

Mr. Lay Line of Credit
Recent Transactions

Date	Transaction	Daily Activity		Line of Credit Balance (*)
		Advances	Paybacks	
01/25/01	Advance	4,000,000.00		4,000,000.00
02/01/01	Payback (with shares)		(4,000,000.00)	1,100,000.00
03/23/01	Advance	1,100,000.00		1,100,000.00
04/01/01	Roll prior month LOC	950,000.00		2,050,000.00
04/05/01	Advance	1,950,000.00		4,000,000.00
04/19/01	Advance	4,000,000.00		4,000,000.00
04/27/01	Payback (with shares)		(4,000,000.00)	4,000,000.00
05/03/01	Advance	4,000,000.00		4,000,000.00
05/14/01	Payback (with shares)		(4,000,000.00)	4,000,000.00
05/23/01	Advance	4,000,000.00		4,000,000.00
05/25/01	Payback (with shares)		(4,000,000.00)	4,000,000.00
06/11/01	Advance	4,000,000.00		4,000,000.00
06/12/01	Payback (with shares)		(4,000,000.00)	4,000,000.00
06/15/01	Advance	4,000,000.00		4,000,000.00
06/19/01	Payback (with shares)		(4,000,000.00)	4,000,000.00
06/22/01	Advance	4,000,000.00		4,000,000.00
06/22/01	Payback (with shares)		(4,000,000.00)	4,000,000.00
06/26/01	Advance	4,000,000.00		4,000,000.00
06/26/01	Payback (with shares)		(4,000,000.00)	4,000,000.00
06/27/01	Advance	4,000,000.00		4,000,000.00
06/27/01	Payback (with shares)		(4,000,000.00)	4,000,000.00
06/28/01	Advance	4,000,000.00		4,000,000.00
06/28/01	Payback (with shares)		(4,000,000.00)	4,000,000.00
06/29/01	Advance	4,000,000.00		4,000,000.00
07/01/01	Roll prior month LOC		(4,000,000.00)	4,000,000.00
07/26/01	Payback (with shares)		(4,000,000.00)	4,000,000.00
07/27/01	Advance	4,000,000.00		4,000,000.00
08/01/01	Roll prior month LOC		(4,000,000.00)	4,000,000.00
08/20/01	Payback (with shares)		(4,000,000.00)	4,000,000.00
08/21/01	Advance	4,000,000.00		4,000,000.00
08/23/01	Payback (with shares)		(4,000,000.00)	4,000,000.00
08/24/01	Advance	4,000,000.00		4,000,000.00
08/24/01	Payback (with shares)		(4,000,000.00)	4,000,000.00
08/28/01	Advance	4,000,000.00		4,000,000.00
08/30/01	Payback (with shares)		(4,000,000.00)	4,000,000.00
08/31/01	Advance	4,000,000.00		4,000,000.00
09/01/01	Roll prior month LOC		(4,000,000.00)	4,000,000.00
09/04/01	Payback (with shares)		(4,000,000.00)	4,000,000.00
09/06/01	Advance	4,000,000.00		4,000,000.00
10/01/01	Roll prior month LOC		(1,500,000.00)	2,500,000.00
10/23/01	Payback (with shares)		(6,000,000.00)	6,000,000.00
10/24/01	Advance	3,500,000.00		4,300,000.00
10/24/01	Payback (with shares)		(1,700,000.00)	5,800,000.00
10/25/01	Advance	1,500,000.00		5,250,000.00
10/25/01	Payback (with shares)		(650,000.00)	7,250,000.00
10/26/01	Advance	2,000,000.00		4,975,000.00
10/26/01	Payback (with shares)		(2,275,000.00)	4,975,000.00
11/01/01	Roll prior month LOC			5,975,000.00
11/01/01	Advance	1,000,000.00		6,500,000.00
11/09/01	Advance	525,000.00		6,500,000.00
11/27/01	Advance	1,000,000.00		7,500,000.00
		<u>77,525,000.00</u>	<u>(70,025,000.00)</u>	

* Line of credit maximum of \$7,500,000

Note: In the event of more than one transaction occurring on the same day, the events are presented in the order in which the actual transactions occurred.

Total LOC in 2001 77,525,000.00
Total Payback in 2001 (70,025,000.00)