.00	-25.00	
		-59.00	
9/22/08	334.00	-59.00	
10/22/08	334.00	-59.00	
11/22/08	334.00	-59.00	
12/22/08	334.00	-59.00	
1/22/09			**Skipped Payment**
2/22/09	334.00	-59.00	
03/22/09			**Payment Stopped**
	2,036.00	-379.00	
	-379.00		
	1,657.00		
	-438.02		**Refund Check**
	1,218.98		**Balance Due**

On Monday, March 23, 2009 – after receiving a Legal Complaint from one of her creditors **(this account had not even been contacted by your firm)** – she had called to see how much had been accumulated in her account. She was quite shocked to find out that there was only around $300.00 or so – per her phone call on March 23, 2009.

After contacting me along with a family friend who is an actual attorney, she was advised to call and cancel the Debt Negotiation Plan and request a refund of what was in her account. She did receive a refund check in the amount of $438.02 (Check # 000186 dated 3/31/09). This is not what was explained to her – or to me – in the phone conversations that we both have had with your firm.

I have been contacting all of her creditors that have been sent to you for her specific Debt Negotiation Plan and some of them – **have not even been contacted by your firm (as the account for HSBC represented by Morgan & Pottinger that had filed a legal complaint).**

I have attached letters of correspondence that I have personally sent to you on my mother's behalf regarding all of her accounts – **specifically the account for HSBC # 5458002219915024 that I have been working with Morgan & Pottinger**. Again - your firm had not even contacted this creditor – and this account had went as far as a Legal Complaint being filed.

I feel that you have taken her money in good faith and I feel that your firm has taken advantage of my elderly mother.

I am requesting that you send my mother a refund in the amount of $1,218.98 as calculated in the spreadsheet above- going by what **she and I both** were specifically told per several phone calls on how the plan was to work. I am also contacting the Better Business Bureau in our area because of how I feel you have taken advantage of my elderly mother.

Deborah Gerardi

Deborah Gerardi
1208 N. Cleveland Road
Lexington, KY 40509

Priscilla Sarven

Priscilla Sarven
116 Morgan Mill Road
Georgetown, KY 40324-8949

(6)

ACCOUNT STATEMENT

Central Bank & Trust Co.
P.O. Box 1360
Lexington, KY 40588-1360
Member FDIC

Central Bancshares, Inc.

Banking Affiliates: (Members FDIC)
Central Bank & Trust Co. • Central Bank, FSB
Central Bank of Jefferson County • Salt Lick Deposit Bank

**********AUTO**3-DIGIT 403
3054 0.8520 AT 0.346 13 1 80
PRISCILLA H SARVEN
116 MORGAN MILL RD
GEORGETOWN KY 40324-8949

FOR STATEMENT PERIOD:
08-20-08 TO 09-21-08

VISIT OUR NEW HAMBURG BANKING CENTER IN LEXINGTON
LOCATED AT 2443 SIR BARTON WAY. MEMBER FDIC.

CENTRAL 55 CHECKING

Account Number:

Beginning Balance	Number Credits	Total Credits Amount	Number Debits	Total Debits Amount	Total Fee	Ending Balance
1,026.99	9	1,574.33	39	1,847.80	0.00	753.52

Deposits & Other Credits

Date	Amount	Description
08-27	13.56	RETURNED CHECK
08-27	50.68	WAL-MART STORES PURCHASE SERIAL NUMBER: 8413 TERMINAL CITY: GEOR STATE: KY
09-02	206.10	DEPOSIT
09-04	9.99	877-209-0226 NETMARKET PRISCILLA SARVEN
09-05	140.00	DEPOSIT
09-05	29.00	Pd NSF/OD fee c000000000008411
09-05	29.00	Ret NSF/OD fee 000000000008413
09-05	29.00	Ret NSF/OD fee 000000000008412
09-17	1,067.00	US TREASURY 303 SOC SEC PRISCILLA SARVEN

Withdrawals & Charges

Date	Amount	Description
08-21	49.14	DIRECTV CHECKPYMT SERIAL NUMBER: 8399 074864125
08-22	9.99	877-209-0226 NETMRKTAUG PRISCILLA SARVEN

Withdrawals & Charges

Date	Amount	Description
08-22	39.83	NEW YORK LIFE CHECKPAYMT SERIAL NUMBER: 8398 A3329199
08-22	54.85	AT&T SERVICES CHECKPAYMT SERIAL NUMBER: 8397 982341579130096
08-25	26.53	Target Natl Bank CHECKPYMT SERIAL NUMBER: 8405 20080823000252702077
08-25	366.00	ALLEGRO LAW FIRM PAYMENT SARVEN, PRISCILLA
08-27	50.68	WAL-MART STORES PURCHASE SERIAL NUMBER: 8413 TERMINAL CITY: GEOR STATE: KY
08-27	29.00	Ret NSF/OD DR s000000000008413 INSUFFICIENT FUNDS
08-27	29.00	Ret NSF/OD DR s000000000008412 INSUFFICIENT FUNDS
08-29	29.00	Pd NSF/OD dr sy000000000008411 INSUFFICIENT FUNDS
09-05	50.68	WAL-MART STORES PURCHASE SERIAL NUMBER: 8413 TERMINAL CITY: GEOR STATE: KY
09-15	13.56	REDEPCHECK SMARTSTYLE SERIAL NUMBER: 8412
09-16	39.83	NEW YORK LIFE CHECKPAYMT SERIAL NUMBER: 8416 A3329199
09-18	28.11	WALGREEN CO. ECHECK SERIAL NUMBER: 8426 20080917010101549
09-18	31.09	WALGREEN CO. ECHECK SERIAL NUMBER: 8425 20080917010101548
09-18	44.10	READERS DIGEST 8004638820 SERIAL NUMBER: 8418 33811272
09-19	25.00	TELESVCFEE EFT SVCFEE 14003600000000010502678
09-19	49.14	DIRECTV CHECKPYMT SERIAL NUMBER: 8424 074864125

Check Activity

Date	Check	Amount	Date	Check	Amount	Date	Check	Amount
08-22	5002	140.00	08-25	8407	50.95	09-15	8417*	6.80
08-25	8396*	10.00	08-26	8408	42.07	09-16	8419*	38.00
08-21	8400*	28.53	08-26	8409	110.63	09-17	8420	15.00
08-22	8402*	21.62	08-29	8411*	43.09	09-17	8421	19.56
08-21	8403	26.50	08-27	8412	13.56	09-19	8422	117.27
08-25	8404	46.00	09-08	8414*	10.00	09-18	8423	33.49
08-25	8406*	8.40	09-08	8415	55.86	09-19	8428*	44.94

* Break in Check Sequence

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
08-20	1,026.99	08-21	922.82	08-22	656.53

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ACCOUNT STATEMENT

Central Bank & Trust Co.
P.O. Box 1360
Lexington, KY 40588-1360
Member FDIC

Central Bancshares, Inc.

Banking Affiliates: (Members FDIC)
Central Bank & Trust Co. • Central Bank, FSB
Central Bank of Jefferson County • Salt Lick Deposit Bank

**********AUTO**3-DIGIT 403
3024 0.8520 AT 0.346 13 1 81
PRISCILLA H SARVEN
116 MORGAN MILL RD
GEORGETOWN KY 40324-8949

FOR STATEMENT PERIOD:
09-21-08 TO 10-20-08

VISIT OUR NEW HAMBURG BANKING CENTER IN LEXINGTON
LOCATED AT 2443 SIR BARTON WAY. MEMBER FDIC.

CENTRAL 55 CHECKING

Account Number:

Beginning Balance	Number Credits	Total Credits Amount	Number Debits	Total Debits Amount	Total Fee	Ending Balance
753.52	2	1,123.10	28	1,419.47	0.00	457.15

Deposits & Other Credits

Date	Amount	Description
09-30	56.10	DEPOSIT
10-15	1,067.00	US TREASURY 303 SOC SEC PRISCILLA SARVEN

Withdrawals & Charges

Date	Amount	Description
09-23	55.02	AT&T SERVICES CHECKPAYMT SERIAL NUMBER: 8429 982002109820110
09-23	334.00	ALLEGRO LAW FIRM PAYMENT SARVEN, PRISCILLA
09-24	45.58	WAL-MART STORES PURCHASE SERIAL NUMBER: 8432 TERMINAL CITY: GEOR STATE: KY
10-02	16.11	WALGREEN CO. ECHECK SERIAL NUMBER: 8435 20081001010107525
10-03	6.60	AD&D 8008607182 716367730 PRISCILLA*SARVEN
10-07	18.51	MEIJER PURCHASE SERIAL NUMBER: 8437 TERMINAL CITY: LEXI STATE: KY

Withdrawals & Charges

Date	Amount	Description
10-16	10.00	LEX HERALD LEADR NEWSPAPER PRISCILLA SARVEN
10-17	88.11	EFT VISA RF#829122360394 10/17 WM SUPERCENTER LEXINGTON,KY
10-17	39.14	DIRECTV CHECKPYMT SERIAL NUMBER: 8438 074864125
10-17	75.00	Target Natl Bank CHECKPYMT SERIAL NUMBER: 8443 20081016000486704537
10-20	7.56	EFT VISA RF#829322916428 10/19 BIG LOTS #019900019992 GEORGETOWN,KY
10-20	32.13	WALGREEN CO. ECHECK SERIAL NUMBER: 8450 20081017010118529
10-20	50.00	Credit One Bank Payment SERIAL NUMBER: 8441

Check Activity

Date	Check	Amount	Date	Check	Amount	Date	Check	Amount
09-24	8412	10.00	09-30	8434	27.89	10-20	8445*	75.00
09-22	8427*	73.46	10-03	8436*	27.57	10-20	8446	50.00
09-29	8430*	8.40	10-16	8439*	32.69	10-15	8447	19.71
09-23	8431	110.61	10-20	8440	6.80	10-17	8448	44.18
10-01	8433*	75.00	10-20	8442*	72.00	10-20	8449	8.40

* Break in Check Sequence

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
09-21	753.52	09-30	144.66	10-15	1,048.16
09-22	680.06	10-01	69.66	10-16	1,005.47
09-23	180.43	10-02	53.55	10-17	759.04
09-24	124.85	10-03	19.38	10-20	457.15
09-29	116.45	10-07	0.87		

	THIS STATEMENT PERIOD	THIS CALENDAR YEAR
RETURN ITEM FEES	$0.00	$174.00
PAID OVERDRAFT FEES	$0.00	$29.00
REFUNDED RETURN ITEM FEES	$0.00	$58.00
REFUNDED PAID OVERDRAFT FEES	$0.00	$29.00

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ACCOUNT STATEMENT

Central Bank & Trust Co.
P.O. Box 1360
Lexington, KY 40588-1360
Member FDIC

Central Bancshares, Inc.

Banking Affiliates: (Members FDIC)
Central Bank & Trust Co. • Central Bank, FSB
Central Bank of Jefferson County • Salt Lick Deposit Bank

**********AUTO**3-DIGIT 403
3001 0.8520 AT 0.346 13 1 80
PRISCILLA H SARVEN
116 MORGAN MILL RD
GEORGETOWN KY 40324-8949

FOR STATEMENT PERIOD:
10-20-08 TO 11-20-08

VISIT OUR NEW HAMBURG BANKING CENTER IN LEXINGTON
LOCATED AT 2443 SIR BARTON WAY. MEMBER FDIC.

CENTRAL 55 CHECKING

Account Number:

Beginning Balance	Number Credits	Total Credits Amount	Number Debits	Total Debits Amount	Total Fee	Ending Balance
457.15	3	2,633.10	10	726.71	0.00	2,363.54

Deposits & Other Credits

Date	Amount	Description
10-31	66.10	DEPOSIT
11-19	1,500.00	DEPOSIT
11-19	1,067.00	US TREASURY 303 SOC SEC PRISCILLA SARVEN

Withdrawals & Charges

need # before they can issue credit.
(*) Request Credit

Date	Amount	Description
10-21	9.95	EFT VISA RF#829521000836 10/21 VONAGE *PRICE+TAXES 866-243-4357,NJ
10-23	334.00	ALLEGRO LAW FIRM PAYMENT SARVEN, PRISCILLA
10-30	23.00	EFT POS RF#000000680322 10/30 AT&T ATM QA KY ALPHARETTA,GA
11-03	15.36	EFT VISA RF#830629513442 11/01 WALGREENS #7093 LEXINGTON,KY
11-03	42.33	EFT VISA RF#830629360897 11/01 WM SUPERCENTER LEXINGTON,KY
11-11	17.75	EFT VISA RF#831523061000 11/11

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Withdrawals & Charges

Date	Amount	Description
11-20	175.00	HERALD-LDR CIRCULATION 800-999-8881,KY EFT POS RF#000004191154 11/20 ATT BILL PAYM DALLAS,TX

180.78
175.00

Check Activity

Date	Check	Amount	Date	Check	Amount	Date	Check	Amount
10-21	8444	53.90	11-20	8457*	33.50	11-19	8458	21.92

* Break in Check Sequence

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
10-20	457.15	10-30	36.30	11-11	26.96
10-21	393.30	10-31	102.40	11-19	2,572.04
10-23	59.30	11-03	44.71	11-20	2,363.54

	THIS STATEMENT PERIOD	THIS CALENDAR YEAR
RETURN ITEM FEES	$0.00	$174.00
PAID OVERDRAFT FEES	$0.00	$29.00
REFUNDED RETURN ITEM FEES	$0.00	$58.00
REFUNDED PAID OVERDRAFT FEES	$0.00	$29.00

Bank
2363.54
− 150.42
− 135.73
− 35.96
− 68.00
− 49.90
− 69.14
− 79.66
− 334.00
− 140.50
− 43.00
1257.23

1283.59
+ 5.78 AT&T Phone difference
1289.37
− 9.95 Verizon to be refunded
1279.42

$22.19
~~31.36~~
diff

(6)

ACCOUNT STATEMENT

Central Bank & Trust Co.
P.O. Box 1360
Lexington, KY 40588-1360
Member FDIC

Central Bancshares, Inc.

Banking Affiliates: (Members FDIC)
Central Bank & Trust Co. • Central Bank, FSB
Central Bank of Jefferson County • Salt Lick Deposit Bank

**********AUTO**3-DIGIT 403
2979 0.9340 AT 0.346 13 1 81
PRISCILLA H SARVEN
116 MORGAN MILL RD
GEORGETOWN KY 40324-8949

FOR STATEMENT PERIOD:
11-20-08 TO 12-18-08

VISIT OUR NEW HAMBURG BANKING CENTER IN LEXINGTON
LOCATED AT 2443 SIR BARTON WAY. MEMBER FDIC.

CENTRAL 55 CHECKING

Account Number:

Beginning Balance	Number Credits	Total Credits Amount	Number Debits	Total Debits Amount	Total Fee	Ending Balance
2,363.54	3	1,198.10	30	2,371.17	0.00	1,190.47

Deposits & Other Credits

Date	Amount	Description
12-01	56.10	DEPOSIT
12-15	75.00	DEPOSIT
12-17	1,067.00	US TREASURY 303 SOC SEC PRISCILLA SARVEN

Withdrawals & Charges

Date	Amount	Description
11-21	39.14	DIRECTV CHECKPYMT SERIAL NUMBER: 8456 074864125
11-24	79.66	NEW YORK LIFE CHECKPAYMT SERIAL NUMBER: 8459 A3329199
11-24	135.73	TARGET NATL BANK CHECKPYMT SERIAL NUMBER: 8452 20081121000798901757
11-25	33.96	Columbia House D CHECK PYMT SERIAL NUMBER: 8453
11-25	154.00	Credit One Bank Payment SERIAL NUMBER: 8463
11-25	334.00	ALLEGRO LAW FIRM PAYMENT

Withdrawals & Charges

Date	Amount	Description
11-28	16.71	SARVEN, PRISCILLA EFT VISA RF#833227546243 11/27 WALGREENS #7093 LEXINGTON,KY
11-28	53.88	EFT VISA RF#833121360765 11/27 WM SUPERCENTER LEXINGTON,KY
11-28	23.29	READERS DIGEST 8004638820 SERIAL NUMBER: 8462 40656638
12-01	23.44	EFT POS RF#000000639621 11/29 AT&T ATM QA KY ALPHARETTA,GA
12-03	96.26	EFT VISA RF#833728007101 12/03 ATTM*1434159200114 800-331-0500,TN
12-03	39.83	NEW YORK LIFE CHECKPAYMT SERIAL NUMBER: 8468 A3329199
12-05	10.00	EFT VISA RF#833922061000 12/05 HERALD-LDR CIRCULATION 800-999-8881,KY
12-08	137.96	EFT VISA RF#834220141003 12/08 WAL-MART #0571 GEORGETOWN,KY
12-09	76.98	EFT VISA RF#834322344018 12/09 OMAHA STEAKS INC 800-2289872,NE

Check Activity

Date	Check	Amount	Date	Check	Amount	Date	Check	Amount
11-24	8451	150.42	11-24	8464*	100.00	12-03	8470	80.06
11-24	8454*	68.00	11-25	8465	80.91	12-12	8471	62.53
11-28	8455	49.90	12-04	8466	13.60	12-16	8472	18.20
11-24	8460*	140.50	12-08	8467	43.92	12-12	8473	32.68
11-24	8461	42.00	12-08	8469*	150.00	12-15	8474	83.61

* Break in Check Sequence

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
11-20	2,363.54	12-01	894.10	12-09	245.49
11-21	2,324.40	12-03	677.95	12-12	150.28
11-24	1,608.09	12-04	664.35	12-15	141.67
11-25	1,005.22	12-05	654.35	12-16	123.47
11-28	861.44	12-08	322.47	12-17	1,190.47

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ACCOUNT STATEMENT

Central Bank & Trust Co.
P.O. Box 1360
Lexington, KY 40588-1360
Member FDIC

Central Bancshares, Inc.

Banking Affiliates: (Members FDIC)
Central Bank & Trust Co. • Central Bank, FSB
Central Bank of Jefferson County • Salt Lick Deposit Bank

**********AUTO**3-DIGIT 403
2910 0.8520 AT 0.346 13 1 79
PRISCILLA H SARVEN
116 MORGAN MILL RD
GEORGETOWN KY 40324-8949

FOR STATEMENT PERIOD:
12-18-08 TO 01-22-09

CENTRAL 55 CHECKING

NOTICE: Visa Check Card transactions that are processed with a PIN or through a non-Visa network (STAR) may not receive Visa-associated benefits and protections (such as the Visa Zero-Liability program). Examples of such transactions include 1) payments processed through STAR Bill Payment Service; 2) POS purchases that require you to use your PIN; 3) ATM transactions; 4) transactions you choose to be routed through a network other than VISA.

Account Number:

Beginning Balance	Number Credits	Total Credits Amount	Number Debits	Total Debits Amount	Total Fee	Ending Balance
1,190.47	5	1,369.76	27	1,747.89	0.00	812.34

Deposits & Other Credits

Date	Amount	Description
12-29	56.10	DEPOSIT
01-06	39.83	NEW YORK LIFE CHECKPAYMT SERIAL NUMBER: 8483 A3329199
01-12	39.83	NEW YORK LIFE CHECKPAYMT SERIAL NUMBER: 8483 A3329199
01-14	100.00	DEPOSIT
01-21	1,134.00	US TREASURY 303 SOC SEC PRISCILLA SARVEN

Withdrawals & Charges

Date	Amount	Description
12-19	39.14	DIRECTV CHECKPYMT SERIAL NUMBER: 8475 074864125
12-22	30.76	EFT VISA RF#835622000991 12/21 VONAGE *PRICE+TAXES 866-243-4357,NJ
12-22	222.29	EFT VISA RF#835522141003 12/21 WAL-MART #0571 GEORGETOWN,KY
12-22	33.00	Credit One Bank Payment SERIAL NUMBER: 8478
12-23	334.00	ALLEGRO LAW FIRM PAYMENT SARVEN, PRISCILLA
12-24	13.73	EFT VISA RF#835828583984 12/23 BARNES & NOBLE #2953 LEXINGTON,KY
12-24	42.39	EFT VISA RF#835824583984 12/23 CIRCUIT CITY SS #3780 LEXINGTON,KY
12-24	96.82	MEIJER PURCHASE SERIAL NUMBER: 8481 TERMINAL CITY: LEXI STATE: KY
12-30	8.55	EFT VISA RF#836527916644 12/30 BIG LOTS #019900019992 GEORGETOWN,KY
12-30	87.53	EFT POS RF#000000422760 12/30 AT&T ATM QA KY ALPHARETTA,GA
01-06	10.00	EFT VISA RF#900528061000 01/06 HERALD-LDR CIRCULATION 800-999-8881,KY
01-06	6.60	AD&D 8008607182 716367730 PRISCILLA*SARVEN
01-06	39.83	NEW YORK LIFE CHECKPAYMT SERIAL NUMBER: 8483 A3329199
01-06	29.00	Ret NSF/OD DR s000000000008483 INSUFFICIENT FUNDS
01-12	39.83	NEW YORK LIFE CHECKPAYMT SERIAL NUMBER: 8483 A3329199
01-12	29.00	Ret NSF/OD DR s000000000008483 INSUFFICIENT FUNDS
01-21	30.44	EFT VISA RF#902123000777 01/21 VONAGE *PRICE+TAXES 866-243-4357,NJ
01-22	32.58	EFT VISA RF#902220619829 01/22 WALGREENS #7093 LEXINGTON,KY
01-22	138.29	EFT VISA RF#902128360020 01/21 WM SUPERCENTER LEXINGTON,KY

30.76
30.44
61.20

Check Activity

Date	Check	Amount	Date	Check	Amount	Date	Check	Amount
12-19	8476	60.82	12-23	8480	126.11	01-22	8485	33.48
12-22	8477	10.00	12-29	8482*	46.24	01-21	8486	165.66
01-05	8479*	25.00	01-05	8484*	16.80			

* Break in Check Sequence

(6)

ACCOUNT STATEMENT

Central Bank & Trust Co.
P.O. Box 1360
Lexington, KY 40588-1360
Member FDIC

Central Bancshares, Inc.

Banking Affiliates: (Members FDIC)
Central Bank & Trust Co. • Central Bank, FSB
Central Bank of Jefferson County • Salt Lick Deposit Bank

FOR STATEMENT PERIOD:
01-22-09 TO 02-22-09

**********AUTO**3-DIGIT 403
2890 0.8520 AT 0.346 13 1 79
PRISCILLA H SARVEN
116 MORGAN MILL RD
GEORGETOWN KY 40324-8949

CENTRAL 55 CHECKING

Through expert advice and community bank service, we can help you down your path in life, wherever it may take you. Go to www.centralbank.com or visit your nearest banking center. Member FDIC.

Account Number:

Beginning Balance	Number Credits	Total Credits Amount	Number Debits	Total Debits Amount	Total Fee	Ending Balance
812.34	7	1,434.08	24	1,357.80	0.00	888.62

Deposits & Other Credits

Date	Amount	Description
01-28	30.44	EFT VISA RF#902875000632 01/28 VONAGE *PRICE+TAXES 866-243-4357,NJ
02-02	56.10	DEPOSIT
02-02	29.00	Ret NSF/OD fee 000000000008483
02-02	29.00	Ret NSF/OD fee 000000000008483
02-11	125.10	PROVISIONAL CREDIT FOR A DEBIT CARD DISPUTE VONAGE
02-12	30.44	PROVISIONAL CREDIT FOR A DEBIT CARD DISPUTE VONAGE
02-18	1,134.00	US TREASURY 303 SOC SEC PRISCILLA SARVEN

Withdrawals & Charges

Date	Amount	Description
01-23	49.14	DIRECTV CHECKPYMT SERIAL NUMBER: 8493 074864125
01-23	100.00	TARGET NATL BANK CHECKPYMT SERIAL NUMBER: 8488 20090122000704200517
01-26	35.09	EFT VISA RF#902527900014 01/25 LEXINGTON VACUUM CLEAN LEXINGTON,KY
01-26	67.23	EFT VISA RF#902326119676 01/24 SCHWAN'S INC 8887249267,MN
01-27	33.00	Credit One Bank Payment SERIAL NUMBER: 8489
01-28	124.78	EFT VISA RF#902828000632 01/28 VONAGE *PRICE+TAXES 866-243-4357,NJ
02-04	84.07	WAL-MART STORES PURCHASE SERIAL NUMBER: 8495 TERMINAL CITY: GEOR STATE: KY
02-11	39.83	NEW YORK LIFE CHECKPAYMT SERIAL NUMBER: 8496 A3329199
02-12	10.00	EFT VISA RF#904228061000 02/12 HERALD-LDR CIRCULATION 800-999-8881,KY
02-17	102.21	EFT VISA RF#904623141002 02/16 WAL-MART #0571 GEORGETOWN,KY
02-19	19.97	EFT VISA RF#904927124506 02/19 DREAM PRODUCTS INC 818-773-4233,CA
02-20	75.21	EFT VISA RF#905020119063 02/20 SCHWAN'S INC 8887249267,MN
02-20	33.00	Credit One Bank Payment SERIAL NUMBER: 8504
02-20	51.14	DIRECTV CHECKPYMT SERIAL NUMBER: 8500 074864125

Check Activity

Date	Check	Amount	Date	Check	Amount	Date	Check	Amount
01-26	8487	41.24	01-26	8494*	47.90	02-20	8507	10.24
01-27	8490*	10.00	02-09	8497*	16.60	02-20	8508	35.11
01-23	8491	126.11	02-18	8498	81.00			
01-26	8492	131.42	02-19	8506*	33.51			

* Break in Check Sequence

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
01-22	812.34	02-02	190.97	02-17	93.80
01-23	537.09	02-04	106.90	02-18	1,146.80
01-26	214.21	02-09	90.30	02-19	1,093.32
01-27	171.21	02-11	175.57	02-20	888.62
01-28	76.87	02-12	196.01		

(6)

ACCOUNT STATEMENT

Central Bank & Trust Co.
P.O. Box 1360
Lexington, KY 40588-1360
Member FDIC

Central Bancshares, Inc.

Banking Affiliates: (Members FDIC)
Central Bank & Trust Co. • Central Bank, FSB
Central Bank of Jefferson County • Salt Lick Deposit Bank

FOR STATEMENT PERIOD:
02-22-09 TO 03-19-09

Page 1

**********AUTO**3-DIGIT 403
2712 0.8520 AT 0.346 12 1 78
PRISCILLA H SARVEN
116 MORGAN MILL RD
GEORGETOWN KY 40324-8949

CENTRAL 55 CHECKING

INTRODUCING PRIORITY POSTING. Effective March 31, 2009, the Bank will introduce Priority Processing for all consumer and business deposit accounts. Your checks and withdrawals will be posted by amount of the transaction, beginning with the largest amount. Larger items, such as house or rent payments will have "priority" and will post to your account before smaller items. In some cases, the processing order could affect the total amount of fees paid if funds are insufficient to pay all items presented. For assistance visit your banking center or call 1-800-637-6884. Member FDIC.

IRA CDs. Now your IRA CD can receive additional deposits. Add funds monthly (at least $25) or whenever you choose without changing the maturity date. Get started for 2009 or make your 2008 contribution by April 15, 2009. For assistance call Client Services at 800-637-6884 or visit your banking center today. Member FDIC.

Account Number:

Beginning Balance	Number Credits	Total Credits Amount	Number Debits	Total Debits Amount	Total Fee	Ending Balance
888.62	5	1,648.54	24	1,654.34	0.00	882.82

Deposits & Other Credits

Date	Amount	Description
02-24	300.00	DEPOSIT
03-02	36.10	DEPOSIT
03-05	89.22	MEIJER PURCHASE SERIAL NUMBER: 8516 TERMINAL CITY: LEXI STATE: KY
03-13	89.22	MEIJER PURCHASE SERIAL NUMBER: 8516 TERMINAL CITY: LEXI STATE: KY
03-18	1,134.00	US TREASURY 303 SOC SEC PRISCILLA SARVEN

REF

PRIMARY ACCOUNT:

Withdrawals & Charges

Date	Amount	Description
02-23	36.37	Target Natl Bank CHECKPYMT SERIAL NUMBER: 8509 20090222000606504317
02-23	65.33	Columbia House D CHECK PYMT SERIAL NUMBER: 8501
02-24	334.00	ALLEGRO LAW FIRM PAYMENT SARVEN, PRISCILLA
02-26	62.72	EFT VISA RF#905729000302 02/26 COL*HOUSE VIDEO CLUB 800-262-2001,IN
02-27	50.00	AT&T MOBILITY CHECK PYMT SERIAL NUMBER: 8511 14341592
03-02	49.01	EFT VISA RF#905921000642 03/01 CKT*CRICKETCOMM 800-274-2538,CA
03-02	79.66	NEW YORK LIFE CHECKPAYMT SERIAL NUMBER: 8512 A3329199
03-05	89.22	MEIJER PURCHASE SERIAL NUMBER: 8516 TERMINAL CITY: LEXI STATE: KY
03-05	29.00	Ret NSF/OD DR s000000000008516 INSUFFICIENT FUNDS
03-11	10.00	EFT VISA RF#906929061000 03/11 HERALD-LDR CIRCULATION 800-999-8881,KY
03-13	89.22	MEIJER PURCHASE SERIAL NUMBER: 8516 TERMINAL CITY: LEXI STATE: KY
03-13	29.00	Ret NSF/OD DR s000000000008516 INSUFFICIENT FUNDS
03-19		THE HARTFORD NTPLICPCOL PRISCILLA H SARVEN
03-19	124.77	THE HARTFORD NTPLICTELA PRISCILLA H SARVEN

Check Activity

Date	Check	Amount	Date	Check	Amount	Date	Check	Amount
02-24	8499	45.90	02-26	8510*	126.11	03-18	8519*	81.00
02-23	8502*	87.36	02-27	8513*	33.17	03-19	8520	33.50
02-23	8503	39.00	03-03	8514	8.40			
02-23	8505*	135.00	03-06	8515	16.60			

* Break in Check Sequence

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
02-22	888.62	03-02	81.09	03-13	-11.91
02-23	525.56	03-03	72.69	03-18	1,041.09
02-24	445.66	03-05	43.69	03-19	882.82
02-26	256.83	03-06	27.09		
02-27	173.66	03-11	17.09		

Date	Payment	Fee		
8/22/08	366.00	-25.00		
		-59.00		
9/22/08	334.00	-59.00		
10/22/08	334.00	-59.00		
11/22/08	334.00	-59.00		
12/22/08	334.00	-59.00		
1/22/09			**Skipped Payment**	
2/22/09	334.00	-59.00		
03/22/09			**Payment Stopped**	
	2,036.00	**-379.00**		
	-438.02		**Refund Check**	
	1,597.98		**Balance Due**	
	-798.99		**Refund Check**	
	798.99		**Balance Due**	

Allegro Law, LLC

(8)

Date	Invoice Number	Comment	Amount	Discount Amount	Net Amount
3/31/2009	033109	refund	438.02	0.00	438.02

Check: 000186 4/1/2009 PRISCILLA SARVEN Check Total: 438.02

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VOID VOID VOID

ALLEGRO LAW

Allegro Law, LLC
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847 S. McDonough Street, Suite 100
Montgomery, AL 36106

STERLING BANK
Montgomery, AL
61-339/622

000186

VOID VOID VOID

DATE: 4/1/2009

PAY TO THE ORDER OF PRISCILLA SARVEN $ **********438.02*

*FOUR HUNDRED THIRTY-EIGHT AND 02 / 100

VOID VOID VOID

PRISCILLA SARVEN
116 MORGAN MILL RD
Georgetown, KY 40324

VOID VOID VOID

⑈000186⑈ ⑆062203997⑆ 0005004748⑈

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SECURITY WARNING: THE FACE OF THIS DOCUMENT FEATURES A COLORED BACKGROUND AND MICROPRINT BORDERS - THE REVERSE SIDE FEATURES ARTIFICIAL WATERMARKS

ALLEGRO LAW

Allegro Law, LLC
IOLTA DS 1
847 S. McDonough Street, Suite 100
Montgomery, AL 36106

STERLING BANK
Montgomery, AL
61-339/622

000776

DATE: 5/29/2009

PAY TO THE ORDER OF PRISCILLA SARVEN

$ **********798.99*

*SEVEN HUNDRED NINETY-EIGHT AND 99 / 100

PRISCILLA SARVEN
116 MORGAN MILL RD
Georgetown, KY 40324

⑈000776⑈ ⑆062203997⑆ 0005004748⑈