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September 26, 2005

Mr. Charles Huges
Acting President
Gary Urban Enterprise Association Board of Directors
576 Carolina Street
Gary, Indiana 46402

Re: Investigation of the Financial Records of Gary Urban Enterprise Association, Inc.

Dear Mr. Hughes,

Enclosed is the final report of our findings with respect to our investigation of the financial records of Gary Urban Enterprise Association. Pursuant to the terms of our engagement letter, this report has also been sent to Mr. Nathan Feltman, Vice President and General Counsel of the Indiana Economic Committee. This report is dated as of the last day we received any documents relative to this matter, and reflects events and circumstances as they are currently known to us.

Should you require additional copies of the report, please feel free to contact me via telephone (312.899.7005, direct / 847.903.1095, cell) or email (mreidy@crowechizek.com).

Best regards,

Mari C. Reidy, CPA, CFE
Executive
Crowe Chizek and Company LLC



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January 31, 2005

CONFIDENTIAL

Mr. David Wright, Chair
The Gary Urban Enterprise Association Board
825 Lake Street
Gary, Indiana 46403

Mr. Nathan Feltman, Esquire
Executive Vice President and General Counsel
Indiana Economic Committee
Indiana Department of Commerce
One North Capital, Suite 700
Indianapolis, Indiana 46204

Re: Investigation of the Financial Records of Gary Urban Enterprise Association, Inc.

Dear Messrs. Wright and Feltman:

At your request and in connection with the above-referenced matter, we have performed certain procedures with respect to the financial and business records of the Gary Urban Enterprise Association, Inc. ("GUEA or the Association") which were made available to us by GUEA personnel and/or the GUEA Board of Directors. Our investigation was predicated upon allegations that Jojuana L. Meeks, the Executive Director of GUEA, may have mismanaged and/or misappropriated funds belonging to the Association. The scope of our investigation included the time period from January 1, 2001 through December 31, 2004 ("the relevant period").

Exhibit 1 contains a list of documents and other information we considered in performing our investigation. Our report is based on this information and the procedures we performed on or before the date of our report, including a review of certain GUEA financial records and electronic files. In addition, we conducted interviews of certain current and former GUEA employees and Board members, and others with knowledge of the Association and/or certain transactions. Our procedures and findings to date follow background information related to the matter and a summary of findings, and unless otherwise disclosed, relate to the relevant period.

Background

On March 21, 1985, the GUEA was formed as a tax-exempt entity pursuant to Section 501 (c) (3) of the Internal Revenue Code and given authority by the Indiana Enterprise Zone Board to exercise jurisdiction over a 2.56 square mile tract of commercial, residential and industrial land, and property located in the City of Gary, Indiana ("the Zone"). Powers entrusted to the GUEA to accomplish its mission to strengthen the economic health of the Zone, included the following:

- a. To coordinate Zone development activities;
- b. To serve as a catalyst for Zone development;
- c. To promote the Zone to outside groups and individuals;
- d. To establish a formal line of communication with Zone residents;
- e. To act as a liaison between residents, businesses, the municipality and the State Enterprise Zone Board;
- f. To initiate and coordinate any community development activities that aid in the employment of Zone residents, improve the physical environment, and encourage turnover or retention of capital in the Zone;
- g. To request modifications or waivers of any municipal ordinances or regulations in effect in the Zone from the Gary Common Council;
- h. To request that the State Enterprise Zone waive or modify any State rule that is in effect in the Zone; and
- i. To promote a residential environment which includes low to moderate-income housing.¹

The Association's by-laws provided for the appointment of a board of directors comprised of up to eleven voting members. During the relevant period, the following individuals served as board member:

- ◆ Christopher M. Morrow, Chair
- ◆ Derrick Earls, Vice-Chair
- ◆ Jonnie L. Wright, Secretary/Treasurer
- ◆ Gwendolyn Adams
- ◆ Shirlonda Dowd
- ◆ Doris Jackson
- ◆ Sherylin Freeland-McCrady
- ◆ Senator Earline Rogers
- ◆ Moses Steel
- ◆ Larry S. Webb
- ◆ Robert White

As of December 31, 2004, none of these individuals remain on the GUEA Board of Directors.

¹ Excerpted from the By-Laws of the Gary Urban Enterprise Association.

On January 24, 1994, Jojuana L. Meeks became employed by the GUEA as Business Development Coordinator and worked under the direction of the former Executive Director, Donna Kizer. Sometime during the first half of 1997, Ms. Kizer was relieved of her duties for malfeasance after an audit uncovered that GUEA funds were used to pay certain personal expenses of Ms. Kizer. Ms. Meeks was then named as her successor as Executive Director of GUEA. The current GUEA Board of Directors called for Ms. Meeks resignation on January 7, 2005.

Charmaine L. Pratchett was hired in December 14, 1994 for the position of Executive Secretary. Ms. Pratchett was promoted to Fiscal Manager prior to May 1997; however, the exact date is not known to us at this time. Ms. Pratchett was placed on administrative leave as of January 14, 2005.

GUEA revenues are generated from payments made by steel mills in lieu of property taxes and are intended to subsidize the aforementioned activities of the Association. In December 2004, allegations concerning the mismanagement of GUEA funds by Ms. Meeks surfaced in the media. Reports included claims of purchases of properties located outside of the Zone and perks lavished on Ms. Meeks, both of which required the use of funds intended for the improvement of the quality of life within the Zone boundaries.

Officials from the State of Indiana Urban Enterprise Zone Board and the City of Gary called for an investigation into the recent allegations, resulting in our retention on December 31, 2004. The primary objectives of our investigation were as follows:

- a. To determine if any GUEA funds were misappropriated by employees of the GUEA, and if so, determine the involvement of other parties, if any;
- b. To determine to what extent GUEA funds were expended outside of the Association's zone; and,
- c. To determine the character and amount of remuneration to employees of the GUEA.

Summary of Findings

In general, we found the Association's financial records to be incomplete and inaccurate, and transactions to be unsupported. The software application, Quick Books, is used to maintain the GUEA's accounting records. The following significant deficiencies were noted in the cash disbursements module of GUEA's Quick Books records:

- a. Missing payee names in the check register for the entire year 2002 and from numerous entries made during the years, 2001, 2003 and 2004;
- b. Gaps in check sequence in all years;
- c. Recorded data does not agree to copies of checks and/or check stubs found in the files; and,

d. Once entered, data is easily altered or deleted.

In addition, we were told by former GUEA Board members, Derrick Earls and Johnnie Wright, that at times they signed blank checks for Ms. Meeks' use, and during our inspection of GUEA files we found signed blank checks. These deficiencies are indications of weak internal controls.

Certain replies we received from Ms. Meeks and Ms. Pratchett in response to our questions were inconsistent with our findings. For example, Ms. Meeks informed us that only one bank account had been established for the Association. We later discovered that GUEA and/or its related entities had established at least twenty accounts in Mercantile and Fifth Third Banks ("the Banks") during the relevant period. See **Exhibit 2** for a listing of these accounts. Ms. Pratchett claimed that she did not receive the December 2004 statements from Mercantile Bank; however, subsequent to her departure on January 14, 2005, we found the original statements in her office. After being told by Ms. Pratchett the Banks did not return cancelled checks to GUEA, we located cancelled checks for January 1999 through May 2001 in her office and learned from Mercantile Bank personnel that based on their recollection, it was Ms. Meeks who requested they cease returning cancelled checks to GUEA. Further, although Ms. Meeks stated that certain property transfers had not been executed, we discovered quitclaim deeds that contradicted her statements.

As of the date of this report, we have not received copies of cancelled checks from the Banks for the relevant period. Therefore, the findings presented below are based on the amounts reported in Quick Books, inquiries of certain individuals, and our review of GUEA files. In order to fully meet the objectives of the investigation, it is essential that cancelled checks and other supporting documentation for the bank transactions in the Mercantile and Fifth Third bank accounts be obtained and examined.

- ♦ During 2004, Ms. Meeks executed transfers of GUEA properties and cash to Urban Development Group, Inc. ("UDG") in the amount of approximately \$2,423,441. This amount does not include the cost of any improvements made to the properties prior or subsequent to the date of the transfer by GUEA.
- ♦ Improvements at a cost of at least \$264,135 to GUEA were made to the GUEA property at 761 Carolina which is provided to Ms. Meeks for her residence.
- ♦ We noted purchases made on Jojuana Meeks' GUEA credit card in the amount of \$163,760, many of which appear to be personal in nature. Ms. Meeks represented to us that she reimbursed GUEA \$42,546 for certain items included in a listing prepared by Ms. Pratchett.
- ♦ We noted purchases made on Ms. Pratchett's GUEA credit card in the amount of \$105,178, many of which appear to be personal in nature. On December 31, 2004, Ms. Pratchett remitted payment of \$6,440 for reimbursement of items she deemed to be personal. We also noted credit balance refunds for GUEA credit cards in the total amount of \$14,907. Copies

of letters from First USA Bank addressed to Ms. Pratchett along with copies of checks made payable to Ms. Pratchett were found in the files in Ms. Pratchett's office for two of the refunds totaling \$9,359. We did not find deposits in a GUEA controlled bank account for these refunds.

- ◆ Ms. Meeks received \$45,415 of payroll-related payments in excess of her approved salary. Ms. Meeks represented that she reimbursed GUEA for the amounts in a schedule prepared by Ms. Pratchett totaling \$7,457.
- ◆ Ms. Pratchett received \$33,928 of payroll-related payments in excess of her approved salary. On December 31, 2004, she remitted payment of \$6,470 for a portion of this amount.
- ◆ Purchases from and/or payments to Sam's Club were noted in the amount of \$23,189, many of which appear to be personal in nature.
- ◆ Payments were made to JIL, Inc. in the amount of \$402,000 for a variety of services during the years 2001 and 2002. Ms. Danna Mills, believed to be Ms. Meeks' cousin, signed a contract on behalf of JIL, Inc. We were informed by a former GUEA employee that JIL, Inc. is a fictitious company; however, due to time constraints we were unable to confirm or refute this claim. A voided JIL, Inc. check bearing what appears to be Ms. Meeks' signature was located in the GUEA office and states JIL, Inc.'s address as 761 Carolina, Ms. Meeks' residence.
- ◆ Payments were made to Gregory Hill in the amount of \$195,675 for the performance of grounds-keeping services at GUEA properties; however, at least two of these properties consist of mostly concrete surfaces and require no or minimal grounds-keeping services. We were told by certain current and former GUEA employees that Mr. Hill has a personal relationship with Ms. Pratchett.
- ◆ We found evidence of loan and utility payments made by GUEA for the benefit of Johnnie Wright, former GUEA Secretary/Treasurer, in the amount of \$13,886. Additionally, payments to North Carolina Central University in the amount of \$18,500 were made for the benefit of Angela Monique Cotton whose stated address was a property owned by Ms. Wright.
- ◆ Checks made payable to Derrick Earls, former GUEA Vice-Chair, in the total amount of \$70,000 were issued from the GUEA operating account during the years 2000 and 2001. Mr. Earls stated that a payment made in the year 2000 in the amount of \$25,000 was for the purchase of property; however, we have were not able to confirm the validity of his claim. When we initially spoke with Mr. Earls, he claimed he did not recall the purpose of the checks issued in the year 2001 totaling \$45,000. Mr. Earls later contacted us and stated the \$45,000 in payments were for security services provided during the construction of the Emerson Project.
- ◆ Payments were made from GUEA controlled bank accounts to direct relatives of Ms. Meeks and Ms. Pratchett totaling \$107,304. We did not find Form 1099's issued to these individuals for amounts paid beyond those reported on a Form W-2.

- ♦ Ms. Meeks made certain donations of items purchased with GUEA funds to Victory Apostolic Faith Church. GUEA also paid storage costs in the amount of \$39,257 for the benefit of Victory Church.

Detailed Findings and Procedures

A. Organization Structure

Urban Development Group, Inc.

During May 2004, Ms. Meeks executed transfers of 260 GUEA properties to Urban Development Group, Inc. ("UDG"), an organization established by former GUEA board members and Ms. Meeks in April 2003. The value of these properties, based on cost as reflected in GUEA's accounting records, is approximately \$1,872,500. These transactions are discussed in further detail in the following section, *B. Properties*. The value of improvements made to properties, although significant based on visits to certain properties and review of contractor invoices, is not readily available as GUEA management failed to track the costs of improvements by property.

On August 23, 2004, \$400,941 of GUEA funds was deposited into UDG's Mercantile Bank account. Soon thereafter, on August 30, 2004 Ms. Meeks transferred and assigned GUEA's entire ownership interests in Urban Development Group, LLC, Urban Management Group, LLC, Urban Construction Group Corporation, Inner-City Electrical, LLC, Tri-City Heating, LLC, Community Plumbing, LLC, Enterprise Carpenters, LLC, and Marbelized Painting, LLC to UDG. At the date of the transfer, approximately \$150,000 of additional GUEA funds resided in the bank accounts of these entities. **Exhibits 3a and 3b** are visual representations of the organizational structure of the GUEA prior and subsequent to August 30, 2004 transaction.

We spoke with Mr. Paul Jones, Esquire, of Ice Miller, Indianapolis, Indiana who prepared the legal documents related to the organization of UDG and the transfer of GUEA's properties. Mr. Jones stated that he instructed Ms. Meeks to obtain the signatures of GUEA Board members, Christopher Morrow, Derrick Earls and Johnnie Wright for a Consent of the Board of Directors of GUEA authorizing her to execute the transaction documents. Mr. Jones informed us that he never received the signed document and therefore, does not have the document in his files.

We did find a *Resolution of the Board of Directors of the Gary Urban Enterprise Association, Inc.* ("Resolution"), dated January 27, 2003 and signed solely by Johnnie L. Wright, former GUEA Secretary/Treasurer. The Resolution authorizes Ms. Meeks to execute and deliver transfer documents on behalf of GUEA (**Exhibit 4**). This Resolution was found in the electronic laptop files of Ms. Charmaine Pratchett. We noted that the file creation date of the Resolution was May 13, 2003, approximately four months after the Resolution was dated. Due to time constraints, we were unable to contact individual

former GUEA Board members to determine if this Resolution was actually approved by a quorum of the Board of Directors.

Emerson Housing, L.P.

In an effort to attract suitable housing to the development zone, GUEA established Emerson Housing, Inc. and Emerson Housing, L.P. GUEA owned 100% of the shares in Emerson Housing, Inc. and .10% membership interest in Emerson Housing, L.P. Emerson Housing, Inc. held the remaining ownership interest in Emerson Housing, L.P. This partnership was designed to build a multi-unit housing project in the City of Gary and was identified as the Emerson Project.

For its efforts in developing the housing project in Gary, the GUEA was to receive a fee of \$535,000. According to Mr. Joe Joyner, of C.R. Williams who is currently providing certain accounting services to GUEA, the Association lost its rights to the fee because GUEA did not meet certain reporting requirements; however, we were informed by a former GUEA employee that not only did GUEA receive the fee, but Ms. Meeks bragged about its receipt. Due to the unavailability of bank records, we have not been able to confirm whether this fee was actually received and deposited into a GUEA controlled bank account.

GUEA received a loan from the Gary, East Chicago, Hammond Empowerment zone (Empowerment Zone) to assist in the construction of the Emerson project. This loan was passed through to Emerson Housing L.P. A corresponding loan agreement exists between GUEA and Emerson Housing L.P. Based on documentation available at GUEA, the loan and corresponding receivable are recorded in the financial records of Emerson Housing L.P. and GUEA, respectively, and reflect a current balance of \$3,971,162.

In November 2001, GUEA transferred 99.99% of its ownership interests in Emerson Housing, Inc. to Enterprise Housing Partners IX L.P. and Housing Outreach Fund IX L.P. In the partnership resolutions dated November 21, 2001 the Enterprise Housing Partners IX L.P. and Housing Outreach Fund IX L.P. agreed to trade \$2,324,813 and \$996,349 respectively in return for a 69.993% and a 29.997% respective ownership interest in Emerson Housing, Inc.

According to GUEA sources, the repayment of the aforementioned loan was to occur when the equity partners contributed the capital for their ownership interest in Emerson Housing L.P. It is our understanding that the equity partners have not yet made this contribution as certain documentation has not been completed by the GUEA.

When the equity partners receive the completed documentation and make the required contribution for their interest, the total capital raised by this transaction will be \$3,321,162. This is approximately \$650,000 less than the outstanding balance of the Emerson Housing - GUEA - Empowerment Zone loan. The Emerson Housing L.P. - GUEA loan is collateralized by a mortgage on the L.P.'s real property. Furthermore, investigation into the disbursement of the loan funds, receipt of the developer's fee, and

inquiries of the equity partners concerning the timing of their capital contributions is recommended.

B. GUEA Properties

Overview

GUEA has acquired approximately 655 properties in Northern Indiana. The total purchase price of those properties for which a cost is known is \$3,387,893. Additionally, there are approximately 5 properties for which we could not determine a value at this time. Of the 655 properties, somewhere between 129 and 148 properties may have been transferred to GUEA from Northern Indiana Commercial Industrial Investment Incorporated ("NICII") on February 27, 2003. Based on review of the relevant quitclaim deeds, these properties were transferred to the GUEA for \$1 each.

According to GUEA records, during May 2004 approximately 260 individual quitclaim deeds were prepared transitioning ownership of these properties from GUEA to the UDG. The approximate value of the properties transferred to the UDG was \$1,872,524. There are 3 properties for which a value could not be determined as of the date of this report. The quitclaim deeds were not filed until August and September of 2004.

With the assistance of Mr. Martin Brown, Geographic Information Coordinator for the City of Gary, a preliminary estimate shows that approximately 306 of the 655 GUEA properties are located outside of the Enterprise Zone, excluding the property located in Chicago that is discussed below. The information we received defining the boundaries of the Enterprise Zone appears to have some typographical errors. The original ordinances have been requested from the clerk and recorders office. Upon receipt, Mr. Brown will be able to determine the exact number of properties located outside of the Enterprise Zone boundaries. Numerous differences between the records at the county treasurer's office, county assessor's office, and GUEA records were found; therefore, we recommend that a complete reconciliation of the organizations' records be performed in order to obtain an accurate accounting of all GUEA-owned properties. A listing of properties is at **Exhibit 5**.

761 Carolina Property

We reviewed the *Resolution of the Personnel Committee of the Gary Urban Enterprise Association ("PC Resolution")* which was dated March 19, 2001 and signed by former GUEA Board members, Derrick Earls and Johnnie Wright. Pursuant to the PC Resolution, the Association was "without funds to give the Executive Director a raise reflective of her performance and longevity with the organization." Therefore, the Personnel Committee recommended that an incentive in the form of housing be provided for Ms. Meeks throughout her employment with GUEA. Furthermore, it was resolved that the Association would "rehabilitate at their cost real property located at 761 Carolina Street, Gary, Indiana," and Ms. Meeks "shall have the option of purchasing the real property from GUEA at fair market value at the time of this agreement upon the termination of her employment with GUEA." The purchase price of the home at

November 28, 2000 was \$15,000. According to Lake County Assessor records, the current value of the home is \$73,000.

Although the Resolution indicated that GUEA lacked the funds to provide Ms. Meeks a raise in March 2001, during the period from June 27, 2001 through September 25, 2001, GUEA paid Willis Construction & Supply, Inc. \$264,135 for improvements made to the property at 761 Carolina. In addition, we noted an invoice in GUEA's files for furniture in the amount of \$7,245 to be delivered to Ms. Meek's residence on October 3, 2001. Due to lack of supporting documentation in GUEA files, we were unable to determine whether the GUEA paid for this invoice.

We also noted proposals from Master Tile/Carpet One for the installation of ceramic tile, granite counter tops, and vinyl flooring. We contacted Master Tile/Carpet One to determine if these items had been installed in the residence. They were unable to locate information in their records necessary to determine whether the installation had been performed. Another source, who has viewed the home, informed us that these items were in fact installed in the residence. The cost estimate for the work was \$16,418. The same individual told us that a "high-tech" computer lab was in the home's basement and furnished with equipment purchased by GUEA.

During the week of January 24, 2005, we were informed by a former employee of GUEA that the utilities at the home had been turned off sometime in December 2004. GUEA personnel went to the property and found that the utilities had been disconnected and the electric meter removed. We were not able to verify when the utilities were turned off. Because of the frigid temperatures, there is potential for damage to the property from burst pipes and extreme cold.

Chicago, Illinois Property

GUEA acquired one property in Chicago, Illinois. This property was purchased on April 18, 2003 for \$116,000 from the Bishop Reese Price Jr. Personal Trust. At the date of the acquisition, Ms. Meeks was a member of the church at which Bishop Reese Price is the pastor. The property is located at 1019-25 W. 63rd Street and 6305 - 11 South Carpenter and is listed as a mixed use property for use as both residential and commercial purposes. Prior to GUEA's acquisition of the property, the City of Chicago issued various citations for non-compliance with municipal building codes against the property totaling \$13,000. This matter was later settled by the GUEA for \$1,000. Mr. Chris Morrow, former Board chair, and Mr. Derrick Earls, former Board Vice-Chair, both stated they were unaware of this transaction until the reports surfaced in the media during December 2004. They stated that this property acquisition was not authorized by the GUEA Board.

Bishop Reese Price's name was noted on invoices received by GUEA from Volk Construction of Gary, Indiana for storage rental at 6801 Melton Road. Based on documentation received from Volk Construction, the rental space noted was used to store old clothing and other miscellaneous items from Victory Church. Documentation

furnished by Volk indicates the storage space was rented from October 13, 2000 to July 31, 2002. Of the twelve payments noted by Volk, two of the payments came directly from Bishop Price, six were paid through GUEA's operating account, three were issued from the Airport Development Zone's bank account, and one was paid through the NICII bank account. The descriptions on the checks from GUEA, Airport Development Zone and NICII noted the amounts were for equipment storage, storage space rental, or property acquisition costs. The total amounts paid to Volk Construction by the GUEA, Airport Development Zone, and NICII were \$28,608, \$8,566 and \$2,083, respectively.

710 Ohio Street Property

GUEA owns property located at 710 Ohio Street, Gary, Indiana. This property was purchased for \$4,500 on February 22, 2001 and, according to the Lake County Assessor's records, has a current value of \$29,700. A former employee informed us that Ms. Meeks' grandmother, Rosie Sealey, resides at the property and lives there rent-free. We were further informed that the residence was fully rehabilitated approximately 3 years ago. We contacted Ms. Sealey to determine how long she had lived at this residence. Ms. Sealey stated that she had lived in the home for approximately 3 years. She also confirmed that she is Ms. Meeks' grandmother. We were unable to locate any rental payments received from this property or a rental agreement in the records available at GUEA. Furthermore, on certain invoices we noted monthly payments in the amount of \$350 or \$500 to Gregory L. Hill for grounds-keeping services for the property. These services are discussed in more detail in the section below, *Service Contracts*.

C. Disbursements

Purchases With GUEA Credit Cards

GUEA's corporate Visa credit cards were issued in each of the names of Ms. Meeks and Ms. Pratchett with credit limits in the amounts of \$10,000 and \$5,000, respectively. We inspected GUEA vendor files and Ms. Pratchett's office, and found Bank-One Visa statements for various billing cycles and Online Account Activity print-outs, dated December 14, 2004. Purchase receipts were found to support only a few of the charges. Completed expense reports for the charges were found in the files. Based on our review of the Visa statements and print-outs, we prepared detailed listings of the credit card transactions (**Exhibits 6a through 6h**).

Ms. Pratchett informed us that she and Ms. Meeks reimbursed certain items determined to be of a personal nature and provided us with a schedule of these amounts (**Exhibit 7a**). Ms. Pratchett also provided us with a copy of a cashier's check dated December 31, 2004, made payable to UDG (*not* GUEA) in the amount of \$12,910 and deposited into UDG's bank Mercantile Bank account on December 31, 2004 (**Exhibit 7b**). Of this total amount, she stated that \$6,440 represented reimbursement of her personal credit card charges. The balance of \$6,470 represented reimbursement of excess payroll payments which are discussed in the following section.

Ms. Meeks also stated that she reimbursed GUEA for charges that she deemed personal; however, she could not recall the date or amount of the payment, nor the date of deposit. The schedule provided by Ms. Pratchett indicates that the total amount reimbursed by Ms. Meeks was \$50,003. This amount was comprised of repayments for personal credit card charges of \$42,546 and excess payroll payments of \$7,457. We noted a deposit in UDG's Mercantile Bank account on December 27, 2004 in the amount of \$50,000. However, since we never received supporting documentation from Mercantile Bank, we were unable to verify that Ms. Meeks was the source of this deposit.

Pursuant to GUEA Employee Handbook issued on January 1, 2000, employees are required to complete expense reports within 5 days of travel. All claimed expenses are to be accompanied by receipts. Abuse of the policy, "including falsifying expense reports" is grounds for termination. Based on our review of the files, Ms. Meeks and Ms. Pratchett did not adhere to this policy. Although detailed expense reports supported by receipts were submitted by other GUEA employees for reimbursement of business and travel expenses, we did not find any expense reports in the files for expenses paid on behalf of Ms. Meeks and Ms. Pratchett.

Summarized below are total annual amounts charged by Jojuana Meeks. These amounts were extracted from credit card records available to us at the date of this report. Also indicated are the amounts Ms. Meeks asserts she reimbursed by year and in total.

<u>Jojuana Meeks</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>Total</u>
Annual Charges	\$47,794	\$50,411	\$45,759	\$19,796	\$163,760
Reimbursed	-22,869	-12,615	-2,648	-4,414	-42,546
Balance	<u>\$24,925</u>	<u>\$37,796</u>	<u>\$43,111</u>	<u>\$15,382</u>	<u>\$121,214</u>

Based on our review of Ms. Meeks' Visa account history, certain items of interest were noted:

2001

Items originally classified in GUEA financial records as "KEP" expenses (Kid's Enrichment Program), "customer entertainment," "employee conference," "supplies," "3 WDP" and "ZWDP" (believed to represent Workforce Development and Zone Workforce Development Program) were included in Ms. Meeks' December 2004 reimbursement schedule. A purchase in the amount of \$1,094 at Zales Jewelers was originally recorded as KEP expense. An airline ticket to San Antonio for B. Baldwin was classified as employee conference. Clothing had been recorded as supplies and ZWDP purchases.

Unreimbursed expenses include charges at Best Buy (\$2,705), restaurants (\$1,252) and Barnes & Noble (\$1,492), and for travel and employee conferences (\$7,061), and automobile related expenses (\$6,022). When questioned about the purchase at Shaver

Motors on August 31, 2001 in the amount of \$4,500, Ms. Meeks admitted that this was a personal purchase and stated that others appeared to be as well. Some items related to a Florida trip were reimbursed while others were not. Additionally, charges for a Las Vegas trip were paid for by GUEA. Additional unreimbursed and unsupported credit card purchases were in the amount of \$6,393.

2002

Unreimbursed expenses of include charges at Best Buy (\$533), Office Depot (\$7,607), restaurants (\$1,156) and book stores (\$3,646), and for travel (\$13,458, including \$1,392 for limousine service), cosmetics (\$200), groceries (\$647), and automobile related expenses (\$3,543). Some items related to an Alabama trip were reimbursed while others were not. Again, charges for a Las Vegas trip were paid for by GUEA. Additional unreimbursed and unsupported credit card purchases were in the amount of \$7,006.

2003

Unreimbursed expenses include charges at American Sales Patio & Pool (\$2,100), Best Buy (\$774), restaurants (\$2,580) and book and music stores (\$3,711), and for clothing (\$4,746), cellular phone service and other utilities (\$2,993), travel (\$12,684), automobile-related expenses (\$4,696), funeral-related items (\$4,627), and cosmetics (\$660). Additional unreimbursed and unsupported credit card purchases were in the amount of \$3,540. In Ms. Pratchett's office we found a schedule similar in appearance to the one she provided to us discussed above. This schedule, at **Exhibit 8**, indicates that items of a personal nature in the amount of \$17,271 were charged by Ms. Meeks during 2003; however, this amount was not included in the reimbursement calculation totaling \$50,003.

When we inquired about the Calahan Funeral Home and casket charges, Ms. Meeks said she thought a resident may have passed away, but could not remember any details. We spoke to Harold Baker at Calahan Funeral Home, 7030 S. Halsted, Chicago, Illinois and were informed that charges of \$3,652 related to the funeral of Mr. Donald Mills. Mr. Mills, Ms. Meeks' uncle, passed away on January 16, 2003, the date of the charges.

2004

Unreimbursed expenses include charges at restaurants (\$1,605) and book and music stores (\$1,723), and for clothing (\$110), travel (\$7,667) and automobile-related expenses (\$658). Additional unreimbursed and unsupported credit card purchases were in the amount of \$3,619.

We were told by an individual, who prefers to remain anonymous at this time, the majority of travel expenses were related to religious conferences Ms. Meeks attended. We were also told Ms. Meeks purchased conference materials, including CDs and video tapes, at the expense of GUEA. A second individual corroborated these claims and added that Ms. Meeks made copies of the materials which she resold under the name of Mustard Seed Productions. Furthermore, we were told that Ms. Meeks utilized the services of GUEA employees at the Residential Outreach Center ("the ROC") to take and

fill orders for the audio/video materials. We found business cards for Mustard Seed Productions which identified Jojuana Meeks as Executive Director. Mail for Mustard Seed Productions was delivered to the GUEA's main address at 825 S. Lake, Gary, Indiana. Due to time constraints, we were unable to obtain statements from others to either confirm or refute the claims made by the two individuals.

Summarized below are total annual amounts charged by Ms. Pratchett. These amounts were extracted from credit card records available to us at the date of this report. Also indicated are the amounts Ms. Pratchett reimbursed by year and in total.

Charmaine Pratchett	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>Total</u>
Annual Charges	\$30,528	\$22,265	\$30,106	\$22,279	\$105,178
Reimbursed	<u>- 4,853</u>	<u>- 292</u>	<u>-0</u>	<u>-1,295</u>	<u>- 6,440</u>
Balance	<u>\$25,675</u>	<u>\$21,973</u>	<u>\$30,106</u>	<u>\$20,984</u>	<u>\$ 98,738</u>

Based on our review of Ms. Pratchett's Visa account history, certain items of interest were noted:

2001

Items originally classified in GUEA financial records as "KEP" expenses, "employee conference," and "customer entertainment" were included in Ms. Pratchett's December 2004 reimbursement calculation. A payment to Homelife in Merrillville in the amount of \$3,264 was originally classified as KEP, but later reimbursed by Ms. Pratchett in December 2004. Airline tickets to Florida for Gregory Hill, Jermaine Pratchett and Jalynn Hill were classified as employee conference expenses, and charges at Florida restaurants were originally classified as customer entertainment. Certain items related to a Florida trip were reimbursed while others were not. A trip to Las Vegas was also included in the travel expenses.

Unreimbursed expenses include charges at Best Buy (\$2,082), American Sales Pool & Patio (\$1,717), restaurants (\$1,288), utilities (\$1,481), telephone equipment (\$537), groceries (\$781), travel and employee conferences (\$6,883), automobile-related expenses (\$1,332), and car rentals (\$2,391). Additional unreimbursed charges were in the amount of \$7,183.

2002

Unreimbursed expenses include charges at Best Buy (\$360), the BMV Administration (\$1,102), restaurants (\$851), utilities (\$586), travel (\$8,957), and automobile-related charges (\$679). On January 28, 2002, First USA charged the account \$5,548 for a credit balance refund; however, we could not find a deposit in a GUEA bank account for this amount. Additional unreimbursed charges were in the amount of \$3,890.

A Las Vegas trip was included in the travel charges. A confirmation from Expedia.com, dated November 21, 2002, was found in Ms. Pratchett's office and indicated that Gregory Hill accompanied Ms. Pratchett on the Las Vegas trip. In December 2004, Ms. Pratchett reimbursed GUEA \$291 for one of the airline ticket charges; however, it is not clear if she intended to repay GUEA for Mr. Hill's ticket or for hers.

2003

Unreimbursed expenses of note include charges at the Bureau of Motor Vehicles Administration (\$1,423), Barnes & Noble (\$357) and restaurants (\$325), and for automobile-related charges (\$12,656), utilities (\$405) and travel (\$3,452). On April 9, 2003, First USA charged the account \$7,398 for a credit balance refund. A copy of the check, made payable to "Charmaine Pratchett" was found in Ms. Pratchett's office; however, we did not find a deposit in a GUEA bank account for this amount (**Exhibit 9a**). Additional unreimbursed charges were in the amount of \$4,090.

We also found a schedule in Ms. Pratchett's office similar in appearance to the one she provided to us discussed above. This schedule, at **Exhibit 8**, appears to indicate that items of a personal nature in the amount of \$1,294 were charged by Ms. Pratchett during 2003; however, this amount was not included in the reimbursement calculation totaling \$12,909.

2004

Unreimbursed expenses include charges at the Bureau of Motor Vehicles Administration (\$1,766), and restaurants (\$167), and for automobile-related charges (\$4,989), utilities (\$76) and travel (\$2,983). Additional unreimbursed and unsupported charges were in the amount of \$11,003.

On January 15, 2004, First USA charged the account \$1,961 for a credit balance refund. A copy of the check, made payable to "Charmaine Pratchett" was found in Ms. Pratchett's office; however, we did not find a deposit in a GUEA bank account for this amount (**Exhibit 9b**).

Payroll

Ms. Pratchett was responsible for all activities related to the payroll function, including managing the relationship with GUEA's third-party provider, ADP. In fulfillment of these duties, she called in the bi-weekly payroll amounts, increasing and/or decreasing the number of hours paid to each employee as she deemed necessary.

As discussed in the previous section, *Purchases With GUEA Credit Cards*, Ms. Pratchett provided us with a schedule including amounts that represented payroll payments made to her and Ms. Meeks in excess of their approved salaries and/or wages (**Exhibit 7a**). We obtained payroll registers prepared by ADP, and summarized the payroll information related to payments made to Ms. Meeks and Ms. Pratchett during the relevant period (**Exhibits 10a through 10d**). We also noted bonus payments made to these individuals during the years 2002 and 2003 (**Exhibit 10e**). These amounts were not

included in the amounts reported in their Forms W-2 for those years and we did not locate any board resolutions approving these bonus payments.

The following summarizes our findings:

<u>Jojuana Meeks</u>		<u>Bonuses Not Reported on Forms W-2</u>	<u>Total Excess Salary Payments</u>	<u>December 2004 Repayments</u>	<u>Balance Outstanding</u>
<u>Year</u>	<u>Excess ADP Payments</u>				
2001	\$ 3,762	\$ -	\$ 3,762	- \$1,881	\$ 1,881
2002	1,881	5,500	7,381	-	7,381
2003	21,630	7,000	28,630	-	28,630
2004	<u>5,643</u>	<u>-</u>	<u>5,643</u>	<u>5,576</u>	<u>67</u>
	<u>\$32,916</u>	<u>\$12,500</u>	<u>\$45,416</u>	<u>- \$7,457</u>	<u>\$37,959</u>

The schedule, at **Exhibit 8**, which was found in Ms. Pratchett's office, suggests that Ms. Pratchett had authorized excess salary payments during 2003 of at least \$9,717; however, this amount was not included in the reimbursement calculation totaling \$7,547.

Additionally, checks made payable to Ms. Meeks were issued directly from GUEA's operating account during the years 2001, 2003 and 2004 in the total amount of \$6,795. Descriptions available from the Quick Books check registers note that the payments were for property acquisition costs, automobile expenses, and training fees.

<u>Charmaine Pratchett</u>		<u>Bonuses Not Reported on Forms W-2</u>	<u>Total Excess Salary Payments</u>	<u>December 2004 Repayments</u>	<u>Balance Outstanding</u>
<u>Year</u>	<u>Excess ADP Payments</u>				
2001	\$ 1,313	\$ -	\$ 1,313	- \$1,313	\$ -
2002	-	4,500	4,500	-	4,500
2003	17,396	5,500	22,896	-	22,896
2004	<u>5,219</u>	<u>-</u>	<u>5,219</u>	<u>5,157</u>	<u>62</u>
	<u>\$23,928</u>	<u>\$10,000</u>	<u>\$33,928</u>	<u>- \$6,470</u>	<u>\$27,458</u>

The schedule, at **Exhibit 8**, which was found in Ms. Pratchett's office, suggests that Ms. Pratchett had authorized excess salary payments during 2003 of at least \$9,663; however, this amount was not included in the reimbursement calculation totaling \$6,470.

Additionally, checks made payable to Ms. Pratchett were issued directly from GUEA's operating account during the relevant period in the total amount of \$12,325. Descriptions available from the Quick Books check registers note that the payments were for property acquisition costs, customer entertaining, automobile expenses and training fees.

Sam's Club

We found a schedule in Ms. Pratchett's office which indicates items of a personal nature in the amount of \$3,007 may have been charged by Ms. Meeks during 2003; however, this amount was not included in the reimbursement calculation totaling \$50,003 that was discussed above in the *Purchases With GUEA Credit Cards* section (**Exhibit 8**). We inspected GUEA files, Ms. Pratchett's office, and Quick Books check registers, and found Sam's Club charges on invoices and entries for payments to Sam's Club totaling \$23,189. **Exhibit 11** is a summation of the information extracted from the invoices and check registers. Many of the items purchased appear to be personal in nature, including king crab meat, lobster tail, toiletries, and alcohol. We noted copies of certain GUEA checks, attached to invoices, had not been recorded in Quick Books and that invoices could not be located for certain checks that had been entered into Quick Books for payment to Sam's Club. Therefore, in order to quantify total payments to Sam's Club, cancelled checks should be obtained from Mercantile Bank. We also noted a credit balance refund in the amount of \$251 on October 2, 2002 and a letter from Sam's Club, dated October 4, 2002 and addressed to "Charmaine Pratchett", indicating that a check for this amount was sent to the GUEA; however, we did not find a deposit for that amount in a GUEA bank account.

Cash Disbursements

Based on a review of GUEA's Quick Books check register and files, we noted checks made payable to "cash" during the relevant period in the total amount of \$769,716. Although some of the checks do not have any explanation of purpose, others bear notations with varying descriptions. We noted checks in the amount of \$82,500 that had been classified in Quick Books as payments for security. Current and former employees of GUEA we spoke with are unaware of any security services utilized by GUEA during the relevant period. We were told that issues concerning theft surfaced during the construction of the Emerson Project; however, a chain link fence was erected during this period to curtail this unlawful activity.

Additionally, we found numerous entries in Quick Books missing payee names; however, the system allows one to alter data after transaction has been initially processed. Cancelled checks were not available to us; therefore, we have not been able to determine the ultimate disposition of the checks written to cash or those checks for which a payee is not identified in the Quick Books check register. Notations on several of the checks indicated that they were written for the acquisition of property; however, due to time constraints and the absence of documentation, we were unable to reconcile these amounts to property records.

Service Providers

Overview

Form 990's filed by GUEA for the years 2001, 2002 and 2003 reported professional fee expense, including legal and accounting services, in the amounts of \$737,193, \$366,961 and \$158,682 respectively. During December 2004, allegations surfaced in the media

concerning GUEA's failure to fully disclose payments to vendors for professional services. We reviewed GUEA's Quick Books check registers and created a listing of total annual payments made to a vendor or an individual that exceeded \$25,000 for each year 2001 through 2004 (**Exhibit 12**). Regular payroll payments were not included in our analysis. We did not locate any Form 1099's in GUEA files for amounts paid to individuals. We called Mr. Charles F. Williams, GUEA's tax preparer for the years 2001 through 2003, to inquire about preparation of Form 1099's; however, he did not return our call.

Visa credit card payments were discussed in the above section, *Purchases With GUEA Credit Card*. Payments to JIL, Inc. and Gregory Hill a.k.a. SAL Groundskeeping Service are discussed in more detail below. Based on our review of bank records available as of the date of this report, the GUEA check registers used to prepare this summary were found to be incomplete. Therefore, it is likely some of the amounts reflected in **Exhibit 12** are understated. We recommend this listing be updated based upon review of documents received directly from Mercantile Bank to ensure its completeness and further investigation be conducted to determine the legitimacy of the payments.

JIL, Inc.

Based on our review of GUEA Quick Books check registers and files, and an Emerson Housing expense log, we determined that payments issued from GUEA controlled bank accounts during the years 2001 and 2002 totaled \$402,000 (**Exhibit 15a**). Notations in Quick Books and on check stubs indicated that the payments were for services related to various costs, including KEP expenses, a Lake County Treasurer property acquisition, and a Commission's tax sale. Total calculated payments to JIL, Inc. may be understated as GUEA records are known to be incomplete.

We found two contracts between JIL, Inc. and GUEA. In one of the contracts, JIL, Inc. agreed to develop nine workshops for KEP and Workforce Development Programs in return for payment of \$40,000. This contract was signed on August 21, 2001 by Danna D. Mills. The other contract in the amount of \$9,500 was signed by Ms. Danna D. Mills on August 15, 2001 whereby JIL, Inc. was to provide menus and prepare and deliver food for two GUEA events.

We also found an invoice in the amount of \$40,000 from JIL Communications in GUEA files for the development of a marketing plan for the Zone Workforce Development Program including flyers, posters, resume writing for students, interview workshops for students and a business attire drive. This invoice was not dated; however, the description noted it related to "Project 2001201".

JIL's address as stated in the contracts is 540 Taft, Gary, Illinois. This is the address of Ms. Dorothy Mills, Ms. Meeks' aunt and widow of Mr. Donald Mills mentioned in the above section, *Credit Card Purchases*. Based on a search of public information and information received from anonymous sources, Ms. Mills is a relative, possibly the daughter, of Ms. Dorothy Mills. A checkbook for JIL, Inc. was located by a current staff

member in a storage area in the GUEA office. The checkbook contained a voided check written to cash to be drawn on Bank One. The signature on the check appears to be that of Jojuana L. Meeks. And the address stated on the check is "761 Carolina St., Gary, In 46402," the residence of Ms. Meeks. A copy of the check is at **Exhibit 15b**.

Two individuals, who prefer to remain anonymous, stated the name JIL is an acronym for "Jesus Is Lord" and is actually a fictitious company operated by Ms. Meeks. We reviewed the business entity listing of the Indiana Secretary of State and were unable to locate an active registered business known as JIL, Inc. during the relevant period. We have attempted to contact Ms. Danna Mills; however, she has not returned our calls. Further investigation of JIL, Inc. is recommended.

Gregory L. Hill

Based on our review of GUEA Quick Books check registers and files, and an Emerson Housing expense log, we learned that Mr. Hill was paid by GUEA to perform grounds-keeping and property maintenance services. Checks were made payable to Gregory Hill during the years 2001, 2002 and 2003 in the amounts of at least \$34,200, \$22,775 and \$64,850, respectively. In a *Memorandum of Understanding with the GUEA* ("MOU"), signed in 2004, Mr. Hill conducted business as SAL Groundskeeping Service. Mr. Hill received at least \$73,850 in payments as SAL Groundskeeping during 2004. We also noted one outstanding invoice dated December 21, 2004 in the amount of \$1,225. These amounts may be understated as the GUEA records are incomplete. Further, we did not find any Forms 1099's issued to Mr. Hill for these amounts.

The invoices from Mr. Hill we found in GUEA files were issued in sequential order, the numeric sequence of the invoices appeared to represent the month and year of the invoice (i.e. 103, 203, 303, etc.). We also noted on some of the available invoices Mr. Hill was paid \$350 or \$500 a month to maintain the property occupied by Rosie Sealey, Ms. Meeks' grandmother. At least two of the properties, the ROC and the school, consist of mostly concrete surfaces and require no or minimal grounds-keeping, yet Mr. Hill received \$1,200 and \$500 a month, respectively, to maintain these properties.

We have been told by certain current and former GUEA employees that Mr. Hill has a personal and long-standing relationship with Ms. Pratchett. Further, Ms. Pratchett's tax return reports that she has a daughter with the last name of Hill. In files copied from Ms. Pratchett's personal computer, we found copies of the MOU and an invoice for SAL Groundskeeping Service, dated, October 15, 2002. That invoice was paid to Mr. Greg Hill from the GUEA's operating account on October 17, 2002.

D. Related Party Transactions

Payments Made To or On Behalf of Board Members

Johnnie Wright

In the GUEA files, we noted a letter sent by Ms. Johnnie Wright, former GUEA Board Secretary /Treasurer, to Feiwell & Hannoy, P.C. in which she refers to Ms. Jojuana Meeks as her niece (Exhibit 13). Based on discussions with former board members and current staff, they were not aware of this relationship. We attempted to confirm the validity of this statement with Ms. Wright, but were unable to contact her.

Based on review GUEA files, GUEA may have purchased a house from Ms. Wright. The property was located at 1225 E. 19th Ave., Gary IN. We found an unsigned quitclaim deed, dated September 19, 2001, and noted consideration from NICCI for the property in the amount of \$107,132. We were not able to verify payment of this amount to Johnnie Wright as we did not receive the necessary documents from Mercantile Bank.

Attached to the quitclaim deed was an appraisal request from Hughes Realty Company. The address on the appraisal request is 1801-1815 E. 15th Avenue. The appraisal request form indicated Ms. Wright as the owner of this property and an appraised value of \$150,000. The date of the appraisal request was September 10, 2001. We requested, but did not receive, a complete copy of the appraisal from Hughes Realty Company. Based on a review of the Lake County Assessor's web site for current property values, the current market value of the property at 1225 E. 19th Ave. is \$31,400, while the market value of the property at 1801-1815 E. 15th to be \$172,600.

Also, in the file we noted a *COMPLAINT ON NOTE AND TO FORECLOSE MORTGAGE ON REAL ESTATE*, filed on November 15, 2001, which named Ms. Wright as the defendant regarding the property at 1225 E 19th Ave. The amount noted as "due and owing" on the note was \$60,993. This amount included of principal and interest in the amounts of \$57,654 and \$3,339, respectively. Remarks on a fax coversheet to Feiwell & Hannoy, P.C. from Ms. Wright indicated that the loan number 2046484990 had been made current. Attached was a copy of GUEA check no. 7147, dated November 6, 2001 and made payable to Fairbanks Capital Corp. in the amount of \$6,000. The check memorandum referenced payment for the same loan number as well as Acct. #2043498589 for the amount of \$4,000. We also located one additional check, number 6646 and dated May 22, 2001, which was recorded in GUEA's Quick Books check register and made payable to Fairbanks Capital Corporation in the amount of \$5,361. In order to determine the loan history and payment sources for the loan, it is recommended that records from Mercantile Bank and/or Fairbanks Capital Corp. be obtained and reviewed.

We noted elsewhere in GUEA files that a NIPSCO Energy bill addressed to Ms. Wright of \$2,525 for electric and gas services at 1225 E. 19th Ave. in the amount of \$2,525 had been paid with GUEA check number 6948 dated September 10, 2001.

Based on a search of public records, we noted Ms. Angela Monique Cotton resided at 1801 E. 15th Avenue, Gary Indiana. Payments to North Carolina Central University ("NCCU") in the amount of \$18,500 were made by GUEA for the benefit of Ms. Cotton during 2001. We noted that NCCU is located in Durham, North Carolina and that Ms. Cotton had several different addresses in Durham, North Carolina during the time period the checks were issued to NCCU. Based on information contained in the GUEA Quick Books check register for the year 2000, there were additional payments totaling \$24,180 which were noted as scholarships. The payee name was missing from the check entries; therefore, we were not able to determine whether those checks represented additional payments to NCCU on behalf of Ms. Cotton. It is recommended cancelled checks be obtained directly from Mercantile Bank and these payments further investigated.

Derrick Earls

Based on our review of GUEA Quick Books check registers and files, we noted three checks made payable to Mr. Derrick Earls and one check made payable to his mother Ms. Eleanor Collins. According to Mr. Earls, one of the checks made payable to him (\$25,000) and the check to Ms. Collins (\$5,000) were for the purchase of three properties located in the 300 block of Jefferson Street in Gary, Indiana for a total of \$30,000. We found copies of checks, dated February 15, 2000 in the total amount of \$30,000; however, we did not find any evidence of property transfers legally executed between Mr. Earls and GUEA. Based on a search of the Lake County Assessor's website, we determined there were four property numbers 350, 354, 360, and 364 on Jefferson Street in the names of Eleanor Collins and Derrick Earls. The collective current value of these properties based on the Assessor's records is \$16,800.

The remaining two checks made payable to Mr. Earls were each for \$22,500. The checks were dated January 25, 2001 and February 22, 2001. Mr. Earls came to GUEA and examined the cancelled checks. At that time, Mr. Earls denied knowledge of the checks and asserted he did not receive the money. He stated he would make inquiries of his bank and determine if the checks had in fact been placed for deposit in his account. Mr. Earls later contacted us and stated that at least a partial deposit from one of the checks had been placed in his account. He reiterated that he did not know the purpose for these checks. Mr. Earls contacted us again and stated that his wife had reminded him that the payments were for security he had provided during the building of the Emerson Project by the GUEA.

Payments to Direct Relatives

Based on our review of GUEA's Quick Books check registers and files, and an Emerson Housing expense log located in Ms. Pratchett's laptop files, we noted payments to several individuals who are directly related to either Ms. Meeks or Ms. Pratchett. We did not find Form 1099's issued to these individuals for amounts paid beyond those reported on a Form W-2. The following summarizes our findings as of the date of this report; however, we recommend Mercantile Bank documents be obtained and reviewed for evidence of additional payments made to relatives of Ms. Meeks and/or Pratchett.

<u>Name</u>	<u>Relationship</u>	<u>Purpose Indicated</u>	<u>Amount</u>
Larry Pratchett *	Father of Ms. Pratchett	Job Training & Wages	\$11,883
Lawrence Meeks, Jr.	Brother of Ms. Meeks	Stipend	5,017
Lawrence Meeks, Sr.**	Father of Ms. Meeks	MCM Services	76,700
Clifton Meeks	Brother of Ms. Meeks	Stipends & Wages	13,704
Total			<u>\$107,304</u>

*Includes \$4,358 of payroll payments reported through ADP that was reported on a 2001 Form W-2.

** In her responses to media allegations, Ms. Meeks claimed that Mr. Meeks purchased his own maintenance supplies. We were informed by a former employee that Mr. Meeks' supplies were purchased through McShane's at the expense of GUEA. We noted payments during the relevant period issued to McShane's for supplies in the amount of \$35,214.

E. Other

Undeposited Checks and Cash

Ms. Pratchett was Fiscal/Office Manager for GUEA, and in this capacity she was responsible for completing the daily deposits and performing the general financial duties. During the course of our fieldwork, we inspected the contents of Ms. Pratchett's office. The office was in disarray with papers, folders, and supplies stacked in piles throughout the office. When we sorted through the paperwork, we found unopened mail dating back to 1999, checks made payable to GUEA but never deposited, and envelopes containing cash. Some of the envelopes containing cash appeared to be rent revenue collected, but not deposited as post-it notes or receipts in the envelopes indicated an individual's name and/or an address. Envelopes were found that contained smaller amounts of cash from returned petty cash purchases. The approximate amount of cash found in the office was \$1,328. In Ms. Pratchett's office, we found a total of 13 checks in the amount of \$118,854. The dates on the uncashed checks ranged from July 22, 1999 to January 1, 2004. The largest check, \$60,000 was issued on May 15, 2002 from the Office of the City Comptroller of Gary. A schedule of these checks is presented at Exhibit 14. The cash and checks were given to Ed Gholson, current interim Executive Director for deposit into GUEA's bank accounts.

Loan to Chemcoaters

On March 1, 2000, an agreement was entered into by GUEA and Chemcoaters, LLC whereby GUEA agreed to loan Chemcoaters LLC \$1.5 million dollars. The loan was due

and payable on September 1, 2001. As of the date of this report, this loan had not yet been repaid. We found copies of several checks from Chemcoaters for payment of interest during 2002; however, have not been able to trace them into deposits of a GUEA bank account. It is recommended that documents be obtained directly from Mercantile Bank and reviewed to determine whether these payments were deposited in a GUEA bank account.

Victory Church Donations

A former employee of GUEA noted approximately 100 to 200 backpacks and other school items were purchased with GUEA funds and distributed to the youth group at Ms. Meeks' church, Victory Apostolic Faith Church, located in Chicago, Illinois. The backpacks were estimated to be at a cost of \$40 each. The former employee stated the backpacks were diverted from the back-to-school function held for GUEA Zone residents. The former employee further explained the backpacks were purchased from the Office Depot store in Merrillville, Indiana. Due to time constraints, we were not able to confirm the cost of the backpacks.

We contacted Bishop Reese Price, pastor of Victory Apostolic Faith Church, and inquired about the donation of the backpacks and other items donated by Ms. Meeks and/or GUEA. Bishop Price stated at the beginning of each school year the church holds a back-to-school prayer day. In the past, for each event Ms. Meeks donated backpacks with GUEA logos, pens, and other items to the church children. He stated the church was always filled to capacity for these events and more than 100 backpacks were distributed on each of those days. Bishop Price further stated that based on his recollection, Ms. Meeks had also provided the food for the events.

Computer Files

We obtained the hard drives and laptops of Ms. Meeks and Ms. Pratchett. In order to maintain the integrity of the stored data, we have imaged the hard drives. Due to time constraints, we did not analyze the recovered files for indications of other properties, payments to related parties, and/or inappropriate financial transactions.

Other Matters

This report reflects events and circumstances as they are currently known to us. Through the Board of GUEA, we requested additional information from Mercantile and Fifth Third Banks. Should we receive this or additional information, we will update our report accordingly. Our procedures performed to date should not be taken to supplant the additional inquiries and procedures that should be taken in considering the resolution of this matter. Furthermore, such procedures do not constitute an audit, examination, review, or compilation in accordance with generally accepted auditing standards, and accordingly, we are unable to express an opinion or any other form of assurance with respect to the information contained in the report. This report is

Messrs. Wright and Feltman
January 31, 2005
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Confidential

prepared solely to assist you and is not to be distributed for any other purpose. None of the contents of this report are intended to provide legal advice.

We appreciate the opportunity to serve you. If you have any questions relating to any matter presented herein, please do not hesitate to contact us.

Sincerely,

A handwritten signature in cursive script that reads "Mari C. Reidy".

Mari C. Reidy, CPA, CFE
Executive
Crowe Chizek and Company LLC

**Gary Urban Enterprise Association
Internal Investigation
Documents Considered**

Exhibit 1

No.	Description
1.	Gary Urban Enterprise Association By-Laws.
2.	QuickBooks check registers for relevant period, January 1, 2001 to December 31, 2004.
3.	Available bank statements for Mercantile accounts 7006802, 7000359, 200700359, 7006594, 7006756, 7003748, 7005822, 2017903, 2017946, 5207859, 7000340, 7300549, 7101724.
4.	Available bank statements for Fifth Third Bank accounts 7230842549, 7230842614, 7230842556, 7230842598, 7230842606, 7230842564.
5.	Available cancelled checks for Mercantile Bank account number 7000359 from January 1999 to May 2001.
6.	The electronic file of the Resolution of the Board of Directors of the Gary Urban Enterprise Association, Inc. relating to the UGD transfer created May 13, 2003.
7.	Gary, East Chicago, Hammond Empowerment Zone Revolving Loan Fund Project Agreement dated November 13, 2001.
8.	Loan documents executed between the GUEA and Emerson Housing LP.
9.	Real estate files containing quitclaim deeds, tax documents and purchase price information for GUEA properties.
10.	Resolution of the Personnel Committee of the Gary Urban Enterprise Association related to the compensation of the executive director as it relates to the house at 761 Carolina, Gary Indiana dated March 19, 2001.
11.	Vendor invoices located in GUEA files from Willis Construction and Value City Furniture for construction and renovation to 761 Carolina, Gary Indiana.
12.	Master Tile/Carpet One proposal for 761 Carolina, Gary Indiana dated 9/4/01.
13.	Contract for purchase of 1019-25 W 63rd and 6305 - 11 S Carpenter.
14.	Citations from the City of Chicago relating to property at 1019-25 W 63rd and 6305 -S Carpenter.
15.	Invoices from Volk Construction for storage rental from October 2001 until July 2002.
16.	Available invoices from Gregory L. Hill and SAL Landscaping located in GUEA files for services during the relevant period.
17.	Bank One Online Account Activity reports for accounts ending in 8450 and 9219.
18.	Available VISA and SAMS credit card statements for the relevant period.
19.	Reimbursement schedule for personal expenses incurred by Ms. Joanna L. Meeks prepared by Ms. Charmaine Pratchett.
20.	Reimbursement schedule for personal expenses incurred by Ms. Charmaine Pratchett prepared by Ms. Charmaine Pratchett.
21.	Gary Urban Enterprise Association Employee handbook dated January 1, 2000.
22.	Reimbursement requests from GUEA Employees for the relevant period.
23.	ADP payroll reports for the relevant period.
24.	Contracts for services between JIL, Inc. and GUEA dated 8/15/01 and 8/21/01.
25.	Voided check from JIL, Inc. checkbook.
26.	Ms. Charmaine Pratchett's tax return for 2002.
27.	Electronic file obtained from Ms. Charmaine Pratchett's computer of a Memo of Understanding between SAL Landscaping and GUEA dated October 15, 2002.

**Gary Urban Enterprise Association
Internal Investigation
Documents Considered**

Exhibit 1

No.	Description
28.	Letter addressed to Feiwell & Hannoy, P.C. from Ms. Johnnie Wright November 28, 2001.
29.	Complaint on note and to foreclose mortgage on real estate at 1225 E 19th Ave. Gary Indiana filed November 15, 2001.
30.	Public Records search for Angela Monique Cotton.
31.	Public Records information available through the Lake County Assessor's website.
32.	Loan documents and disbursements between Chemcoaters, LLC and GUEA.
33.	Various vendor files for the years 2001 through 2004.

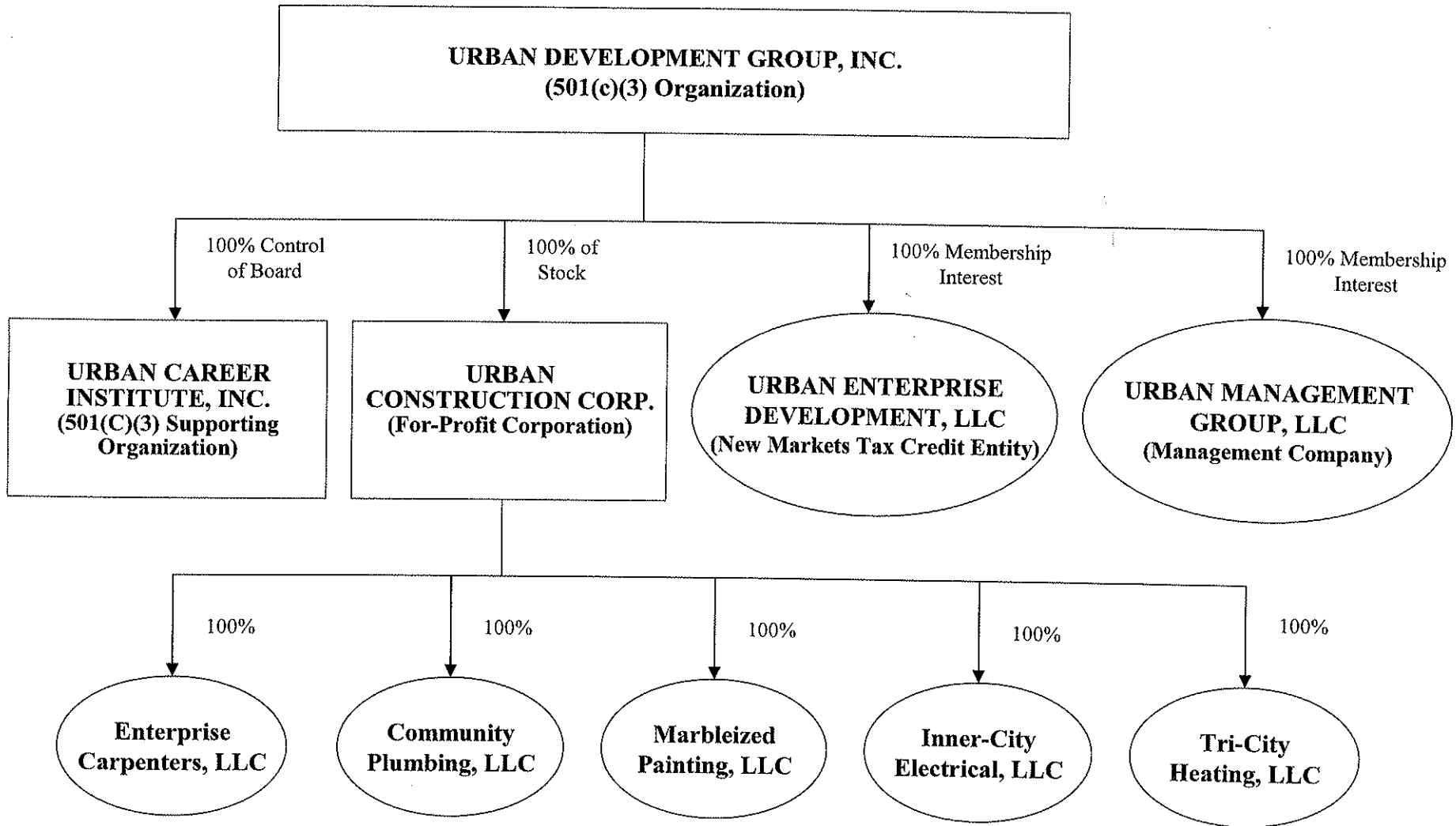
Gary Urban Enterprise Association
Internal Investigation
Bank Accounts

Exhibit 2

Bank personnel

Account Number		Date of Balance	Balance	Comments	Authorized Signer	Purpose
7006802	Mercantile	12/31/2004	\$59,707.28		Christopher Morrow, Derrick Earls, Johnnie Wright	Main operating account
7000359	Mercantile	12/31/2004	\$3,062.41		Christopher Morrow, Derrick Earls, Johnnie Wright	Payroll account
200700359	Mercantile			Information not available		
7006594	Mercantile	12/31/2004	\$6,045.00		Jojuana L. Meeks, Charmaine Pratchett	Single dwelling rental unit account
7006756	Mercantile	12/31/2004	\$23,241.00		Jojuana L. Meeks, Charmaine Pratchett	24-Unit Multifamily housing development
7006748	Mercantile	12/31/2004	\$5,119.17		Jojuana L. Meeks, Charmaine Pratchett	24-Unit Multifamily housing development
7005822	Mercantile	12/31/2004	\$79,165.78	Checking account	Jojuana L. Meeks, Charmaine Pratchett	Reserve account per Partnership Agreement
2017903	Mercantile	12/31/2004	\$129,563.83	Money Market	Jojuana L. Meeks, Charmaine Pratchett	Reserve account per Partnership Agreement
2017946	Mercantile	12/31/2004	\$24,483.56	Money Market	Jojuana L. Meeks, Charmaine Pratchett	Reserve account per Partnership Agreement
5207859	Mercantile	12/31/2004	\$13,640.38	Corporate Account	Jojuana L. Meeks, Charmaine Pratchett	Tenant Security Deposit Account
7230842549	Fifth Third Bank	12/31/2004	\$99,925.15	Account opened on 06/07/2002 with \$100,000. \$74.85 service charge assessed in July of 2002. Balance as of 10/31/2004 - \$99,925 has not changed since then. Declared dormant by bank 06/30/03	Christopher Morrow, Derrick Earls, Johnnie Wright	Construction Account
7230842614	Fifth Third Bank	12/31/2004	\$10,000.00	No activity since opening 6/07/2002, Declared dormant by bank 06/30/03	Christopher Morrow, Derrick Earls, Johnnie Wright	Construction Account
7230842556	Fifth Third Bank	12/31/2004	\$10,000.00	No activity since opening 6/07/2002, Declared dormant by bank 06/30/03	Christopher Morrow, Derrick Earls, Johnnie Wright	Construction Account
7230842598	Fifth Third Bank	12/31/2004	\$10,000.00	No activity since opening 6/07/2002, Declared dormant by bank 06/30/03	Christopher Morrow, Derrick Earls, Johnnie Wright	Construction Account
7230842606	Fifth Third Bank	12/31/2004	\$10,000.00	No activity since opening 6/07/2002, Declared dormant by bank 06/30/03	Christopher Morrow, Derrick Earls, Johnnie Wright	Construction Account
7230842564	Fifth Third Bank	12/31/2004	\$10,000.00	No activity since opening 6/07/2002, Declared dormant by bank 06/30/03	Christopher Morrow, Derrick Earls, Johnnie Wright	Construction Account
7000340	Mercantile	6/15/2001	\$0.00		Christopher Morrow, Derrick Earls, Johnnie Wright	Program Account
7300530	Mercantile	11/17/2004	\$6,205.50		Christopher Morrow, Derrick Earls, Johnnie Wright	Program Account
7300549	Mercantile	12/31/2004	\$227,512.64			
7101724	Mercantile	12/31/2004	\$659.05			

**ORGANIZATIONAL CHART
FOR URBAN DEVELOPMENT GROUP, INC.
(As of September __, 2004)**



RESOLUTION OF THE BOARD OF DIRECTORS
OF THE GARY URBAN ENTERPRISE ASSOCIATION, INC.

Whereas, the Gary Urban Enterprise Association (the "Corporation") was created pursuant to Indiana Code 4-4-6.1-et. seq. to enhance economic development in a designated area in the City of Gary;

Whereas, Indiana Code provides that the primary source of funding for the zone is the inventory taxes paid by zone businesses;

Whereas, HB 1001 provides that the Indiana inventory tax will be abolished by 2004 and a provision of the statute could prevent some companies from paying the tax as early as 2003;

Whereas, the legislation authorizing the zone provides for the sunset of the zone on December 31, 2004;

Whereas, these provisions in the law will adversely affect the viability of the Corporation;

Whereas, the Gary Urban Enterprise Association has made a phenomenal impact in the City of Gary through housing and commercial development and the provision of training and education;

Whereas, the work of GUEA can be continued through the formation of a separate not-for-profit entity that will focus on housing and business development and training and education;

NOW THEREFORE BE IT RESOLVED, that the Board of the GUEA will form a not-for-profit entity, entitled Urban Development Group, Inc.;

RESOLVED FURTHER, that the Board will transfer all assets to Urban Development Group, Inc.;

RESOLVED FURTHER, that Urban Development Group, Inc. shall be governed by a board chosen by the members of GUEA;

RESOLVED FURTHER, that the Board of the GUEA is hereby authorized, empowered and directed to enter into, execute and deliver all agreements, instruments, certificates and documents (together, the "Transfer Documents") required in furtherance of the transfer of assets and to perform all of its obligations under the Transfer Documents;

RESOLVED FURTHER, that J. Lynn Meeks, as President of the Corporation, by and hereby is authorized, empowered and directed to execute and deliver the Transfer

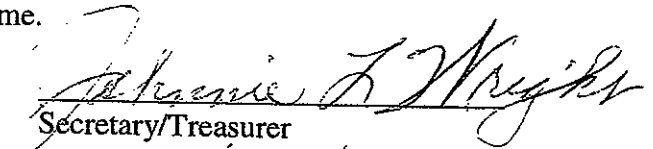
SECRETARY'S CERTIFICATE

I hereby certify that I am the duly elected and acting Secretary and keeper of the records and corporate seal of the Gary Urban Enterprise Association (the "Corporation");

That the attached is a true and correct copy of a Resolution duly and unanimously adopted at a meeting of the Board of Directors of the Corporation on December 20, 2002 (the "Resolution"), all of the Directors being present necessary to constitute a quorum for the transaction of business;

Further, that such meeting was called in compliance with all applicable laws and requirements of the Corporate Charter and By-laws of the Corporation;

That the Resolution does not conflict with the Corporate Charter or By-laws of the Corporation nor has the Resolution been, in any way, altered, amended or repealed and that it is in full force and effect, unrevoked and unrescinded, as of this day, and has been entered upon the regular minute book of the Corporation as of the aforementioned date and that the Board of Directors of the Corporation has, and at the time of the adoption of this Resolution, had, full power and lawful authority to adopt the Resolution and to confer the powers hereby granted to the officers and staff therein named who have full power and lawful authority to exercise the same.


Secretary/Treasurer

1/27/03
Date

Gary Urban Enterprise Association
Internal Investigation
Property Listing

Exhibit 5

Source: GUEA employees and files, and Lake County Assessor Records

Key Number	Address	Purchase Date	Transfer Date	Purchase Amount
	749-53 Pennsylvania Street	2/11/02	2/15/02	\$ 17,000
20-20-203-001	6305-11 S. Carpenter & 1019-25 W. 63rd Street Chic	4/18/03	4/18/03	116,000
25-40-0006-0024	6400 Grand Boulevard	6/20/00	7/26/00	1,300
25-40-0009-0023	7605 Melton Rd.	2/29/00	3/1/00	2,500
25-40-0021-0005	901 Alabama Street	2/23/99	3/10/99	NICII transfer
25-40-0022-0016	825 Iowa Street	2/23/99	3/25/99	NICII transfer
25-40-0025-0001	9th & IND 957 MLK Drive	6/20/00	7/26/00	830
25-40-0032-0057	4280 W. 5th Avenue	12/6/00	12/13/00	2,000
25-40-0041-0011	2144 W. 12th Avenue	6/20/00	6/22/00	1,000
25-40-0096-0006	7325 W. 5th Avenue (see also 7323)	10/8/03	10/10/03	Combined
25-40-0096-0007	7323 W. 5th Avenue	10/8/03	10/10/03	48,000
25-40-0099-0016	7700 W. 15th Avenue	3/22/01	3/23/01	650
25-41-0003-0012	3536 E. 9th Avenue	6/20/00	6/22/00	700
25-41-0028-0013	4422 E. 10th Avenue	6/20/00	6/22/00	930
25-41-0055-0001	6300 Miller Avenue	10/3/01	10/18/01	10
25-41-0076-0018	5245 E. 6th Avenue	6/20/00	6/22/00	1,330
25-41-0085-0019	3952 Madison Street	12/8/99	1/10/00	3,900
25-41-0085-0055	3911 Monore Street	12/6/00	12/13/00	3,300
25-41-0095-0007	2360 W. 9th Avenue	6/6/01	6/7/01	1,000
25-41-0119-0014	4773-77 Pennsylvania St.	6/20/00	6/22/00	5,500
25-41-0122-0009	4851-55 Connecticut Street	6/20/00	7/26/00	5,000
25-41-0219-0003	4828-30 W. 5th Avenue	12/20/00	12/21/00	1,370
25-41-0221-0009	5000-4 W. 5th Avenue	12/20/00	12/21/00	2,230
25-41-0271-0024	1244 Cass Street	12/20/00	10/21/00	3,700
25-41-0278-0013	5124 E. 13th Ave.	8/29/01	9/27/01	40,000
25-41-0280-0003	5303 E. 11th Place	12/15/99	1/10/00	650
25-42-0008-0002	7405-07 W. 11th Avenue	9/20/01	9/26/01	600
25-42-0008-0005	7417-19 W. 11th Avenue	9/20/01	9/26/01	600
25-42-0008-0010	7437-39 W. 11th Avenue	9/20/01	9/26/01	600
25-42-0008-0011	1121-23 Bryan Street	8/8/01	8/9/01	600
25-42-0008-0014	1133-35 Bryan Street	8/8/01	8/9/01	600
25-42-0008-0019	1153-55 Bryan Street	8/8/01	8/9/01	600
25-42-0008-0023	1169-71 Bryan Street	8/8/01	8/9/01	600
25-42-0009-0002	1304-06 Blaine Street	8/8/01	8/9/01	600
25-42-0009-0040	1333-35 Bryan Street	6/20/01	6/20/01	600
25-42-0009-0048	1301-03 Bryan Street	8/8/01	8/9/01	600
25-42-0011-0011	721-23 Stevenson Street	6/20/00	6/22/00	1,130
25-42-0014-0009	800 Hobart Street	6/6/01	6/7/01	800
25-42-0014-0028	6500 W. 9th Avenue	6/20/01	6/20/01	770
25-42-0015-0042	861-63 Hobart Street	9/20/01	9/26/01	700
25-42-0015-0054	813-15 Hobart Street	6/20/01	6/20/01	700
25-42-0016-0038	857 Stevenson Street	8/8/01	8/9/01	700
25-42-0016-0043	837 Stevenson Street	9/20/01	9/26/01	700
25-42-0017-0031	871 Wheeler Street	6/20/01	6/20/01	800
25-42-0017-0036	863 Wheeler Street	6/20/00	6/22/00	800
25-42-0018-0001	5203-07 W. 9th Avenue	6/6/01	6/7/01	930
25-42-0024-0010	7401-03 W. 15th Avenue	9/20/01	9/26/01	6,500
25-42-0139-0017	961-63 Mount Street	6/20/00	6/22/00	700
25-42-0190-0008	2336 Industrial Boulevard	12/6/00	12/13/00	650
25-42-0190-0015	2364 Industrial Boulevard	12/6/00	12/13/00	750
25-42-0238-0053	3989 Madison Street	12/15/99	1/10/00	3,400
25-42-0247-0008	4029-31 Pennsylvania St.	12/6/00	12/13/00	700
25-42-0267-0002	759 Colfax Street	12/20/00	12/21/00	750
25-42-0271-0038	829-31 Colfax Street	8/8/01	8/9/01	700
25-42-0271-0039	825-27 Colfax Street	9/20/01	9/26/01	700
25-43-0013-0004	1702 W. 9th Avenue	6/20/00	6/22/00	1,100
25-43-0018-0008	3961-63 Johnson Street	12/20/00	12/21/00	730
25-43-0022-0001	4101-03 Johnson Street	12/20/00	12/21/00	1,200
25-43-0022-0002	4105-07 Johnson Street	12/20/00	12/21/00	3,000
25-43-0024-0023	4244-46 Johnson Street	12/20/00	12/21/00	770
25-43-0057-0014	7154 Birch Avenue	12/6/00	12/13/00	1,200
25-43-0057-0015	7160 Birch Avenue	2/29/00	3/1/00	1,300
25-43-0059-0025	236-48 Miami Street	12/20/00	12/21/00	2,600

Confidential

Prepared By Crowe Chizek and Company LLC

1 of 10

Gary Urban Enterprise Association
Internal Investigation
Property Listing

Exhibit 5

25-43-0079-0019	6210-06 W. 6th Avenue	9/20/01	9/26/01	770
25-43-0084-0001	5701 W. 5th Avenue	8/8/01	8/9/01	45,000
25-43-0089-0020	566 Virginia Street (see also 525-29, 544, 560)	6/2/01	7/13/04	Combined
25-43-0090-0039	525-29 Virginia Street (see also 544, 566, 560)	6/2/01	7/13/04	Combined
25-43-0100-0009	631-33 Fairbanks Street	6/6/01	6/7/01	1,170
25-43-0102-0029	6604-08 W. 5th Place	6/6/01	6/7/01	800
25-43-0109-0006	430-34 Colfax Street	9/20/01	9/26/01	730
25-43-0109-0007	436-46 Colfax Street	6/20/00	6/22/00	730
25-43-0121-0025	6322-24 W. 5th Avenue	6/20/00	6/22/00	670
25-43-0158-0005	4011 W. 13th Avenue	12/6/00	12/13/00	1,070
25-43-0163-0011	1128 Bigger Street	9/20/01	9/26/01	2,400
25-43-0193-0032	3832 W. 11th Avenue	12/6/00	12/13/00	650
25-43-0201-0033	1961 Delaware Street	6/20/01	6/20/01	5,500
25-43-0246-0016	6333 E. 3rd Avenue	12/15/99	1/10/00	1,770
25-43-0247-0006	6340-46 E. 4th Avenue	12/15/99	1/10/00	1,800
25-43-0247-0007	6332-38 E. 4th Avenue	12/15/99	1/10/00	1,800
25-43-0247-0008	6324-30 E. 4th Avenue	12/15/99	1/10/00	1,100
25-43-0247-0009	6316-22 E. 4th Avenue	12/15/99	1/10/00	1,100
25-43-0247-0010	6308-14 E. 4th Avenue	12/15/99	1/10/00	1,100
25-43-0247-0011	6300-06 E. 4th Avenue	12/15/99	1/10/00	1,100
25-43-0317-0024	5322 W. 5th Avenue	6/6/01	6/7/01	1,530
25-43-0320-0011	5241 W. 3rd Avenue	6/6/01	6/7/01	1,600
25-43-0382-0012	1589-91 Clark Road	6/6/01	6/7/01	1,200
25-43-0383-0012	1741-43 Clark Road	6/6/01	6/7/01	1,400
25-43-0388-0059	1624 W. 11th Avenue	6/6/01	6/7/01	3,300
25-44-0002-0021	836 Tyler Street	2/29/00		650
25-44-0003-0025	806 Harrison Street	6/20/00	6/22/00	850
25-44-0004-0016	848 Van Buren Street	12/6/00		650
25-44-0005-0020	828 Jackson Street	6/6/01	6/7/01	2,000
25-44-0006-0026	808 Monroe Street	6/20/00	6/22/00	2,340
25-44-0013-0024	824 Connecticut Street	11/7/02	11/18/02	675
25-44-0014-0008	829-31 Connecticut Street	12/6/00	12/13/00	700
25-44-0014-0029	808 Pennsylvania Street	11/7/02	11/18/02	675
25-44-0014-0030	804 Pennsylvania Street	11/7/02	11/18/02	800
25-44-0015-0001	801 Pennsylvania Street	12/18/02	1/6/03	600
25-44-0015-0002	805 Pennsylvania Street	1/19/00	2/1/00	800
25-44-0015-0009	833 Pennsylvania Street	4/10/02	4/30/02	600
25-44-0015-0026	812 Delaware Street	11/7/02	1/18/02	800
25-44-0015-0027	808 Delaware Street	11/7/02	11/18/02	800
25-44-0015-0028	804 Delaware Street	4/10/02	4/30/02	600
25-44-0015-0029	800 Delaware Street	9/20/01	9/26/01	850
25-44-0016-0005	817 Delaware Street	12/20/00	12/21/00	1,500
25-44-0016-0013	849 Delaware Street	4/10/02	4/30/02	5,500
25-44-0016-0022	828 Delaware Street	4/10/02	4/30/02	600
25-44-0016-0027	832 Maryland Street	12/18/02	1/6/03	600
25-44-0016-0033	808 Maryland Street	4/10/02	4/30/02	2,100
25-44-0017-0001	801 Maryland Street	11/7/02	11/18/02	675
25-44-0017-0003	809 Maryland Street	12/20/00	12/21/00	1,000
25-44-0017-0004	813 Maryland Street	11/7/02	11/18/02	800
25-44-0017-0011	841 Maryland Street	4/10/02	4/30/02	1,000
25-44-0017-0025	832/836 Virginia Street	10/7/04		50,000
25-44-0017-0026	828-30 Virginia Street	2/29/00	3/1/00	700
25-44-0018-0005	813-15 Virginia Street	4/10/02	4/30/02	600
25-44-0018-0007	821-23 Virginia Street	6/6/01	6/7/01	2,000
25-44-0018-0012	841 Virginia Street	2/29/00	3/1/00	21,000
25-44-0018-0032	808 Carolina Street	4/10/02	4/30/02	600
25-44-0018-0034	800 Carolina Street	1/19/00	2/1/00	870
25-44-0019-0001	801 Carolina Street	11/7/02	11/18/02	900
25-44-0019-0002	805 Carolina Street	6/6/01	6/7/01	770
25-44-0019-0004	815 Carolina Street	9/18/02	3/3/03	1
25-44-0019-0006	821 Carolina Street	11/7/02	11/18/02	900
25-44-0019-0008	829 Carolina Street	11/7/02	11/18/02	900
25-44-0019-0009	835 Carolina Street	11/7/02	11/18/02	675
25-44-0019-0011	841 Carolina Street	11/7/02	11/18/02	900
25-44-0019-0014	855 Carolina Street	11/7/02	11/18/02	900
25-44-0019-0033	810 Georgia Street	11/7/02	11/18/02	675
25-44-0020-0002	805 Georgia Street	4/10/02	4/30/02	600

Gary Urban Enterprise Association
Internal Investigation
Property Listing

Exhibit 5

25-44-0020-0024	848 Rhode Island Street	6/6/01	6/7/01	8,600
25-44-0020-0034	804 Rhode Island Street	4/10/02	4/30/02	600
25-44-0021-0014	857 Rhode Island Street	12/15/99	1/10/00	1,700
25-44-0021-0022	**850 Vermont Street	12/15/99	1/10/00	1,670
25-44-0022-0001	801-03 Vermont Street	4/10/02	4/30/02	600
25-44-0022-0007	825 Vermont Street	6/6/01	6/7/01	870
25-44-0022-0008	829 Vermont Street	11/7/02	11/18/02	800
25-44-0022-0012	849 Vermont Street	4/10/02	4/30/02	4,500
25-44-0022-0014	857 Vermont Street	11/7/02	11/18/02	800
25-44-0022-0015	863 Vermont Street	11/7/02	11/18/02	675
25-44-0022-0022	846 Kentucky Street	9/8/03		10,000
25-44-0023-0007	817 Kentucky Street	12/15/99	1/10/00	1,800
25-44-0023-0011	833 Kentucky Street	4/10/02	4/30/02	770
25-44-0023-0012	837 Kentucky Street	4/10/02	4/30/02	600
25-44-0023-0015	851 Kentucky Street	11/7/02	11/18/02	675
25-44-0023-0020	866 Tennessee Street	12/20/00		7,500
25-44-0023-0028	832 Tennessee Street	4/10/02		1,000
25-44-0023-0029	826 Tennessee Street	2/22/01		2,800
25-44-0023-0034	804 Tennessee Street	6/6/01		970
25-44-0023-0035	1129 E. 8th Avenue	10/20/99	11/22/99	750
25-44-0023-0036	1121-25 E. 8th Avenue	2/29/00	3/1/00	650
25-44-0024-0003	811 Tennessee Street	4/10/02		600
25-44-0025-0001	701 Fillmore Street	4/10/02	4/30/02	4,900
25-44-0025-0031	736 Polk Street	6/20/00	6/22/00	3,500
25-44-0026-0012	741 Polk Street	12/20/00	12/21/00	16,000
25-44-0027-0027	736 Harrison Street	2/29/00	3/1/00	3,000
25-44-0028-0015	749-53 Harrison Street	2/29/00	3/1/00	2,200
25-44-0029-0020	766 Jackson Street	2/29/00	3/1/00	650
25-44-0032-0002	711 Madison Street	12/15/99	1/10/00	1,200
25-44-0033-0022	768 Adams Street	4/10/02	4/30/02	2,000
25-44-0033-0030	734 Adams Street	2/28/02	3/4/02	5,000
25-44-0034-0017	753 Adams Street	4/10/02	4/30/02	2,000
25-44-0035-0014	776-78 Broadway Street	10/17/01	10/18/01	10
25-44-0035-0015	772-74 Broadway Street	10/17/01	10/18/01	10
25-44-0035-0016	768-70 Broadway Street	10/17/01	10/18/01	62,600
25-44-0035-0020	744-50 Broadway Street	3/3/99	3/10/99	900
25-44-0035-0022	732-38 Broadway Street	3/3/99	3/10/99	5,300
25-44-0037-0017	778 Connecticut Street	4/10/02	4/30/02	6,000
25-44-0037-0019	770 Connecticut Street	4/10/02	4/30/02	600
25-44-0037-0022	756 Connecticut Street	12/18/02	1/6/03	600
25-44-0037-0029	728 Connecticut Street	11/7/02	11/18/02	675
25-44-0037-0030	724 Connecticut Street	12/18/02	1/6/03	600
25-44-0037-0033	712 Connecticut Street	12/18/02	1/6/03	600
25-44-0037-0035	704 Connecticut Street	6/25/04		17,000
25-44-0038-0014	749 Connecticut Street	12/8/99	1/10/00	730
25-44-0038-0016	757 Connecticut Street	12/8/99	1/10/00	730
25-44-0038-0025	760 Pennsylvania Street	12/15/99	1/10/00	730
25-44-0038-0026	758 Pennsylvania Street	1/17/01	1/24/01	730
25-44-0038-0029	746 Pennsylvania Street	12/15/99	1/10/00	970
25-44-0038-0032	736 Pennsylvania Street	12/8/99	1/10/00	730
25-44-0038-0037	712 Pennsylvania Street	12/8/99	1/10/00	1,200
25-44-0038-0038	708 Pennsylvania Street	12/8/99	1/10/00	2,300
25-44-0038-0039	704 Pennsylvania Street	12/8/99	1/10/00	1,100
25-44-0038-0041	700 Pennsylvania Street	12/15/99	1/10/00	670
25-44-0039-0003	713 Pennsylvania Street	12/8/99	1/10/00	6,500
25-44-0039-0004	717 Pennsylvania Street	12/15/99	1/10/00	730
25-44-0039-0013	745 Pennsylvania Street	9/20/02		2,573
25-44-0039-0021	777 Pennsylvania Street	12/15/99	1/10/00	730
25-44-0039-0034	728 Delaware Street	12/8/99	1/10/00	650
25-44-0039-0035	724 Delaware Street	7/15/02	7/16/02	1
25-44-0039-0036	720 Delaware Street	8/13/04		19,500
25-44-0039-0039	710 Delaware Street	12/15/99	1/10/00	730
25-44-0040-0005	717 Delaware Street	9/10/02		2,383
25-44-0040-0012	741 Delaware Street	12/15/99	1/10/00	650
25-44-0040-0017	757 Delaware Street	4/10/02	4/30/02	600
25-44-0040-0018	761-63 Delaware Street	6/20/01	6/20/01	730
25-44-0040-0019	765 Delaware Street	2/20/02	2/21/02	770

Gary Urban Enterprise Association
Internal Investigation
Property Listing

Exhibit 5

25-44-0040-0034	732 Maryland Street	4/10/02	4/30/02	600
25-44-0040-0035	728 Maryland Street	12/18/02	1/6/03	800
25-44-0040-0036	724 Maryland Street	12/18/02	1/6/03	600
25-44-0041-0001	701 Maryland Street	4/10/02	4/30/02	600
25-44-0041-0005	717 Maryland Street	2/29/00	3/1/00	650
25-44-0041-0013	741 Maryland Street	9/20/01	9/26/01	730
25-44-0041-0020	769 Maryland Street	4/10/02	4/30/02	600
25-44-0041-0022	777 Maryland Street	12/20/00	12/21/00	2,270
25-44-0041-0024	772 Virginia Street	12/20/00	12/21/00	3,000
25-44-0041-0029	752 Virginia Street	11/7/02	11/18/02	900
25-44-0041-0030	750 Virginia Street	9/20/02		545
25-44-0041-0031	744 Virginia Street	10/20/99	11/22/99	650
25-44-0041-0032	742 Virginia Street	11/7/02	11/18/02	750
25-44-0041-0033	738 Virginia Street	12/15/99	1/10/00	2,040
25-44-0041-0034	734 Virginia Street	4/10/02	4/30/02	600
25-44-0042-0007	725 Virginia Street	9/20/01	10/18/01	500
25-44-0042-0015	755 Virginia Street	4/10/02	4/30/02	600
25-44-0042-0025	760 Carolina Street	4/10/02	4/30/02	600
25-44-0042-0032	736 Carolina Street	11/7/02	11/18/02	900
25-44-0042-0034	732 Carolina Street	12/15/99	1/10/00	2,070
25-44-0042-0036	724 Carolina Street	2/29/00	3/1/00	650
25-44-0042-0039	714-12 Carolina Street	2/29/00	3/1/00	650
25-44-0043-0016	753 Carolina Street	2/20/02	2/21/02	770
25-44-0043-0017	757 Carolina Street	11/19/01	1/2/02	19,000
25-44-0043-0018	761 Carolina Street	11/28/00	11/28/00	15,000
25-44-0043-0033	740 Georgia Street	9/20/01	9/26/01	830
25-44-0043-0040	716 Georgia Street	11/7/02	11/18/02	800
25-44-0043-0043	700 Georgia Street	6/13/03	6/19/03	30,000
25-44-0044-0001	701 Georgia Street	11/7/02	11/18/02	675
25-44-0044-0004	713 Georgia Street	12/15/99	1/10/00	2,040
25-44-0044-0013	745 Georgia Street	4/10/02	4/30/02	600
25-44-0044-0014	749 Georgia Street	4/10/02	4/30/02	600
25-44-0044-0016	757 Georgia Street	11/7/02	11/18/02	800
25-44-0044-0017	761 Georgia Street	11/7/02	11/18/02	800
25-44-0044-0020	773 Georgia Street	4/10/02	4/30/02	600
25-44-0044-0021	816 E. 8th Avenue	12/15/99	1/10/00	2,600
25-44-0044-0042	700 Rhode Island Street	2/22/01	2/28/01	900
25-44-0045-0001	701 Rhode Island Street	9/20/01	9/26/01	7,500
25-44-0045-0003	705 Rhode Island Street	6/6/01	6/7/01	1,250
25-44-0045-0006	719 Rhode Island Street	12/15/99	1/10/00	800
25-44-0045-0026	764 Vermont Street	4/10/02	4/30/02	600
25-44-0045-0028	756 Vermont Street	4/10/02	4/30/02	1,000
25-44-0045-0043	700 Vermont Street	8/8/01	8/9/01	1,000
25-44-0046-0010	747 Vermont Street	6/6/01	6/7/01	1,250
25-44-0046-0011	753 Vermont Street	4/10/02	4/30/02	1,000
25-44-0046-0024	734 Kentucky Street	4/10/02	4/30/02	1,200
25-44-0047-0017	778 Tennessee Street	4/10/02		600
25-44-0047-0022	756 Tennessee Street	12/6/00	12/13/00	800
25-44-0047-0035	704 Tennessee Street	4/10/02	4/30/02	600
25-44-0048-0018	763 Tennessee Street	12/6/00	12/13/00	900
25-44-0048-0019	769 Tennessee Street	9/20/01	9/26/01	770
25-44-0048-0022	777 Tennessee Street	11/7/02		800
25-44-0049-0003	621 Fillmore Street	2/29/00	3/1/00	1,800
25-44-0049-0026	632 Polk Street	2/29/00	3/1/00	650
25-44-0051-0013	645 Tyler Street	6/6/01		13,500
25-44-0051-0021	674 Harrison Street	4/10/02	4/30/02	3,500
25-44-0051-0026	658 Harrison Street	4/10/02	4/30/02	600
25-44-0051-0032	632 Harrison Street	4/10/02	4/30/02	600
25-44-0052-0005	623 Harrison Street	2/29/00	3/1/00	800
25-44-0052-0014	651 Harrison Street	2/29/00	3/1/00	1,400
25-44-0052-0016	657 Harrison Street	2/29/00	3/1/00	650
25-44-0052-0022	666 Van Buren Street	4/10/02		600
25-44-0052-0029	636 Van Buren Street	4/10/02		2,500
25-44-0052-0030	632 Van Buren Street	4/10/02		600
25-44-0053-0006	639 Van Buren Street	12/6/00	12/13/00	870
25-44-0053-0010	653 Van Buren Street	9/20/01		770
25-44-0056-0003	615 Madison Street	12/6/00	12/13/00	900

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25-44-0056-0005	625 Madison Street	9/20/01	9/26/01	5,500
25-44-0056-0006	629 Madison Street	9/20/01	9/26/01	5,500
25-44-0057-0014	649 Jefferson Street	2/29/00	3/1/00	800
25-44-0057-0037	616 Adams Street	9/20/01	9/26/01	20,000
25-44-0057-0042	649-53 Jefferson Street	9/20/01	9/26/01	730
25-44-0058-0021	672-678 Washington St.	3/3/99	3/10/99	1,970
25-44-0059-0013	684-86 Broadway Street	3/3/99	3/10/99	4,800
25-44-0059-0014	680-82 Broadway Street	6/6/01	6/7/01	2,100
25-44-0059-0016	668-77 Broadway Street	9/20/01	9/26/01	45,500
25-44-0059-0017	660-66 Broadway Street	3/3/99	3/10/99	3,300
25-44-0059-0018	656-658 Broadway Street	10/5/01	10/18/01	30,000
25-44-0059-0019	652-54 Broadway Street	9/20/02		26,480
25-44-0059-0020	648-50 Broadway Street	10/16/01	10/18/01	DNL
25-44-0059-0022	640-42 Broadway Street	3/3/99	3/10/99	2,900
25-44-0059-0023	632-38 Broadway Street	3/3/99	3/10/99	2,900
25-44-0060-0022	616-18 Massachusetts St.	2/29/00	3/1/00	1,760
25-44-0060-0024	612-14 Massachusetts St.	2/29/00	3/1/00	1,760
25-44-0061-0008	670 Connecticut Street	8/22/01	8/31/01	730
25-44-0064-0012	641-47 Delaware Street	10/20/99	11/22/99	1,200
25-44-0064-0013	649 Delaware Street	8/22/01	8/31/01	900
25-44-0064-0023	668 Maryland Street	8/22/01	8/31/01	2,240
25-44-0064-0041	604 Maryland Street	8/22/01	8/31/01	730
25-44-0065-0004	613 Maryland Street	8/22/01	8/31/01	730
25-44-0065-0005	617 Maryland Street	8/22/01	8/31/01	730
25-44-0065-0009	633 Maryland Street	8/22/01	8/31/01	730
25-44-0065-0027	652 Virginia Street	8/22/01	8/31/01	2,170
25-44-0065-0031	638 Virginia Street	8/22/01	8/31/01	900
25-44-0065-0032	632 Virginia Street	8/22/01	8/31/01	2,400
25-44-0065-0033	630 Virginia Street	8/22/01	8/31/01	770
25-44-0065-0034	624 Virginia Street	8/22/01	8/31/01	5,700
25-44-0065-0037	612 Virginia Street	8/22/01	8/31/01	1,000
25-44-0065-0039	604 Virginia Street	8/22/01	8/31/01	1,000
25-44-0066-0004	617 Virginia Street	10/20/99	11/22/99	700
25-44-0066-0007	631 Virginia Street	8/22/01	8/31/01	770
25-44-0066-0009	637 Virginia Street	2/29/00	3/1/00	700
25-44-0066-0020	608 E. 7th Avenue	6/6/01	6/7/01	1,300
25-44-0066-0021	678 Carolina Street	3/3/99	3/10/99	1,800
25-44-0066-0025	664 Carolina Street	12/20/00	12/21/00	770
25-44-0066-0043	600 Carolina Street	9/20/01	9/26/01	1,500
25-44-0069-0005	627 Rhode Island Street	9/20/00	9/21/00	2,060
25-44-0069-0015	600 Vermont Street	10/20/99	11/22/99	650
25-44-0070-0005	627 Vermont Street	4/10/02	4/30/02	600
25-44-0070-0027	624 Kentucky Street	11/7/02	11/18/02	700
25-44-0071-0001	1117 E. 6th Avenue	6/6/01	6/7/01	11,500
25-44-0071-0003	609 Kentucky Street	10/1/00		18,500
25-44-0071-0017	676 Tennessee Street	12/15/99	1/10/02	2,030
25-44-0071-0018	670 Tennessee Street	4/10/02	4/30/02	600
25-44-0071-0020	662 Tennessee Street	4/10/02	4/30/02	600
25-44-0072-0001	1219 E. 6th Avenue	11/7/02	11/18/02	675
25-44-0072-0005	619 Tennessee Street	4/10/02	4/30/02	600
25-44-0072-0011	647 Tennessee Street	2/20/02	2/21/02	870
25-44-0072-0016	675 Tennessee Street	4/10/02	4/30/02	600
25-44-0072-0017	1200 E. 7th Avenue	4/10/02	4/30/02	8,000
25-44-0074-0028	829-33 Dekalb Street	11/7/02	11/18/02	675
25-44-0075-0007	520 Harrison Street	11/7/01	11/9/01	750
25-44-0076-0013	524 Van Buren Street	9/20/01		750
25-44-0076-0014	528 Van Buren Street	9/20/01		750
25-44-0076-0022	560 Van Buren Street	9/20/01		750
25-44-0077-0024	576 Jackson Street	9/20/01	9/26/01	850
25-44-0077-0028	557 Van Buren Street	9/20/01		850
25-44-0077-0038	521 Van Buren Street	4/10/02		600
25-44-0078-0009	520 Monroe Street	12/20/00	12/21/00	3,000
25-44-0078-0013	536 Monore Street	4/10/02	4/30/02	600
25-44-0078-0018	552 Monroe Street	4/10/02	4/30/02	5,000
25-44-0078-0019	556 Monroe Street	12/15/99	1/10/00	2,500
25-44-0078-0020	574 Monroe Street	4/10/02	4/30/02	150,000
25-44-0078-0023	577 Jackson Street	9/20/01	9/26/01	1,200

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25-44-0078-0024	573 Jackson Street	9/20/01	9/26/01	1,200
25-44-0078-0035	533 Jackson Street	9/20/01	9/26/01	770
25-44-0079-0013	526-28 Madison Street	12/20/00	12/21/00	830
25-44-0079-0019	552 Madison Street	4/10/02	4/30/02	600
25-44-0079-0020	556 Madison Street	9/20/01	9/26/01	770
25-44-0079-0021	560 Madison Street	9/20/01	9/26/01	770
25-44-0079-0022	564 Madison Street	9/20/01	9/26/01	770
25-44-0080-0028	563 Madison Street	2/29/00	3/1/00	1,400
25-44-0080-0030	551 Madison Street	2/29/00	3/1/00	1,800
25-44-0080-0032	545 Madison Street	9/20/01	9/26/01	730
25-44-0080-0036	541 Madison Street	9/20/01	9/26/01	730
25-44-0080-0038	539 Madison Street	9/20/01	9/26/01	730
25-44-0080-0040	535 Madison Street	9/20/01	9/26/01	730
25-44-0081-0010	554 Adams Street	4/10/02	4/30/02	600
25-44-0083-0006	528-30 Broadway Street	6/6/01	7/7/01	7,500
25-44-0083-0007	532-540 Broadway Street	11/15/00	11/16/00	135,000
25-44-0083-0009	548-54 Broadway Street	11/15/00	11/16/00	7,500
25-44-0083-0010	556-62 Broadway Street	11/15/00	11/16/00	7,500
25-44-0084-0007	549-59 Broadway Street	3/3/99	3/10/99	5,100
25-44-0085-0001	101-09 E. 5th Avenue	12/18/02	1/6/03	60,000
25-44-0085-0002	115 E. 5th Avenue	12/18/02		60,000
25-44-0085-0014	**554 Connecticut Street (redeemed)	9/20/02		2,087
25-44-0086-0032	559 Connecticut Street	9/20/02		5,755
25-44-0086-0033	555 Connecticut Street	9/20/02		1,126
25-44-0087-0011	520 Delaware Street	9/20/02		531
25-44-0087-0014	530-32 Delaware Street	8/22/01	8/31/02	900
25-44-0087-0018	546 Delaware Street	2/29/00	3/1/00	650
25-44-0087-0021	556 Delaware Street	8/22/01	8/31/01	1,500
25-44-0087-0027	304 E. 6th Avenue	11/1/01	11/7/01	75,000
25-44-0087-0034	549 Pennsylvania Street	9/20/02		10,500
25-44-0087-0039	529-31 Pennsylvania Street	8/22/01	8/31/01	6,500
25-44-0088-0008	429-39 E. 5th Avenue	3/3/99	3/10/99	8,200
25-44-0088-0021	560 Maryland Street	12/8/99	1/10/00	650
25-44-0088-0024	574 Maryland Street	12/18/02	1/6/03	900
25-44-0088-0029	561-65 Delaware Street	8/22/01	8/31/01	850
25-44-0089-0012	524 Virginia Street	4/19/00	5/16/00	3,000
25-44-0089-0013	528 Virginia Street	4/19/00	5/16/00	6,400
25-44-0089-0016	540 Virginia Street	8/22/01	8/31/01	770
25-44-0089-0017	544 Virginia Street (See also 525-23, 560, 566)	6/2/04	7/13/04	770
25-44-0089-0021	560 Virginia Street (see also 525-29, 544, 566)	6/2/04	7/13/04	Combined
25-44-0089-0022	566 Virginia Street	8/22/01	8/31/01	770
25-44-0089-0025	520 E. 6th Avenue	8/22/01	8/31/01	730
25-44-0089-0031	561 Maryland Street	8/22/01	8/31/01	940
25-44-0090-0001	601-07 E. 5th Avenue	9/8/03	9/12/03	20,000
25-44-0090-0002; 25-44-0090-0004; 25-44-0090-0005	609-615;617-619;621-623 E. 5th Avenue	7/8/03	8/13/03	106,000
25-44-0090-0006	625-27 E. 5th Avenue	12/8/99	1/10/00	1,800
25-44-0090-0007	629-31 E. 5th Avenue	12/8/99	1/10/00	1,800
25-44-0090-0008	633-35 E. 5th Avenue	12/8/99	1/10/00	1,800
25-44-0090-0009	637-39 E. 5th Avenue	12/8/99	1/10/00	1,800
25-44-0090-0010	641-43 E. 5th Avenue	12/20/00	12/21/00	4,000
25-44-0090-0011	645-47 E. 5th Avenue	12/20/00	1/2/01	1,800
25-44-0090-0012	520 Carolina Street	7/2/03		25,000
25-44-0090-0013	524 Carolina Street	6/22/04		25,000
25-44-0090-0014	528 Carolina Street	3/3/99	3/10/99	770
25-44-0090-0015	532 Carolina Street	3/3/99	3/10/99	300
25-44-0090-0016	536 Carolina Street	3/3/99	3/10/99	800
25-44-0090-0017	540 Carolina Street	3/3/99	3/10/99	300
25-44-0090-0020	552 Carolina Street	3/3/99	3/10/99	6,500
25-44-0090-0025	572 Carolina Street	3/15/00	3/15/02	3,664
25-44-0090-0026	576 Carolina Street	3/3/99	3/10/99	400
25-44-0090-0027	577 Virginia Street	3/15/02	3/15/02	6,335
25-44-0090-0030	565 Virginia Street	3/15/00		14,154
25-44-0090-0035	545 Virginia Street	10/20/99	11/22/99	650
25-44-0090-0037	537 Virginia Street	9/19/02		4,334
25-44-0090-0043	573 Virginia Street	3/15/00		9,936

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25-44-0091-0001	701-03 E. 5th Avenue (see also 705-07, 709-23)	8/9/99	11/26/02	6,000
25-44-0091-0002	705-07 E. 5th Avenue (See also 701-03, 709-23)	8/9/99	11/26/02	Combined
25-44-0091-0003	709-23 E. 5th Avenue (see also 701-03, 705-07)	8/9/99	11/26/02	Combined
25-44-0091-0007	725-743 E. 5th Avenue	8/9/99	11/26/02	44,000
25-44-0091-0008	520 Georgia Street	6/13/03	6/19/03	23,000
25-44-0091-0009	524 Georgia Street	6/13/03	6/19/03	23,000
25-44-0091-0010	528 Georgia Street	3/8/02	3/15/02	2,205
25-44-0091-0011	532 Georgia Street	3/15/00		15,857
25-44-0091-0012	536 Georgia Street	3/15/02	3/15/02	6,398
25-44-0091-0015	548 Georgia Street	3/15/02	3/15/02	1,443
25-44-0091-0017	556 Georgia Street	7/22/02	7/29/02	16,500
25-44-0091-0018	560 Georgia Street	3/15/02	3/15/02	7,529
25-44-0091-0022	750 E. 6th Avenue	10/20/99	11/22/99	5,500
25-44-0091-0024	563 Carolina Street	3/3/99	3/10/99	2,100
25-44-0091-0026	549 Carolina Street	2/20/02	2/21/02	770
25-44-0091-0027	545 Carolina Street	3/15/00		3,522
25-44-0091-0028	541 Carolina Street	3/3/99	3/10/99	770
25-44-0091-0029	537 Carolina Street	3/3/99	3/10/99	270
25-44-0091-0030	533 Carolina Street	3/3/99	3/10/99	770
25-44-0091-0031	525-31 Carolina Street	10/7/02	10/31/02	2,205
25-44-0091-0032	521 Carolina Street	3/3/99	3/10/99	150
25-44-0092-0001	801-19 E. 5th Avenue	8/22/01	8/31/01	5,500
25-44-0092-0006	821-23 E. 5th Avenue	12/8/99	1/10/00	1,430
25-44-0092-0007	825-39 E. 5th Avenue	12/8/99	1/10/00	1,700
25-44-0092-0012	526 Rhode Island Street	2/29/00	3/1/00	1,800
25-44-0092-0013	532 Rhode Island Street	3/15/00	8/21/01	1,680
25-44-0092-0014	538 Rhode Island Street	3/15/00		678
25-44-0092-0015	540 Rhode Island Street	3/15/00	8/21/01	1,843
25-44-0092-0017	546-48 Rhode Island Street	3/15/00	8/21/01	1,843
25-44-0092-0021	558 Rhode Island Street			47,000
25-44-0092-0022	566 Rhode Island Street	3/15/00		4,476
25-44-0092-0024	570-72 Rhode Island Street	12/15/99	1/10/00	650
25-44-0092-0025	576-78 Rhode Island Street	3/15/00	8/21/01	2,680
25-44-0092-0026	820 E. 6th Avenue	3/15/00	3/15/00	1,390
25-44-0092-0032	553 Georgia Street	4/10/02	4/30/02	600
25-44-0092-0035	545 Georgia Street	3/15/02	3/15/02	1,390
25-44-0092-0036	541 Georgia Street	8/17/01	8/21/01	13,149
25-44-0092-0037	537 Georgia Street	8/17/01	8/21/01	11,096
25-44-0092-0038	533 Georgia Street	10/7/02	10/15/02	19,000
25-44-0092-0039	529 Georgia Street	3/8/02	3/15/02	1,390
25-44-0093-0006	929-39 E. 5th Avenue	12/15/99	1/10/00	3,200
25-44-0093-0007	520 Vermont Street	6/1/01		35,000
25-44-0093-0008	526 Vermont Street	8/17/01	8/21/01	7,864
25-44-0093-0009	532 Vermont Street	8/17/01	8/21/01	10,123
25-44-0093-0011	542 Vermont Street	2/29/00	3/1/00	650
25-44-0093-0013	546-48 Vermont Street	9/19/03		25,000
25-44-0093-0018	568 Vermont Street	2/29/00	3/1/00	650
25-44-0093-0021	573-579 Rhode Island Street	8/27/01		60,000
25-44-0093-0022	571 Rhode Island Street	9/20/02		2,556
25-44-0093-0023	569 Rhode Island Street	2/22/01	2/28/01	1,200
25-44-0093-0024	559-61 Rhode Island Street	9/20/02		13,915
25-44-0093-0028	541-43 Rhode Island Street	3/15/00	8/21/01	7,864
25-44-0093-0029	539 Rhode Island Street	3/15/00	8/21/01	2,948
25-44-0093-0030	533 Rhode Island Street	3/15/00	8/21/01	7,371
25-44-0093-0031	527 Rhode Island Street	3/15/00	8/21/01	5,000
25-44-0093-0032	521 Rhode Island Street	3/15/00	8/21/01	10,758
25-44-0094-0002	527 Vermont Street	8/17/01	8/21/01	6,348
25-44-0094-0003	533 Vermont Street	8/17/01	8/21/01	675
25-44-0094-0007	555 Vermont Street	2/29/00	3/1/00	4,700
25-44-0094-0008	561 Vermont Street	12/15/99	1/10/00	870
25-44-0094-0010	571-73 Vermont Street	8/17/01	8/21/01	1,712
25-44-0094-0012	575-77 Vermont Street	10/20/99	11/22/99	700
25-44-0100-0013	452 Monroe Street	4/10/02	4/30/02	2,100
25-44-0100-0030	404 Monroe Street	4/10/02	4/30/02	600
25-44-0101-0041	453 Monroe Street	2/29/00	3/1/00	650
25-44-0102-0019	412 Jefferson Street	2/29/00	3/1/00	650
25-44-0102-0020	408 Jefferson Street	2/29/00	3/1/00	650

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25-44-0122-0022	762 Pierce Street	2/29/00	3/1/00	650
25-44-0125-0013	645 Pierce Street	2/29/00	3/1/00	1,600
25-44-0125-0028	660 Fillmore Street	2/29/00	3/1/00	4,700
25-44-0126-0025	539 Buchanan Street	4/10/02	4/30/02	3,500
25-44-0128-0001	1228-1238 W. 5th Avenue	12/20/00	12/21/00	3,500
25-44-0128-0026	419-21 Buchanan Street	2/29/00	3/1/00	1,700
25-44-0128-0029	439 Buchanan Street	4/10/02	4/30/02	600
25-44-0129-0032	415 Pierce Street	2/29/00	3/1/00	6,000
25-44-0129-0042	437 Pierce Street	2/29/00	3/1/00	1,200
25-44-0131-0002	373 Pierce Street	2/29/00	3/1/00	650
25-44-0131-0014	325 Pierce Street	2/29/00	3/1/00	11,000
25-44-0132-0002	273 Buchanan Street	1/19/00	2/1/00	1,020
25-44-0132-0008	249 Buchanan Street	2/29/00	3/1/00	650
25-44-0133-0005	265 Pierce Street	12/20/00	12/21/00	750
25-44-0142-0028	608 Buchanan Street	6/20/01	6/20/01	4,500
25-44-0148-0010	458-56 Buchanan Street	2/29/00	3/1/00	2,000
25-44-0148-0011	450 Buchanan Street	4/10/02	4/30/02	600
25-44-0148-0018	420 Buchanan Street	4/10/02	4/30/02	1,800
25-44-0148-0020	418 Buchanan Street	4/10/02	4/30/02	1,600
25-44-0148-0023	402 Buchanan Street	2/29/00	3/1/00	800
25-44-0151-0018	310 Buchanan Street	2/29/00	3/1/00	650
25-44-0151-0029	370 Buchanan Street	1/19/00	2/1/00	600
25-44-0154-0008	254 Buchanan Street	6/6/01	6/7/01	1,000
25-44-0154-0012	276 Buchanan Street	12/8/99	1/10/00	900
25-44-0224-0031	429-31 Bridge Street	1/19/00	2/1/00	2,300
25-44-0229-0021	314 Bridge Street	1/19/00	2/1/00	500
25-44-0230-0008	341-43 Bridge Street	1/12/00	2/1/00	500
25-44-0230-0011	315-19 Bridge Street	12/6/00	12/13/00	2,270
25-44-0246-0014	334 Jefferson Street	8/22/01	8/31/01	770
25-44-0246-0015	340 Jefferson Street	2/29/00	3/1/00	650
25-44-0246-0022	368 Jefferson Street	2/29/00	3/1/00	2,400
25-44-0247-0001	379 Jefferson Street	8/22/01	8/31/01	770
25-44-0247-0008	349 Jefferson Street	8/22/01	8/31/01	730
25-44-0247-0009	347 Jefferson Street	8/22/01	8/31/01	770
25-44-0252-0013	234 Polk Street	9/20/01	9/26/01	770
25-44-0252-0025	277 Fillmore Street	9/20/01	9/26/01	970
25-44-0252-0028	257 Fillmore Street	9/20/01	9/26/01	800
25-44-0256-0024	270 Van Buren Street	9/20/01		800
25-44-0257-0010	258-64 Jackson Street	6/6/01	6/7/01	1,600
25-44-0273-0006	732 E. 13th Avenue	12/15/99	1/10/00	2,300
25-44-0295-0049	1322 Jackson Street	2/29/00	3/1/00	1,000
25-44-0298-0035	1110-20 W. 13th Avenue	6/6/01	6/7/01	1,100
25-44-0300-0025	920 W. 13th Avenue	12/8/99	1/10/00	1,100
25-44-0319-0025	1065 Harrison Street	12/15/99	1/10/00	3,000
25-44-0322-0026	452 Maryland Street	2/29/00	3/1/00	1,700
25-44-0323-0012	421-27 Maryland Street	12/15/99	1/10/00	8,500
25-44-0327-0011	860 Ohio Street	4/10/02	4/30/02	1,100
25-44-0328-0013	877 Ohio Street	9/20/01	9/26/01	1,000
25-44-0329-0017	899 Louisiana Street	4/10/02	4/30/02	600
25-44-0331-0002	710 Ohio Street	2/22/01	12/28/01	4,500
25-44-0332-0010	735 Ohio Street	2/22/01	2/28/01	750
25-44-0332-0018	773 Ohio Street	4/10/02	4/30/02	600
25-44-0332-0019	779 Ohio Street	11/7/02	11/18/02	675
25-44-0333-0013	757 Louisiana Street	8/8/01	8/9/01	6,500
25-44-0334-0001	701 Martin Luther King Dr.	10/20/99	11/22/99	6,100
25-44-0334-0014	773 MLK Drive	4/19/00	5/16/00	850
25-44-0334-0015	779 MLK Drive	11/7/02	11/18/02	700
25-44-0335-0004	717 Mississippi Street	12/20/00	12/21/00	1,500
25-44-0338-0030	630 Louisiana Street	10/20/99	11/22/99	2,500
25-44-0341-0001	603 Mississippi Street	2/22/01	2/28/01	9,500
25-44-0341-0037	608 Illinois Street	10/20/99	11/22/99	4,500
25-44-0345-0013	572 Tennessee Street	6/20/01	6/20/01	2,000
25-44-0345-0020	532-36 Tennessee Street	11/7/02	11/18/02	800
25-44-0346-0001	537 Tennessee Street	6/20/01	6/20/01	9,500
25-44-0346-0003	547 Tennessee Street	6/20/01	6/20/01	14,000
25-44-0346-0010	578 Ohio Street	12/6/00	12/13/00	770
25-44-0346-0011	572 Ohio Street	12/8/99	1/10/00	1,630

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25-44-0346-0016	1221 E. Dunes Hwy.	12/8/99	1/10/00	1,500
25-45-0001-0046	1307 Rutledge Street	6/6/01	6/7/01	730
25-45-0003-0047	1188-90 Wheeler Street	9/20/01	9/26/01	730
25-45-0003-0048	1192-94 Wheeler Street	2/22/01	2/28/01	700
25-45-0008-0002	1305-07 Stevenson Street	6/6/01	6/7/01	700
25-45-0008-0006	1321-23 Stevenson Street	11/7/02	7/18/02	650
25-45-0008-0007	1325-27 Stevenson Street	11/7/02	11/18/02	675
25-45-0008-0011	1341-43 Stevenson Street	11/7/02	11/18/02	650
25-45-0008-0012	1345-47 Stevenson Street	9/20/01	9/26/01	700
25-45-0008-0014	1353-55 Stevenson Street	11/7/02	11/18/02	675
25-45-0008-0015	1357-59 Stevenson Street	6/6/01	6/7/01	700
25-45-0008-0018	1369-71 Stevenson Street	11/7/02	11/18/02	675
25-45-0008-0021	1381-83 Stevenson Street	6/6/01	6/7/01	700
25-45-0008-0025	1300-02 Wheeler Street	8/8/01	8/9/01	1,000
25-45-0008-0026	1304-06 Wheeler Street	11/7/02	11/18/02	675
25-45-0008-0037	1348-50 Wheeler Street	11/7/02	11/18/02	675
25-45-0008-0038	1352-54 Wheeler Street	11/7/02	11/18/02	600
25-45-0008-0043	1372-74 Wheeler Street	11/7/02	11/18/02	675
25-45-0008-0044	1376-78 Wheeler Street	11/7/02	11/18/02	675
25-45-0009-0003	1309-11 Wheeler Street	9/20/01	9/26/01	730
25-45-0009-0009	1333-35 Wheeler Street	9/20/01	9/26/01	730
25-45-0009-0010	1337-39 Wheeler Street	11/7/02	11/18/02	675
25-45-0009-0014	1353-55 Wheeler Street	11/7/02	11/18/02	600
25-45-0009-0017	1365-67 Wheeler Street	6/20/01	6/20/01	730
25-45-0009-0031	1324-26 Colfax Street	6/6/01	6/7/01	700
25-45-0009-0035	1356-58 Colfax Street	9/20/01	9/26/01	700
25-45-0047-0027	1500 E. 50th Court	6/20/01	6/20/01	750
25-45-0058-0003	4809 W. 15th Avenue	6/20/01	6/20/01	1,330
25-45-0073-0001	802 Dekalb Street	9/20/01	9/26/01	630
25-45-0073-0003	804-10 Dekalb Street	2/22/01	2/28/01	700
25-45-0073-0006	820 Dekalb Street	8/8/01	8/9/01	800
25-45-0073-0007	824-26 Dekalb Street	9/20/01	9/26/01	900
25-45-0074-0024	845-47 Dekalb Street	9/20/01	9/26/01	900
25-45-0074-0029	821 Dekalb Street	2/22/01	2/28/01	700
25-45-0074-0032	817 Dekalb Street	11/7/02	11/18/02	630
25-45-0074-0034	809 Dekalb Street	6/6/01	6/7/01	2,400
25-45-0075-0005	808-14 Fayette Street	11/7/02	11/18/02	600
25-45-0075-0006	812 Fayette Street	2/22/01	2/28/01	750
25-45-0075-0022	872-74 Fayette Street	9/20/01	9/26/01	900
25-45-0075-0023	876-78 Fayette Street	8/8/01	8/9/01	770
25-45-0075-0041	825 Elkhart Street	3/8/02	3/15/02	3,100
25-45-0076-0040	841-43 Fayette Street	11/7/02	11/18/02	675
25-45-0076-0041	837-39 Fayette Street	9/20/01	9/26/01	900
25-45-0079-0010	123 S. Sullivan Street	2/29/00		1,000
25-45-0094-0026	2174 Vermont Street	2/29/00	3/1/00	9,000
25-45-0125-0008	880 Burr Street	8/8/01	8/9/01	2,300
25-45-0136-0048	3771 Van Buren Street	6/23/03		25,000
25-45-0212-0040	200-38 E. 45th Avenue	4/19/04		600,000
25-45-0218-0003	5409-11 W. 9th Avenue	8/8/01	8/9/01	1,500
25-45-0236-0006	312-14 Lake Street	12/6/00	12/13/00	2,240
25-45-0260-0008	913-15 Vanderburg Street	12/6/00		1,000
25-45-0276-0025	1393 Gerry Street	2/22/01	2/28/01	1,000
25-45-0283-0031	289 Tompkins Street	6/20/01		2,800
25-45-0345-0021	524 Tennessee Street	12/15/99	1/10/00	1,730
25-45-0387-0015	4126 MLK Drive	2/29/00	3/1/00	1,800
25-45-0392-0006	2276-78 W. 10th Avenue	2/29/00	3/1/00	9,000
25-45-0443-0001	1410 E. 50th Place	10/20/99	11/22/99	3,400
25-45-0443-0006	1510 E. 50th Place	1/19/00		500
25-45-0446-0001	1201 E. 50th Place	1/19/00		500
25-45-0447-0002	5031 Ohio Court	1/19/00	2/1/00	500
25-45-0447-0009	1429 E. 50th Place	12/8/99	1/10/00	800
25-45-0447-0010	1439 E. 50th Place	1/19/00		500
25-45-0448-0025	1337 E. 50th Court	12/6/00	12/13/00	1,760
25-45-0452-0033	5701 E. 13th Place	1/19/00		250
25-46-0017-0014	1629-45 W. 13th Avenue	12/6/00	12/13/00	900
25-46-0041-0015	6803 E. 4th Avenue	4/19/00	5/16/00	5,600
25-46-0042-0001	6945 Dunes Hwy.	4/19/00	5/16/00	3,500

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25-46-0042-0002	6941 Dunes Hwy.	6/20/01	6/20/01	970
25-46-0042-0007	6923 Dunes Hwy.	12/6/00	12/13/00	970
25-46-0042-0018	6940-44 E. 5th Avenue	12/6/00	12/13/00	1,130
25-46-0044-0016	5012 E. 6th Avenue	12/6/00	12/13/00	730
25-46-0045-0047	616 Dearborn Street	6/20/01	6/20/01	970
25-46-0046-0027	654 Decatur Street	6/6/01	6/7/01	730
25-46-0046-0033	630 Decatur Street	9/20/01	9/26/01	2,100
25-46-0061-0008	1628 Virginia Street	12/20/00	12/21/00	7,500
25-46-0083-0006	620 Clark Road	6/6/01	6/7/01	730
25-46-0084-0028	988-90 Stevenson Street	6/6/01	6/7/01	1,200
25-46-0085-0030	993-95 Fairbanks Street	9/20/01	9/26/01	700
25-46-0085-0032	985-87 Fairbanks Street	8/8/01	8/9/01	700
25-46-0085-0035	973-75 Fairbanks Street	6/20/01	6/20/01	700
25-46-0085-0038	961-63 Fairbanks Street	9/20/01	9/26/01	700
25-46-0085-0040	953-55 Fairbanks Street	6/6/01	6/7/01	700
25-46-0086-0025	6520-22 W. 11th Avenue	8/8/01	8/9/01	700
25-46-0086-0039	1037-39 Fairbanks Street	9/20/01	9/26/01	700
25-46-0086-0043	1021-23 Fairbanks Street	6/6/01	6/7/01	700
25-46-0091-0046	7934-38 Indian Boundary	12/6/00	12/13/00	1,070
25-46-0094-0024	7330-34 Indian Boundary	12/8/99	1/10/00	3,000
25-46-0094-0024	7730-34 Indian Boundary	12/8/99	1/10/00	3,000
25-46-0156-0008	2624 Pennsylvania Street	12/8/99	12/1000	4,600
25-46-0200-0035	2555 Jefferson Street	2/29/00	3/1/00	2,800
25-46-0254-0019	242 Durbin Street	12/22/00	12/29/00	215
25-46-0388-0001	6801-05 E. 5th Avenue	12/20/00	12/21/00	1,860
25-46-0388-0005	6831-37 E. 5th Avenue	12/20/00	12/21/00	1,940
25-46-0557-0009	632 New Jersey Street	1/19/00		500
25-47-0066-0046	3529 Massachusetts St.	2/29/00	3/1/00	6,000
25-47-0080-0018	3864 Broadway Street	6/20/01	6/20/01	1,500
25-47-0099-0007	1269 E. 35th Place	2/29/00	3/1/00	2,200
25-47-0109-0010	861 E. 36th Place	2/29/00	3/1/00	3,500
25-47-0129-0001	Appr. 6125-37 W. 9th Ave.	6/20/01	6/20/01	1,500
25-47-0129-0004	6113 W. 9th Avenue	6/20/01	6/20/01	2,000
25-47-0129-0037	924 Hamlin Street	6/20/01	6/20/01	970
25-47-0232-0018	7015 W. 5th Avenue	6/8/00	6/14/00	1,530
25-47-0232-0022	7130 W. 5th Place	6/8/00	6/14/00	900
25-47-0238-0007	7224-26 W. 5th Avenue	6/20/01	6/20/01	600
25-47-0238-0011	7208 W. 5th Avenue	6/8/00	6/14/00	1,670
25-47-0238-0012	7100 W. 5th Avenue	6/6/00	6/13/00	800
25-47-0238-0013	7202 W. 5th Avenue	6/8/00	6/14/00	800
25-47-0238-0015	7128-30 W. 5th Avenue	12/6/00	12/13/00	1,400
25-47-0238-0016	7124-26 W. 5th Avenue	12/6/00	12/13/00	1,600
25-47-0238-0017	7120-22 W. 5th Avenue	12/6/00	12/13/00	600
25-47-0238-0020	7108-10 W. 5th Avenue	12/6/00	12/13/00	600
25-47-0238-0022	7100-02 W. 5th Avenue	12/6/00	12/13/00	630
25-47-0238-0032	7205 W. 4th Place	6/8/00	6/14/00	1,300
25-47-0238-0033	7209 W. 4th Place	6/8/00	6/14/00	1,300
25-47-0251-0005	620 W. 43rd Place	12/8/99	1/10/00	1,800
25-47-0282-0016	2036 Kentucky Street	12/15/99	1/10/00	1,900
25-47-0293-0013	1330-28 W. Ridge Road	6/20/00	7/26/00	7,300
25-47-0293-0014	1332-34 W. Ridge Road	6/20/00	6/22/00	3,000
25-47-0350-0012	1128-30 Hamlin Street	8/8/01	8/9/01	700
25-47-0401-0007	2413-23 Noble Street	12/6/00	12/13/00	1,130
41-49-0123-0044	2551 S. Cline Avenue	12/6/00	12/13/00	2,000
41-49-0259-0038	2845 Colfax Street	2/29/00	3/1/00	650
41-49-0293-0032	2351 Fairbanks Street	2/29/00	3/1/00	650
41-49-0398-0024	3440 W. 28th Avenue	12/8/99	1/10/00	600
41-49-0420-0018	3466 W. 30th Place	12/8/99	1/10/00	600
41-49-0420-0020	3460 W. 30th Place	12/8/99	1/10/00	600
Total				\$ 3,387,893

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2001 Credit Card Purchases - Jojuana Meeks

Exhibit 6a

Source: Credit card statements found in GUEA files.

Trans Date	Statement or Post Date	Type	Description	Expense Category	Ref.	Total By Expense Category	Charges	Payments
12/20/00	01/04/01		Bachrachs 09	3 WDP	G		601.25	
12/20/00	01/04/01		City Sports on Gary Gary IN	3 WDP	G	1,160.87	559.62	
01/04/01	01/08/01		Amoco Hobart IN	Auto Expense	G		28.00	
01/12/01	01/16/01		Mobile Oil Lake Sta IN	Auto Expense	G		29.31	
02/12/01	02/14/01		Stanfa Tire Lansing IL	Auto Expense	G		505.94	
03/03/01	03/05/01		Amoco Lansing IL	Auto Expense	G		30.00	
03/10/01	03/13/01		MobileOil Lansing IL	Auto Expense	G		30.00	
03/16/01	03/19/01		Speedway Gary IN	Auto Expense	G		28.92	
03/27/01	03/29/01		Shell Gary IN	Auto Expense	G		27.01	
04/03/01	04/05/01		ExxonMobil Munster IN	Auto Expense	G		30.03	
04/06/01	04/10/01		Shaver Motors Inc. Merrillville IN	Auto Expense	G		39.95	
05/02/01	05/04/01		Amoco Merrillville IN	Auto Expense	G		37.00	
05/30/01	06/01/01		National Transmission Inc. Portage IN	Auto Expense	G		1,205.00	
08/31/01	08/31/01		Exxonmobil75 Munster IN	Auto Expense	C		37.00	
12/14/01	12/14/01		Thrifty Car Rental Hobart IN	Auto Related	C		631.51	
12/21/01	12/21/01		Gold Coast Galleria Self Chicago IL	Auto Expense	C		21.00	
12/30/00	01/03/01		Shaver Motors Inc. Merrillville IN	Auto Lease	G	7,180.67	4,500.00	
07/24/01	07/24/01		L.S. Ayres Life Stride	Clothing	C		114.44	
07/24/01	07/24/01		Casual Male #9171	Clothing	C		134.40	
07/24/01	07/24/01		L.S. Ayres Handbags	Clothing	C		299.25	
10/08/01	10/08/01		Burlington Coat Factory Lansing IL	Clothing	C		563.14	
10/13/01	10/13/01		L.S. Ayres Life Stride Merrillville IN	Clothing	C	1,095.48	(15.75)	
12/31/00	01/03/01		Houston's Restaurant #15 Chicago IL	Customer Entertainment	G		169.33	
01/07/01	01/09/01		Giordano's of Green Town Chicago IL	Customer Entertainment	G		155.04	
01/20/01	01/22/01		Ameritech	Customer Entertainment	G		475.89	
01/27/01	01/29/01		Meijer Inc #165 Merrillville IN	Customer Entertainment	G		275.32	
05/27/01	05/29/01		Houston's Restaurant #15 Chicago IL	Customer Entertainment	G	1,216.79	141.21	
12/22/00	01/03/01		Miller Bakery Café Miller IN	Dining out	C		140.20	
01/04/01	01/08/01		Chili's Restaurant Hobart IN	Dining out	C		24.60	
01/12/01	01/16/01		Miller Bakery Café Miller IN	Dining out	C		35.50	
01/13/01	01/16/01		Wing Wah Restaurant Gary IN	Dining out	C		19.10	
02/07/01	02/09/01		Chili's Restaurant Hobart IN	Dining out	C		52.25	
03/03/01	03/05/01		Chili's Restaurant Calumet City IL	Dining out	C		52.95	
04/03/01	04/05/01		Chili's Restaurant Calumet City	Dining out	C		20.40	
05/30/01	06/01/01		Olive Garden Merrillville IN	Dining out	C		43.19	
06/22/01	06/25/01		Outback #1052 Orlando Florida	Dining out	C		101.49	
07/03/01	07/05/01		Giordano's of Greek TN	Dining out	C		48.73	
07/19/01	07/23/01		Outback #1410	Dining out	C		58.91	
07/22/01	07/24/01		Red Lobster Matteson IL	Dining out	C		68.05	
07/24/01	07/25/01		Ruby Tuesdays #7310	Dining out	C		59.78	
09/27/01	09/27/01		Walgreen 0045815 Hobart IN	Dining out	C		71.43	
10/01/01	10/01/01		Outback #1410	Dining out	C		119.52	
10/02/01	10/05/01		Miller Pizza Station Gary, IN	Dining out	C		54.00	
10/07/01	10/07/01		Outback #1410	Dining out	C		59.70	
09/09/01	09/09/01		Outback #1410	Dining out	C		100.81	
11/18/01	11/18/01		Outback #1410	Dining out	C		65.41	
11/21/01	11/21/01		Café Borgia Inc. Lansing IL	Dining out	C		92.65	
12/05/01	12/05/01		Outback #1410 Calumet City	Dining out	C		64.58	
12/31/01	12/31/01		Outback #1410 Calumet City	Dining out	C		141.00	
01/01/02	01/01/02		Wildfire Chicago IL	Dining out	C	1,565.67	71.42	
01/06/01	01/08/01		Salem Bapt Ch of Chicago Chicago IL	Dues	G		248.97	
05/03/01	05/03/01		Annual Fee	Dues	G	273.97	25.00	
04/05/01	04/09/01		United Air San Antonio-J. Meeks	Employee Conference	G		736.10	
04/05/01	04/09/01		United Air San Antonio-B. Baldwin	Employee Conference	G		736.10	
04/05/01	04/09/01		Agent Fee San Antonio-J. Meeks	Employee Conference	G	1,482.20	10.00	
07/24/01	07/24/01		All in One Rentals	Equipment Rental	C	750.00	750.00	
01/26/01	01/26/01		Payment	Finance & Other	C			5,000.00
03/02/01	03/02/01		Late Payment Fee	Finance & Other	C		10.00	
04/02/01	04/02/01		Payment	Finance & Other	C			869.49
04/03/01	04/03/01		Late Payment Fee	Late Fee	G		10.00	
04/16/01	04/16/01		Electronic Payment	Finance & Other	C			7,231.39
04/20/01	04/20/01		Payment	Finance & Other	C			5,000.00
06/18/01	06/18/01		Payment	Finance & Other	C			5,000.00
09/11/01	09/11/01		Payment	Finance & Other	C			5,000.00
09/22/01	09/22/01		Payment	Travel	C			5,611.65
12/04/01	12/04/01		Late Fee	Finance & Other	C		29.00	

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2001 Credit Card Purchases - Jojuana Meeks

Exhibit 6a

Trans Date	Statement or Post Date	Type	Description	Expense Category	Ref.	Total By Expense Category	Charges	Payments
12/04/01	12/04/01		*Finance Charge*	Finance & Other	C	103.59	54.59	
10/11/01	10/11/01		Bay Furniture Company 219-9477777	Furniture	C		2,923.85	
11/23/01	11/23/01		Naked Furniture Merrillville IN	Furniture	C	3,553.72	629.87	
01/27/01	01/29/01		Gordon Food Service	Groceries	C		162.19	
02/24/01	02/26/01		Gordon Food Service	Groceries	C		137.00	
12/24/01	12/24/01		Meijer Inc. #170 Highland IN	Groceries	C		672.31	
11/22/01	11/22/01		Meijer Inc. #165 Merrillville IN	Groceries	C	1,221.50	250.00	
02/03/01	02/05/01		Best Buy	Household	C		113.04	
02/09/01	02/12/01		Best Buy	Household	C		545.98	
02/14/01	02/15/01		Best Buy	Household	C		1,147.76	
06/16/01	06/18/01		Best Buy Merrillville IN	Household	C		613.77	
06/29/01	07/02/01		Best Buy Merrillville IN	Household	C		158.48	
10/08/01	10/08/01		Linens N Things Orland Park IL	Household	C		161.61	
10/08/01	10/08/01		Linens N Things Schererville IL	Household	C		1,552.65	
11/21/01	11/21/01		Target Calumet City IL	Household	C		276.99	
11/23/01	11/23/01		Best Buy Merrillville IN	Household	C		125.94	
11/24/01	11/24/01		Best Buy Merrillville IN	Household	C	5,669.40	973.18	
12/17/01	12/17/01		Zales Jewelers #1554 Aurora IL	KEP supplies	G		1,094.34	
12/19/01	12/19/01		Nordstrom Indianapolis IN	KEP supplies	G	1,177.19	82.85	
06/07/01	06/07/01		Uline *Ship Supplies	Miscellaneous	C		572.26	
06/24/01	06/27/01		Kmart Portage IN	Miscellaneous	C		475.50	
12/04/01	12/05/01		Kmart Portage IN	Miscellaneous	C		204.75	
07/22/01	07/24/01		JCPenney Catalog	Miscellaneous	C		780.15	
07/23/01	07/25/01		Elects Boutique #144	Miscellaneous	C		57.72	
07/23/01	07/25/01		SunCoast 050330093	Miscellaneous	C		43.03	
08/07/01	08/07/01		#Paradies #110 Nashville TN	Miscellaneous	C		41.95	
08/10/01	08/10/01		Kinko's #581 Merrillville IN	Miscellaneous	C		923.94	
10/07/01	10/07/01		Kmart Homewood, IL	Miscellaneous	C		107.69	
10/26/01	10/26/01		Zwartec Displays St Joseph MI	Miscellaneous	C	3,973.99	767.00	
12/20/00	01/03/01		www.adobe.com/store	Multimedia	G		10.49	
01/08/01	01/10/01		www.adobe.com/store	Multimedia	G		10.49	
03/08/01	03/12/01		www.adobe.com/store	Multimedia	G		10.49	
05/08/01	05/10/01		www.adobe.com/store	Multimedia	G		10.49	
06/08/01	06/11/01		www.adobe.com/store	Multimedia	C		10.49	
06/16/01	06/18/01		P I*Palmet Service	Multimedia	C		124.21	
07/09/01	07/11/01		www.adobe.com	Multimedia	C	187.15	10.49	
06/01/01	06/04/01		Barnes & Noble #2613 Merrillville IN	Recreation	C		470.80	
07/07/01	07/09/01		Barnes & Noble Merrillville	Recreation	C		104.90	
07/07/01	07/09/01		Barnes & Noble Merrillville	Recreation	C		104.37	
07/14/01	07/16/01		Barnes & Noble Merrillville	Recreation	C		306.18	
07/18/01	07/20/01		Barnes & Noble Merrillville	Recreation	C		115.24	
11/23/01	11/23/01		Family Bookstores Merrillville IN	Recreation	C		165.07	
12/07/01	12/07/01		Borders Books & Music Highland IN	Recreation	C		224.94	
12/22/01	12/22/01		Odyseeey Fun World Timley Park IL	Recreation	C		314.45	
11/23/01	11/23/01		Biblebook Center Gary IN	Recreation	C	1,974.24	168.29	
12/23/00	01/03/01		McHenry Com Company	Supplies	G		59.85	
01/06/01	01/08/01		Catherine's/Plus Sizes Merrillville IN	Supplies	G		158.75	
01/06/01	01/08/01		Family Bookstores #62 Merrillville IN	Supplies	G		105.50	
01/23/01	01/25/01		McHenry Com Company	Supplies	G		59.85	
02/06/01	02/08/01		Office Depot #491 Cahumet City	Supplies	G		392.69	
02/08/01	02/12/01		www.adobe.com/store	Supplies	G		10.49	
02/10/01	02/12/01		Family Bookstores #62 Merrillville IN	Supplies	G		220.14	
02/14/01	02/16/01		A Work of Art Florist	Supplies	G		165.00	
02/23/01	02/26/01		McHenry Com Company	Supplies	G		59.85	
04/03/01	04/04/01		Kinko's #581 Merrillville IN	Supplies	G		136.50	
04/09/01	04/11/01		www.adobe.com/store	Supplies	G		10.49	
04/23/01	04/25/01		McHenry Com Company	Supplies	G		59.85	
05/05/01	05/07/01		Home Depot Hobart IN	Supplies	G		195.45	
05/23/01	05/25/01		McHenry Com Company	Supplies	G		59.85	
06/23/01	06/25/01		McHenry Com Company	Supplies	C		119.70	
07/23/01	07/25/01		McHenry Com Company	Supplies	C		59.85	
08/08/01	08/08/01		#www.Adobe.com/store	Supplies	C	1,884.30	10.49	
12/22/00	12/26/00		Ameritech	Telephone	G		277.00	
07/26/01	07/26/01		Ameritech	Telephone	C	776.17	499.17	
12/07/00	01/03/01		Ambassador Limousine Las Vegas NV	Travel	C		275.00	
01/24/01	01/26/01		Southwest Airlines Dallas-Jojuana Meeks	Travel	C		638.00	
01/26/01	01/29/01		Southwest Airlines Dallas-Jojuana Meeks	Travel	C		314.75	
01/26/01	01/29/01		Luxor Secrets of Luxor Las Vegas NV	Travel	C		77.03	
01/27/01	01/30/01		Midway Airport Chicago IL	Travel	C		60.00	
04/05/01	04/06/01		Hotel Res Network	Travel	C		1,300.00	

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Exhibit 6a

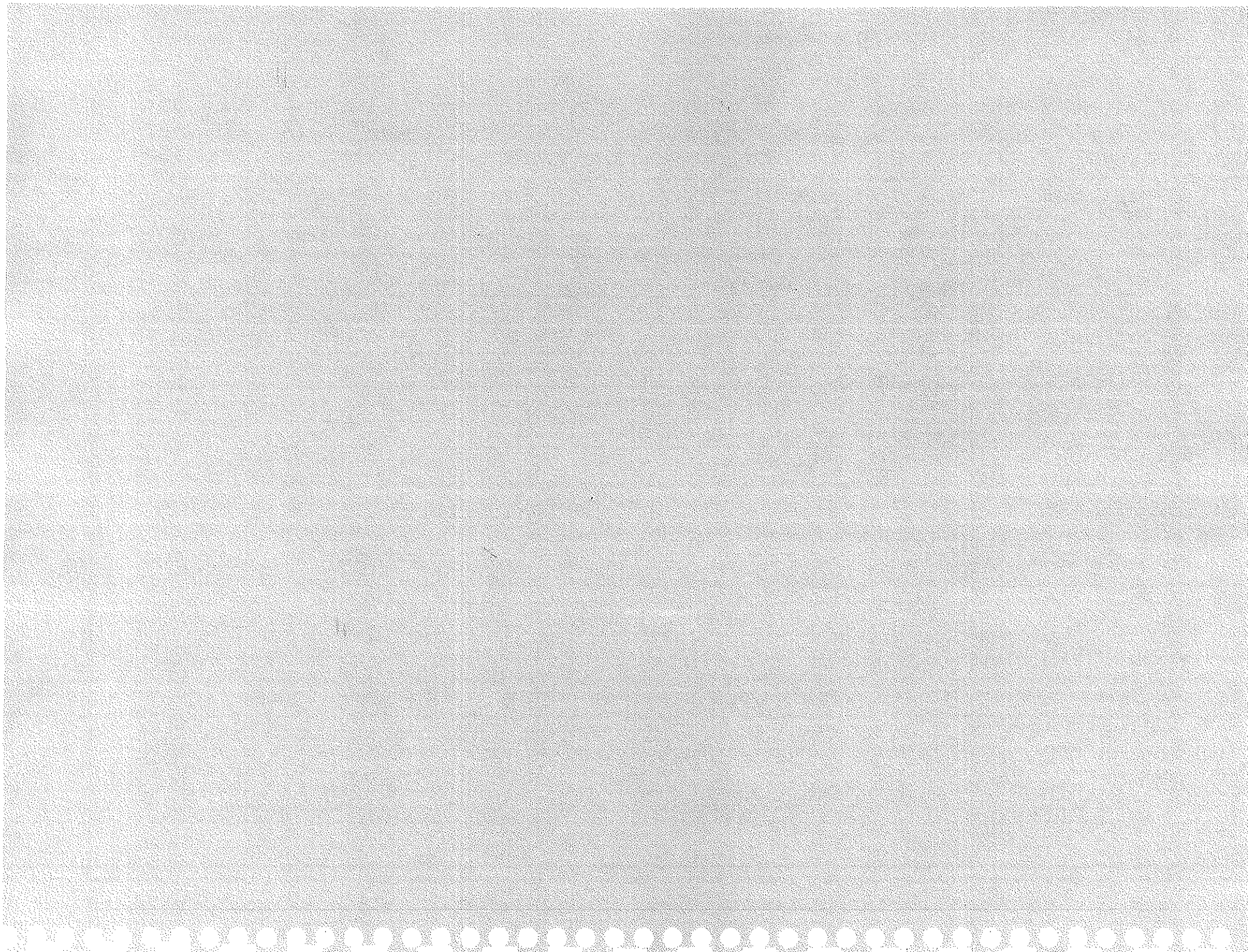
Trans Date	Statement or Post Date	Type	Description	Expense Category	Ref.	Total By Expense Category	Charges	Payments	
06/14/01	06/15/01		Spirit Airlines Miramar FL-Jojuana Meeks	Travel	C		211.00		
06/18/01	06/19/01		Spirit Airlines Miramar FL-Jojuana Meeks	Travel	C		30.00		
06/19/01	06/21/01		ATA Air Chicago IL-Jojuana Meeks	Travel	C		280.50		
06/23/01	06/25/01		Village Front Desk LK Buena VI FL	Travel	C		50.22		
06/23/01	06/25/01		Midway Airport Chicago IL	Travel	C		101.00		
07/27/01	07/27/01		Citicab Jacksonville FL	Travel	C		100.00		
07/27/01	07/27/01		Alpha Omega Transport Clermont FL	Travel	C		295.00		
07/31/01	08/04/01		#Adams Mark-Jacksonville Jacksonville, F	Travel	C		96.90		
08/06/01	08/06/01		#Adams Mark-Jacksonville Jacksonville, F	Travel	C		1,069.14		
08/06/01	08/06/01		#Adams Mark-Jacksonville Jacksonville, F	Travel	C		1,076.43		
08/06/01	08/06/01		#Adams Mark-Jacksonville Jacksonville, F	Travel	C		1,466.61		
08/08/01	08/08/01		#Adams Mark-Jacksonville Jacksonville, F	Travel	C		1,783.07		
09/10/01	09/10/01		ATA Air 3662152659533 Chicago, IL	Travel	C		501.00		
09/11/01	09/11/01		Intl Economic Development Washington I	Travel	C		675.00		
09/14/01	09/14/01		Warwick Hotel Philadelphia PA	Travel	C		584.61		
12/20/01	12/20/01		Crowe Plaza Union Station Indianapolis IN	Travel	C		124.89		
11/14/01	11/14/01		ATA Air 3662125916622 Chicago, IL	Travel	C	11,807.15	697.00		
01/03/01	01/08/01		Noble Communications Merrillville IN	Utilities	C	77.70	77.70		
02/03/01	02/06/01		Aldo U S Orland Park IL	ZWDP	G		241.29		
02/10/01	02/12/01		Catherine's/Plus Sizes Merrillville IN	ZWDP	G	662.31	421.02		
Total							47,794.06	47,794.06	33,712.53
Total Amounts Highlighted Above								22,249.14	
Add: Amount Repaid for Unidentified Charges								620.00	
Total 2001 Charges To Be Reimbursed Per Ms. Pratchett's Schedule								22,869.14	
Balance Unreimbursed								24,924.92	

Ref:

- C = Crowe Chizek assigned expense category
- G = GÜEA expense category noted on statement

Notes: Amount listed in the schedule prepared by Charmaine as amount to be reimbursed by Jojuana for charges appearing on the 11/2/01 statement was not included in the total amount to be reimbursed for 2001 charges. Therefore, the amount of \$2,283.40 was not included in the total to be reimbursed by Jojuana and is not reflected above.

Per, Ms. Pratchett's schedule, Ms. Meeks reimbursed \$620 of charges appearing in the 4/3/01 statement; however, it isn't clear to what charges this payment applied.



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Exhibit 6b

Source: Credit card statements and print-outs from bankcard websites found in GUEA files.

Trans Date	Statement or Post Date	Type	Description	Expense Category	Ref.	Total By Expense Category	Charges	Payments
01/02/02	01/04/02		Thrifty Car Rental Hobart IN	Auto Related	C		589.52	
01/02/02	01/04/02		Thrifty Car Rental Hobart IN	Auto Related	C		35.99	
01/03/02	01/04/02		Thrifty Car Rental Hobart IN	Auto Related	C		(522.88)	
02/20/02	02/20/02		Amoca 02607323 Schaumburg IL	Auto Related	C		25.00	
02/22/02	02/22/02		Duke of Oil Hobart IN	Auto Related	C, X		130.14	
03/11/02	04/02/02		Thrifty Car Rental Hobart IN	Auto Related	C		487.26	
03/13/02	04/02/02		Gas City Lansing IL	Auto Related	C		28.00	
03/18/02	04/02/02		Thrifty Car Rental Hobart IN	Auto Related	C		14.99	
05/22/02	06/04/02		AMOCO Merrillville IN	Auto Related	C		31.00	
07/07/02	08/05/02		Gas America Lebanon IN	Auto Related	C		15.07	
07/21/02	08/05/02		AMOCO Hammond IN	Auto Related	C		24.00	
07/27/02	08/05/02		Clark 00020007795 Lansing IL	Auto Related	C		30.00	
07/31/02	08/05/02		AMOCO Cornersville TN	Auto Related	C		17.50	
08/04/02	08/05/02		AMOCO Birmingham AL	Auto Related	C		26.50	
08/13/02	08/13/02		JET AUTO SALES HOBART IN	Auto Related	C		3,190.00	
11/02/02	11/02/02	Sale	JET AUTO SALES HOBART IN	Auto Related	V		4,000.00	
11/25/02	11/25/02	Sale	SHELL OIL 57426601209 ME	Auto Related	V		29.00	
11/29/02	11/29/02	Sale	AMOCO 01330539 ME	Auto Related	V	8,175.26	24.17	
07/22/02	08/05/02		Menards Merrillville IN	Building Maintenance	C	214.96	214.96	
02/24/02	02/24/02		Bachrach's 37 IN	Clothing	C		592.50	
06/24/02	07/03/02		Aldo US 604 Orland Park IL	Clothing	C		206.13	
07/05/02	08/05/02		Finishline #0250 Montgomery AL	Clothing	C		124.18	
07/05/02	08/05/02		Underground Statio Montgomery AL	Clothing	C		107.98	
07/05/02	08/05/02		Dillard's 271 Montgomery AL	Clothing	C		85.32	
07/15/02	08/05/02		Catherines/Plus Size Merrillville IN	Clothing	C		438.98	
07/30/02	08/05/02		Catherines/Plus Size Merrillville IN	Clothing	C		734.81	
09/14/02	10/03/02		Catherines/Plus Size Merrillville IN	Clothing	C		900.14	
09/14/02	10/03/02		Catherines/Plus Size Merrillville IN	Clothing	C		681.58	
09/14/02	10/03/02		Catherines/Plus Size Merrillville IN	Clothing	C	4,218.91	347.29	
08/08/02	08/08/02		Gold Brothers Chicago IL	Commercial Equipment	C	2,000.00	2,000.00	
01/24/02	01/27/02		Outback Calumet City IL	Dining Out	C		44.83	
01/29/02	01/29/02		Applebees Merrillville IN	Dining Out	C		38.72	
02/01/02	02/01/02		Wing Wah Restaurant Gary IN	Dining Out	C		40.53	
02/01/02	02/01/02		Petals 51910016 Gary IN	Dining Out	C		52.50	
02/11/02	02/11/02		Houston's Restaurant #15 Chicago IL	Dining Out	C		130.53	
02/25/02	02/25/02		Miller Pizza Station Gary IN	Dining Out	C		23.31	
07/01/02	07/03/02		Chili's Grill Merrillville IN	Dining Out	C		27.38	
04/01/02	05/02/02		Chili's Grill Merrillville IN	Dining Out	C		32.14	
04/08/02	05/02/02		Chili's Grill Merrillville IN	Dining Out	C		59.67	
05/05/02	06/04/02		Wildfire Chicago IL	Dining Out	C		100.57	
05/15/02	06/04/02		Outback Calumet City IL	Dining Out	C		54.45	
05/15/02	06/04/02		Wing Wah Restaurant Gary IN	Dining Out	C		25.50	
05/22/02	06/04/02		Chili's Grill Merrillville IN	Dining Out	C		35.93	
07/07/02	08/05/02		Copelands of New Orleans Goodlettsvill TN	Dining Out	C		77.13	
07/23/02	08/05/02		Don Pablo's #57 Merrillville IN	Dining Out	C		31.57	
08/26/02	08/26/02		Texas Corral Merrillville IN	Dining Out	C		33.12	
09/04/02	10/03/02		Chili's Grill Merrillville IN	Dining Out	C		46.23	
11/03/02	11/04/02	Sale	Wildfire Chicago IL	Dining Out	C		418.76	
11/15/02	11/15/02	Sale	MILLER BAKERY CAFÉ GARY	Dining Out	V		46.50	
12/05/02	12/05/02	Sale	ALAN ALBERT'S LAS VEGAS	Dining Out	V		303.76	
12/09/02	12/09/02	Sale	RED LOBSTER 00002667 ME	Dining Out	V		105.15	
12/28/02	12/29/02	SALE	CHILS GRI3570003574	DINING OUT	V	1,805.48	77.20	
03/13/02	04/02/02		Uhaul UHC of Birmingham AL	Equipment Rental	C		5.00	
03/13/02	04/02/02		Uhaul UHC of Birmingham AL	Equipment Rental	C		688.00	
03/14/02	04/02/02		Uhaul Skyland Tuscaloosa AL	Equipment Rental	C	642.78	(50.22)	
01/03/02	01/03/02		Overlimit fee	Finance & Other	C		29.00	
01/03/02	01/03/02		Late fee	Finance & Other	C		29.00	
01/03/02	01/03/02		Finance Charge	Finance & Other	C		67.05	
01/08/02	01/08/02		Payment	Finance & Other	C			5,000.00
02/04/02	02/04/02		Overlimit fee	Finance & Other	C		29.00	
02/04/02	02/04/02		Finance Charge	Finance & Other	C		110.72	
02/14/02	02/14/02		Payment	Finance & Other	C			5,000.00
03/04/02	03/04/02		Finance Charge	Finance & Other	C		104.55	
03/22/02	04/02/02		Payment	Finance & Other	C			6,575.28
04/02/02	04/02/02		*Finance Charge*	Finance & Other	C		18.15	
04/25/02	05/02/02		Payment	Finance & Other	C			4,179.51
05/24/02	06/04/02		Payment	Finance & Other	C			4,159.47
06/27/02	07/03/02		Payment	Finance & Other	C			2,133.56
07/25/02	08/05/02		Payment	Finance & Other	C			872.53
09/02/02	09/02/02		Overlimit fee	Finance & Other	C		29.00	

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2002 Credit Card Purchases - Jojuana Meeks

Exhibit 6b

Trans Date	Statement or Post Date	Type	Description	Expense Category	Ref.	Total By Expense Category	Charges	Payments
09/16/02	10/03/02		Payment	Finance & Other	C			3,500.00
10/05/02	10/03/02		*Finance Charge*	Finance & Other	C		218.50	
10/17/02	11/04/02		Payment	Finance & Other	C			9,000.00
11/04/02	11/04/02		Finance Charge	Finance & Other	C		86.92	
11/08/02	11/08/02	Payment	Payment-Thank You	Finance & Other	V			7,000.00
11/25/02	11/25/02	Pay	PAYMENT - THANK YOU	Finance & Other	V			5,000.00
12/03/02			Finance Charge	Finance & Other	V		1.00	
12/28/02	12/28/02	Payment	PAYMENT - THANK YOU	Finance & Other	V	722.89		5,000.00
02/22/02	02/22/02		GF Marketplace Burbank IL	Groceries	C		211.78	
02/23/02	02/23/02		GF Marketplace Lansing IL	Groceries	C		51.57	
08/05/02	08/05/02		KMari 00041087 Portage IN	Groceries	V	647.34	383.99	
04/21/02	05/02/02		Ultra Hobart IN	Healthcare	C	199.99	199.99	
02/09/02	02/09/02		Best Buy Merrillville IN	Household	C		293.84	
02/20/02	02/20/02		Best Buy Merrillville IN	Household	C		79.76	
04/08/02	05/02/02		Best Buy Merrillville IN	Household	C		159.51	
10/05/02	11/04/02		NTB 7658 Merrillville IN	Household	C		155.82	
08/21/02	08/21/02		NTB 7658 Merrillville IN	Household	C		182.79	
07/30/02	08/05/02		Target 00008706 Merrillville IN	Household	C	1,165.23	293.51	
10/29/02	10/29/02	Sale	NOVOGRADAC & COMPANY LLP	Legal & Professional	V	639.65	639.65	
01/26/02	01/26/02		Salem Bapt/House of Peace Chicago IL	Miscellaneous	C		201.02	
02/06/02	02/06/02		Access America TVL INS VA	Miscellaneous	C		53.00	
02/14/02	02/14/02		Kennedy Western Univ. Thousand Oak CA	Miscellaneous	C		50.00	
02/26/02	02/26/02		CIC *Credit Report Fee 877-513-4175 CA	Miscellaneous	C		4.95	
03/10/02	04/02/02		HR Next 860-510-0100 CT	Miscellaneous	C		274.95	
03/15/02	04/02/02		CIC *Credit Report Fee 877-513-4175 CA	Miscellaneous	C		79.95	
05/06/02	06/04/02		Indiana University 812-8550586 IN	Miscellaneous	C		354.46	
05/30/02	06/04/02		BMG Music Service 317-69299200 NY	Miscellaneous	C		20.51	
06/04/02	07/03/02		American Association of 9135999737 MO	Miscellaneous	C		47.15	
06/30/02	07/03/02		Musicland SunC03908167 Oakbrook IL	Miscellaneous	C		129.42	
08/31/02	08/31/02		TWI* EW ID 1769351014 800-854-4082 FL	Miscellaneous	C		19.95	
10/16/02	11/04/02		TWI* EW ID 1769351014 800-854-4082 FL	Miscellaneous	C	1,261.11	25.75	
02/10/02	02/10/02		Borders Books & Music 284 Chicago IL	Recreation	C		338.70	
03/09/02	04/02/02		Barnes & Noble Merrillville In	Recreation	C		740.71	
03/23/02	04/02/02		Barnes & Noble Cincinnati OH	Recreation	C		339.68	
03/25/02	04/02/02		Barnes & Noble Merrillville IN	Recreation	C		205.68	
04/08/02	05/02/02		Barnes & Noble Merrillville In	Recreation	C		230.04	
05/07/02	06/04/02		Borders Books & Music 73 Naperville IL	Recreation	C		224.00	
06/24/02	07/03/02		Waldenbooks #1806 Orland Park IL	Recreation	C		108.62	
07/28/02	08/05/02		Barnes & Nobel #2613 Merrillville IN	Recreation	C		97.18	
07/30/02	08/05/02		Family Bookstores #62 Merrillville IN	Recreation	C		131.09	
09/21/02	10/03/02		Waterstones #581 Ord Schiller Park IL	Recreation	C		42.36	
09/21/02	10/03/02		Waterstones #581 Ord Schiller Park IL	Recreation	C		16.31	
09/26/02	10/03/02		Barnes & Noble Oakland CA	Recreation	C		245.72	
11/09/02	11/09/02	Sale	BARNES & Nobel #2878 S MI	Recreation	V		181.90	
12/05/02	12/05/02	Sale	Barnes & Nobel #2990 Las	Recreation	V		329.09	
12/11/02	12/11/02	Sale	Boulder Book Store Boulde	Recreation	V		316.75	
12/29/02	12/29/02	Sale	FAMILY BOOKSTORES #62 MER	Recreation	V	3,835.99	288.16	
02/09/02	02/09/02		Office Depot Merrillville IN	Supplies	C		2,427.88	
02/09/02	02/09/02		Office Depot Merrillville IN	Supplies	C		(210.00)	
02/28/02	02/28/02		Office Depot Merrillville IN	Supplies	C		157.48	
03/09/02	04/02/02		Office Depot Merrillville IN	Supplies	C		497.60	
04/21/02	05/02/02		Office Depot Merrillville IN	Supplies	C		3,478.12	
05/07/02	06/04/02		CompUSA #154 Napperville IL	Supplies	C		125.88	
05/18/02	06/04/02		Office Depot Merrillville IN	Supplies	C		1,031.67	
06/25/02	07/03/02		Finishline #0440 Calumet City IL	Supplies	G		119.06	
07/23/02	08/05/02		Wal Mart Merrillville IN	Supplies	C		96.02	
07/26/02	08/05/02		Radio Shack 00165852 Chicago IL	Supplies	C		221.02	
08/01/02	08/05/02		Staples #1201 Hoover AL	Supplies	C		527.58	
10/22/02	11/04/02		Office Depot Memphis TN	Supplies	C		223.82	
10/25/02	11/04/02		Franklin Covey #7068 Memphis TN	Supplies	C	9,020.98	324.85	
02/01/02	02/01/02		British Air 1257077640385 PA	Travel	C		1,143.00	
03/10/02	04/02/02		Courtyard by Marriott-Jac Jackson MS	Travel	C		359.15	
03/24/02	04/02/02		Embassy Suites Blue Ash OH	Travel	C		490.61	
06/13/02	07/03/02		Courtyard by Marriott-Cap Indianapolis IN	Travel	C		120.38	
06/13/02	07/03/02		Courtyard by Marriott-Cap Indianapolis IN	Travel	C		114.39	
07/05/02	08/05/02		Parisian #0018 Montgomery AL	Travel	C		191.16	
07/05/02	08/05/02		Parisian #0018 Montgomery AL	Travel	C		193.32	
07/08/02	08/05/02		Best Inn Montgomery AL	Travel	C		127.58	
07/31/02	08/05/02		Love S Country Sheperdsville KY	Travel	C		20.64	
08/05/02	08/05/03		Sheraton Hotels	Travel	C		430.68	
08/05/02	08/05/03		Sheraton Hotels	Travel	C		432.68	
08/30/02	08/30/02		Delta Air 0064016684332	Travel	C		713.50	
09/13/02	10/03/02		United Air 0162186591748 E-TKT IN	Travel	C		478.50	

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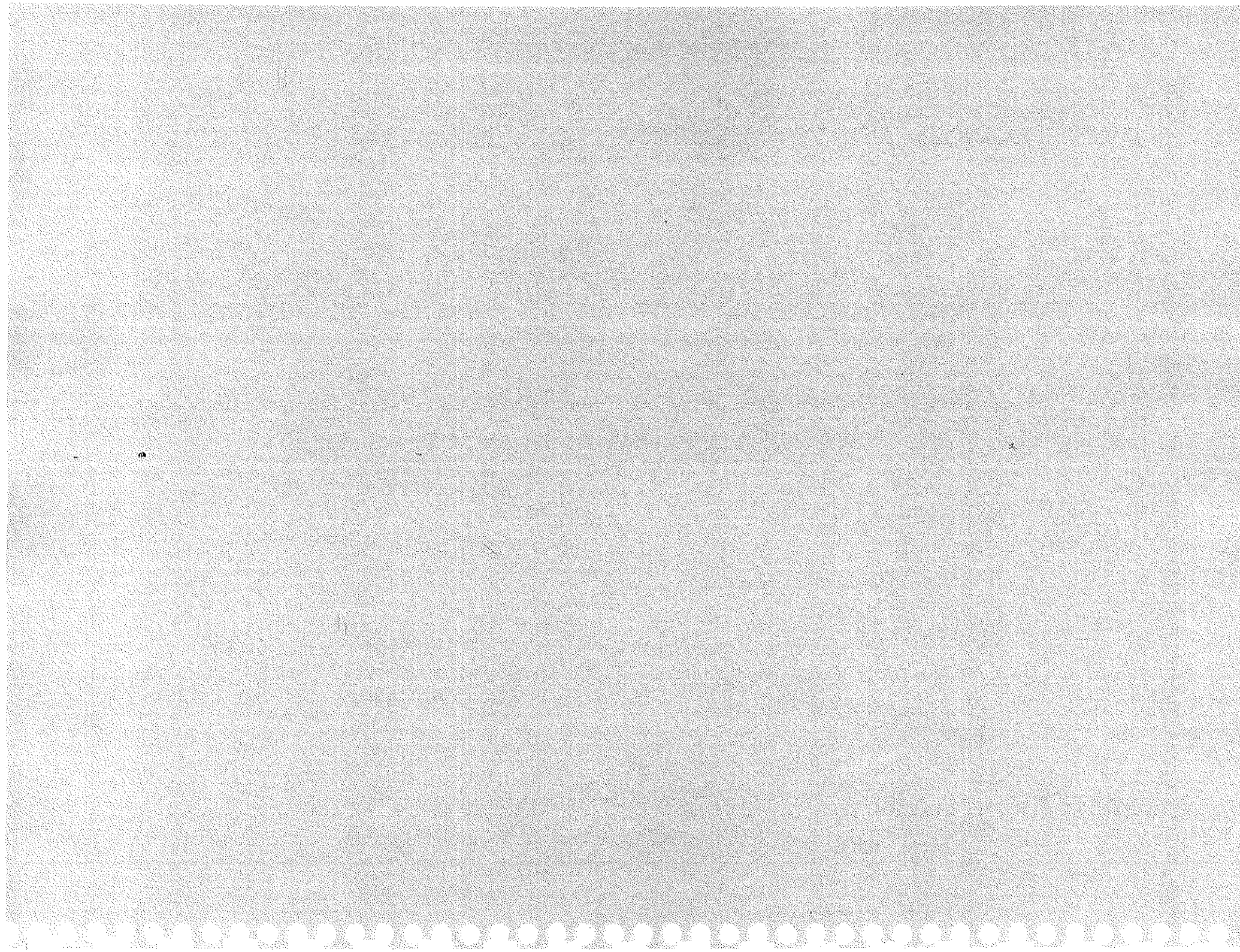
Exhibit 6b

Trans Date	Statement or Post Date	Type	Description	Expense Category	Ref.	Total By Expense Category	Charges	Payments
09/18/02	10/03/02		Congress Plaza HO00 of 00312-4273800 IL	Travel	C		41.43	
09/22/02	10/03/02		Congress Plaza HO00 of 00312-4273800 IL	Travel	C		176.27	
09/28/02	10/03/02		Courtyard by Marriott Oak Oakland CA	Travel	C		2,087.34	
10/26/02	11/04/02	Sale	O'hare Airport 00101410	Travel	V		61.00	
10/26/02	10/26/02	Sale	The Peabody Hotel Memphis	Travel	V		1,127.17	
11/11/02	11/11/02	Sale	INTERCONTIENTAL HOTEL MIA	Travel	V		1,178.35	
12/04/02	12/04/02	Sale	AM Trans AI 3662153299368	Travel	V		500.00	
12/08/02	12/08/02	Sale	MANDALAY BAY RESORT/ CASIN	Travel	V		1,058.57	
12/09/02	12/09/02	Sale	AM TRANS AI 3662110738628	Travel	V		40.00	
12/09/02	12/09/02	Sale	AM TRANS AI 3660610270169	Travel	V		50.00	
12/12/02	12/12/02	Sale	CLS Transportation	Travel	V		479.00	
12/16/02	12/16/02	Sale	HILTON WASHINGTON WASHING	TRAVEL	V		1,215.67	
12/22/02	12/22/02	Sale	CHEETAH LIMOUSINE SERVICE	TRAVEL	V		144.00	
12/26/02	12/26/02	Sale	CELEBRITY LIMO & TRANS HA	TRAVEL	V		132.00	
12/29/02	12/29/02	Sale	CHEETAH LIMOUSINE SERVICE	TRAVEL	V		144.00	
12/29/02	12/29/02	Sale	CHEETAH LIMOUSINE SERVICE	TRAVEL	V		156.00	
12/30/02	12/30/02	Sale	CHEETAH LIMOUSINE SERVICE	TRAVEL	V	14,222.39	816.00	
07/27/02	08/05/02		Ameritech 800-244-4444 IL	Utilities	C		303.31	
08/08/02	08/08/02		SprintPCS Autopymt rcsprt Overland Park K	Utilities	C		68.73	
09/08/02	10/03/02		SprintPCS Autopymt rcsprt Overland Park K	Utilities	C		68.73	
10/08/02	11/04/02		SprintPCS Autopymt rcsprt Overland Park K	Utilities	C		76.23	
12/15/02	12/15/02	Sale	SPRINTPCS AUTOPYMT RCSPRT	UTILITIES	V		76.14	
05/17/02	06/04/02		SprintPCS-CustCarePmtSprt Overland Park K	Utilities	C		129.59	
07/08/02	08/05/02		SprintPCS Autopymt rcsprt Overland Park K	Utilities	C		168.50	
11/07/02	11/07/02	Sale	SPRINTPCS-AUTOPYMT RCSPRT	Utilities	V		104.08	
12/06/02	12/06/02	Sale	CONVENIENCE FEE NIPSCO	Utilities	C		5.95	
12/06/02	12/06/02	Sale	NIPSCO BILL PMT	Utilities	V	1,638.39	637.13	
Total						50,411.35	50,411.35	57,420.35

Total Amounts Listed Above	12,615.25
Add: Difference Resulting from "X"	0.39
Total 2002 Charges To Be Reimbursed Per Ms. Pratchett's Schedule	12,615.64
Balance Unreimbursed	37,795.71

Ref:

- C = Crowe Chizek assigned expense category
- V = Visa assigned expense category
- X = Amount of restitution was based on \$130.53 rather than \$130.14.



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2003 Credit Card Purchases - Jojuana Meeks

Exhibit 6c

Source: Credit card statements and print-outs from bankcard websites found in GUEA files.

Trans Date	Statement or Post Date	Type	Description	Expense Category	Ref.	Total By Expense Category	Charges	Payments
02/11/03	02/11/03	Sale	SHAVER MOTORS INC MERRILL	Auto Related	C		157.89	
10/27/03	10/27/03	Sale	SEARS AUTO CNTR 6332	Auto Related	C		70.61	
12/03/03	12/04/03	Sale	SHELL OIL 52113300031	Auto Related	C		28.82	
01/03/03	02/04/03		Exxonmobile26 09683913 Gary IN	AUTO RELATED	C		30.00	
02/10/03	02/10/03	Sale	GAS CITY - 81 MERRILLVILLE	AUTO RELATED	V		33.00	
02/18/03	02/18/03	Sale	SHELL OIL 27425924398 SK	AUTO RELATED	V		24.85	
02/22/03	02/22/03	Sale	AMOCO 01111228 GA	AUTO RELATED	V		26.07	
03/04/03	03/06/03	Sale	KOSTNER CITGO CHICAGO IL	Auto Related	V		16.15	
04/14/03	05/02/03		15th Ave Citgo Gary In	AUTO RELATED	C		22.50	
04/16/03	05/02/03		Exxonmobile26 09650136 Hammond IN	AUTO RELATED	C		22.00	
04/22/03	05/02/03		GAS AMERICA LEBANON IN	AUTO RELATED	C		20.00	
04/24/03	05/02/03		NAPOLETON AUTO WERKS SCHERERVILLE I	AUTO RELATED	C		1,000.00	
04/29/03	05/02/03		SCHPEL BUICK - GMC MERRILLVILLE IN	AUTO RELATED	C		884.72	
06/01/03	06/01/03	Sale	SKOKIE CITGO GEI SKOKIE	Auto Related	V		30.01	
05/06/03	06/03/03		SPEEDWAY 6661 LAPORTE IN	AUTO RELATED	C		18.00	
05/09/03	06/03/03		AMOCO MERRILLVILLE IN	AUTO RELATED	C		30.21	
05/10/03	06/03/03		NAPOLETON AUTO WERKS SCHERERVILLE I	AUTO RELATED	C		2,000.00	
06/17/03	06/17/03	Sale	Shell OIL 57428761506	Auto Related	V		25.00	
08/23/03	08/23/03	Sale	MARATHON ASHLAND 024190	Auto Related	V		36.23	
09/10/03	09/10/03	Sale	BP Oil 35333947	Auto Related	V		28.48	
10/26/03	10/26/03	Sale	SHELL OIL 27429945101	Auto Related	V		29.21	
10/31/03	10/31/03	Sale	Speedway 6680	Auto Related	V		31.27	
12/03/03	12/04/03	Sale	ROAD RANGER 239	Auto Related	V		25.03	
12/04/03	12/04/03	Sale	PETROCAN 671 HELPSNER RD.	Auto Related	V		41.63	
12/04/03	12/04/03	Sale	PETROCAN 671 HELPSNER RD.	Auto Related	V		42.46	
12/05/03	12/05/03	Sale	AMOCO 01269711	Auto Related	V	4,696.23	22.09	
07/26/03	07/26/03	Sale	DSW SHOE WAREH00291013	Clothing	V		205.13	
07/27/03	07/27/03	Sale	NATURALIZER	Clothing	V		244.89	
10/10/03	10/10/03	Sale	Catherine / Plus Sizes	Clothing	V		978.53	
12/05/03	12/05/03	Sale	GEORGE RICHARDS #15025 CA	Clothing	V		690.43	
12/05/03	12/05/03	Sale	GEORGE RICHARDS #15025	Clothing	V		676.89	
12/26/03	12/26/03	Sale	BERNINI'S	Clothing	V		435.38	
01/20/03	01/20/03	Sale	CATHERINES / PLUS SIZES MER	CLOTHING	V		375.88	
02/06/03	02/06/03	Sale	CATHERINE / PLUS SIZES MER	CLOTHING	V		709.77	
04/19/03	05/02/03		CATHERINES / PLUS SIZES MER	CLOTHING	C		412.38	
04/25/03	05/02/03		CATHERINES / PLUS SIZES MER	CLOTHING	C		409.84	
06/25/03	06/25/03	Sale	Catherine / Plus Sizes	Clothing	V		744.96	
07/22/03	07/22/03	Sale	Catherine / Plus Sizes	CLOTHING	V	6,548.78	664.70	
08/05/03	08/05/03	Sale	HOUSTON'S 312.649.1121	DINING OUT	V		62.87	
01/25/03	01/25/03	Sale	DENNY'S #7200 PORTAGE IN	DINING OUT	V		119.45	
03/03/03	03/03/03	Sale	MARKET STREET GRILL SALT	DINING OUT	V		106.07	
04/04/03	05/02/03		Miller Bakery Café Gary IN	DINING OUT	C		80.55	
04/27/03	05/02/03		RUTH'S CHRIS CHICAGO 204 CHICAGO IL	DINING OUT	C		771.23	
04/28/03	05/02/03		RUBY TUESDAY #7310 MERRILLVILLE IN	DINING OUT	C		59.29	
05/31/03	05/31/03	Sale	OUTBACK #1420 SKOKIE IL	DINING OUT	V		69.28	
05/06/03	06/03/03		QUIZNOS S BEND IN	DINING OUT	C		7.72	
06/05/03	06/05/03	Sale	UNO'S CHICAGO BAR & GRILL	Dining Out	V		41.03	
06/06/03	06/06/03	Sale	OLIVE GARDEN 00011064	Dining Out	V		50.10	
06/09/03	06/09/03	Sale	LEONA'S - FORD CITY	Dining Out	V		25.00	
06/13/03	06/13/03	Sale	TGI Fridays #1734	Dining Out	V		30.45	
06/23/03	06/23/03	Sale	APPLEBEE'S MER09710807	Dining Out	V		54.94	
06/24/03	06/24/03	Sale	Chili's GrI35700003574	Dining Out	V		26.56	
06/30/03	06/30/03	Sale	JEDIS GARDEN, INC.	Dining Out	V		14.15	
07/16/03	07/16/03	Sale	Chili's GrI35700003574	DINING Out	V		26.12	
08/22/03	08/22/03	Sale	MILLER PIZZA STATION	Dining Out	V		23.19	
08/25/03	08/25/03	Sale	Wing Wah Restaurant	Dining Out	V		57.35	
08/29/03	08/29/03	Sale	MILLER PIZZA STATION	Dining Out	V		39.00	
09/06/03	09/06/03	Sale	DENNY'S #7200	Dining Out	V		48.86	
09/14/03	09/14/03	Sale	FIOR D'ITALIZ	Dining Out	V		58.62	
10/24/03	10/24/03	Sale	RED LOBSTER US00062810	Dining Out	V		286.97	
10/26/03	10/26/03	Sale	CHILI'S GrI16400001644	Dining Out	V		59.49	
10/30/03	10/30/03	Sale	PAPPADEAUX SEAFOOD KCTH	Dining Out	V		74.34	
11/07/03	11/07/03	Sale	Wing Wah Restaurant	Dining Out	V		32.10	
12/04/03	12/04/03	Sale	CHINA HOURSE	Dining Out	V		51.10	
12/04/03	12/04/03	Sale	THE KEG STEAKH CAMBRIDGE	Dining Out	V		79.31	
12/04/03	12/04/03	Sale	CHINAHOUSE CAMBRIDGE CD	Dining Out	V		52.12	
12/04/03	12/04/03	Sale	THE KEG STEAKH	Dining Out	V		77.75	
12/11/03	12/11/03	Sale	WIG WAY RESTAURANT	Dining Out	V	2,579.76	94.75	

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Exhibit 6c

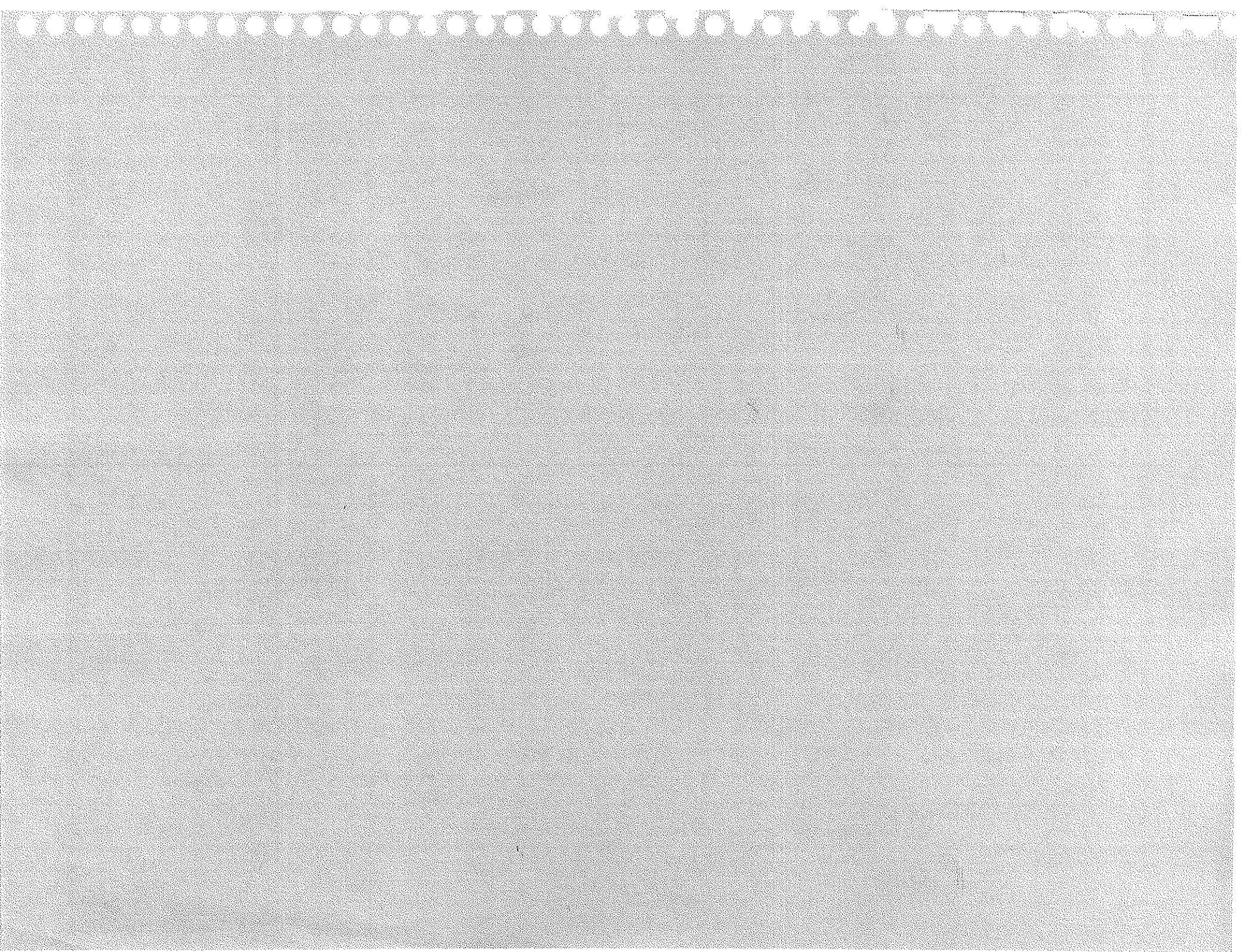
Trans Date	Statement or Post Date	Type	Description	Expense Category	Ref.	Total By Expense Category	Charges	Payments
02/28/03	02/28/03	Payment	Payment- Thank You	Finance & Other	V			5,170.03
04/03/03	04/03/03		*Finance Charge*	Finance & Other	C		135.89	
04/03/03	04/03/03	Fee	Late Fee	Finance & Other	C		29.00	
04/12/03	05/02/03	Payment	Payment	Finance & Other	C			7,500.00
05/02/03	05/02/03		*Finance Charge*	Finance & Other	C		17.54	
05/15/03	05/15/03	Payment	Payment - Thank You	Finance & Other	V			10,000.00
06/16/03	06/16/03	Payment	Payment - Thank You	Finance & Other	V			522.00
07/17/03	07/17/03	Payment	Payment - Thank You	Finance & Other	V			3,496.65
08/24/03	08/24/03	Payment	Payment - Thank You	Finance & Other	V			3,334.32
09/20/03	09/20/03	Payment	Payment - Thank You	Finance & Other	V			1,913.88
10/30/03	10/30/03	Payment	Payment - Thank You	Finance & Other	V			6,097.64
11/04/03	11/04/03		Late Fee	Finance & Other	C		29.00	
11/04/03	11/04/03		*Finance Charge*	Finance & Other	C		100.52	
12/02/03	12/02/03	Payment	Payment - Thank You	Finance & Other	V	311.95		1,493.42
07/04/03	07/04/03	Sale	KMART 00031087	Groceries	V		150.51	
06/17/03	06/17/03	Sale	FANNIE MAY	Groceries	V	182.25	31.74	
07/16/03	07/16/03	Sale	ULTA 3 #41	Health Care	V		227.80	
07/16/03	07/16/03	Sale	ULTA 3 #41	Health Care	V	238.41	10.61	
09/27/03	09/27/03	Sale	Best Buy 00003095	Household	V		329.02	
04/12/03	05/02/03		Best Buy 00003095 Merrillville IN	Household	C	774.14	445.12	
06/07/03	06/07/03	Sale	Urban Land Institute	Legal & Professional	V		150.00	
09/17/03	09/17/03	Sale	NOVOGRADAC & COMPANY LLP	Legal & Professional	V		779.80	
10/16/03	10/16/03	Sale	Urban Land Institute	Legal & Professional	V	1,557.56	627.76	
02/09/03	02/09/03	Sale	CREATIVE CELEBRATION	MISCELLANEOUS	V		200.00	
02/15/03	02/15/03	Sale	CIC*CREDIT MONITOR SVC	MISCELLANEOUS	V		79.95	
04/02/03	04/02/03	Sale	TWI*ED ID 1769351014	Miscellaneous	V		29.95	
04/15/03	05/02/03		Harper 10 Springfield IL	Miscellaneous	C		20.71	
04/22/03	05/02/03		AMERICAN SALES #006 TINLEY PARK IL	Miscellaneous	C		2,100.00	
03/16/03	03/16/03	Sale	NLP INSTITUTE OF CHICAGO	Miscellaneous	C		240.00	
06/09/03	06/09/03	Sale	SPEED/SM - 7521	Miscellaneous	C		28.87	
06/15/03	06/15/03	Sale	NLP INSTITUTE OF CHICAGO	Miscellaneous	C		15.00	
06/15/03	06/15/03	Sale	NLP INSTITUTE OF CHICAGO	Miscellaneous	C		395.00	
07/22/03	07/22/03	Sale	AVENUE #637	Miscellaneous	V		418.70	
09/30/03	09/30/03	Sale	FOLEY'S LADIES FRAGRA	Miscellaneous	V		106.63	
09/30/03	09/30/03	Sale	FOLEY'S LANCOME FRAGR	Miscellaneous	V		314.47	
10/01/03	10/01/03	Sale	TWI*ED ID 1769351015	Miscellaneous	V	3,989.23	39.95	
01/18/03	01/18/03	Sale	THE CASKETS STORE INC CHI	PERSONAL CARE	C		974.38	
01/16/03	01/16/03	Sale	CALAHAN FUNERAL HOME CHIC	PERSONAL CARE	V	4,626.76	3,652.38	
04/15/03	05/02/03		Barnes & Noble Merrillville IN	Recreation	C		111.49	
04/30/03	05/02/03		BORDERS BOOKS & MUSIC #284 CHICAGO IL	Recreation	C		440.45	
02/15/03	02/15/03	Sale	BARNES & NOBLE #2552 SKOK	Recreation	V		365.22	
02/16/03	02/16/03	Sale	COMPUSA #177 SKOKIE IL	RECREATION	V		213.14	
03/15/03	03/15/03	Sale	BARNES & NOBLE #2552	RECREATION	V		222.84	
03/18/03	03/18/03	Sale	BOOKS-AMILLI0008011 WA	RECREATION	V		310.40	
06/07/03	06/07/03	Sale	CHRISTIAN LIFESTYLE CSB,	Recreation	V		119.95	
06/10/03	06/10/03	Sale	BARNES & NOBLE #2613	Recreation	V		141.44	
06/14/03	06/14/03	Sale	BARNES & NOBLE #2613	Recreation	V		122.88	
07/18/03	07/18/03	Sale	BARNES & NOBLE #2613	Recreation	V		164.59	
07/26/03	07/26/03	Sale	BORDERS BOOKS & MUSIC 61	Recreation	V		464.71	
08/18/03	08/18/03	Sale	FAMILY Bookstores #62	Recreation	V		194.84	
09/14/03	09/14/03	Sale	GEORGES MUSIC ROOM AT MID	Recreation	V		172.61	
10/27/03	10/27/03	Sale	Barnes & Nobel #2613	Recreation	V		152.40	
10/30/03	10/30/03	Sale	Borders BKS/MU01002849	Recreation	V		188.83	
11/04/03	11/05/03	Sale	Barnes & Nobel #2613	Recreation	V	3,711.43	325.64	
03/04/03	03/06/03	Sale	MIDWAY AIRPORT00202010	Travel	C		59.00	
08/04/03	08/05/03	Sale	MIDWAY AIRPORT00202010	Travel	C		128.00	
09/16/03	09/16/03	Sale	MIDWAY AIRPORT00202010	Travel	C		59.00	
10/01/03	10/01/03	Sale	Midway Airport00202010	Travel	C		75.00	
10/01/03	10/01/03	Sale	Midway Airport00202010 CH	Travel	C		75.00	
01/03/03	01/03/03	Sale	SOUTHWESTAIRS262732446832	TRAVEL	V		614.50	
01/11/03	01/11/03	Sale	RADISSON HOTELS SALT LAKE	TRAVEL	V		112.79	
01/26/03	01/26/03	Sale	AM TRANS AI 366217762805	TRAVEL	V		182.50	
02/19/03	02/19/03	Sale	HOLIDAY INNS-NORTHSHORE	TRAVEL	V		688.99	
02/20/03	02/20/03	Sale	SOUTHWESTAIRS62738277525	TRAVEL	V		454.50	
02/26/03	02/26/03	Sale	AM TRANS AI 3662127952735	TRAVEL	V		171.50	
03/04/03	03/06/03	Sale	HOLIDAY INNS-NORTH SHORE	TRAVEL	V		385.80	
03/05/03	03/06/03	Sale	RADISSON HOTELS INN AIRPORT	TRAVEL	V		110.09	
03/05/03	03/06/03	Sale	HILTON HOTLES INN AIRPORT	TRAVEL	V		126.44	
03/17/03	03/17/03	Sale	HOLIDAY INNS-NORTH SHORE	TRAVEL	V		247.41	
03/19/03	03/19/03	Sale	EMBASSY ROW HILTON WASHINGTON	TRAVEL	V		1,039.71	
03/31/03	03/31/03	Sale	Holiday INNS - NORTH SHORE	TRAVEL	V		208.06	
04/02/03	04/04/03	Sale	Hyatt Hotels Wahington	TRAVEL	V		133.33	

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Exhibit 6c

Trans Date	Statement or Post Date	Type	Description	Expense Category	Ref.	Total By Expense Category	Charges	Payments	
04/02/03	05/02/03		Midway Airport	Travel	C		77.00		
04/16/03	05/02/03		Holiday Inn Express Lincoln IL	Travel	C		77.37		
04/28/03	05/02/03		CHEETAH LIMOUSINE SERVICE HAMMOND	Travel	C		408.00		
05/31/03	05/31/03	Sale	HOLIDAY INNS F/B SKOKIE	Travel	V		17.70		
05/05/03	06/03/03		HOLIDAY INNS-NORTH SHORE	Travel	C		306.31		
06/02/03	06/04/03	Sale	HOLIDAY INNS-NORTH SHORE	Travel	V		108.41		
06/17/03	06/17/03	Sale	HOLIDAY INNS-NORTH SHORE	Travel	V		344.63		
07/22/03	07/22/03	Sale	AM TRANS AI 3667516026011	TRAVEL	V		279.00		
07/22/03	07/22/03	Sale	EXPEDIA SERVICE FEE	TRAVEL	V		10.00		
07/22/03	07/22/03	Sale	AM TRANS AI 3667516	TRAVEL	V		279.00		
07/30/03	07/30/03	Sale	AM TRANS AI 3662600038745	TRAVEL	V		50.00		
08/04/03	08/05/03	Sale	HYATT HOTELS DFW	TRAVEL	V		635.30		
08/05/03	08/05/03	Sale	THEATER DISTRICT #0597	TRAVEL	V		24.00		
08/19/03	08/19/03	Sale	THEATER DISTRICT #0597	Travel	V		24.00		
08/27/03	08/27/03	Sale	AM TRANS AI 3662129112890	Travel	V		266.50		
08/27/03	08/27/03	Sale	AM TRANS AI 3662129112908	Travel	V		261.50		
09/03/03	09/04/03	Sale	THEATRE DISTRICT #0597	Travel	V		24.00		
09/14/03	09/14/03	Sale	YELLOW CAB OF SAN FRANCISCO	Travel	V		35.70		
09/15/03	09/15/03	Sale	AM TRANS AI 3662129234337	Travel	V		195.00		
09/16/03	09/16/03	Sale	ARGENT HOTEL	Travel	V		449.86		
09/28/03	09/28/03	Sale	AM TRANS AI 3662129316174	Travel	V		471.50		
10/01/03	10/01/03	Sale	The Fairmont Hotel Dallas	Travel	V		60.56		
10/01/03	10/01/03	Sale	The Fairmont Hotel Dallas	Travel	V		614.61		
10/28/03	10/28/03	Sale	EXPEDIA SERVICE FEE	Travel	V		5.00		
10/30/03	10/30/03	Sale	NWA AIR 0122194915711	Travel	V		489.00		
11/02/03	11/02/03	Sale	Hilton Oak Lawn Oak Lawn	Travel	V		452.46		
12/05/03	12/05/03	Sale	BEST WESTERN CAMBRIDGE CA	Travel	V		720.60		
12/05/03	12/05/03	Sale	BEST WESTERN CAMBRIDGE CA	Travel	V		735.01		
12/31/03	12/31/03	Sale	NY-NY HOTEL & CASINO	Travel	V		176.88		
12/31/03	12/31/03	Sale	NY-NY HOTEL & CASINO	Travel	V		76.30		
05/19/03	05/19/03	Sale	HOLIDAY INNS-NORTH SHORE	TRAVEL	V		238.72		
10/28/03	10/28/03	Sale	UNITED AIR 0167528482672	Travel	V	12,937.54	152.00		
03/20/03	03/20/03	Sale	SPRINTPCS-CUSTCAREPMTSPRT	UTILITIES	V		129.61		
01/14/03	01/14/03	Sale	SPRINTPCS - CUSTCAREPMTSPRT	UTILITIES	V		187.01		
12/04/03	12/04/03	Sale	XM *SATELLITE RADIO	Utilities	C		76.73		
01/08/03	01/08/03	Sale	SRINTPCS - CUSTCAREPMTSPRT	UTILITIES	V		75.50		
02/11/03	02/11/03	Sale	ONSTAR/MOBILESVC	UTILITIES	V		399.00		
02/14/03	02/14/03	Sale	SPRINTPCS AUTOPMT RCSPT	UTILITIES	V		123.69		
04/21/03	05/02/03		SPRINTPCS-CUSTCAREPMTSPRT	Utilities	C		147.91		
02/20/03	02/20/03	Sale	SPRINTPCS-CUSTCAREPMTSPRT	UTILITIES	V		125.83		
05/22/03	05/22/03	Sale	SPRINTPCS -CUSTCAREPMT	Utilities	V		133.31		
05/31/03	05/31/03	Sale	AMERITECH CONSUMER PH	UTILITIES	V		288.49		
06/19/03	06/19/03	Sale	NIPSCO BILL PMT	Utilities	V		1,000.00		
07/16/03	07/16/03	Sale	SPRINTPCS AUTOPMT RCI	Utilities	V		138.56		
08/13/03	08/13/03	Sale	SPRINTPCS AUTOPMT RCI	Utilities	V		161.10		
06/19/03	06/19/03	Sale	CONVENIENCE FEE NIPSCO	Utilities	C		5.95		
12/27/03	12/27/03	Sale	COVENIENCE FEE-NIPSCO	Utilities	C		5.95		
12/27/03	12/27/03	Sale	NIPSCO BILL PMT	Utilities	V	3,584.50	585.86		
06/14/03	06/14/03	Sale	OFFICE DEPOT #678	Supplies	C	20.58	20.58		
Total							45,759.12	45,759.12	39,527.94
Total 2003 Charges To Be Reimbursed Per Ms. Pratchett's Schedule								2,647.69	
Balance Unreimbursed								43,111.43	

Ref:
C = unk assigned expense category
V = signed expense category



Gary Urban Enterprise Association
Internal Investigation
2004 Credit Card Purchases - Jojuana Meeks

Exhibit 6d

Source: Print-out from bankcard websites found in GUEA files.

Trans Date	Post Date	Type	Description	Visa Assigned Expense Category	Ref	Total By Expense	Charges	Payments
08/02/04	08/04/04	Sale	Amoco Oil	Auto Related	C		39.03	
08/12/04	08/12/04	Sale	ExxonMobile	Auto Related	C		37.00	
08/21/04	08/21/04	Sale	Marathon Ashland	Auto Related	C		40.01	
08/26/04	08/26/04	Sale	Shell Oil	Auto Related	C		42.02	
08/31/04	09/03/04	Sale	Speedway 8333	Auto Related	C		37.01	
08/31/04	08/31/04	Sale	Duke of Oil	Auto Related	C		43.44	
09/13/04	09/13/04	Sale	Shell Oil	Auto Related	C		46.92	
10/13/04	10/13/04	Sale	BP Oil	Auto Related	C		44.02	
11/03/04	11/05/04	Sale	Amoco Oil	Auto Related	C		35.00	
01/05/04	01/06/04	Sale	SPEEDWAY 66887	Auto Related	C		20.00	
01/05/04	01/06/04	Sale	SPEEDWAY 66887	Auto Related	C		14.99	
01/25/04	01/25/04	Sale	SPEEDWAY 8822	Auto Related	C		47.91	
01/25/04	01/25/04	Sale	SUNOCO	Auto Related	C		38.66	
03/27/04	03/27/04	Sale	EXXONMOBIL26 09683913	Auto Related	C		40.00	
04/02/04	04/03/04	Sale	Shell Oil 9100289728	Auto Related	C		32.75	
04/02/04	04/03/04	Sale	SUNOCO	Auto Related	C		36.09	
04/02/04	04/03/04	Sale	BP Oil 37051216	Auto Related	C		23.57	
04/01/04	04/01/04	Sale	Duke of Oil	Auto Related	C		32.85	
07/25/04	07/25/04	Sale	Pilot Corp #271	Auto Related	C	690.27	39.00	
10/11/04	10/11/04	Sale	Hudson News - Indianapolis	Clothing	C		58.22	
10/23/04	11/23/04	Sale	Fashion World	Clothing	C		130.00	
12/04/04	12/06/04	Sale	DSW Shoe Warehouse	Clothing	C	298.18	109.96	
01/14/04	01/14/04	Sale	THE OLVIVE GARD00011064	Dining Out	C		48.35	
08/07/04	08/07/04	Sale	The Olive Gard00011064	Dining Out	C		154.79	
08/09/04	08/09/04	Sale	Wing Wah Restaurant	Dining Out	C		107.75	
08/12/04	08/12/04	Sale	Ruby Tuesday #7310	Dining Out	C		65.26	
08/14/04	08/14/04	Sale	TGI Fridays #414	Dining Out	C		43.19	
09/14/04	09/14/04	Sale	Palomino	Dining Out	C		49.76	
09/15/04	09/15/04	Sale	Houlihans #64	Dining Out	C		35.73	
09/17/04	09/17/04	Sale	Texas Corral	Dining Out	C		33.34	
09/27/04	09/27/04	Sale	The Olive Gard00011064	Dining Out	C		59.55	
10/09/04	10/09/04	Sale	Chili's GrI35700003574	Dining Out	C		174.88	
10/16/04	10/16/04	Sale	Grand Lux Café Chicago	Dining Out	C		310.27	
10/27/04	11/01/04	Sale	Cracker Barrel #84	Dining Out	C		26.22	
11/05/04	11/07/04	Sale	Chili's GrI35700003574	Dining Out	C		25.78	
12/09/04	12/12/04	Sale	Golden Corral 00106906	Dining Out	C		62.20	
01/21/04	01/21/04	Sale	MEI WAH RESTAURANT	Dining Out	C		57.48	
01/26/04	01/26/04	Sale	THE KEG STEAKH CAMBRIE	Dining out	C		160.41	
01/26/04	01/26/04	Sale	THE KEG STEAKH	Dining out	C		157.26	
03/06/04	03/06/04	Sale	Chili's GrI35700003574	Dining Out	C		39.54	
06/01/04	06/03/04	Sale	Miller Bakery Café	Dining Out	C		73.70	
07/28/04	07/28/04	Sale	Miller Bakery Café	Dining Out	C		98.75	
08/03/04	08/04/04	Sale	CHAMPPS AMERICANA	Dining Out	C		30.06	
11/03/04	11/03/04	Sale	WILDFIRE CHICAGO IL	Dining Out	C	2,233.03	418.76	
02/15/04	02/15/04	Payment	Payment - Thank You	Finance & Other	C			7,667.77
05/01/04	05/01/04	Payment	Payment - Thank You	Finance & Other	C			66.00
05/03/04	05/03/04	Payment	Payment - Thank You	Finance & Other	C			2,062.98
06/07/04	06/07/04	Payment	Payment - Thank You	Finance & Other	C			306.92
07/02/04	07/02/04	Payment	Payment- Thank You	Finance & Other	C			1,035.78
07/22/04	07/22/04	Payment	Payment- Thank You	Finance & Other	C			2,378.79
09/13/04	09/13/04	Payment	Payment	Finance & Other	C			1,908.08
11/10/04	11/10/04	Payment	Payment	Finance & Other	C			4,563.82
11/14/04	11/16/04	Sale	Meijer Inc #165 S1W	Groceries	C	307.18	307.18	
10/09/04	10/09/04	Sale	ULTA 3 #41	Health Care	C	106.08	106.08	
05/13/04	05/13/04	Sale	ULI-Publications	Legal & Professional	C		25.16	
06/14/04	06/14/04	Sale	Urban Land Institute	Legal & Professional	C		1,230.00	
09/21/04	09/21/04	Sale	Urban Land Institute	Legal & Professional	C	1,565.16	310.00	
01/21/04	01/21/04	Sale	CMNTY ANTI-DRUG COAL	Miscellaneous	C		575.00	
02/18/04	02/18/04	Sale	Col*House DVD Club	Miscellaneous	C		29.00	
02/18/04	02/18/04	Sale	BMG Music Service	Miscellaneous	C		5.92	
02/19/04	02/19/04	Sale	Col*House DVD Club	Miscellaneous	C		2.60	
02/19/04	02/19/04	Sale	Col*House DVD Club	Miscellaneous	C		2.60	

Gary Urban Enterprise Association
Internal Investigation
2004 Credit Card Purchases - Jojuana Meeks

Exhibit 6d

Source: Print-out from bankcard websites found in GUEA files.

Trans Date	Post Date	Type	Description	Visa Assigned Expense Category	Ref	Total By Expense	Charges	Payments
02/19/04	02/19/04	Sale	BMG Music Service	Miscellaneous	C		20.72	
02/19/04	02/19/04	Sale	BMG Music Service	Miscellaneous	C		20.72	
05/04/04	05/05/04	Sale	TWX*EW ID 1769351014	Miscellaneous	C		29.95	
05/12/04	05/12/04	Sale	Col*House DVD Club	Miscellaneous	C		26.44	
05/12/04	05/12/04	Sale	Col*House DVD Club	Miscellaneous	C		26.44	
05/26/04	05/26/04	Sale	Col*House DVD Club	Miscellaneous	C		26.44	
05/26/04	05/26/04	Sale	Col*House DVD Club	Miscellaneous	C		26.44	
06/22/04	06/22/04	Sale	Col*House DVD Club	Miscellaneous	C		27.50	
06/23/04	06/23/04	Sale	Col*House DVD Club	Miscellaneous	C		27.50	
07/07/04	07/07/04	Sale	Col*House DVD Club	Miscellaneous	C		27.50	
07/12/04	07/12/04	Sale	Col*House DVD Club	Miscellaneous	C		26.44	
07/21/04	07/21/04	Sale	Col*House DVD Club	Miscellaneous	C		26.44	
08/14/04	08/14/04	Sale	Bible Book Center Inc	Miscellaneous	C		94.10	
08/18/04	08/18/04	Sale	Col*House DVD Club	Miscellaneous	C		26.44	
08/18/04	08/18/04	Sale	Col*House DVD Club	Miscellaneous	C		26.44	
09/15/04	09/15/04	Sale	Col*House DVD Club	Miscellaneous	C		26.44	
09/15/04	09/15/04	Sale	Col*House DVD Club	Miscellaneous	C		26.44	
09/23/04	09/23/04	Sale	In Housing Finc Author	Miscellaneous	C		270.00	
09/26/04	09/26/04	Sale	Wal Mart	Miscellaneous	C		226.46	
09/29/04	09/29/04	Sale	Col*House DVD Club	Miscellaneous	C		26.44	
09/29/04	09/29/04	Sale	Col*House DVD Club	Miscellaneous	C		26.44	
10/13/04	10/13/04	Sale	Col*House DVD Club	Miscellaneous	C		26.44	
10/13/04	10/13/04	Sale	Col*House DVD Club	Miscellaneous	C		26.44	
10/21/04	10/21/04	Sale	TWX*EW ID 1769351014	Miscellaneous	C		39.95	
10/26/04	10/26/04	Sale	TLC*Homeprt 32140941Nov	Miscellaneous	C		39.99	
11/01/04	11/01/04	Fee	Late Fee	Miscellaneous	C		35.00	
11/03/04	11/3/200	Fee	Purchase Finance Charge	Miscellaneous	C		82.56	
11/10/04	11/11/04	Sale	Col*House DVD Club	Miscellaneous	C		26.44	
11/10/04	11/11/04	Sale	Col*House DVD Club	Miscellaneous	C		26.44	
11/25/04	11/26/04	Sale	Col*House DVD Club	Miscellaneous	C		26.44	
11/25/04	11/26/04	Sale	Col*House DVD Club	Miscellaneous	C		26.44	
11/29/04	11/30/04	Sale	TLC*Homeprt 32140941Nov	Miscellaneous	C		39.99	
02/18/04	02/18/04	Sale	CIC*CREDIT MONITOR SVC	Miscellaneous	C		79.95	
12/04/04	12/06/04	Sale	Questia Media America Inc	Miscellaneous	C		14.95	
12/03/04	12/03/04	Fee	Purchase Finance Charge	Miscellaneous	C		15.99	
12/08/04	12/09/04	Sale	Col*House DVD Club	Miscellaneous	C		27.50	
12/08/04	12/09/04	Sale	Col*House DVD Club	Miscellaneous	C		27.50	
07/07/04	07/07/04	Sale	Col*House DVD Club	Miscellaneous	C	2,266.37	27.50	
01/20/04	01/20/04	Sale	HUDSON NEWS CM	Recreation	C		148.39	
01/21/04	01/21/04	Sale	BARNES & NOBLE #2673	Recreation	C		478.03	
05/25/04	05/25/04	Sale	Barnes & Noble #1003	Recreation	C		192.43	
06/14/04	06/14/04	Sale	Barnes & Noble #1003	Recreation	C		184.68	
08/14/04	08/14/04	Sale	Family Bookstores #0062	Recreation	C		180.18	
08/21/04	08/21/04	Sale	Borders Books	Recreation	C		169.95	
09/14/04	09/14/04	Sale	AIA Indiana	Recreation	C		185.95	
10/12/04	10/12/04	Sale	Barnes & Noble #1003	Recreation	C	1,942.16	402.55	
01/02/04	01/02/04	Sale	Office Depot #309	Supplies	C		192.33	
03/26/04	03/26/04	Sale	FCC*FRANKLIN COVEY CLC	Supplies	C		329.54	
06/23/04	06/23/04	Sale	Office Depot #568	Supplies	C	554.48	32.61	
01/19/04	01/19/04	Sale	HOTWIRE -SALES FINAL	Travel	C		377.95	
01/19/04	01/19/04	Sale	AM TRANS AI3662130032927	Travel	C		402.70	
01/22/04	01/22/04	Sale	RENAISSANCE 9671P F&B	Travel	C		14.10	
01/23/04	01/23/04	Sale	MIDWAY 00202077	Travel	C		40.00	
01/23/04	01/23/04	Sale	CROWNE PLAZE HOTEL	Travel	C		89.46	
01/27/04	01/27/04	Sale	BEST WESTERN CAMBRIDGI	Travel	C		1,059.34	
01/27/04	01/27/04	Sale	BEST WESTERN CAMBRIDGI	Travel	C		1,038.57	
02/19/04	02/19/04	Sale	Midway Airport00202010	Travel	C		86.00	
02/20/04	02/20/04	Sale	Marrriott 33716 New Orleans	Travel	C		109.39	
02/25/04	02/25/04	Sale	American Air0012128540584	Travel	C		838.20	
03/02/04	03/04/04	Sale	O'hare Airport 00101410	Travel	C		45.00	
03/03/04	03/04/04	Sale	Doyle Washington Hotel	Travel	C		154.58	
04/04/04	04/04/04	Sale	Amerisuites Richmond	Travel	C		224.86	

Gary Urban Enterprise Association
Internal Investigation
2004 Credit Card Purchases - Jojuana Meeks

Exhibit 6d

Source: Print-out from bankcard websites found in GUEA files.

Trans Date	Post Date	Type	Description	Visa Assigned Expense Category	Ref	Total By Expense	Charges	Payments	
05/12/04	05/12/04	Sale	SOUTHWESTAIR56270034832	Travel	C		478.40		
08/27/04	08/27/04	Sale	Westin Hotels	Travel	C		253.99		
09/15/04	09/15/04	Sale	Hawthron Suite	Travel	C		207.29		
09/16/04	09/16/04	Sale	Hawthron Suite	Travel	C		312.42		
09/23/04	09/23/04	Sale	AM Trans AI 366211219308	Travel	C		156.70		
09/24/04	9/34/04	Sale	AM Trans AI 3662130846038	Travel	C		35.00		
10/13/04	10/13/04	Sale	Marriott 33789 NY Marquis	Travel	C		890.83		
10/13/04	10/13/04	Sale	Indianapolis A66800103	Travel	C		19.50		
11/29/04	11/30/04	Sale	The Peabody Hotel Memphis	Travel	C		668.48		
11/29/04	11/30/04	Sale	The Peabody Hotel Memphis	Travel	C		668.48		
06/26/04	06/26/04	Sale	WYNDAH Hotels Chicago	Travel	C		834.42		
01/20/04	01/20/04	Sale	AM TRANS AI3662154050884	Travel	C		179.60		
02/20/04	02/20/04	Sale	Marriott 33716 New Orleans	Travel	C	9,229.27	44.01		
05/07/04	05/07/04	Sale	AT&T Worldnet Service	Utilities	C		21.95		
05/11/04	05/11/04	Sale	OnStar Subscription	Utilities	C		69.90		
05/22/04	05/22/04	Sale	AT&T Worldnet Service	Utilities	C		21.95		
06/11/04	06/11/04	Sale	OnStar Subscription	Utilities	C		34.95		
06/17/04	06/17/04	Sale	AT&T Worldnet Service	Utilities	C		21.95		
07/12/04	07/12/04	Sale	OnStar Subscription	Utilities	C		34.95		
07/22/04	07/22/04	Sale	AT&T Worldnet Service	Utilities	C		21.95		
08/11/04	08/11/04	Sale	OnStar Subscription	Utilities	C		34.95		
08/23/04	08/23/04	Sale	AT&T Worldnet Service	Utilities	C		21.95		
09/22/04	09/22/04	Sale	AT&T Worldnet Service	Utilities	C		21.95		
10/11/04	10/11/04	Sale	OnStar Subscription	Utilities	C		69.90		
10/22/04	10/22/04	Sale	AT&T Worldnet Service	Utilities	C		21.95		
11/11/04	11/12/04	Sale	OnStar Subscription	Utilities	C		34.95		
11/22/04	11/23/04	Sale	AT&T Worldnet Service	Utilities	C		21.95		
12/11/04	12/12/04	Sale	OnStar Subscription	Utilities	C		34.95		
02/23/04	02/23/04	Sale	AT&T Worldnet Service	Utilities	C		21.95		
03/11/04	03/11/04	Sale	OnStar Subscription	Utilities	C		69.90		
03/22/04	03/22/04	Sale	AT&T Worldnet Service	Utilities	C	603.95	21.95		
Total							19,796.13	19,796.13	19,990.14

Total 2004 Charges To Be Reimbursed per Ms. Pratchett's Schedule 4,413.61

Balance Unreimbursed 15,382.52

Ref:
C= Crowe Chizek assigned expense category
X= This amount appears to have been included twice in JLM's repayment calculation.

Gary Urban Enterprise Associaton
Internal Investigation
2001 Credit Card Purchases - Charmaine Pratchett

Exhibit 6e

Source: Credit card statements and print-outs from bankcard websites found in GUEA files.

Trans Date	Statement or Post Date	Type	Description	Expense Category	Ref.	Total By Expense Category	Charges	Payments
01/23/01	01/25/01		Geico	Auto Expense	G		392.00	
02/02/01	02/05/01		BMV Administration Gary IN	Auto Expense	G		417.75	
03/07/01	03/08/01		Geico	Auto Expense	G		(75.15)	
03/27/01	03/30/01		Marathon Ashland Gary IN	Auto Expense	G		23.00	
03/31/01	04/02/01		Professional One Limousine Valparaiso IN	Auto Expense	G		620.00	
06/19/01	06/21/01		Marathon Ashland Gary IN	Auto Expense	G		32.26	
06/24/01	06/26/01		National Car Rental LK Buena Vista FL	Equipment Rental (Auto)	G		390.60	
06/26/01	06/28/01		National Car Rental Orlando FL	Equipment Rental (Auto)	G		337.96	
08/01/01	08/04/01		Marathon Ashland 006650 Gary IN	Auto Expense	G		23.50	
08/07/01	08/07/01		Marathon Ashland 039537 Gary IN	Auto Expense	G		20.00	
08/12/01	08/12/01		Quick Trip Mart Gary IN	Auto Expense	G		26.35	
09/06/01	09/06/01		Marathon Ashland 039537 Gary IN	Auto Expense	G		51.93	
09/26/01	09/26/01		Marathon Ashland 039537 Gary IN	Auto Expense	G		51.49	
09/29/01	09/29/01		Enterprise Rentacar Gary IN	Auto Rental for Charmaine	R		1,340.67	
10/26/01	10/26/01		Marathon Ashland 006650 Gary IN	Auto Expense	G		19.00	
10/30/01	10/30/01		Marathon Ashland 006650 Gary IN	Auto Expense	G		13.00	
10/31/01	10/31/01		BP Oil 10958510 Dayton OH	Auto Expense	G		16.00	
11/16/01	11/16/01		Marathon Ashland 039537 Gary IN	Auto Expense	C		18.00	
12/06/02	12/06/01		Enterprise Rentacar Gary IN	Equipment Rental (Auto)	G		62.11	
01/26/01	01/29/01		Holiday Rent a Car	Equipment Rental (Auto)	G	4,040.60	260.13	
10/22/01	10/22/01		ADT* Security Services 800-238-3353 FL	Building Maintenance	G		199.00	
11/16/01	11/16/01		ADT* Security Services 800-238-3353 FL	Building Maintenance	C	602.20	403.20	
12/06/00	12/07/00		Mry*Myron Manufacturing Merrillville IN	Christmas Cards	G		546.25	
12/03/00	12/05/00		American Sales #003 Merrillville IN	Christmas Decorations	G		1,219.88	
12/04/00	12/06/00		American Sales #003 Merrillville IN	Christmas Decorations	G	1,726.31	(39.82)	
06/22/01	06/25/01		Bennigan's 1090 Kissimmee FL	Customer Entertainment	G		59.44	
06/23/01	06/25/01		Olive Garden Kissimmee FL	Customer Entertainment	G		59.61	
01/11/01	01/12/01		Miller Pizza Station Gary IN	Dining Out	C		60.00	
01/17/01	01/19/01		Olive Garden Merrillville IN	Dining Out	C		61.18	
01/30/01	02/01/01		Olive Garden Merrillville IN	Dining Out	C		85.75	
03/23/01	03/26/01		Petals Gary IN	Dining Out	C		73.25	
03/23/01	03/26/01		Chili's Restaurant Hobart IN	Dining Out	C		27.67	
04/06/01	04/09/01		Wing Wah Restaurant	Customer Entertainment	G		32.90	
05/29/01	05/31/01		Gordon Food Service Merrillville IN	Dining Out	C		49.40	
06/09/01	06/11/01		Dave & Busters Chicago IL	Customer Entertainment	C		143.62	
06/27/01	06/29/01		Miller Pizza Co. Schererville IN	Dining Out	G		76.59	
06/29/01	07/02/01		Wing Wah Restaurant Gary IN	Customer Entertainment	G		111.99	
06/16/01	06/19/01		Chili's Grill Merrillville IN	Customer Entertainment	G		55.00	
07/31/01	08/04/01		Texas Corral Merrillville IN	Dining Out	C		71.72	
08/13/01	08/13/01		Wing Wah Restaurant Gary IN	Dining Out	C		31.75	
08/15/01	08/15/01		Miller Pizza Co. Schererville IN	Dining Out	C		37.70	
12/22/01	12/22/01		Dave & Busters Chicago IL	Dining Out	C		342.35	
11/27/01	11/27/01		Miller Pizza Station Gary IN	Dining Out	C	1,407.48	27.56	
05/03/01	05/03/01		Annual Fee	Dues	C	25.00	25.00	
06/14/01	06/15/01		Sprint Airline Miramar FL-Charmaine Pratche	Employee Conferences	G		211.00	
06/14/01	06/15/01		Sprint Airline Miramar FL-Jermaine Pratchett	Employee Conferences	G		211.00	
06/14/01	06/15/01		Sprint Airline Miramar FL-Gregory Hill	Employee Conferences	G		211.00	
06/14/01	06/15/01		Sprint Airline Miramar FL-Jalynn Hill	Employee Conferences	G		211.00	
06/18/01	06/19/01		Sprint Airline Miramar FL-Charmaine Pratche	Employee Conferences	G		30.00	
06/18/01	06/19/01		Sprint Airline Miramar FL-Jermaine Pratchett	Employee Conferences	G		30.00	
06/18/01	06/19/01		Sprint Airline Miramar FL-Gregory Hill	Employee Conferences	G		30.00	
06/18/01	06/19/01		Sprint Airline Miramar FL-Jalynn Hill	Employee Conferences	G		30.00	
06/20/01	06/22/01		Vacationworks-Attraction	Employee Conferences	G		148.50	
06/21/01	06/25/01		Planet Hollywood LK Buena Vista FL	Employee Conferences	G		102.82	
06/21/01	06/25/01		News Stand LK Buena Vista FL	Employee Conferences	G		114.12	
06/22/01	06/25/01		Cirque Du Soleil LK Buena Vista FL	Employee Conferences	G		213.06	
06/24/01	06/26/01		Village Front Desk LK Buena Vista FL	Employee Conferences	G	1,543.25	0.75	
08/10/01	08/10/01		Regional Rentals & Sal Hobart IN	Equip Rental	G		563.50	
08/11/01	08/11/01		Regional Rentals & Sal Hobart IN	Equip Rental	C	524.00	(39.50)	
04/02/01	04/02/01		Payment	Finance & Other	G			563.24
04/20/01	04/20/01		Payment	Finance & Other	C			5,000.00
06/18/01	06/18/01		Payment	Finance & Other	C			5,000.00
07/27/03	07/27/01		Payment	Finance & Other	C			10,000.00
09/11/03	09/11/01		Payment	Finance & Other	C			5,000.00
01/16/01	01/18/01		Meijer Inc. #165 Merrillville IN	Groceries	C		128.17	
01/16/01	01/18/01		Meijer Inc. #165 Merrillville IN	Groceries	C		20.00	
08/10/01	08/10/01		GFS Marketplace #07S2F Merrillville IN	Groceries	C	780.82	632.65	
03/29/01	03/30/01		Best Buy	Household	C		1,851.40	
10/12/03	10/12/01		Best Buy 3095 Merrillville IN	Household	G		62.99	
05/29/01	05/30/01		Best Buy Merrillville IN	Household	C	2,082.37	167.98	
02/08/01	02/09/01		Key Markets Gary IN	Interoffice Meeting	G	29.59	29.59	
10/08/01	10/08/01		Homelife Augment #4402 Merrillville IN	KEP	G	3,264.40	3,264.40	

Gary Urban Enterprise Associaton
Internal Investigation
2001 Credit Card Purchases - Charmaine Fratchett

Exhibit 6c

Source: Credit card statements and print-outs from bankcard websites found in GUEA files.

Trans Date	Statement or Post Date	Type	Description	Expense Category	Ref.	Total By Expense Category	Charges	Payments
05/23/01	05/24/01		Walgreen's Gary IN	Miscellaneous	C		42.27	
06/12/01	06/13/01		Walgreen's Gary IN	Miscellaneous	C		10.83	
06/28/01	07/02/01		Kmart Portage IN	Miscellaneous	C		310.40	
06/29/01	07/02/01		Walgreen's Gary IN	Miscellaneous	C		43.55	
12/14/01	12/14/01		Kmart Portage IN	Miscellaneous	C		37.72	
12/14/01	12/14/01		Public Storage Hobart IN	Miscellaneous	C		15.23	
12/22/01	12/22/01		Gold Coast Galleria Chicago IL	Miscellaneous	C		21.00	
12/01/01	12/01/01		American Sales #006 Tinley Park IL	Miscellaneous	C	1,018.24	537.24	
12/09/00	12/11/00		www.earthlink.net	Multimedia	G		19.95	
12/21/00	12/22/00		P I*Palmnet Service	Multimedia	G		10.03	
01/09/01	01/10/01		www.earthlink.net	Multimedia	G		19.95	
01/21/01	01/22/01		P I*Palmnet Service	Multimedia	G		10.38	
02/09/01	02/12/01		www.earthlink.net	Multimedia	G		19.95	
02/21/01	02/22/01		P I*Palmnet Service	Multimedia	G		10.38	
03/09/01	03/12/01		www.earthlink.net	Multimedia	G		19.95	
03/21/01	03/22/01		P I*Palmnet Service	Multimedia	G		10.38	
04/09/01	04/10/01		www.earthlink.net	Multimedia	G		19.95	
04/21/01	04/23/01		P I*Palmnet Service	Multimedia	G		10.38	
05/09/01	05/10/01		www.earthlink.net	Multimedia	G		19.95	
05/21/01	05/22/01		P I*Palmnet Service	Multimedia	G		10.38	
06/09/01	06/11/01		www.earthlink.net	Multimedia	G		19.95	
06/21/01	06/22/01		P I*Palmnet Service	Multimedia	G		10.38	
07/09/01	07/10/01		www.earthlink.com	Multimedia	G		19.95	
07/21/01	07/23/01		P I*Palmnet Service	Multimedia	C		10.38	
08/09/01	08/09/01		www.earthlink.com	Multimedia	G		21.95	
09/25/01	09/25/01		www.earthlink.com	Multimedia	G		21.95	
10/23/01	10/23/01		www.earthlink.com	Multimedia	G		21.95	
11/27/01	12/05/01		www.earthlink.com	Multimedia	C	330.09	21.95	
01/12/01	01/16/01		Roto Rooter Thorton IL	Office Maintenance at GUEA	R	395.00	395.00	
09/07/01	09/07/01		Shaw's Crab House Schaumburg IL	Retreat	G		338.00	
09/08/01	09/08/01		Indian Lakes Resort Bloomingdale IL	Retreat	G		400.00	
09/20/01	09/20/01		Indian Lakes Resort Bloomingdale IL	Retreat	G	3,947.36	3,209.36	
03/01/01	03/02/01		Intuit *Software Supply	Subscription	G	179.00	179.00	
12/06/00	12/08/00		Circuit City SS #0270 Las Vegas NV	Supplies	G		53.61	
04/29/01	04/30/01		Target Merrillville IN	Supplies	G		15.72	
08/10/01	08/10/01		Office Depot #309 Merrillville IN	Supplies	G	121.77	52.44	
12/09/00	12/11/00		The Venetian-Front Desk Las Vegas NV	Travel	C		1,449.96	
12/10/00	12/12/00		The Venetian-Front Desk Las Vegas NV	Travel	C		1,387.03	
12/12/00	12/15/00		The Venetian-Business Las Vegas NV	Travel	C		15.00	
01/27/01	01/30/01		Luxor Front Desk Las Vegas NV	Travel	C		285.23	
04/24/01	04/26/01		ATA Air Chicago IL-Philadelphia	Travel	G		191.00	
05/23/01	05/25/01		Embassy Suites Downtown Philadelphia PA	Travel for Michelle Yaghman	R		907.44	
08/31/01	08/31/01		ATA AIR 3662110368574 New York NY	Travel	C		292.00	
09/12/01	09/12/01		Amtrack 2558699388059 Riverside CA	Travel	C		87.00	
09/18/01	09/18/01		Delta Air 0062191036807 Cincinnati OH	Travel	C		171.00	
09/26/01	09/26/01		Midway Airport00202010 Chicago IL	Travel	C		352.00	
10/06/01	10/06/01		Embassy Suites 9557 Atlanta GA	Travel	C		950.76	
10/31/01	10/31/01		Ramada Inn North Dayton OH	Travel	C		58.50	
09/16/01	09/16/01		Amtrack 2585110298005 Phi-30th St PA	Travel	C		(87.00)	
11/09/01	11/09/01		The Ridgeway Inn Memphis TN	Travel	C	6,493.12	433.20	
05/25/01	05/29/01		Ameritech	Utilities	C		542.15	
07/05/01	07/09/01		Verizon Wireless Alpharetta GA	Utilities	C		839.98	
09/10/01	09/10/01		Phonecharge Fee	Utilities	G		6.25	
09/10/01	09/10/01		NIPSCO	Utilities	G	1,480.73	92.35	
12/14/01	12/14/01		Nextel Next Day Accessories Corte Madera CA Telephone equipment		C		10.45	
12/01/01	12/01/01		Nextel Next Day Accessories Corte Madera CA Telephone equipment		R	537.27	526.82	
Total						30,528.60	30,528.60	25,563.24

Total Reimbursed for 2001 Charges

4,853.30

Balance Unreimbursed

25,675.30

Ref:

- C = Crowe Chizek assigned expense category
- G = GUEA expense category noted on statement
- R = Receipt found in file

Gary Unban Enterprise Association
Internal Investigation
2002 Credit Card Purchases - Charmaine Pratchett

Exhibit 6f

Source: Credit card statements and print-outs from bankcard websites found in GUEA files.

Trans Date	Statement or Post Date	Type	Description	Expense Category	Ref	Total By Expense Category	Charges	Payments
02/06/02	Q3/31/02		Thornton Oil	Auto Related	V		17.01	
03/21/02	04/02/02		Marathon Ashland Gary IN	Auto Expense	G		30.49	
06/05/02	07/03/02		Marathon Ashland Gary IN	Auto Expense	G		39.40	
07/11/02	08/05/02		Schepel Buick - GMC Merrillville IN	Auto Expense	G		440.65	
09/03/02	10/03/02		Speedway 8333 Gary IN	Auto Expense	G		36.00	
04/29/02	05/02/02		Marathon Ashland Gary IN	Auto Related	C		25.00	
10/03/02	10/04/02	Sale	Marathon Ashland 047225 G	Auto Related	V		22.89	
10/10/02	10/10/02	Sale	Marathon Ashland 006650 G	Auto Related	V		25.00	
11/01/02	11/05/02	Sale	Ridge N I6504660000110 HO	Auto Related	V		25.00	
12/10/02	12/10/02	Sale	Marathon-Nagra's Quick GA	Auto Related	V	678.67	17.23	
05/03/02	06/04/02		Phil and Son Inc. Crown Point IN	Dining Out	C		27.56	
09/06/02	10/03/02		Chili's GR135700023574 Merrillville IN	Dining Out	C		50.11	
12/21/02	12/21/02		Dave & Busters #7 Chicago	Dining Out	C		623.69	
12/17/02	12/17/02	Sale	Dave & Busters #7 Chicago	Dining Out	V	851.36	150.00	
04/27/02	05/02/02		Regional Rentals & Sai Hobart IN	Equipment Rental	C		66.75	
04/30/02	05/02/02		Regional Rentals & Sai Hobart IN	Equipment Rental	C		32.50	
05/08/02	06/04/02		Regional Rentals & Sai Hobart IN	Equipment Rental	C		223.52	
05/21/02	06/04/02		Regional Rentals Sales Merrillville	Equipment Rental	C		640.00	
05/23/02	06/04/02		Regional Rentals Sales Merrillville	Equipment Rental	C		81.61	
05/30/02	06/04/02		Regional Rentals Sales Merrillville	Equipment Rental	C		36.00	
06/03/02	07/03/02		Regional Rentals & Sai Hobart IN	Equipment Rental	G		44.00	
06/03/02	07/03/02		Regional Rentals & Sai Hobart IN	Equipment Rental	V	1,106.38	(18.00)	
01/08/02	01/08/02	Payment		Finance & Other	C			5,000.00
01/28/02	01/28/02		Credit Balance Refund	Finance & Other	C, Z		5,547.54	
03/22/02	04/02/02	Payment		Finance & Other	C			408.43
04/02/02	04/02/02		Finance Charge	Finance & Other	C		1.10	
04/25/02	05/02/02	Payment		Finance & Other	C			410.81
05/24/02	06/04/02	Payment		Finance & Other	C			3,359.97
06/04/02	06/04/02		Overlimit Fee	Finance & Other	C		29.00	
06/27/02	07/03/02	Payment		Finance & Other	V			1,809.69
07/25/02	08/05/02	Payment		Finance & Other	C			65.40
08/25/02	09/04/02	Payment		Finance & Other	V			802.95
09/16/02	10/03/02	Payment		Finance & Other	V			1,419.96
10/17/02	10/17/02	Paym Payment		Finance & Other	V			3,000.00
11/25/02	11/25/02	Paym Payment		Finance & Other	V	5,577.64		5,000.00
12/19/02	12/19/02	Sale	GFS.Marketplace #07S2F ME	Groceries	V	35.61	35.61	
05/23/02	06/04/02		BIZIK Glass Block Whiting IN	Home Repair	C	234.00	234.00	
03/21/02	04/02/02		Best Buy Merrillville IN	Supplies	G	359.50	359.50	
12/05/02	12/05/02	Sale	Rutgers Urban Policy	Legal & Professional	V	102.80	102.80	
01/10/02	01/10/02		BMV Administration Gary IN	Miscellaneous	C		592.25	
04/03/02	05/02/02		Quick Trip Mart Gary IN	Miscellaneous	C		28.70	
05/22/02	06/04/02		Steel Cities Steels Inc Chesterton IN	Miscellaneous	C		28.50	
05/22/02	06/04/02		BMV Administration Hobart IN	Miscellaneous	C		509.50	
07/19/02	08/05/02		Amer Instit of Architect 8003652724 MD	Miscellaneous	C		165.50	
11/13/02	11/13/02	Sale	Notary Serv/Bonding AG	Miscellaneous	V	1,431.10	106.65	
07/17/02	08/05/02		Specialty Book Dist Ctr 614-5942274	Recreation	C		148.00	
08/08/02	09/04/02		Barnes & Noble #2613 Merrillville IN	Recreation	C		178.06	
11/27/02	12/04/02	Sale	Barnes & Noble #2613 Merr	Recreation	V	385.86	59.80	
04/26/02	05/02/02		ADT*Security Services 888-238-3353	Security	C		189.00	
04/26/02	05/02/02		ADT*Security Services 888-238-3353	Security	C	378.00	189.00	
01/25/02	01/25/02		Intuit Softwre Supply	Supplies	C		249.00	
02/06/02	02/06/02		Menards Merrillville	Supplies	C		110.22	
08/02/02	08/05/02		SB Power Tool Comp 6305438660 IL	Supplies	C		48.80	
03/27/02	04/02/02		Walgreens Gary IN	Supplies	G	427.74	19.72	
04/12/02	05/02/02		Fairfield Inn-South Bend/Mishawaka IN	Travel	C		388.25	
04/12/02	05/02/02		Fairfield Inn-South Bend/Mishawaka IN	Travel	C		388.25	
04/30/02	05/02/02		Westin Hotels Indianapolis IN	Travel	C		1,275.65	
05/01/02	05/02/02		Westin Hotels Indianapolis IN	Travel	C		453.47	
08/27/02	09/04/02		Marathon Ashland Gary IN	Travel	C		20.00	
08/29/02	09/04/02		Wyndham Hotels Chicago IL	Travel	C		360.14	
09/13/02	10/03/02		Baymont Inn Alsip IL	Travel	C		354.25	
09/26/02	10/03/02		Baymont Inn Alsip IL	Travel	C		366.09	
10/13/02	10/13/02	Sale	Hampton Inns Cleveland O	Travel	V		453.44	
10/17/02	10/17/02	Sale	AM Trans AI 3661007880694	Travel	V		297.50	
10/17/02	10/17/02	Sale	Expedia SVC/DLVRY Fee	Travel	V		19.99	
10/17/02	10/17/02	Sale	American Air001211572735	Travel	V		871.50	
11/21/02	11/21/03	Sale	Mandalay Room Reservation	Travel	V		97.01	
11/21/02	11/21/03	Sale	Mandalay Room Reservation	Travel	V		97.01	
11/21/02	11/21/03	Sale	Expedia SVC/DLVRY Fee	Travel	V		19.99	
11/21/02	11/21/03	Sale	AM Trans AI 3661012089070	Travel	V		291.50	
11/21/02	11/21/03	Sale	AM Trans AI 3661012083071	Travel	V		291.50	
11/21/02	11/21/03	Sale	AM Trans AI 3661012089069	Travel	V		291.50	
11/24/02	11/24/02	Sale	AM Trans AI 3661012616015	Travel	V		50.00	
12/04/02	12/04/02	Sale	AM Trans AI 3662127491634	Travel	V		333.50	
12/03/02	12/04/02	Sale	AM Trans AI 3662153297154	Travel	V		145.00	

Gary Urban Enterprise Association
Internal Investigation
2002 Credit Card Purchases - Charmaine Pratchett

Exhibit 6f

Trans Date	Statement or Post Date	Type	Description	Expense Category	Ref.	Total By Expense Category	Charges	Payments
12/04/02	12/04/02	Sale	AM Trans AI 3662127491636	Travel	V		313.50	
12/08/02	12/08/02	Sale	Midway Airport 00202010 CH	Travel	C		123.80	
12/08/02	12/08/02	Sale	Mandalay Bay Resort/Casino	Travel	V		971.83	
12/11/02	12/11/02	Sale	Hilton Washington Washing	Travel	V		166.03	
12/13/02	12/13/02	Sale	AM Trans AI 3662110740416	Travel	V		158.00	
12/13/02	12/13/02	Sale	AM Trans AI 3660610273117	Travel	V		50.00	
12/14/02	12/14/02	Sale	Hilton Washington Washing	Travel	V	9,248.75	600.05	
08/14/02	09/04/02		AIA Chicago Chapter Chicago IL	UCC-Supplies	G		87.50	
08/14/02	09/04/02		Gold Brothers 312-666-1520 IL	UTC-Equipment	G	837.50	750.00	
01/05/02	01/05/02		Onstar/Mobilesvc	Utilities	C		204.61	
01/11/02	01/11/02		Onstar/Mobilesvc	Utilities	C		(5.65)	
04/03/02	05/02/02		Noble Communications Merrillville IN	Utilities	C		344.40	
04/09/02	05/02/02		Noble Communications 219-931-7498 IN	Utilities	C		21.00	
04/16/02	05/02/02		Noble Communications Merrillville IN	Utilities	C		(42.00)	
09/24/02	10/03/02		Southlake Cellular Merrillville IN	Utilities	C		57.73	
12/11/02	12/11/02	Sale	Onstar/Mobilesvc	Utilities	V	585.74	5.65	
08/08/02	09/04/02		Party City #574 Merillville IN	WorkSource Com. Outreach	G	24.26	24.26	
Total						22,264.91	22,264.91	21,277.21

Total Reimbursed for 2002 Charges 291.50

Balance Unreimbursed 21,973.41

Ref:

- C = Crowe Chizek assigned expense category
- V = Visa assigned expense category
- G = GUEA expense category noted on statement
- Z = Credit balance refund - did not find amount deposited into a GUEA bank account.

Gary Urban Enterprise Association
Internal Investigation
2003 Credit Card Purchases - Charmaine Pratchett

Exhibit 6g

Source: Credit card statements and print-outs from bankcard websites found in GUEA files.

Trans Date	Post Date	Type	Description	Assigned Expense Category	Ref	Total By Expense Category	Charges	Payments
02/20/03	02/20/03	Sale	Marathon-Nagra's Quick GA	Auto Related	V		30.00	
02/28/03	02/28/03	Sale	Marathon-Nagra's Quick GA	Auto Related	V		27.00	
04/03/03	04/04/03	Sale	Ridge N I650466000110 HO	Auto Related	V		30.00	
05/10/03	05/10/03	Sale	Napleton Auto Werks Scher	Auto Related	V		3,724.50	
05/10/03	05/10/03	Sale	Napleton Auto Werks Scher	Auto Related	V		1,275.50	
05/14/03	05/14/03	Sale	Enterprise Rentacar Gary	Auto Related	V		6,700.00	
06/20/03	06/20/03	Sale	Marathon-Nagra's Quick	Auto Related	V		26.00	
06/30/03	06/30/03	Sale	AMOCO 01330539	Auto Related	V		26.02	
07/08/03	07/08/03	Sale	Marathon-Nagra's Quick	Auto Related	V		25.00	
09/12/03	09/12/03	Sale	Thrifty Car Rental	Auto Related	V		671.75	
11/13/03	11/13/03	Sale	Marathon-Nagra's Quick	Auto Related	V		25.00	
12/05/03	12/05/03	Sale	Speed/SM 5466	Auto Related	V		24.71	
12/14/03	12/14/03	Sale	Marathon Ashland 006	Auto Related	V		24.00	
12/19/03	12/19/03	Sale	Marathon-Nagra's Quick	Auto Related	V		27.01	
12/27/03	12/27/03	Sale	Marathon Ashland 006	Auto Related	V	12,655.85	19.36	
01/15/03	01/15/03		TGI Fridays Merrillville IN	Dining Out	V		43.70	
03/10/03	03/10/03	Sale	Chili's GRI35700003574 ME	Dining Out	V		31.22	
07/02/03	07/03/03	Sale	Chili's GRI35700003574	Dining Out	V		27.85	
07/28/03	07/28/03	Sale	Wing Wah Restaurant	Dining Out	V		32.05	
09/17/03	09/17/03	Sale	The Olive Gard00011064	Dining Out	V		47.61	
09/26/03	09/26/03	Sale	Ruby Tuesday #7310	Dining Out	V		89.38	
10/02/03	10/04/03	Sale	Wing Wah Restaurant	Dining Out	V	324.56	52.75	
02/28/03	02/28/03	Payment	Payment	Finance & Other	V			5,000.00
04/09/03	05/02/03		Credit Balance Refund	Finance & Other	C, Z		7,397.52	
05/15/03	05/15/03	Payment	Payment	Finance & Other	V			5,000.00
06/16/03	06/16/03	Payment	Payment	Finance & Other	V			6,787.28
07/17/03	07/17/03	Payment	Payment	Finance & Other	V			779.76
07/26/03	07/26/03	Payment	Payment	Finance & Other	V			5,000.00
08/24/03	08/24/03	Payment	Payment	Finance & Other	V	7,397.52		3,578.60
08/12/03	08/12/03	Sale	Walgreen 00027227	Health Care	V	14.16	14.16	
02/24/03	02/24/03	Sale	Glass Service Inc. Gary I	Home Repair	V		232.07	
11/21/03	11/21/03	Sale	Brandy's Safe & Lock Inc.	Home Repair	V	442.10	210.03	
04/16/03	04/16/03	Sale	Circuit City SS #3128 MER	Household	V	58.28	58.28	
07/24/03	07/24/03	Sale	Professional Career Div	Legal & Professional	V		489.00	
07/29/03	07/29/03	Sale	ICBO Educational Programs	Legal & Professional	V		202.24	
12/04/03	12/04/03	Sale	NIU Outreach Services	Legal & Professional	V	1,386.24	695.00	
01/27/03	01/27/03		BMV Administration Gary	Miscellaneous	V		745.25	
02/25/03	02/25/03	Sale	BMV Administration Gary	Miscellaneous	V		140.75	
02/27/03	02/27/03	Sale	BMV Administration Gary	Miscellaneous	V		188.75	
06/30/03	06/30/03	Sale	BMV Administration	Miscellaneous	V		36.00	
07/02/03	07/02/03	Fee	Overlimit Fee	Miscellaneous	V		29.00	
07/16/03	07/16/03	Sale	Jorsm Internet	Miscellaneous	V		422.15	
08/14/03	08/14/03	Sale	USPS 1740350401	Miscellaneous	V		21.05	
08/22/03	08/22/03	Sale	BMV Administration	Miscellaneous	V		312.37	
10/16/03	10/16/03	Sale	USPS 1740350401	Miscellaneous	V		74.00	
10/29/03	10/29/03	Sale	Allen's Florist	Miscellaneous	V		68.90	
12/13/03	12/13/03	Sale	WKF*CCH Inc Paylinks	Miscellaneous	V	2,096.99	58.77	
11/11/03	11/11/03	Sale	BN *Barnesandnoble.com	Recreation	V		216.81	
11/23/03	11/23/03	Sale	BN *Barnesandnoble.com	Recreation	V	356.69	139.88	
03/15/03	03/15/03	Sale	Radisson Hotels City Ctr	Travel	V		92.96	
03/22/03	03/22/03	Sale	Radisson Hotels Berkeley	Travel	V		146.98	
03/27/03	03/27/03	Sale	SouthwestAir 5262743064978	Travel	V		342.50	
07/28/03	07/28/03	Sale	Polynesian Hotel	Travel	V		223.11	
08/02/03	08/05/03	Sale	Polynesian Hotel	Travel	V		892.44	
08/31/03	08/31/03	Sale	Holiday Inn Express 67	Travel	V		178.74	
09/26/03	09/26/03	Sale	Radisson Hotels Conf Ctr	Travel	V		327.10	
10/02/03	10/04/03	Sale	SouthwestAir 5262768999446	Travel	V		624.00	
10/02/03	10/04/03	Sale	SouthwestAir 5262768999442	Travel	V	3,451.83	624.00	
01/11/03	01/11/03		Onstarmobilesvc	Utilities	V		16.95	
08/25/03	08/25/03	Sale	Noble Communications	Utilities	V		197.16	

Gary Urban Enterprise Association
Internal Investigation
2003 Credit Card Purchases - Charmaine Pratchett

Exhibit 6g

Trans Date	Post Date	Type	Description	Assigned Expense Category	Ref	Total By Expense Category	Charges	Payments
08/25/03	08/25/03	Sale	Noble Communications	Utilities	V		42.39	
08/25/03	08/25/03	Sale	Noble Communications	Utilities	V	404.90	148.40	
01/16/03	01/16/03		Dun & Bradstreet	Work Related	V		214.00	
02/13/03	02/13/03	Sale	NLP Institute of Chicago	Work Related	V		640.00	
06/25/03	06/25/03	Sale	McGraw-Hill CTB	Work Related	V	1,516.74	662.74	
Total							30,105.86	26,145.64

Total Reimbursed for 2003 Charges

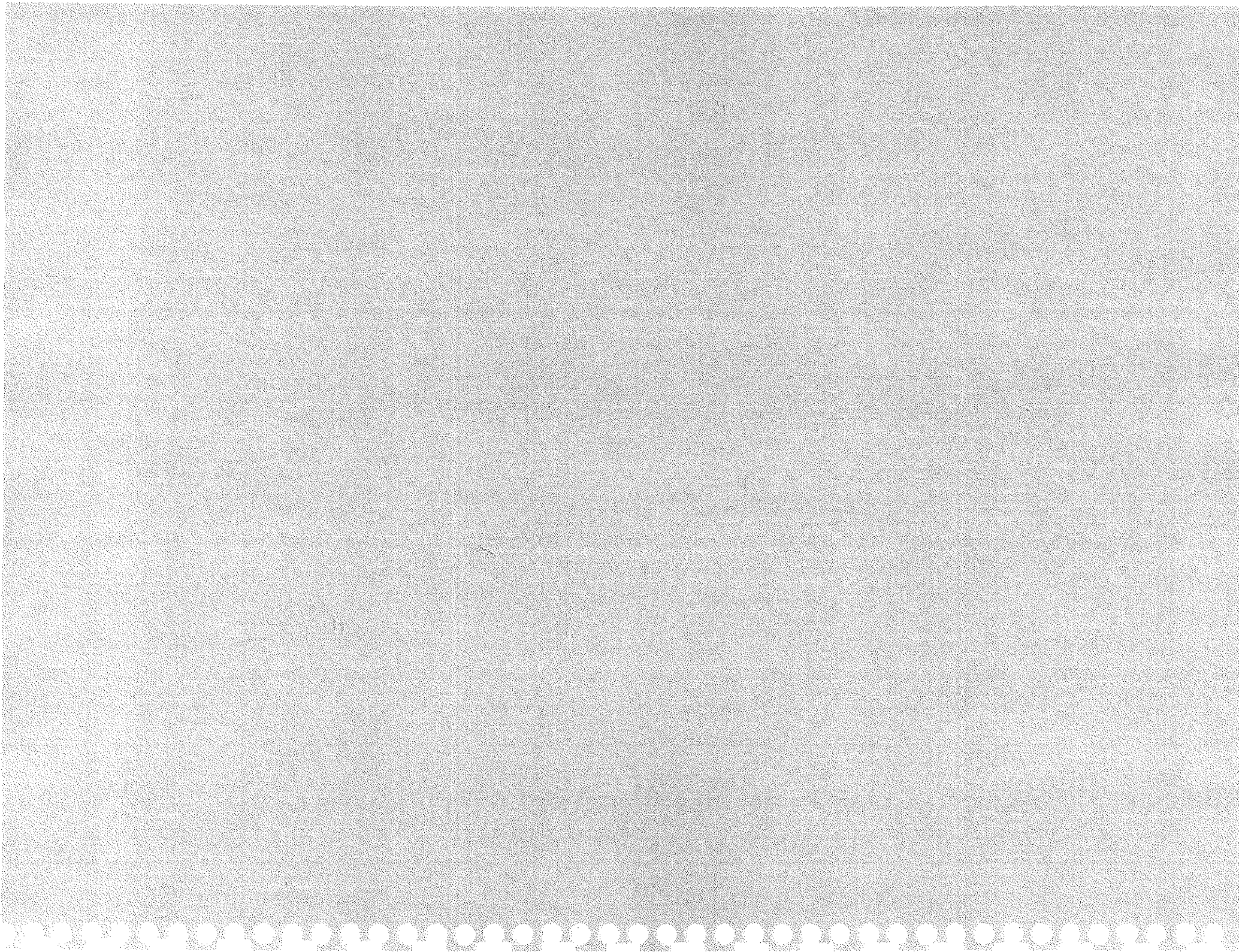
Balance Unreimbursed

-

30,105.86

Ref.

- C= Crowe Chizek assigned expense category
- V= Visa assigned expense category
- Z= Credit balance refund - First USA check made payable to Charmaine Pratchett; CC did not find amount deposited into a GUEA bank account.



Gary Urban Enterprise Association
Internal Investigation
2004 Credit Card Purchases - Charmaine Pratchett

Exhibit 6h

Source: Print-out from bankcard websites found in GUEA files.

Trans Date	Post Date	Type	Description	Assigned Expense Category	Ref	Total By Expense Category	Charges	Payments
01/04/04	01/06/04	Sale	Marathod-Nagra's Quick	Auto Related	V		41.00	
01/14/04	01/14/04	Sale	Marathod-Nagra's Quick	Auto Related	V		29.00	
01/22/04	01/22/04	Sale	Speedway 8333	Auto Related	V		30.04	
01/29/04	01/29/04	Sale	Marathod-Nagra's Quick	Auto Related	V		20.00	
02/18/04	02/18/04	Sale	JRM Auto & Truck Service	Auto Related	V		1,939.56	
02/18/04	02/18/04	Sale	JRM Auto & Truck Service	Auto Related	V		1,939.56	
03/10/04	03/10/04	Sale	Public Storage 24117	Auto Related	V		408.00	
03/10/04	03/10/04	Sale	Public Storage 24117	Auto Related	V		9.53	
04/06/04	04/06/04	Sale	Speedway 8333	Auto Related	V		30.00	
04/24/04	04/24/04	Sale	Marathon Ashland 006650	Auto Related	V		31.00	
04/26/04	04/26/04	Sale	Enterprise Rentacar	Auto Related	V		144.00	
05/03/04	05/05/04	Sale	Amoco Oil 02529618	Auto Related	V		31.00	
05/07/04	05/07/04	Sale	Marathon - Nagra's Quick	Auto Related	V		35.01	
07/23/04	07/23/04	Sale	Marathon-Nagra's Quick	Auto Related	V		27.00	
08/01/04	08/01/04	Sale	Marathon-Nagra's Quick	Auto Related	V		27.00	
09/29/04	09/29/04	Sale	Speedway 8333	Auto Related	V		34.00	
10/13/04	10/13/04	Sale	Speedway 8306	Auto Related	V		34.00	
10/20/04	11/20/04	Sale	Great Punjab Inc.	Auto Related	V		25.00	
11/16/04	11/18/04	Sale	Nagra's Quickmart	Auto Related	V		29.01	
11/23/04	11/26/04	Sale	Nagra's Quickmart	Auto Related	V		30.01	
11/30/04	12/01/04	Sale	Public Storage 24117	Auto Related	V		194.00	
12/19/04	12/21/04	Sale	SLB CITGO	Auto Related	V	5,132.72	45.00	
02/06/04	02/06/04	Sale	Texas Corral	Dining Out	V		74.52	
02/27/04	02/27/04	Sale	Beach Café	Dining Out	V		59.64	
02/28/04	02/28/04	Sale	53 Lawry's Prime Rib	Dining Out	V		246.61	
06/10/04	06/10/04	Sale	Chili's GRI35700003574	Dining Out	V	413.86	33.09	
01/14/04	01/14/04	Sale	Credit Balance Refund	Finance & Other	V, Z		1,961.18	
02/17/04	02/17/04	Payment	Payment	Finance & Other	V			5,019.66
03/30/04	03/30/04	Payment	Payment	Finance & Other	V			5,451.50
05/03/04	05/03/04	Payment	Payment	Finance & Other	V			71.28
06/07/04	06/07/04	Payment	Payment	Finance & Other	V			779.18
07/02/04	07/02/04	Payment	Payment	Finance & Other	V			1,906.78
07/22/04	07/22/04	Payment	Payment	Finance & Other	V			1,633.26
09/17/04	09/17/04	Payment	Payment	Finance & Other	V	1,961.18		1,134.87
12/11/04	12/13/04	Sale	Walgreen 00027227Gar	Health Care	V	106.11	106.11	
06/21/04	06/21/04	Sale	The Home Depot 2001	Home Repair	V		615.05	
10/07/04	10/07/04	Sale	Miller Beach Lumber	Home Repair	V		53.11	
10/13/04	10/13/04	Sale	Southlake Power & Turf	Home Repair	V		136.94	
12/10/04	12/12/04	Sale	Miller Beach Lumber	Home Repair	V		26.62	
12/23/04	12/26/04	Sale	Miller Beach Lumber	Home Repair	V	888.93	57.21	
04/21/04	04/21/04	Sale	Circuit City SS #3128	Household	V		257.93	
06/15/04	06/15/04	Sale	Circuit City SS #3128	Household	V		79.45	
09/12/04	09/12/04	Sale	Appliance Parts #63	Household	V	404.25	66.87	
03/17/04	03/17/04	Sale	UDA Technologies, Inc.	Legal & Professional	V	1,642.45	1,642.45	
01/16/04	01/16/04	Sale	Dun & Bradstreet	Miscellaneous	C		159.20	
01/16/04	01/16/04	Sale	Dun & Bradstreet	Miscellaneous	C		219.00	
01/22/04	01/22/04	Sale	BMV Administration	Miscellaneous	V		106.50	
01/22/04	01/22/04	Sale	BMV Administration	Miscellaneous	V		1,659.25	
03/03/04	03/03/04	Sale	AWL *Prent Hall/Pearson	Miscellaneous	V		62.99	
04/02/04	04/02/04	Sale	Overlimit Fee	Miscellaneous	V		35.00	
04/30/04	04/30/04	Sale	City of Gary	Miscellaneous	V		281.25	
05/03/04	05/05/04	Sale	Int'l Code Coucil Inc.	Miscellaneous	V		69.59	
05/07/04	05/07/04	Sale	Int'l Code Coucil Inc.	Miscellaneous	V		88.61	
05/15/04	05/15/04	Sale	D&B Self-Analysis RPRT	Miscellaneous	C		529.00	
05/20/04	05/20/04	Sale	Dell Catalog Sales, L.P.	Miscellaneous	V		258.95	
06/04/04	06/04/04	Sale	Telecom Logix Inc.	Miscellaneous	V		349.30	
08/26/04	08/26/04	Sale	Indiana Bureau of Moto	Miscellaneous	V		48.00	
10/09/04	10/09/04	Sale	All Business GROU01 of 01	Miscellaneous	V		54.18	
10/26/04	10/26/04	Sale	Atlas-School-Store	Miscellaneous	V		293.32	
11/01/04	11/01/04	Fee	Late Fee	Miscellaneous	V		35.00	
11/03/04	11/03/04	Fee	Purchase *Finance Charge*	Miscellaneous	V		5.24	
11/03/04	11/04/04	Sale	Atlas-School-Store	Miscellaneous	V		30.00	
11/10/04	11/10/04	Payment	Payment	Miscellaneous	V			1,066.59

Gary Urban Enterprise Association
Internal Investigation
2004 Credit Card Purchases - Charmaine Pratchett

Exhibit 6h

Trans Date	Post Date	Type	Description	Assigned Expense Category	Ref	Total By Expense Category	Charges	Payments
12/03/04	12/03/04	Fee	Purchase *Finance Charge*	Miscellaneous	V		1.62	
12/17/04	12/19/04	Sale	Markey's Audio Visial	Miscellaneous	C	11,729.65	165.00	
12/29/04	12/29/04	Fee	Late Fee	Miscellaneous	V		35.00	
01/03/05	01/03/05	Fee	Purchase *Finance Charge*	Miscellaneous	V	4,125.39	17.59	
06/28/04	02/28/04	Sale	Keyhole	Recreation	V		499.00	
10/08/04	10/08/04	Sale	Party City #574	Recreation	V	521.20	22.20	
01/16/04	01/16/04	Sale	Holiday Inn Itasca 34	Travel	V		417.75	
02/13/04	02/13/04	Sale	SouthwestAir 5262786162804	Travel	V		490.10	
02/13/04	02/13/04	Sale	SouthwestAir 5262786162809	Travel	V		490.10	
02/15/04	02/15/04	Sale	Hotels.com	Travel	V		1,324.20	
05/13/04	05/13/04	Sale	Embassy Suites 9506	Travel	V		260.77	
07/10/04	07/10/04	Sale	Kalahari Resort Hotel	Travel	V		248.64	
08/04/04	08/04/04	Sale	Kalahari Resort Hotel	Travel	V	3,887.46	655.90	
07/21/04	07/21/04	Sale	Elite Wireless Products	Utilities	V		15.98	
11/11/04	11/14/04	Sale	1 & 1 Internet IN01 of 01	Utilities	V		53.90	
11/30/04	12/02/04	Sale	1 & 1 Internet IN01 of 01	Utilities	V	75.87	5.99	
03/18/04	03/18/04	Sale	Edward Don & Company	Supplies	C		1,047.72	
05/03/04	05/05/04	Sale	Kinko's #3128	Supplies	C		614.80	
10/05/04	10/05/04	Sale	Comp XP Inc.	Supplies	C		49.00	
11/18/04	11/21/04	Sale	Office Max 00007013	Supplies	C		78.20	
10/19/04	10/19/04	Sale	Office Max 00024000	Supplies	C		34.92	
10/21/04	10/21/04	Sale	Office Max 00007013	Supplies	C		449.29	
11/02/04	11/05/04	Return	Office Max 00007013	Supplies	C		(190.78)	
11/13/04	11/19/04	Sale	Office Max 00007013	Supplies	C		26.17	
11/16/04	11/18/04	Sale	Office Depot #309	Supplies	C		606.04	
11/16/04	11/18/04	Sale	Office Depot #309	Supplies	C		26.17	
Total						30,889.07	22,279.15	17,063.12

Total Reimbursed for 2004 Charges

1,295.15

Balance Unreimbursed

20,984.00

Ref.

- C= Crowe Chizek assigned expense category
- V= Visa assigned expense category
- Z= Credit balance refund - First USA check made payable to Charmaine Pratchett; CC did not find amount deposited into a GUEA bank account.

JLM

VISA DATE

AMOUNT

1/3/2001	\$ 1,667.05
2/2/2001	\$ 1,479.32
3/2/2001	\$ 1,448.24
4/3/2001	\$ 620.00
5/3/2001	\$ 795.95
6/4/2001	\$ 201.06
7/3/2001	\$ 696.69
8/3/2001	\$ 1,988.01
9/5/2001	\$ 5,534.10
10/4/2001	\$ -
11/2/2001	\$ 5,308.94
12/4/2001	\$ 2,283.40 (A)
	<u>\$ 19,739.36 (B)</u>

JLM

VISA DATE

AMOUNT

1/3/2002	\$ 3,129.78 (C)
2/4/2002	\$ 201.02
3/2/2002	\$ 911.51
4/2/2002	\$ 1,584.13
5/2/2002	\$ -
6/4/2002	\$ 250.67
7/3/2002	\$ 454.61
8/5/2002	\$ 2,489.49
9/4/2002	\$ 68.73
10/3/2002	\$ 2,056.41
11/4/2002	\$ 494.99
12/3/2002	\$ 4,104.08
	<u>\$ 15,745.42</u>

(B) + (C) = \$ 22,869.14 = 2001 Charges(D) = \$ 12,615.64 = 2002 Charges

JLM

VISA DATE

AMOUNT

1/3/2004	\$ 2,647.69 (E) = 2003 Charges
2/5/2004	\$ 466.06
3/3/2004	\$ 183.46
4/2/2004	\$ 21.95
5/4/2004	\$ 257.61
6/2/2004	\$ 149.66
7/5/2004	\$ 76.95
8/3/2004	\$ 129.83
9/5/2004	\$ 349.11
10/3/2004	\$ 354.17
11/4/2004	\$ 652.96
12/3/2004	\$ 1,771.85
	<u>\$ 7,061.30</u>

(F) = \$ 4,413.61 = 2004 Charges.

PAYROLL-JLM

DATE	
4/18/2001	\$ 1,880.86
5/12/2004	\$ 1,814.04
6/9/2004	<u>\$ 3,761.73</u>
	\$ 7,456.63

TOTAL REPAY **\$ 50,002.71**

CLP VISA DATE	AMOUNT
1/3/2001	\$ -
2/2/2001	\$ 392.00
3/3/2001	\$ -
4/3/2001	\$ (75.15)
5/3/2001	\$ -
6/4/2001	\$ -
7/3/2001	\$ 1,272.05
8/3/2001	\$ -
9/5/2001	\$ -
10/4/2001	\$ -
11/1/2001	\$ 3,264.40
12/2/2001	\$ -
	<u>\$ 4,853.30</u>

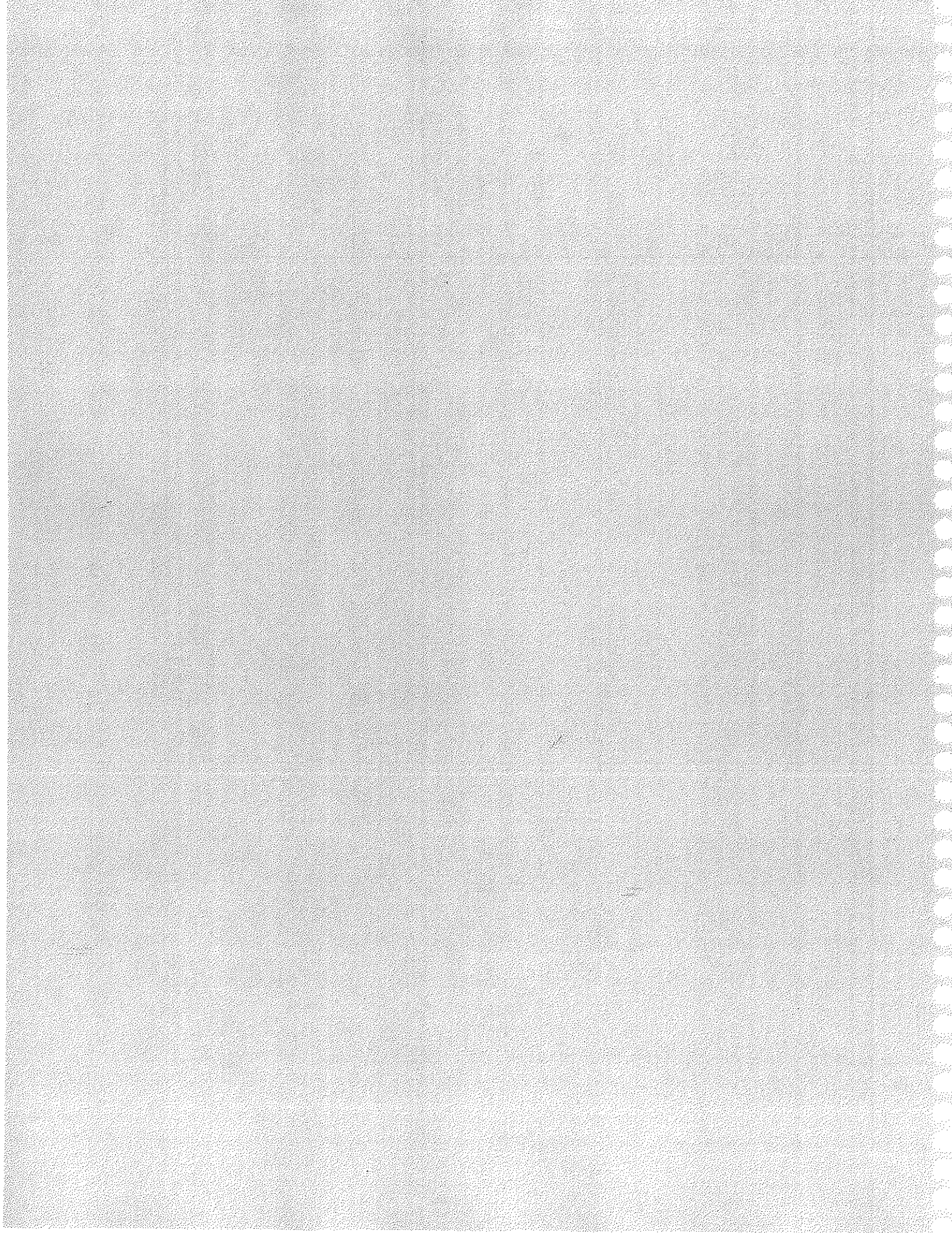
CLP VISA DATE	AMOUNT
1/3/2002	\$ -
2/2/2002	\$ -
3/4/2002	\$ -
4/3/2002	\$ -
5/3/2002	\$ -
6/4/2002	\$ -
7/3/2002	\$ -
8/5/2002	\$ -
9/4/2002	\$ -
10/3/2002	\$ -
11/4/2002	\$ -
12/3/2002	\$ 291.50
	<u>\$ 291.50</u>

CLP VISA DATE	AMOUNT
1/5/2004	\$ -
2/5/2004	\$ -
3/3/2004	\$ 246.61
4/2/2004	\$ -
5/4/2004	\$ 144.00
6/2/2004	\$ -
7/5/2004	\$ -
8/3/2004	\$ 248.64
9/5/2004	\$ 655.90
10/3/2004	\$ -
11/4/2004	\$ -
12/3/2004	\$ -
	<u>\$ 1,295.15</u>

PAYROLL-CLP

DATE	
4/18/2001	\$ 1,312.47
5/12/2004	\$ 1,677.82
6/9/2004	\$ <u>3,479.24</u>
	\$ 6,469.53

TOTAL REPAY \$ 12,909.48



BANK ONE

FOR YOUR PROTECTION SAVE THIS COPY
OFFICIAL CHECK

Customer Copy

592580695

) 12/31/2004

Indiana

Remitter **CHARMAINE PRATCHETT**

Pay To The
Order Of

URBAN DEVELOPMENT GROUP

\$ *****12,910.00 ***

Drawer: JPMORGAN CHASE BANK, N.A.

NON NEGOTIABLE

TERMS

KEEP THIS COPY FOR YOUR RECORD OF THE TRANSACTION. TO REPORT A LOSS OR FOR ANY OTHER INFORMATION ABOUT THE INSTRUMENT, CONTACT THE INSTITUTION FROM WHICH YOU RECEIVED THE INSTRUMENT.

JLM

VISA DATE	AMOUNT
01/04/03-02/04/03	\$ 5,265.15
02/05/03-03/05/03	\$ 1,239.24
03/06/03-04/03/03	\$ -
04/04/03-05/02/03	\$ 5,694.48
05/03/03-06/03/03	\$ -
06/04/03-07/02/03	\$ 1,927.60
07/03/03-08/04/03	\$ 2,060.90
08/05/03-09/03/03	\$ 161.10
09/04/03-10/28/03	\$ 922.73
10/04/03-11/04/03	\$ -
11/05/03-12/03/03	\$ -
	<u>\$ 17,271.20</u>

CLP

VISA DATE	AMOUNT
01/04/03-02/04/03	\$ -
02/05/03-03/05/03	\$ -
03/06/03-04/03/03	\$ -
04/04/03-05/02/03	\$ -
05/03/03-06/03/03	\$ -
06/04/03-07/02/03	\$ -
07/03/03-08/03/04/03	\$ 223.11
08/05/03-09/03/03	\$ 1,071.18
09/04/03-10/03/03	\$ -
10/04/03-11/04/03	\$ -
11/05/03-12/03/03	\$ -
	<u>\$ 1,294.29</u>

PAYROLL

JLM

7/23/2003	\$ 1,246.75
8/6/2003	\$ 1,246.75
8/20/2003	\$ 1,160.95
9/3/2003	\$ 1,246.75
9/17/2003	\$ 1,160.94
10/1/2003	\$ -
10/15/2003	\$ 1,246.75
10/29/2003	\$ 1,160.95
11/12/2003	\$ 1,246.75
11/26/2003	\$ -
12/10/2003	\$ -
	<u>\$ 9,716.57</u>

CLP

7/23/2003	\$ 1,257.03
8/6/2003	\$ 1,257.04
8/20/2003	\$ 1,126.12
9/3/2003	\$ 1,257.03
9/17/2003	\$ 1,126.12
10/1/2003	\$ -
10/15/2003	\$ 1,257.03
10/29/2003	\$ 1,126.12
11/12/2003	\$ 1,257.03
11/26/2003	\$ -
12/10/2003	\$ -
	<u>\$ 9,663.48</u>

SAM'S

Jan	
feb	\$ 591.29
Mar	
April	\$ 397.46
May	\$ 345.69
Jun	\$ 293.56
Jul	\$ 372.22
Aug	
Sep	
Oct	1006.73
Nov	
Dec	

FIRST USA BANK, N.A.
DEPT. 0555
PO BOX 710555
COLUMBUS, OH 43271-0555

FIRST USA
A BANK ONE COMPANY

April 10, 2003

CHARMAINE PRATCHETT
825 S LAKE ST
GARY, IN 46403-2918-25

DEAR: CHARMAINE PRATCHETT

PLEASE FIND ATTACHED A CHECK TO REIMBURSE YOU FOR OVERPAYMENT OF YOUR
FIRST USA CREDIT CARD ACCOUNT.

THANK YOU FOR THE OPPORTUNITY TO SERVICE YOUR CREDIT CARD NEEDS.

SINCERELY,
FIRST USA BANK, N.A.
(800) 955-9900

THIS IS WATERMARKED PAPER - DO NOT ACCEPT WITHOUT NOTING WATERMARK - HOLD TO LIGHT TO VERIFY WATERMARK

FIRST USA BANK, N.A.
DEPT. 0555
PO BOX 710555
COLUMBUS, OH 43271-0555

Please Direct Any Questions
To: (800) 955-9900

56-1551/441

30599762

BANK ONE
DELAWARE, OH 43015

April 10, 2003

FIRST USA

A BANK ONE COMPANY

Pay SEVEN THOUSAND THREE HUNDRED NINETY SEVEN AND 52/100 -----

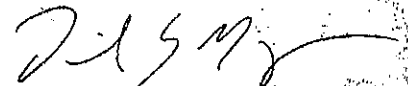
DOLLARS

\$ ****7,397.52

To
The
Order
Of

CHARMAINE PRATCHETT
825 S LAKE ST
GARY, IN 46403-2918-25

REMITTANCE CHECK VOID IF NOT CASHED WITHIN 90 DAYS

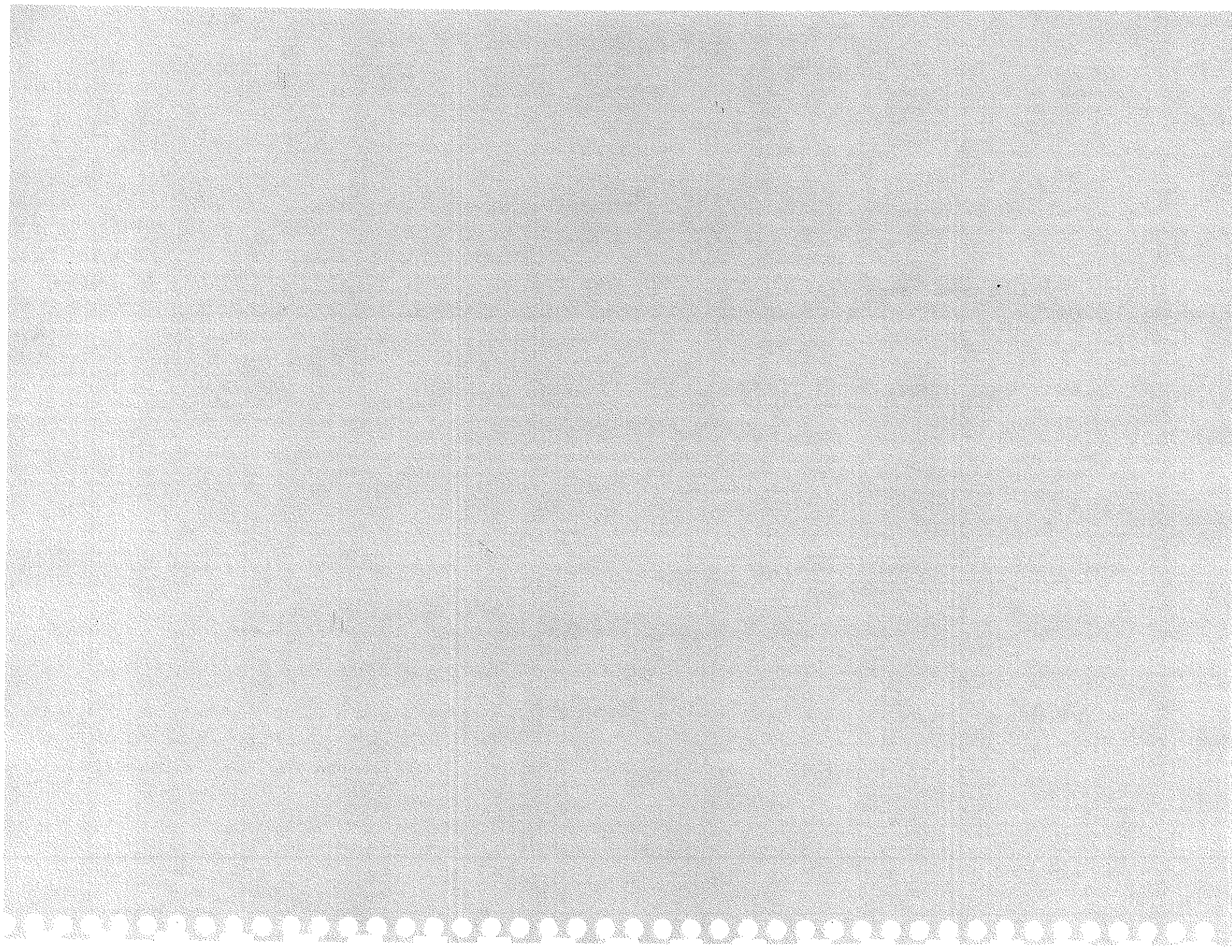


AUTHORIZED SIGNATURE



WARNING: THIS BORDER CONTAINS MICRO-TYPE WHICH WILL NOT REPRODUCE ON A COPY

⑈ 30599762⑈ ⑆044115511⑆ 100001007⑈



FIRST USA BANK, N.A.
DEPT. 0555
PO BOX 710555
COLUMBUS, OH 43271-0555

FIRST USA
A BANK ONE COMPANY

9B

January 15, 2004

CHARMAINE PRATCHETT
825 S LAKE ST
GARY, IN 46403-2918-25

DEAR: CHARMAINE PRATCHETT

PLEASE FIND ATTACHED A CHECK TO REIMBURSE YOU FOR OVERPAYMENT OF YOUR
FIRST USA CREDIT CARD ACCOUNT.

THANK YOU FOR THE OPPORTUNITY TO SERVICE YOUR CREDIT CARD NEEDS.

SINCERELY,
FIRST USA BANK, N.A.
(800) 955-9900

THIS IS WATERMARKED PAPER - DO NOT ACCEPT WITHOUT NOTING WATERMARK - HOLD TO LIGHT TO VERIFY WATERMARK

FIRST USA BANK, N.A.
DEPT. 0555
PO BOX 710555
COLUMBUS, OH 43271-0555

Please Direct Any Questions
To (800) 955-9900

56-1551441 0088

FIRST USA
A BANK ONE COMPANY

BANK ONE
DELAWARE, OH 43015

January 15, 2004

Pay ONE THOUSAND NINE HUNDRED SIXTY ONE AND 18/100

DOLLARS \$ 1,961.96

To
The
Order
Of

CHARMAINE PRATCHETT
825 S LAKE ST
GARY, IN 46403-2918



REMITTANCE VOID IF NOT CASHED WITHIN 90 DAYS

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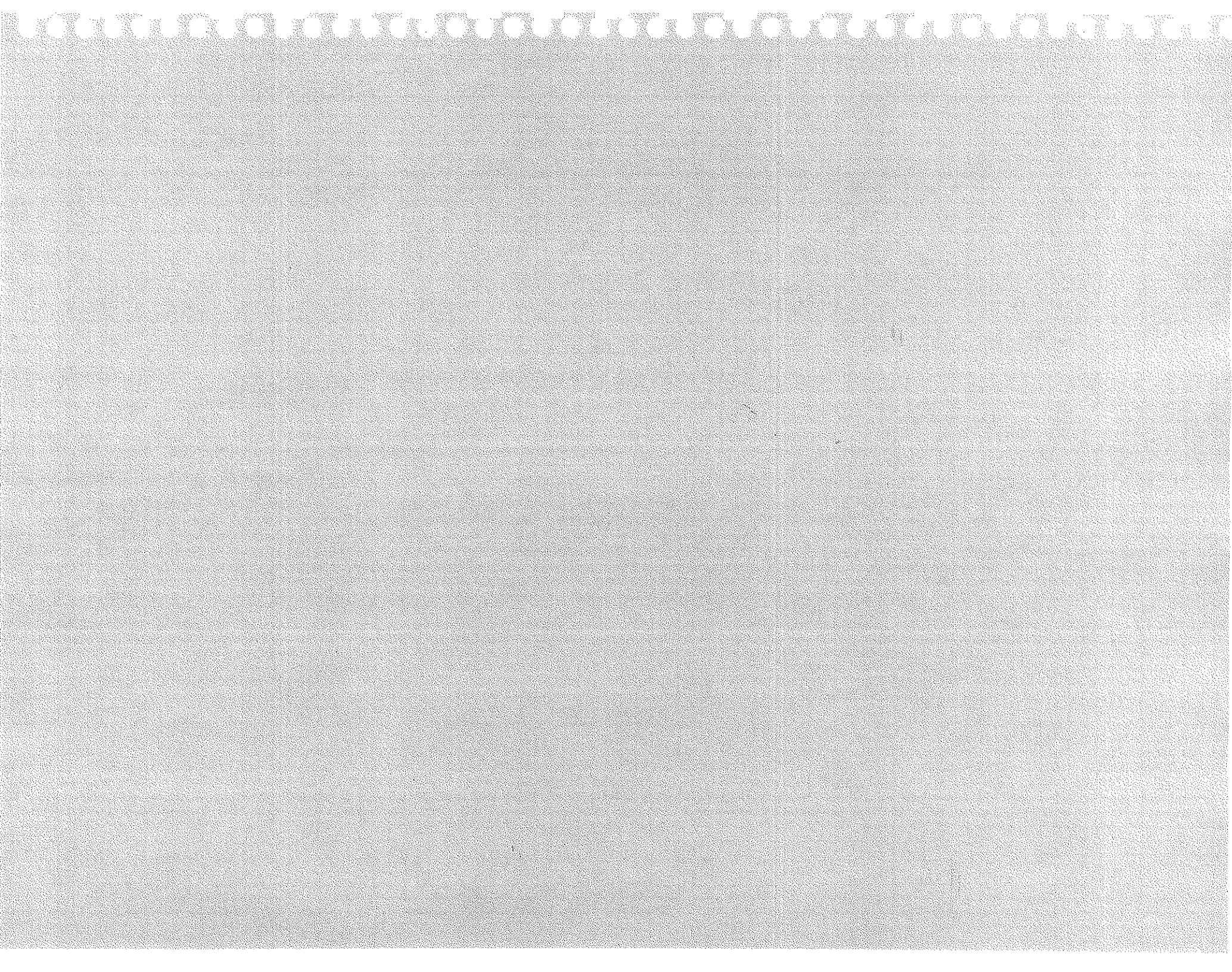
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Gary Urban Enterprise Association
 Internal Investigation
 Excess Payroll Payments - Jojuana Meeks Summary

Exhibit 10a

Approved annual salary: \$45,000

Year	Overpaid	FICA Employer Contribution (7.65%)	Total Overpaid Through ADP	Bonus Payments Not Reported On W-2	Total Excess Salary Payments	Repaid in December 2004	Balance Outstanding
2001	\$ 3,494.40	\$ 267.32	\$ 3,761.72		\$ 3,761.72	\$ (1,880.86)	\$ 1,880.86
2002	1,747.20	133.66	1,880.86	5,500.00	7,380.86	-	7,380.86
2003	20,092.80	1,537.10	21,629.90	7,000.00	28,629.90	-	28,629.90
2004	5,241.60	400.98	5,642.58		5,642.58	(5,575.77)	66.81
	<u>\$ 30,576.00</u>	<u>\$ 2,339.06</u>	<u>\$ 32,915.06</u>	<u>\$ 12,500.00</u>	<u>\$ 45,415.06</u>	<u>\$ (7,456.63)</u>	<u>\$ 37,958.43</u>



Gary Urban Enterprise Association
Internal Investigation
Payroll - Jojuana Meeks

Exhibit 10b

Approved annual salary: \$45,000

Pay Period Ending Date	Rate	Reg Hours	OT Hours	Vac Hours	Total Hours	Gross	Vol Ded	Overpaid	
								Hours	Amount
1/5/2001	21.84	80			80	\$ 1,747.20	50	-	-
1/16/2001	21.84	160			160	3,494.40	50	80	1,747.20
2/2/2001	21.84	80			80	1,747.20	50	-	-
2/16/2001	21.84	80			80	1,747.20	50	-	-
3/2/2001	21.84	80			80	1,747.20	50	-	-
3/16/2001	21.84	80			80	1,747.20	50	-	-
3/30/2001	21.84	80			80	1,747.20	50	-	-
4/13/2001	21.84	160			160	3,494.40	50	80	1,747.20
4/27/2001	21.84	80			80	1,747.20	50	-	-
5/11/2001	21.84	80			80	1,747.20	50	-	-
5/25/2001	21.84	80			80	1,747.20	50	-	-
6/8/2001	21.84	80			80	1,747.20	50	-	-
6/22/2001	21.84	80			80	1,747.20	50	-	-
7/6/2001	21.84	80			80	1,747.20	50	-	-
7/20/2001	21.84	80			80	1,747.20	50	-	-
8/3/2001	21.84	80			80	1,747.20	50	-	-
8/17/2001	21.84	80			80	1,747.20	50	-	-
8/31/2001	21.84	80			80	1,747.20	50	-	-
9/14/2001	21.84	80			80	1,747.20	50	-	-
9/28/2001	21.84	80			80	1,747.20	50	-	-
10/12/2001	21.84	80			80	1,747.20	50	-	-
10/26/2001	21.84	80			80	1,747.20	50	-	-
11/9/2001	21.84	80			80	1,747.20	50	-	-
11/23/2001	21.84	80			80	1,747.20	50	-	-
12/7/2001	21.84	80			80	1,747.20	50	-	-
12/21/2001	21.84	80			80	1,747.20	50	-	-
TOTALS		2240	0	0	2240	\$ 48,921.60	1300	160	3,494.40
Form W-2						\$ 48,921.60	1300		

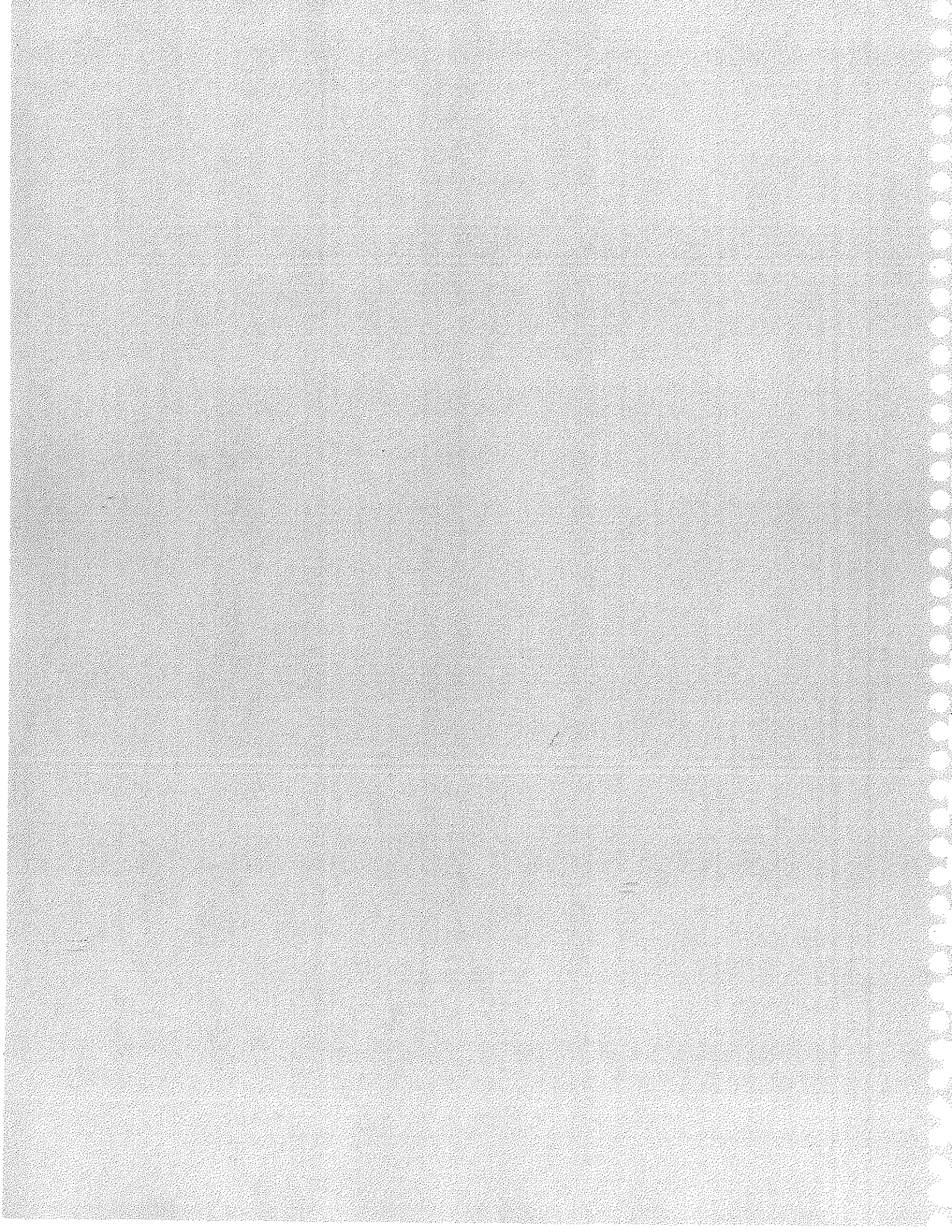
1/4/2002	21.84	80			80	\$ 1,747.20	50	-	-
1/18/2002	21.84	80			80	1,747.20	50	-	-
2/1/2002	21.84	80			80	1,747.20	50	-	-
2/15/2002	21.84	80			80	1,747.20	50	-	-
3/1/2002	21.84	80			80	1,747.20	50	-	-
3/15/2002	21.84	80			80	1,747.20	50	-	-
3/29/2002	21.84	80			80	1,747.20	50	-	-
4/12/2002	21.84	80			80	1,747.20	50	-	-
4/26/2002	21.84	80			80	1,747.20	50	-	-
5/10/2002	21.84	80			80	1,747.20	50	-	-
5/24/2002	21.84	80			80	1,747.20	50	-	-
6/7/2002	21.84	80			80	1,747.20	50	-	-
6/21/2002	21.84	80			80	1,747.20	50	-	-
7/5/2002	21.84	80			80	1,747.20	50	-	-
7/19/2002	21.84	80			80	1,747.20	50	-	-
8/2/2002	21.84	80			80	1,747.20	50	-	-
8/16/2002	21.84	80			80	1,747.20	50	-	-
8/30/2002	21.84	80			80	1,747.20	50	-	-
9/13/2002	21.84	80			80	1,747.20	50	-	-
9/27/2002	21.84	80			80	1,747.20	50	-	-
10/11/2002	21.84	80			80	1,747.20	50	-	-
10/25/2002	21.84	80			80	1,747.20	50	-	-
11/8/2002	21.84	80			80	1,747.20	50	-	-
11/22/2002	21.84	80			80	1,747.20	50	-	-
12/6/2002	21.84	80			80	1,747.20	50	-	-
12/20/2002	21.84	80			80	1,747.20	0	-	-
12/20/2002	21.84	0		80	80	1,747.20	50	80	1,747.20
TOTALS		2080	0	80	2160	\$ 47,174.40	1300	80	1,747.20
Form W-2						\$ 47,174.40	1300		

Gary Urban Enterprise Association
Internal Investigation
Payroll - Jojuana Meeks

Exhibit 10b

Approved annual salary: \$45,000

Pay Period Ending Date	Rate	Reg Hours	OT Hours	Vac Hours	Total Hours	Gross	Vol Ded	Overpaid	
								Hours	Amount
1/3/2003	21.84	80			80	\$ 1,747.20	50	-	-
1/17/2003	21.84	80			80	1,747.20	50	-	-
1/31/2003	21.84	80			80	1,747.20	50	-	-
2/14/2003	21.84	80			80	1,747.20	50	-	-
2/28/2003	21.84	80		40	120	2,620.80	50	40	873.60
3/14/2003	21.84	80			80	1,747.20	50	-	-
3/28/2003	21.84	80			80	1,747.20	50	-	-
4/11/2003	21.84	80			80	1,747.20	50	-	-
4/25/2003	21.84	80			80	1,747.20	50	-	-
5/9/2003	21.84	80			80	1,747.20	50	-	-
5/23/2003	21.84	80			80	1,747.20	50	-	-
6/6/2003	21.84	50		1,747.20	1,827.20	39,906.05	50	1,827.20	39,906.05
6/20/2003	21.84	160			160.00	3,494.40	50	80	1,747.20
6/20/2003	21.84	(80)		(1,747.20)	(1,827.20)	(39,906.05)	-50	(1,827.20)	(39,906.05)
6/20/2003	21.84	80		80	160	3,494.40	50	80	1,747.20
7/4/2003	21.84	80		80	160	3,494.40	50	80	1,747.20
7/18/2003	21.84	160			160	3,494.40	50	80	1,747.20
8/1/2003	21.84	160			160	3,494.40	50	80	1,747.20
8/15/2003	21.84	160			160	3,494.40	50	80	1,747.20
8/29/2003	21.84	160			160	3,494.40	50	80	1,747.20
9/12/2003	21.84	160			160	3,494.40	50	80	1,747.20
9/26/2003	21.84	80			80	1,747.20	50	-	-
10/10/2003	21.84	160			160	3,494.40	50	80	1,747.20
10/24/2003	21.84	160			160	3,494.40	50	80	1,747.20
11/7/2003	21.84	160			160	3,494.40	50	80	1,747.20
11/21/2003	21.84	80			80	1,747.20	50	-	-
12/5/2003	21.84	80			80	1,747.20	50	-	-
12/19/2003	21.84	80			80	1,747.20	50	-	-
Totals		2800	0	200	3000	\$ 65,520.00	1300	920	20,092.80
Form W-2						\$ 65,520.00	1300		
1/2/2004	21.84	80			80	1,747.20	50	-	-
1/16/2004	21.84	80			80	1,747.20	50	-	-
1/30/2004	21.84	80			80	1,747.20	50	-	-
2/13/2004	21.84	80			80	1,747.20	50	-	-
2/27/2004	21.84	80			80	1,747.20	50	-	-
3/12/2004	21.84	80			80	1,747.20	50	-	-
3/26/2004	21.84	80			80	1,747.20	50	-	-
4/9/2004	21.84	80			80	1,747.20	50	-	-
4/23/2004	21.84	80			80	1,747.20	50	-	-
5/7/2004	21.84	80			80	1,747.20	50	-	-
5/7/2004	21.84	0		80	80	1,747.20	0	80	1,747.20
5/21/2004	21.84	0		80	80	1,747.20	50	-	-
6/4/2004	21.84	80			80	1,747.20	50	-	-
6/4/2004	21.84	80		80	160	3,494.40	0	160	3,494.40
6/18/2004	21.84	80			80	1,747.20	50	-	-
7/2/2004	21.84	80			80	1,747.20	50	-	-
7/16/2004	21.84	80			80	1,747.20	50	-	-
7/30/2004	21.84	80			80	1,747.20	50	-	-
8/13/2004	21.84	80			80	1,747.20	50	-	-
8/27/2004	21.84	80			80	1,747.20	50	-	-
9/10/2004	21.84	80			80	1,747.20	50	-	-
9/24/2004	21.84	80			80	1,747.20	50	-	-
10/8/2004	21.84	80			80	1,747.20	50	-	-
10/22/2004	21.84	80			80	1,747.20	50	-	-
11/5/2004	21.84	80			80	1,747.20	50	-	-
11/19/2004	21.84	80			80	1,747.20	50	-	-
12/3/2004	21.84	80			80	1,747.20	50	-	-
12/17/2004	21.84	80			80	1,747.20	50	-	-
Totals		2080	0	240	2,320	\$ 50,668.80	1300	240	5,241.60
Form W-2						\$ 50,668.80	1300		



Gary Urban Enterprise Association
Internal Investigation
Excess Payroll Payments - Charmaine Pratchett Summary

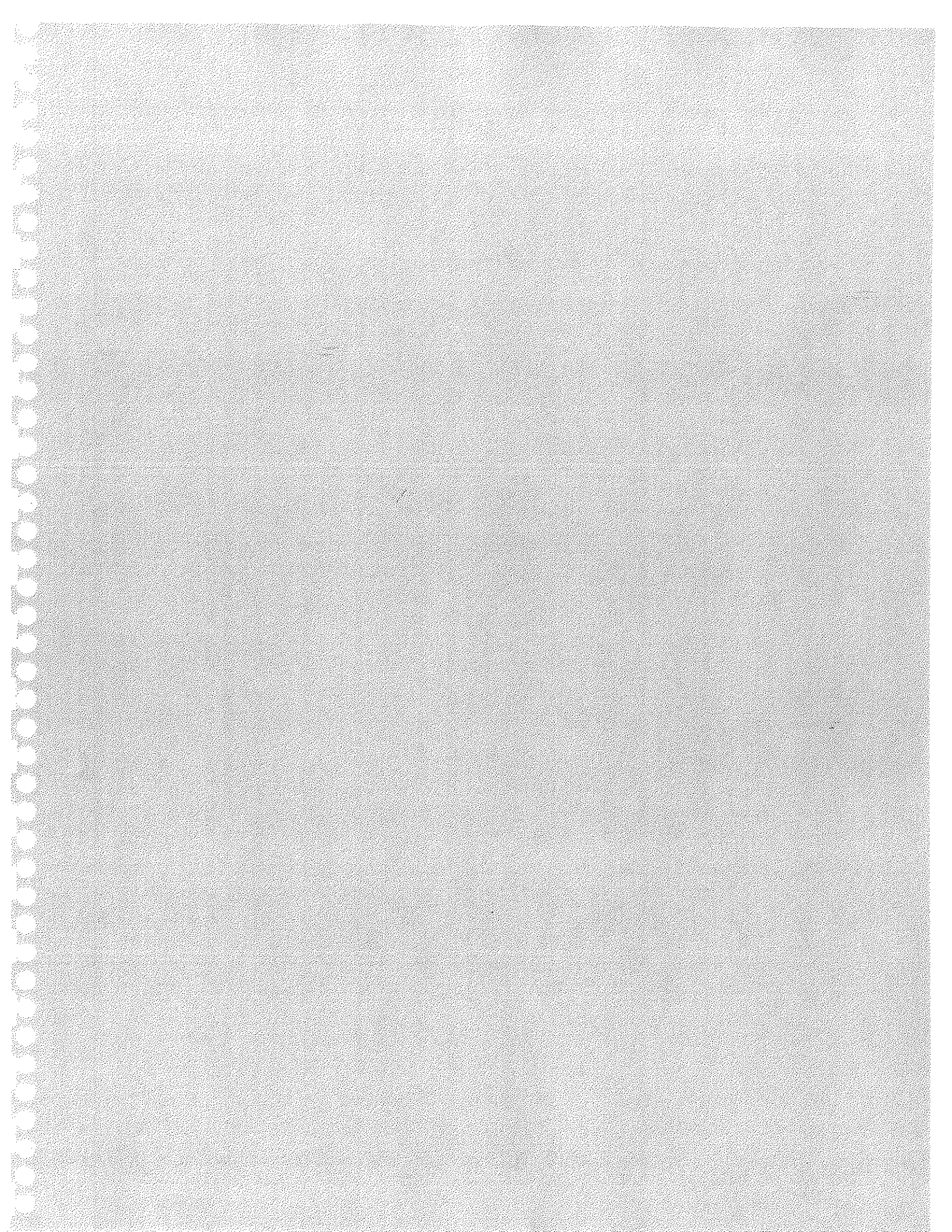
Exhibit 10c

Approved annual salary: \$31,700 (pre-Nov. 2001); \$42,000 (post-Nov. 2001)

Year	Overpaid	FICA Employer Contribution (7.65%)	Total Overpaid Through ADP	Bonus Payments Not Reported On W-2	Total Excess Salary Payments	Repaid in December 2004	Balance Outstanding
2001	\$ 1,219.20	\$ 93.27	\$ 1,312.47		\$ 1,312.47	\$ (1,312.47)	\$ -
2002	-	-	-	4,500.00	4,500.00	-	4,500.00
2003	16,160.00	1,236.24	17,396.24	5,500.00	22,896.24	-	22,896.24
2004	4,848.00	370.87	5,218.87		5,218.87	(5,157.06)	61.81
	<u>\$22,227.20</u>	<u>\$ 1,700.38</u>	<u>\$23,927.58</u>	<u>\$ 10,000.00</u>	<u>\$ 33,927.58</u>	<u>\$ (6,469.53)</u>	<u>\$ 27,458.05</u>

Confidential

Prepared By Crowe Chizek and Company LLC



Gary Urban Enterprise Association
Internal Investigation
Payroll - Charmaine Partchett Detail

Exhibit 10d

Approved annual salary: \$31,700 (pre-Nov. 2001); \$42,000 (post-Nov. 2001)

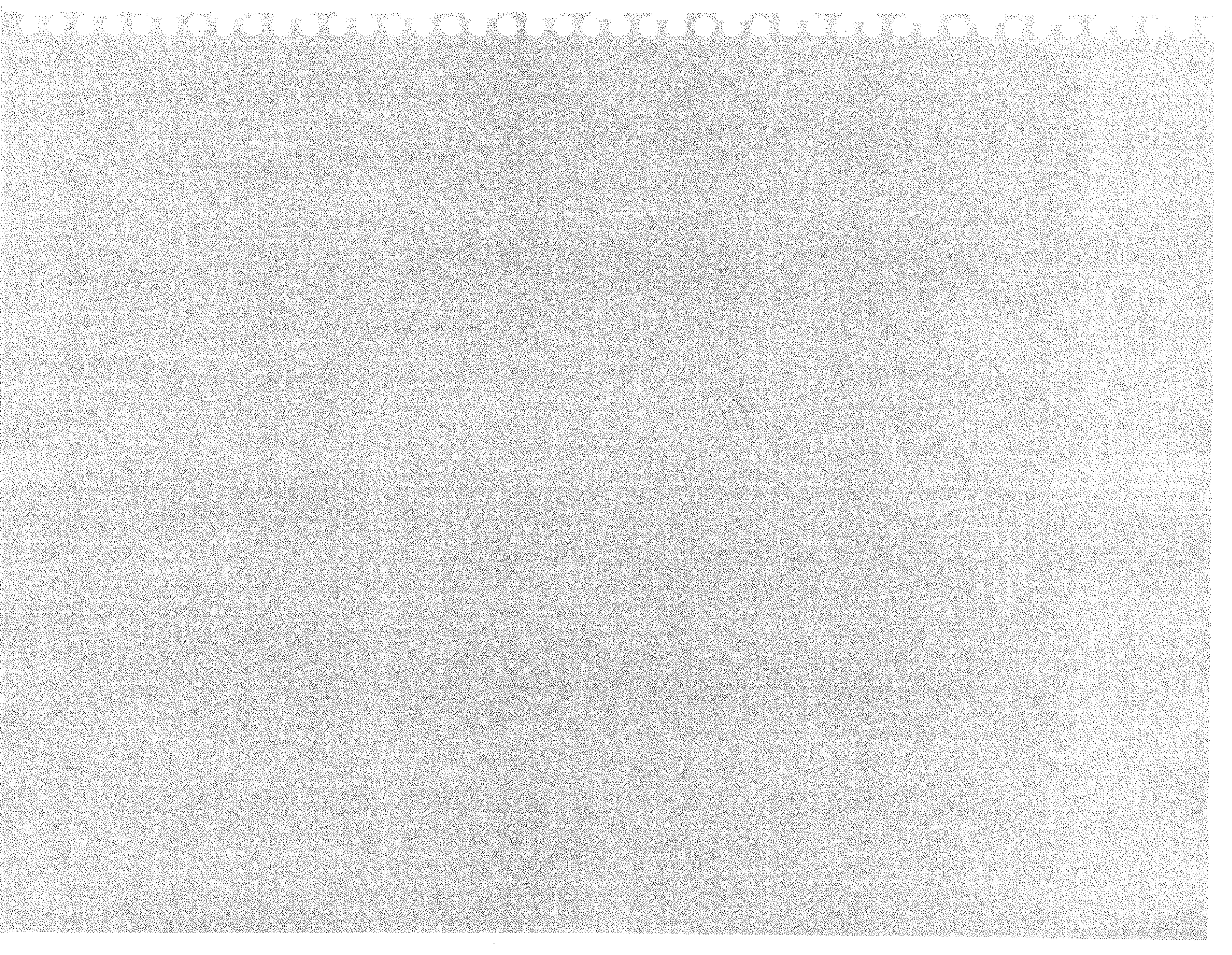
Pay Period Ending Date	Rate	Reg Hours	OT Hours	Vac Hours	Total Hours	Gross	Vol Ded	Overpaid	
								Hours	Amount
1/5/2001	15.24	80			80	\$ 1,219.20	34.00	-	-
1/16/2001	15.24	80			80	1,219.20	34.00	-	-
2/2/2001	15.24	80			80	1,219.20	34.00	-	-
2/16/2001	15.24	80			80	1,219.20	34.00	-	-
3/2/2001	15.24	80			80	1,219.20	34.00	-	-
3/16/2001	15.24	80			80	1,219.20	34.00	-	-
3/30/2001	15.24	80			80	1,219.20	34.00	-	-
4/13/2001	15.24	160			160	2,438.40	34.00	80	1,219.20
4/27/2001	15.24	80			80	1,219.20	34.00	-	-
5/11/2001	15.24	80			80	1,219.20	34.00	-	-
5/25/2001	15.24	80			80	1,219.20	34.00	-	-
6/8/2001	15.24	80			80	1,219.20	34.00	-	-
6/22/2001	15.24	80			80	1,219.20	34.00	-	-
7/6/2001	15.24	80			80	1,219.20	34.00	-	-
7/20/2001	15.24	80			80	1,219.20	34.00	-	-
8/3/2001	15.24	80			80	1,219.20	34.00	-	-
8/17/2001	15.24	80			80	1,219.20	34.00	-	-
8/31/2001	15.24	80			80	1,219.20	34.00	-	-
9/14/2001	15.24	80			80	1,219.20	34.00	-	-
9/28/2001	15.24	80			80	1,219.20	34.00	-	-
10/12/2001	15.24					(720.00)			
10/12/2001	15.24	80			80	1,219.20	34.00	-	-
10/26/2001	15.24	80			80	1,219.20	34.00	-	-
11/9/2001	20.20	80			80	1,616.00	34.00	-	-
11/23/2001	20.20	80			80	1,616.00	34.00	-	-
12/7/2001	20.20	80			80	1,616.00	34.00	-	-
12/21/2001	20.20	80			80	1,616.00	34.00	-	-
TOTALS		2,160			2,160	\$ 33,785.60	884.00	80	1,219.20
Form W-2						\$ 33,785.60	884.00		
1/4/2002	20.20	80			80	\$ 1,616.00	34.00	-	-
1/18/2002	20.20	80			80	1,616.00	34.00	-	-
2/1/2002	20.20	80			80	1,616.00	34.00	-	-
2/15/2002	20.20	80			80	1,616.00	34.00	-	-
3/1/2002	20.20	80			80	1,616.00	34.00	-	-
3/15/2002	20.20	80			80	1,616.00	34.00	-	-
3/29/2002	20.20	80			80	1,616.00	34.00	-	-
4/12/2002	20.20	80			80	1,616.00	34.00	-	-
4/26/2002	20.20	80			80	1,616.00	34.00	-	-
5/10/2002	20.20	80			80	1,616.00	34.00	-	-
5/24/2002	20.20	80			80	1,616.00	34.00	-	-
6/7/2002	20.20	80			80	1,616.00	34.00	-	-
6/21/2002	20.20	80			80	1,616.00	34.00	-	-
7/5/2002	20.20	80			80	1,616.00	34.00	-	-
7/19/2002	20.20	80			80	1,616.00	34.00	-	-
8/2/2002	20.20	80			80	1,616.00	34.00	-	-
8/16/2002	20.20	80			80	1,616.00	34.00	-	-
8/30/2002	20.20	80			80	1,616.00	34.00	-	-
9/13/2002	20.20	80			80	1,616.00	34.00	-	-
9/27/2002	20.20	80			80	1,616.00	34.00	-	-
10/11/2002	20.20	80			80	1,616.00	34.00	-	-
10/25/2002	20.20	80			80	1,616.00	34.00	-	-
11/8/2002	20.20	80			80	1,616.00	34.00	-	-
11/22/2002	20.20	80			80	1,616.00	34.00	-	-
12/6/2002	20.20	80			80	1,616.00	34.00	-	-
12/20/2002	20.20	80			80	1,616.00	34.00	-	-
TOTALS		2080			2,080	\$ 42,016.00	884.00		
Form W-2						\$ 42,016.00	884.00		

Gary Urban Enterprise Association
Internal Investigation
Payroll - Charmaine Partchett Detail

Exhibit 10d

Approved annual salary: \$31,700 (pre-Nov. 2001); \$42,000 (post-Nov. 2001)

Pay Period Ending Date	Rate	Reg Hours	OT Hours	Vac Hours	Total Hours	Gross	Vol Ded	Overpaid	
								Hours	Amount
1/3/2003	20.20	80			80	\$ 1,616.00	34.00	-	-
1/17/2003	20.20	80			80	1,616.00	34.00	-	-
1/31/2003	20.20	80			80	1,616.00	34.00	-	-
2/14/2003	20.20	80			80	1,616.00	34.00	-	-
2/28/2003	20.20	80			80	1,616.00	34.00	-	-
3/14/2003	20.20	80			80	1,616.00	34.00	-	-
3/28/2003	20.20	80			80	1,616.00	34.00	-	-
4/11/2003	20.20	80			80	1,616.00	34.00	-	-
4/25/2003	20.20	80			80	1,616.00	34.00	-	-
5/9/2003	20.20	80			80	1,616.00	34.00	-	-
5/23/2003	20.20	80			80	1,616.00	34.00	-	-
6/6/2003	20.20	80			80	1,616.00	34.00	-	-
6/20/2003	20.20	80		80	160	3,232.00	34.00	80	1,616.00
7/4/2003	20.20	80		80	160	3,232.00	34.00	80	1,616.00
7/18/2003	20.20	160			160	3,232.00	34.00	80	1,616.00
8/1/2003	20.20	160			160	3,232.00	34.00	80	1,616.00
8/15/2003	20.20	160			160	3,232.00	34.00	80	1,616.00
8/29/2003	20.20	160			160	3,232.00	34.00	80	1,616.00
9/12/2003	20.20	160			160	3,232.00	34.00	80	1,616.00
9/26/2003	20.20	80			80	1,616.00	34.00	-	-
10/10/2003	20.20	160			160	3,232.00	34.00	80	1,616.00
10/24/2003	20.20	160			160	3,232.00	34.00	80	1,616.00
11/7/2003	20.20	160			160	3,232.00	34.00	80	1,616.00
11/21/2003	20.20	80			80	1,616.00	34.00	-	-
12/5/2003	20.20	80			80	1,616.00	34.00	-	-
12/19/2003	20.20	80			80	1,616.00	34.00	-	-
Totals		2720		160	2,880	\$ 58,176.00	884.00	800	16,160.00
Form W-2						\$ 58,176.00	884.00		
1/2/2004	20.20	80			80	1,616.00	34.00	-	-
1/16/2004	20.20	80			80	1,616.00	34.00	-	-
1/30/2004	20.20	80			80	1,616.00	34.00	-	-
2/13/2004	20.20	80			80	1,616.00	34.00	-	-
2/27/2004	20.20	80			80	1,616.00	34.00	-	-
3/12/2004	20.20	80			80	1,616.00	34.00	-	-
3/26/2004	1,616.00	80			80	1,616.00	34.00	-	-
4/9/2004	1,616.00	80			80	1,616.00	34.00	-	-
4/23/2004	1,616.00	80			80	1,616.00	34.00	-	-
5/7/2004	1,616.00	80			80	1,616.00	34.00	-	-
5/21/2004	20.20	80		80	80	1,616.00	34.00	80	1,616.00
6/4/2004	1,616.00	80			80	1,616.00	34.00	-	-
6/18/2004	1,616.00	80		80	160	3,232.00	34.00	160	3,232.00
7/2/2004	1,616.00	80			80	1,616.00	34.00	-	-
7/16/2004	1,616.00	80			80	1,616.00	34.00	-	-
7/30/2004	1,616.00	80			80	1,616.00	34.00	-	-
8/13/2004	1,616.00	80			80	1,616.00	34.00	-	-
8/27/2004	1,616.00	80			80	1,616.00	34.00	-	-
9/10/2004	1,616.00	80			80	1,616.00	34.00	-	-
9/24/2004	1,616.00	80			80	1,616.00	34.00	-	-
10/8/2004	1,616.00	80			80	1,616.00	34.00	-	-
10/22/2004	1,616.00	80			80	1,616.00	34.00	-	-
11/5/2004	1,616.00	80			80	1,616.00	34.00	-	-
11/19/2004	1,616.00	80			80	1,616.00	34.00	-	-
12/3/2004	1,616.00	80			80	1,616.00	34.00	-	-
12/17/2004	1,616.00	80			80	1,616.00	34.00	-	-
Totals		2160		160	2,320	\$ 46,864.00	918.00	240	4,848.00
Form W-2						\$ 46,864.00	884.00		



Gary Urban Enterprise Association
 Internal Investigation
 Additional Salary/Bonus Payments

Exhibit 10e

Date	Check No.	Name	Quick Books or Check Memo	Amount	Bank Acct. No.	Bank Acct. Type	Source of Information	Comments
03/03/03	8887	Jojuana L. Meeks	2002 Annual Bonus	\$ 5,500.00	7000359	GUEA Operating	Quick Books	Not reported on Form W-2
03/03/03	8888	Charmaine L. Pratchett	Salaries/Wages	4,500.00	7000359	GUEA Operating	Quick Books	Not reported on Form W-2
01/07/04	2699	Charmaine L. Pratchett	2003 Annual Bonus	5,500.00	7000359	GUEA Operating	Check stub	Not reported on Form W-2
01/07/04	2703	Jojuana L. Meeks	2003 Annual Bonus	7,000.00	7000359	GUEA Operating	Check stub	Not reported on Form W-2
				<u>\$22,500.00</u>				
		Jojuana L. Meeks		\$12,500.00				
		Charmaine L. Pratchett		10,000.00				
				<u>\$22,500.00</u>				

Gary Urban Enterprise Association
Internal Investigation
Sam's Club Credit Card Purchases

Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
12/2/2004				
	11/16/2004	Seasoned Salt	4.88	
		Chopped chives	2.88	
		Miracle Whip	3.54	
		Ex Fine Cane Sugar	3.79	
		Pork Butt Country	6.87	
		R/P Pork Butt Ctry	4.79	
		Sweetbaby Rays BBQ	5.08	
		Vegetable Try SLB	19.76	
		Restaurant Grind	4.14	
		Brown Sugar	3.34	
		Creamy Liquid	25.34	84.41
	11/16/2004	16-20 LB Tom Turkey	15.24	15.24
	11/16/2004	Grade "A" Large Eggs	0.89	
		A-1 Steak Sauce	7.14	
		Miracle Whip	3.54	
		Meat Lasagna	8.87	
		Sausage Smoked	4.84	
		Mild Cheddar Cheese	9.78	
		Juice Drink Variety	7.87	
		Croutons 24 oz	4.14	
		Reynolds Wrap 2pk	9.38	
		French Rolls	3.18	
		Colby Jack Chunk	5.27	
		Yellow Onions 10 lb	3.78	
		Broccoli Floret 3 lb	4.20	
		Celery Hearts 3 ct	2.18	
		Russet Potatoes 10 lbs	2.88	
		Fruit Punch	3.74	
		Veg/Broc Medley 3 lb	4.86	
		Velveeta 2-2 lb	7.88	
		Lay's Potato Chips	2.73	
		Beef Chuck Roast	15.81	
		Faygo Variety Pack	7.74	
		30ct Grab Back	9.58	
		Supreme Plate 9"	8.83	
		Ziploc Freezer Gal	9.38	
		Ground Beef Patties	12.24	
		Oatmeal Crème Pie	2.44	
		Italian Beef	10.56	
		Lewis/Butternut LG	2.62	
		80% Ground Beef Chuck	10.96	
		42 ct. Variety Pack	7.34	
		Cubs 16 oz Holiday	5.67	
		Downy April Fresh	8.87	
		Green Bell Pepper	5.88	
		33 Gallon Drawstring	9.88	
		Potato Skins	5.68	
		Split Chicken Breast	10.46	
		Color Safe Bleach	7.93	
		All Fresh Rain	10.87	
		Whipping Cream	8.28	
		Northern Bath Tissue	14.56	
		Wright's Slab Bacon	8.76	
		Select-a-size 12 roll	13.52	
		Italian Cheese Bread	7.28	
		Pepsi	8.42	

Gary Urban Enterprise Association
Internal Investigation
Sam's Club Credit Card Purchases

Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
		Pork Loin Chops	19.21	
		Pork Loin	11.69	
		Drumsticks	6.57	
		AA Battery	16.83	
		Tax	8.61	383.62
	11/18/2004	Special Item	26.88	
		Meat & Cheese Tray	107.52	
		Pure Clover Honey	8.96	
		Tropical Punch	5.88	149.24
10/2/2004	9/4/2004	Chili Powder	3.56	
		M&M's Peanut	16.87	
		Chili w/o Beans	15.56	
		Grated Parmesan Cheese	4.47	
		Mild Cheddar Cheese	20.34	
		Mozzarella Part Skim	18.76	
		Ex Fine Cane Sugar	3.79	
		Dry Roasted Peanuts	4.84	
		Velveeta 2-2lb	15.76	
		Tostitos Tortilla	2.88	
		All Purpose Flour	3.88	
		Ragu Old World Sauce	5.88	
		Butter Quarters	8.07	
		Penne Rigate	2.86	
		80% Ground Beef Chuck	9.66	
		Tomato & Basil Sauce	5.47	
		Queso Dip	11.76	
		Homogenized Milk	2.49	
		Charmin Ultra	13.78	
		Kaiser Rolls	2.68	
		Aqua Fresh Xtr Clean	6.84	
		Pam Non-Stick Spray	6.78	
		Fontanini Mild	36.39	
		Speedstick Ladies	9.72	
		Sliced Colby Jack	7.87	
		SL Muenster Cheese	7.87	
		Creamy Peanut Butter	6.17	
		Brown Sugar	3.34	
		Tomato Orion Garlic	5.88	
		Tax	2.83	267.05
	9/4/2004	Cream Cheese 3lb	6.14	
		A-1 Steak Sauce	7.14	
		Miracle Whip	3.54	
		Hearty Rye Bread	2.03	
		Juice Drink Variety	7.87	
		Charcoal Briquettes	9.66	
		Lighter Fluid	5.48	
		Ex Fine Cane Sugar	3.79	
		Poppy Cock Original	9.76	
		Scour Pads	5.88	
		Corona	21.24	
		Beef Stew	8.68	
		Muffins	5.86	
		Russet Potatoes 10lb	3.18	
		Dawn	5.86	
		90% Ground Beef Patties	12.05	

Gary Urban Enterprise Association
Internal Investigation
Sam's Club Credit Card Purchases

Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
		Pork Shoulder Blade	14.15	
		Pork Spareribs	9.68	
		Pork Loin Backribs	21.94	
		Beef Rib	22.33	
		Faygo Variety Pack	4.10	
		Hot Dog Buns	2.02	
		Elbow Macaroni	2.78	
		Fitness Water	11.88	
		Wisk	12.48	
		Butter Quarters	8.07	
		Supreme Plate 9"	6.69	
		Cut Greens	5.64	
		Caramel Apple	3.88	
		Metz Kaiser	1.34	
		80% Ground Beef	12.46	
		Green Bell Pepper	2.87	
		33 Gallon Drawstring	9.88	
		Bounce Dryer Sheets	6.39	
		BBQ Sauce	8.32	
		Homogenized Milk	2.49	
		Oral B	9.87	
		Color Safe Bleach	8.32	
		Cup Red 16 oz	6.47	
		Northern Bath Tissue	14.56	
		Wrights Slab Bacon	10.62	
		Imitation Bacon	3.88	
		Usinger Bratwurst	12.13	
		Select-a-size 12 roll	13.52	
		Downy Clean Breeze	8.87	
		Pepsi	7.83	
		Pork Loin Chops	13.51	
		Miri Cinnamon Rolls	4.36	
		Brown Sugar	3.34	
		Passion Christ	18.58	
		tax	12.54	435.95
				<hr/>
7/2/2004	6/6/2004	Membership Fee	60.00	60.00
	6/16/2004	Pepsi	5.88	
		Mountain Dew	5.88	
		Juice Drink Variety	7.87	
		PoppyCock Original	9.76	
		Sub Sandwich Kit	5.87	
		Cashew Halves & Pcs	9.87	
		Muffins	5.86	
		Lays Assorted	2.88	
		Ruffles Assorted	2.88	
		Beef Cubed Steak	14.47	
		Beef for Stew	11.01	
		Pork Shoulder Blade	10.64	
		Faygo Variety Pack	3.88	
		Wisk	12.14	
		Cut Green Beans	5.64	
		80% Ground Beef Chuck	11.25	
		Club Pack Nutty Bars	2.44	
		Mrs. Fields Milk Choc	6.88	
		King Crab	32.82	
		Welch's Fruit Snacks	6.73	

Gary Urban Enterprise Association
Internal Investigation
Sam's Club Credit Card Purchases

Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	PurchaseAmount	Total Charged
		Homogenized Milk	2.99	
		Cheeseburger	7.88	
		Chicken Wings	18.50	
		Chicken Drumsticks	10.70	
		Color Safe Bleach	8.32	
		Deep Dish Variety	9.87	
		Chips Ahoy	5.42	
		Northern Bath Tissue	13.88	
		Variety Pack	8.88	
		100% Orange Juice	5.86	
		Select-a-Size 12 Roll	11.85	
		Chocolate Walnut	3.87	
		Tax	4.77	287.44

6/2/2004

5/9/2004	Grade "A" Large Eggs	1.15
	Dr Pepper	5.48
	Miracle Whip	3.58
	Country Crock Spread	2.74
	Pace Mild Picante	3.87
	Baked Beans	3.45
	Hawaiian Punch	5.88
	Vienna Franks	6.48
	Vienna Polish	6.12
	PoppyCock Original	9.76
	RealLemon Juice	4.88
	Muffins	5.86
	Yellow Onions 10lb	4.30
	Russet Potatoes 10lb	2.74
	Fruit Punch	1.87
	Lay's Potato Chips	2.88
	Beef Round Tip	13.89
	Beef Round Tip	11.64
	Pork Butt Country	11.48
	Pork Loin Backribs	30.36
	Wish-Bone Dressing	3.42
	Faygo Variety Pack	3.88
	Hot Dog Buns	2.02
	Spaghetti	2.74
	30ct Grab Bag	8.88
	Butter Quarters	8.97
	Supreme Plate 9"	6.69
	Mixed Fruit Bag 8lb	6.86
	42 Ct Variety Pack	7.34
	Dial Bath Soap	5.87
	33 Gallon Drawstring	9.88
	Fresh Salsa	4.87
	Bouquet To Go	55.76
	Season's Best OJ	6.02
	King Crab	28.01
	BBQ Sauce	8.32
	EZ Peel Shrimp	13.33
	Ice Cream Sandwich	5.66
	Color Safe Bleach	16.64
	Cheetos Twisted	3.86
	Cup Red 16 oz	6.46
	Bounty 12 Big Roll	12.15
	Vanilla Ice Cream	3.88
	Northern Bath Tissue	13.88

Gary Urban Enterprise Association
Internal Investigation
Sam's Club Credit Card Purchases

Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
		Chicken & Rib	5.87	
		Wright's Slab Bacon	9.76	
		Restaurant Grind	4.14	
		Always Long Super	8.83	
		Tax	9.78	422.18
	5/29/2004	Pepsi	5.88	
		Mild Cheddar Cheese	13.57	
		Juice Drink Variety	7.87	
		Reynolds Wrap 2 Pk	9.77	
		Mozzarella Part Skim	12.53	
		Hashbrown Shredded	3.83	
		PoppyCock Original	9.76	
		Muffins	5.86	
		Coleslaw Mix 3lb	2.67	
		Russet Potatoes 10lb	2.45	
		Dawn	5.35	
		Ultra Bleach	3.52	
		Ruffles Assort.	2.88	
		90% Ground Beef Patty	11.62	
		Ranch Dressing 36 oz	3.84	
		O-ke-Doke Cheese	2.57	
		Faygo Variety Pack	3.88	
		Supreme Plate 9"	6.69	
		Cutlery Fork med Wt	5.87	
		Ziplock Freezer Quart	9.47	
		Mixed Fruit	8.16	
		Feta Greek Salad Mix	8.57	
		Metz Kaiser	1.34	
		Millies Hot Dog Buns	1.47	
		Chocolate Drink Mix	6.24	
		Cob Corn	4.88	
		Speedstick Mens	6.68	
		Potato Skins	7.87	
		Color Safe Bleach	8.32	
		Cup Red 16 oz	12.92	
		Bounty 12 Big Roll	11.85	
		Whipped Light Cream	5.93	
		Fiesta Pack	8.88	
		Chips Ahoy	5.42	
		Variety Pack	8.88	
		5 Pk No Show Sock	8.24	
		Zantac 75	19.83	
		Meat Tenderizer	5.12	
		5 Pk Lds No-Show Sock	21.72	
		100% Orange Juice	5.86	
		Logo Tee	12.87	
		Athletic Short	15.88	
		Tax	11.34	338.15
	4/7/2004	IBC Wonder White	2.64	
		A-1 Steak Sauce	7.08	
		Orion Powder	3.14	
		Miracle Whip	3.58	
		Pepsi	5.77	
		Reynolds Wrap 2 pk	9.77	
		Duchess honey bun	2.88	
		Poppycock Original	4.88	
		Whole Kernel Corn	3.88	

Gary Urban Enterprise Association
Internal Investigation
Sam's Club Credit Card Purchases

Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
		Muffins	5.86	
		Lay's Potato Chips	2.77	
		90% Ground Beef Patty	12.26	
		Beef Round Bottom	11.57	
		Beef Round Tip	13.01	
		Beef for Stew	8.49	
		Spicy Sausage	9.37	
		Pork Spareribs	15.45	
		R/P Pork Loin	23.65	
		Miller Genuine Draft	14.38	
		Wish-Bone Dressing	3.42	
		Chunk Pineapple	9.74	
		Faygo Variety Pack	3.88	
		Wisk	12.14	
		Supreme Plate 9"	6.69	
		Oatmeal Cream Pie	2.44	
		Hershey's Vty Pack	10.44	
		Chocolate Variety	10.54	
		Season's Best OJ	3.88	
		60 W Longlife	4.88	
		Color Safe Bleach	8.52	
		Cup Red 16 oz	6.46	
		Bounty 12 Big Roll	11.39	
		Bratwurst	10.40	
		Northern Bath Tissue	13.88	
		Variety Pack	8.88	
		Wright's Slab Bacon	9.76	
		Easter Basket	19.88	
		Easter Totes	24.63	
		Cheaper Dozen 2 Pack	24.62	
		Tax	11.57	378.47
4/2/2004	3/14/2004	Seasoned Salt	4.88	
		Downy Clean Breeze	8.87	
		IBC/Wonder White	2.64	
		Pepsi	5.87	
		7up	5.42	
		Juice Drink Variety	7.87	
		Taco Seasoning	3.44	
		Choice cut Diced	3.74	
		Vienna Polish	6.12	
		Poppycock Original	4.88	
		Muffins	5.86	
		Yellow Onions 10lb	4.48	
		Broccoli Florets 3lb	3.88	
		Baking Potatoes 15lb	4.04	
		Colossal Garlic 3lb	3.48	
		Salt	0.88	
		Lay's Potato Chips	2.77	
		Beef Round Tip	13.79	
		Beef Cubed Steak	13.40	
		Pork Loin	11.79	
		Pork Spareribs	16.38	
		Pork Loin Backribs	24.55	
		Beef Chuck Roast	10.47	
		Faygo Variety Pack	3.78	
		Wisk	12.14	
		Mild Cheddar	6.77	

Gary Urban Enterprise Association
 Internal Investigation
 Sam's Club Credit Card Purchases

Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
		Ziploc Freezer Gal	9.47	
		Ground Beef Patties	9.47	
		Trix yogurt	6.87	
		Club Pack Nutty Bars	2.44	
		Bounce	6.39	
		Season's Best OJ	7.76	
		5/8 oz Meatballs	9.37	
		9/17 King Crab	34.90	
		Homogenized Milk	2.24	
		Chicken Drumsticks	4.75	
		Green Beans	3.88	
		Color Safe Bleach	8.74	
		Cup Red 16oz	6.46	
		Deep Dish Variety	9.87	
		Bounty 12 Big Roll	12.14	
		Chili-o Seasoning	4.54	
		Variety Pack	8.88	
		Mono Lisa Smile	18.18	
		Mesquite BBQ	3.68	
		Tax	6.61	368.83

3/2/2004

2/12/2004	Chunk Light Tuna	4.88	
	Seasoned Salt	4.88	
	Downy Clean Breeze	8.87	
	A-1 Steak Sauce	7.30	
	Club Crackers	3.12	
	Pine-Sol	5.67	
	Fruit Gumballs	15.86	
	Crest Premium Pack	7.82	
	Fruit Punch	2.06	
	Lay's Potato Chips	5.54	
	90% Ground Beef	10.62	
	Beef Round Tip	14.68	
	Miller Genuine Draft	14.38	
	Mat Weiners	4.23	
	Hamburger Buns	4.08	
	Variety Pack	7.40	
	Elbow Macaroni	2.74	
	Wisk	12.14	
	Supreme Plate 9"	6.85	
	Cutlery Fork Med Wt	5.87	
	Assorted Miniatures	6.87	
	Pepperoni Pizza	8.86	
	Drixoral	9.67	
	Alcohol 91%	2.18	
	The Mix	6.87	
	Club Pack Nutty Bars	2.44	
	Season's Best OJ	3.88	
	Cheeseburger	15.76	
	Chicken and Cheese	8.87	
	Color Safe Bleach	8.74	
	Mega Size Munchies	4.88	
	Bounty 12 Big Roll	12.44	
	Cup Clear 16 oz	5.86	
	Jolly Rancher Asst.	7.17	
	Northern Bath Tissue	13.88	
	Tax	9.19	276.55

Gary Urban Enterprise Association
Internal Investigation
Sam's Club Credit Card Purchases

Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
	2/14/2004	Vienna Polish	6.12	
		Aqua Fresh Whitener	13.66	
		Lays Assorted	2.88	
		Roasted Half Breast	10.53	
		Hot Dog Buns	2.02	
		Cheer Liquid	14.88	
		Clorox Clean Up	7.48	
		Dial Bath Soap	5.87	
		Boneless Country	19.76	
		Pink Lemonade Powder	5.88	
		Color Safe Bleach	8.74	
		Cup Red 16 oz	6.46	
		Bounty 12 Big Roll	12.44	
		Snuggle Cuddle-up	6.84	
		Black & White Cake	12.87	
		Northern Bath Tissue	13.88	
		League of Gentlemen	17.46	
		Lost in Translation	18.27	
		Under the Tuscan Sun	17.27	
		Open Range	17.97	
		Speedstick Ladies	9.72	
		Tax	10.26	241.26
	2/29/2004	Late Charge on Payment Due	29.00	29.00
		2004 Charges		3,737.39

1/2/2004

	12/6/2003	Country Crock Spread	2.58	
		Pepsi	5.32	
		Juice Drink Variety	7.87	
		Beef Round Tip	14.60	
		Pork Loin Top Loin	12.75	
		Pork Loin	10.05	
		Pork Shoulder Blade	11.30	
		Pork Butt Country	11.92	
		Pork Spareribs	15.54	
		Miller Genuine Draft	13.97	
		30" 5 Roll Giftwrap	7.37	
		Faygo Variety Pack	3.78	
		U/15 White Shrimp	17.47	
		Single Roll Wrap	6.88	
		50ct. Bows	5.78	
		Season's Best OJ	7.76	
		Split Chicken Breast	10.06	
		Chicken Wings	7.02	
		Chicken Drumsticks	4.75	
		Cup Red 16 oz	6.46	
		Bounty 12 Big Roll	12.45	
		Assorted Styles	5.87	
		Tax	4.07	205.62
	12/23/2003	Pepsi	5.32	
		Juice Drink Variety	7.87	
		Coconut Cake	9.26	
		Sugar Cookie Kit	6.03	
		Ultra Bleach	3.62	
		Lay's Potato Chips	2.88	
		Beef Round Eye	18.58	

Gary Urban Enterprise Association
Internal Investigation
Sam's Club Credit Card Purchases

Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
		Beef Round Bottom	26.48	
		Beef Cubed Steak	15.67	
		Pork Loin	12.23	
		Pork Shoulder Blade	6.95	
		Miller Genuine Draft	13.97	
		Frosted Flakes	5.48	
		Faygo Variety Pack	3.78	
		Wisk	12.14	
		Chips Ahoy 4.5 oz	5.12	
		Large Angle Broom	4.42	
		80% Ground Beef Chuck	10.53	
		Season's Best OJ	3.88	
		Color Safe Bleach	8.74	
		Bounty 12 Big Roll	12.44	
		Healing Waters	39.82	
		Full Flannel Sheet	22.86	
		Featherbed	48.64	
		Northern Bath Tissue	13.88	
		The Medallion	17.47	
		Alex & Emma	17.57	
		Jeepers Creepers 2	16.97	
		Tax	14.50	387.10
	12/29/2003	Returned Featherbed	(48.64)	
		Tax	(2.92)	(51.56)
9/2/2003	8/7/2003	French Rolls	3.18	
		Vienna Polish	5.74	
		Fruit Punch	3.76	
		Snuggie Liquid	5.88	
		Sliced Honey Ham	8.00	
		12 Pk Mens Athletic	9.88	
		Wisk	12.78	
		Large Angle Broom	4.42	
		Sand. Croissants 12ct	4.25	
		Dial Bath Soap	5.87	
		Mesquite Turkey	7.69	
		100 W Soft White	9.76	
		Indoor Floodlight	12.64	
		Chicken and Cheese	8.87	
		Fox asst #20	13.64	
		Soft Soap Aloe w/pump	4.86	
		Deliver From Eva DVD	18.28	
		Body Wash	7.86	
		Cheesy Parm Rice	8.87	
		Tax	6.35	162.58
	8/8/2003	Downy Clean Breeze	8.87	
		Blow Pops	6.29	
		Dove Bath Soap	9.85	
		Country Crock Spread	2.65	
		Ultra Bleach	3.88	
		Beef Loin	36.46	
		Pork Loin	10.69	
		Pork Shoulder Blade	8.78	
		Pork Spareribs	14.53	
		Pork Loin Backribs	22.21	
		Always Maxi w/wings	8.62	

Gary Urban Enterprise Association
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Sam's Club Credit Card Purchases

Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
		Faygo Variety Pack	3.78	
		Snickers Ice Cream Bar	16.84	
		Wisk	12.78	
		Energizer AA-24 Pack	8.88	
		Lobster Tails	26.88	
		80% Ground Beef Chuck	10.53	
		Sweetbaby Ray's BBQ	4.97	
		Alka-Seltzer Plus	9.48	
		Season's Best OJ	3.88	
		9/17 King Crab	63.74	
		Split Chicken Breast	9.06	
		Chicken Wings	7.02	
		Chicken Drumsticks	4.75	
		Color Safe Bleach	8.74	
		Cup Red 16 oz	6.88	
		Solaris	17.87	
		Tax	6.36	355.27
	8/24/2003	Club Crackers	2.86	
		ReaLemon Juice	4.88	
		Bounty Napkins	4.47	
		Supreme Plate 10 1/4	8.86	
		Cutlery Fork Med Wt	5.87	
		Lemon Streusel	9.72	
		B & C Ranch Dressing	5.13	
		B & C Italian Dressing	3.56	
		Orange Roughy Loin	10.24	
		Seafood Cheese Spread	4.16	
		Triple Chocolate	9.72	
		Chocolate Fudge Brow	20.04	
		Cup Translucent 12oz	5.72	
		Chicago	17.92	
		Bowling for Columbine	17.47	
		The Lizzie McGuire	17.88	
		Head of State DVD	18.48	
		Tax	9.63	176.61
	8/25/2003	Hot Dog Buns	2.02	
		Variety Pack	7.49	
		Northern Bath Tissue	12.39	
		SpeedStick Ladies	6.68	
		Club Pack Nutty Bars	2.44	
		Chocolate Fudge Brow	6.68	
		The Quiet American	17.78	
		Cradle 2 the Grave	17.67	
		Tax	3.27	76.42
	8/31/2003	Late Charge on Payment Due	29.00	29.00
8/2/2003	7/21/2003	Oregano Leaf	2.47	
		Zantac-75	19.83	
		Snuggle Liquid	5.88	
		Sliced Slab Bacon	10.23	
		Faygo Variety Pack	3.78	
		Wisk	12.78	
		Supreme Plate 9"	7.84	
		Cutlery Fork Med Wt	5.87	
		Lemon Streusel	4.86	

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Sam's Club Credit Card Purchases

Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
		Northern Bath Tissue	12.39	
		Summer Tinted Cups	5.88	
		Q-Tips Cotton Swabs	6.87	
		Club Pack Nutty Bars	2.44	
		Season's Best OJ	3.88	
		9/17 King Crab	33.15	
		Chocolate Fudge Brow	6.68	
		Homogenized Milk	1.87	
		Color Safe Bleach	17.48	
		Bounty 12 Big Roll	12.88	
		Oxi Stain Specialist	12.78	
		Tax	7.46	197.30
7/2/2003				
	6/6/2003	Membership Fee	60.00	60.00
	6/21/2003	Worcestershire Sauce	4.34	
		Chicken Broth	7.76	
		Cut Green Beans	6.24	
		Crisco Vegetable	5.27	
		Extra Fine Sugar	9.73	
		Rotisserie Chicken	4.88	
		Baking Potatoes 15lb	3.73	
		Tossed Salad Mix 3lb	3.74	
		Real Mashed Potatoes	19.32	
		Pork Butt Country	38.22	
		Bananas 3lb	0.98	
		Bounty napkins	4.47	
		Banana Nut Muffins 12 ct	5.37	
		Golden Roast Turkey	64.24	
		Supreme Bowl 12 oz.	6.49	
		Supreme Plate 9"	7.84	
		Lemon Streusel	9.72	
		Crisco Veg Oil	5.12	
		Sliced Roast Beef	71.95	
		American Salad	3.14	
		Premium Shred Pork	7.88	
		Red Potato Salad	1.97	
		Split Top Wheat	3.14	
		Grape Jelly	2.86	
		Tomato	3.47	
		Club Pack Nutty Bars	2.44	
		Triple Chocolate	9.72	
		Da Vinci Code	14.37	
		Cup Red 16 oz	6.68	
		Face	15.04	
		Frida	17.47	
		Tax	4.63	372.22
6/3/2003				
	5/10/2003	Energizer 9 Volt-6Pk	8.87	
		A&W Root Beer	5.42	
		Pepsi	5.48	
		Cup Red 16 oz 200 ct	5.87	
		Downy April Fresh	8.70	
		Lay's Potato Chips	2.48	
		90% Ground Beef Patty	9.12	
		Bratwurst	9.34	
		Pork Loin Chops	13.48	

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Sam's Club Credit Card Purchases

Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
		Sliced Slab Bacon	7.63	
		Beef Chuck Roast	13.36	
		Flared Vase	5.88	
		Garden Classic Urn	6.94	
		Wisk	12.88	
		Chocolate Fudge	9.26	
		Supreme Plate 9"	7.84	
		Cutlery Fork Med Wt	5.87	
		Energizer AA-24 Pack	8.88	
		Energizer C-12 Pack	9.84	
		33 Gallon Trashbag	9.88	
		Northern Bath Tissue	12.39	
		Clorox Clean Up	7.48	
		Summer Tinted Cups	5.88	
		24 Stem Rose Bqt	53.64	
		Season's Best OJ	7.76	
		Color Safe Bleach	9.13	
		Darkness Falls	17.74	
		Tax	12.52	293.56
	5/14/2003	Diet Coke	11.46	
		Coca Cola Classic	11.46	
		Pepsi	10.96	
		Diet Pepsi	10.96	
		Mountain Dew	10.96	
		Decaffeinated Coffee	13.72	
		Pippin Apple Pie	4.16	
		Classic Roast Coffee	9.48	
		Cup Foam 8 oz 1000ct	10.86	
		Variety Danish	24.69	
		Chocolate Chunk	16.08	
		Oatmeal Raisin	21.44	
		Banana Nut Muffin 12ct	10.74	
		Chocolate Muffins	10.74	
		Blueberry Muffins 12 ct	10.74	
		Faygo Variety Pack	7.56	
		Premium OJ	26.12	
		Cutlery Fork Med Wt	5.87	
		Cutlery Spoon Med Wt	5.87	
		Cutlery Knife Med Wt	5.77	
		Plates Heavy Duty Dixie	21.74	
		Napkin 1/4 Fold 1Fly	16.32	
		Chocolate Tub	9.36	
		Tub Donuts	9.36	
		Bob's Sweet Stripes	11.68	
		Pure Cane Sugar	6.59	
		Non-Dairy Creamer	6.59	
		Cutting Sheets	6.86	
		Homogenized Milk	3.78	
		Cup Translucent 12 oz	22.88	
		2 pk Baking	64.08	
		2 pk Half Size	15.84	
		Thermal Carafe	13.44	
		Coffee Stirrers	7.46	
		Tax	16.32	471.94
	5/26/2003	Country Crock Spread	2.59	
		A&W Root Beer	5.42	
		Pepsi	5.48	

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Sam's Club Credit Card Purchases

Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
		Reynolds Wrap 2 pk	9.77	
		Lighter Fluid	5.48	
		Russet Potatoes 10lb	3.14	
		Lay's Potato Chips	2.48	
		Lays Assorted	2.48	
		Wish-Bone Dressing	3.42	
		Hamburger Buns	2.04	
		Ragu Old World Sauce	5.88	
		Variety Pack...	7.88	
		Elbow Macaroni	2.74	
		Spaghetti	2.74	
		Italian Sal 2/10 oz	3.14	
		Chocolate Fudge	9.26	
		Supreme Plate 9"	7.84	
		Assorted Miniatures	6.59	
		Summer Tinted Cups	5.88	
		French Vanilla	4.86	
		Smoked Pork Hocks	4.40	
		Holsum Brat Buns	2.56	
		Nuggets Assortment	6.87	
		Nestle Variety Pack	9.88	
		Tomato	3.47	
		Green Bell Peppers	3.42	
		Chocolate Variety	9.79	
		Vanity Globe Light	4.61	
		Mrs. Fields Milk Chocolate	6.79	
		60 W Longlife	4.88	
		Chicken Wings	7.02	
		Vidalia Onion	3.88	
		Bounty 12 Big Roll	12.88	
		Tax	5.72	185.28
5/2/2003	4/14/2003	Restaurant Grind	3.78	
		Springtime Assorted	19.74	
		Country Crock Spread	2.57	
		A&W Root Beer	5.42	
		Pepsi	5.48	
		Chee-tos Crunch	3.69	
		Cup Red 16 oz 200ct	5.87	
		Italian Beef and	9.99	
		Tossed Salad Mix 3lb	1.87	
		Salt	0.88	
		Lay's Potato Chips	2.48	
		Pork Loin	10.64	
		Pork Shoulder Blade	12.63	
		Pork Butt Country	8.30	
		Sliced Slab Bacon	8.94	
		Faygo Variety Pack	3.78	
		Clorox 2 Liquid	7.68	
		Variety Pack	7.39	
		Wisk	13.46	
		Supreme Plate 9"	7.84	
		Lawry's Garlic Salt	4.88	
		Northern Bath Tissue	12.39	
		Feta Greek Salad Mix	8.42	
		Crisco Veg Oil	4.99	
		Bounty Towel 12 Roll	12.88	
		Easter Basket	49.72	

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Sam's Club Credit Card Purchases

Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
		Green Bell Peppers	3.42	
		Chicken and Poultry	5.88	
		Season's Best OJ	7.76	
		Dino/Emperor Mix	24.96	
		Pokemon 4-Ever	17.87	
		Harry Potter 2	18.82	
		Truth Charlie Mix	17.84	
		Tax	13.43	345.69
4/2/2003	3/31/2003	Late Charge on Payment Due	29.00	29.00
3/3/2003	2/3/2003	Bounty Paper Towels	10.99	
		Cup Red 16 oz 200 ct	5.58	
		Snuggle Liquid	5.88	
		Dawn	5.86	
		Ultra Bleach	4.38	
		Oreo Cookies	4.88	
		Fritos Scoops	3.69	
		Wisk	12.87	
		Supreme Plate 9"	7.76	
		Swiffer Dry Refills	11.58	
		Northern Bath Tissue	12.60	
		Clorox Clean Up	7.48	
		Variety Pack	5.82	
		Queso Dip	5.88	
		Orange Clean	5.84	
		Prod Project Genesis	7.27	
		Tax	6.23	124.59
2/3/2003	1/17/2003	Pepsi	16.26	
		Hawaiian Punch	10.52	
		Cookie Assortment	3.72	
		Bounty Paper Towels	10.99	
		Cup Red 16 oz 200 ct	20.46	
		100% Orange Juice	3.88	
		Fruit Punch	9.40	
		Little Hugs Fruit Dr	4.86	
		Oreo Cookies	4.88	
		Lay's Potato Chips	2.88	
		Lays Assorted	5.76	
		Ruffles Assort.	2.88	
		Bananas 3lb	0.99	
		Bounty Napkins	8.94	
		Faygo Variety Pack	15.12	
		Supreme Plate 9"	15.52	
		Chips Ahoy 45 oz	4.54	
		Cutlery Fork Med Wt	5.77	
		Lemon Streusel	4.74	
		Northern Bath Tissue	12.60	
		Munchies	3.86	
		Glad Trash Back 30 gal	7.88	
		Triple Chocolate	9.48	
		Mrs. Fields Milk Chocolate	6.79	
		Shortbread Delites	4.88	
		TurboTax Premier	49.88	
		Tax	9.81	257.29

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Sam's Club Credit Card Purchases

Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
	1/31/2003	Sandwich Croissants	4.25	
		Pepsi	5.42	
		Duchess Honey Bun	2.88	
		Bounty Paper Towels	10.99	
		Cup Red 16 oz 200 ct	11.16	
		100% Orange Juice	3.88	
		One Year \$200-\$999	19.99	
		Snuggle Liquid	5.88	
		Oatmeal Raisin	5.36	
		Lay's Potato Chips	2.88	
		Lays Assorted	2.88	
		90% Ground Beef Patty	10.26	
		Beef Round Tip	14.26	
		Pork Spareribs	12.12	
		Beef Chuck Roast	12.63	
		Always Maxi w/wings	7.87	
		Faygo Variety Pack	3.78	
		Clorox 2 Liquid	7.78	
		Wisk	12.87	
		Supreme Plate 9"	7.76	
		Cutlery Fork Med Wt	5.77	
		Northern Bath Tissue	12.60	
		Chicken Broth	4.88	
		Rdcd Fat Cream soups	6.27	
		Hershey's Vty Pack	8.99	
		Brls Pork Chops	18.15	
		Smoked Pork Hocks	4.19	
		IQF Chicken Wings	12.23	
		Nestle Variety Pack	9.36	
		Windtunnel V2	259.84	
		Ez Peel Shrimp	28.17	
		Cinnamon Butter	4.74	
		Tax	22.20	562.29
	1/31/2003	Late Charge on Payment Due	29.00	29.00
		2003 Charges		4,269.20
1/28/2003	12/23/2002	Restaurant Grind	3.78	
		Energizer AAA, 16 Pk	15.76	
		Energizer 9 Volt - 6 Pk	8.87	
		Country Crock Spread	2.77	
		Cup Red 16 oz 200 ct	6.99	
		100% Orange Juice	3.78	
		Fruit Punch	1.88	
		Lay's Potato Chips	2.88	
		Imitation Crab Meat	6.86	
		Energizer AA-24 Pack	10.27	
		New York Style	9.88	
		Sampler	11.88	
		Journal and Address Book	9.98	
		Battery Organizer	19.56	
		Country Bears	18.28	
		Snowman Cookie	4.98	
		Tax	5.38	143.78

12/3/2002

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Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
	11/21/2002	Open Pit BBQ Sauce	13.58	
		Pan Steamtable 20ct	5.69	
		Pan Steamtable 10ct	6.96	
		Charcoal Briquettes	9.88	
		Reynolds Wrap 2 Pk	10.48	
		Baking Potatoes 15 lb	8.06	
		90% Ground Beef	25.83	
		Pork Spareribs	74.99	
		10-14 lb Hen Turkeys	9.48	
		16-20 lb Tom Turkeys	17.31	
		Bounty Napkins	8.94	
		Brown Sugar	2.26	
		Pecan Pie	17.68	
		Supreme Bowl 12 oz.	6.49	
		Supreme Plate 10 1/4	17.98	
		Cutlery Fork Med Wt	5.96	
		Cutlery Spoon Med Wt	5.96	
		Chunky Potato Soup	6.88	
		Tax	3.92	258.33
	11/24/2002	Cut Green Beans	6.84	
		Black Forest Cake	9.87	
		Tax	0.33	17.04
	11/24/2002	Ragu Garden Sauce	7.98	
		Mild Cheddar Cheese	24.66	
		Mozzarella Part Skim	24.36	
		Colby Jack Chunk	21.10	
		Sweet Italian	36.86	
		Ragu Old World Sauce	5.99	
		Caress Body Wash	7.87	
		Prego Mushroom Sauce	5.95	
		Progressive Scan DVD	89.42	
		Dial Bath Soap	5.87	
		Tomato & Basil Sauce	5.89	
		19" TV	94.84	
		PSII Bundle w/Games	299.27	
		Pasta Bakes Sauce	5.68	
		Celeron 1.8; 256MB	597.36	
		Tax	54.73	1,287.83
11/2/2002	10/2/2002	Credit Balance Refund	250.79	250.79
	10/13/2002	Sandwich Croissants	4.25	
		Chee-tos Crunchy	3.39	
		Pecan Fudge Brownie	5.19	
		Vienna Polish	5.57	
		Bounty Paper Towels	10.99	
		Cup Red 16 oz 200 ct	6.99	
		Fruit Punch	3.98	
		Chicken and Cheese	8.24	
		Frito Scoops	3.39	
		Sliced Honey Ham	8.41	
		Instant Tea w/sugar	4.58	
		Mars Chocolate Vty	9.53	
		Nestle Chocolate	9.53	
		Northern Bath Tissue	12.94	
		Turkey Breast	5.64	

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Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
		Lorenz Cookbook Asst	27.96	
		Split Top Wheat	3.14	
		Glad Trash Bag 30 Gal	15.76	
		Glad Trash Bag 13 Gal	7.88	
		Strawberry Lemonade	5.87	
		Buttery Kettle Corn	6.69	
		Act II Butter	6.69	
		Queso Dip	5.88	
		DVD Asst #4	26.96	
		Changing Lanes	17.98	
		40 Days/40 Nights	18.98	
		Enough	17.78	
		Tax	9.16	273.35
9/3/2002				
	8/9/2002	Foil Standard	14.76	
		Vlasic Sweet Relish	4.99	
		Charcoal briquettes	9.88	
		Franks-All Meat	15.52	
		Vienna Polish	77.98	
		Bounty Paper Towels	10.99	
		Faygo Variety Pack	51.87	
		Hot Dog Buns	19.50	
		Ice Mountain	8.68	
		Sour Cream & Onion	9.78	
		Potato Chips	13.98	
		Barbecue Chips	20.97	
		Tax	6.12	265.02
	8/9/2002	Latex Gloves-Large	7.99	
		Tax	0.40	8.39
	8/21/2002	Downy Mtn Spring	8.97	
		Chicken Breast	17.96	
		Bounty Paper Towels	10.99	
		Cup Red 16oz 200ct	6.99	
		Clorox 2 Liquid	7.69	
		7 oz L/S Jersey Tee	13.96	
		Purex	17.36	
		Northern Bath Tissue	12.99	
		600 Minute	20.82	
		3 Pk Boxer Shorts	13.98	
		Contract Killer	17.48	
		In the Bedroom Asst	17.98	
		Tax	7.46	174.63
	8/2/2002	Annual Administration Fee	15.00	15.00
8/2/2002				
		late charge on payment	29.00	29.00
7/2/2002				
	6/2/2002	Garlic Powder	3.29	
		Seasoned Salt	4.99	
		Miracle Whip	11.98	
		Grade "A" Large Eggs	2.34	
		Open Pit BBQ Sauce	27.16	
		Vlasic Sweet Relish	4.99	
		Baked Beans	20.94	

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Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
		Pan Steamtable 10ct	20.88	
		Charcoal Briquettes	19.96	
		Fuel Safe Heat 12 Pk	12.49	
		Lighter Fluid	5.48	
		Extra Fine Sugar	3.78	
		Yellow Onions 10lb	3.98	
		Baking Potatoes 15lb	20.94	
		Pork Spareribs	271.92	
		Chicken Fryers	34.69	
		Bratwurst	53.07	
		Brown Sugar	2.26	
		80% Ground Beef Chuck	20.87	
		Zap	9.79	
		Tax	3.43	559.23
	6/5/2002	Caff Free Diet Coke	5.49	
		Coke	5.49	
		Diet Rite Cola	4.98	
		A&W Root Beer	5.38	
		Pepsi	9.98	
		Mountain Dew	4.99	
		7-up	5.29	
		Hawaiian Punch	4.99	
		Cup Red 16 oz 200 ct	11.38	
		Faygo Variety Pack	3.99	
		Orange Crush	5.29	
		Supreme Plate 10 1/4	17.98	
		Cutlery Fork Med Wt	5.96	
		Cutlery Spoon Med Wt	5.96	
		Napkin 1/4 Fold 1 Ply	19.14	
		Tax	5.81	122.10
	6/6/2002	Membership Fees	60.00	60.00
	6/6/2002	Foil Standard	14.76	
		Pan Steamtable 10 ct	6.96	
		36 ct MM Dinner Rolls	8.94	
		Tax	1.09	31.75
	6/22/2002	no detail	283.77	283.77
6/3/2002	5/6/2002	Austin Cheese/Cheese	25.90	
		Variety Pouches	32.45	
		Regular Potato Chips	4.49	
		Oreo Cookies	27.96	
		Variety Pack	15.98	
		30 Ct Grab Bag	17.98	
		Chips Ahoy Single	27.96	
		Fruit to go Assorted	59.80	
		Rice Krispies treats	14.98	
		Granola Bars	13.38	
		Tax	0.67	241.55
	5/28/2002	Variety Pack	6.99	
		100% Juice Variety	31.88	
		30 Ct Grab Bag	8.99	
		42 Ct Variety Pack	13.90	
		Tax	-	61.76

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Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
4/2/2002				
	3/22/2005	Variety Pack	27.96	
		100% Juice Variety	15.94	
		42 Ct. Variety Pack	20.85	64.75
3/2/2002				
	2/4/2002	Master Blend Coffee	3.69	
		Pepsi	9.98	
		Cup Translucent 12 oz	11.38	
		100% Orange Juice	3.49	
		Crest Premium Pack	8.49	
		Dawn	5.99	
		Bounty 9 Roll Prints	24.94	
		Variety Pack	9.99	
		Faygo Variety Pack	11.97	
		Hot Dog Buns	1.95	
		Nutty Bars	5.90	
		Basket Coffee Filters	2.28	
		Tax	3.75	103.80
	2/5/2002	REFUND - Corporate Item	(46.20)	(46.20)
	2/5/2002	Corporate Item	343.73	343.73
	2/5/2002	Corporate Item	310.01	310.01
	2/21/2002	Garlic Powder	3.29	
		Grade "A" Large Eggs	1.86	
		Open Pit BBQ Sauce	13.58	
		Ragu Spaghetti Sauce	7.58	
		Velveeta	29.79	
		Ragu Garden Sauce	7.98	
		Mild Cheddar Cheese	35.12	
		Chicken Broth	11.94	
		Cut Green Beans	14.34	
		Charcoal Briquettes	9.99	
		Mozzarella Part Skim	34.28	
		Tropical Punch	6.79	
		Banana Muffin 12 ct	5.37	
		Assorted Muffins	5.37	
		Golden Dinner Rolls	19.08	
		Lighter Fluid	5.48	
		Garden Harvest Rice	9.58	
		Colby Jack Chunk	12.81	
		Realemon Juice	4.99	
		Sliced Swiss Cheese	20.61	
		Sweet N'Sour Sauce	13.16	
		Tossed Salad Mix 3lb	7.92	
		Real Mashed Potatoes	9.66	
		90% Ground Beef	45.66	
		Meat & Cheese Tray	257.86	
		Sweet Italian	56.11	
		Lean Ground Turkey	7.65	
		Cascade Gel	5.75	
		Cucumber 6ct Bag	5.96	
		Wish-Bone Dressing	5.39	
		Hidden Valley Ranch	6.99	
		Supreme Plate 9"	5.99	

Gary Urban Enterprise Association
Internal Investigation
Sam's Club Credit Card Purchases

Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
		Supreme Plate 10" 1/4	26.97	
		Instant Tea w/sugar	4.58	
		Butter Solids	13.58	
		Purex	17.18	
		Whole Roast Beef	23.08	
		Clorox Clean Up	7.99	
		Homogenized Milk	4.32	
		Moulin Rouge	18.49	
		Cinnamon Roll	7.96	
		Tomato, Round	5.96	
		Tax	4.89	822.93
	2/23/2002	Caress Bar Soap	6.49	
		12 Pk Crew Socks	9.98	
		4pr Mens Dress Socks	29.88	
		1000 Minute AT&T	34.70	
		One Step Close Up	34.95	
		Chocolate Covered	8.99	
		CD Boombox	89.96	
		Tax	17.17	232.12
2/2/2002		Late Charge on Payment Due	29.00	29.00
		2002 Charges		5,943.46
1/2/2002	12/1/2001	Chili Powder	3.99	
		M&M's Peanut	14.89	
		Vlasic Kosher Dill	5.98	
		Snickers	14.89	
		Starburst Original	11.39	
		Tortilla chip	7.98	
		Mild Cheddar Cheese	8.83	
		Crisco Vegetable	4.99	
		Pan Steamtable 20 ct	13.90	
		Reynolds Wrap 2pk	10.49	
		Mozzarella Part Skim	8.68	
		Cup Foam 8 oz 1000ct	21.98	
		Sliced Jalapenos	5.16	
		Starburst Tropical	11.19	
		Jolly Rancher Asst	5.49	
		Broccoli Floret 3lb	3.98	
		Green Bell Pep 6ct	2.78	
		Sweet Italian	10.64	
		Hidden Valley Ranch	6.99	
		Laffy Taffy Asst	4.59	
		Carryout Hamb Foam	10.99	
		Carryout 1-Comp Foam	8.49	
		Members Mark Paper	9.99	
		Cutlery Spoon Med Wt	5.96	
		Sliced Mushrooms	8.94	
		Taco Mix	2.98	
		Tax	7.21	233.37
	12/1/2001	Corporate Item	462.11	462.11
	12/10/2001	Oke Doke Popcorn	13.47	
		Lite Fruit Cups	59.90	
		Chocolate Lovers	19.92	

Gary Urban Enterprise Association
Internal Investigation
Sam's Club Credit Card Purchases

Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
		Cheese/Peanut Butter	3.69	
		Toasty Peanut Butter	3.69	
		Variety Pack	23.97	
		100% Juice Variety	127.52	
		42ct. Variety Pack	20.85	273.01
	12/23/2001	Pepsi	4.97	
		Tropical Punch	12.98	
		Golden Dinner Rolls	19.08	
		Cup Translucent 12 oz	5.69	
		Neapolitan Ice Cream	4.48	
		Vanilla Ice Cream	4.48	
		Supreme Plate 10 1/4	8.99	
		Instant Tea w/sugar	4.58	
		Cutlery Fork Med Wt	5.96	
		Cutlery Spoon Med Wt	5.96	
		Lemon Bundt Cake	11.98	
		Red Velvet Cake	17.90	
		Tax	4.11	111.16
11/2/2001	10/1/2001	Breaded Fish Sticks	13.76	
		Cut Green Beans	14.34	
		Cheese/Peanut Butter	3.69	
		Oke Doke Popcorn	4.49	
		Deep Dish Supreme	19.96	
		Duchess Honey Bun	8.94	
		Wild West Wing	23.96	
		Whole Kernel Corn	14.88	
		100% Vitamin C 10% JC	19.96	
		Lite Fruit Cups	23.96	
		42 ct Variety Pack	13.90	
		Chocolate Lovers	19.92	
		Pepperoni Pizza	8.98	
		Box Drink 100% Juice	41.94	
		Meat Lasagna	17.96	250.64
	10/2/2001	Supreme Plate 9"	7.99	
		Cutlery Fork Med Wt	6.99	
		Members Mark Paper	9.99	
		Cutlery Spoon Med Wt	6.99	
		Tax	1.60	33.56
	10/6/2001	Pepsi	5.99	
		Variety Pack	9.98	
		Faygo Variety Pack	7.98	
		Tax	1.20	25.15
	10/15/2001	Pork and Beans	13.32	
		Club Crackers	2.99	
		Cut Green Beans	14.34	
		100% Juice Variety	104.85	
		Breaded Chicken	65.94	
		Breaded Chicken	65.88	
		Beef Franks	16.41	
		Chicken and Cheese	23.94	
		Meat Lasagna	53.88	
		Whole Kernel Corn	14.88	
		Chicken Fried Rice	29.52	

Gary Urban Enterprise Association
Internal Investigation
Sam's Club Credit Card Purchases

Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
		Chocolate Lovers	39.84	
		Jumbo Cheeseburger	29.91	475.70
	10/28/2001	Velveeta	10.89	
		Realemon Juice	4.99	
		Supreme Plate 10 1/4	17.98	
		German Choc Cake	21.74	
		Cup Translucent 12oz	5.49	
		Napkin 1/4 Fold 1 Ply	9.57	
		Elbow Noodles	5.30	
		Lemon Bundt Cake	5.99	
		Supreme Bowl 12 oz.	6.49	
		Vanilla Ice Cream	23.40	
		Extra Fine Sugar	3.59	
		Instant Tea Mix	4.58	
		Cutlery Fork Med Wt	6.99	
		Tossed Salad Mix 3lb	7.92	
		Mild Cheddar	9.98	
		Mozzarella Part Skim	9.49	
		Tropical Punch	5.99	
		Reynolds Wrap 2Pk	9.97	
		Peanut Butter	8.67	
		Tax	7.11	186.13
	10/28/2001	Ice	3.92	3.92
5/2/2001	4/8/2001	Pecan Fudge Brownie	10.78	
		Box Drink 100% Juice	39.95	
		Cheese/Peanut Butter	3.99	
		Variety Pack	-	
		Oke Doke Popcorn	4.49	
		Regular Potato Chips	4.49	63.70
	4/8/2001	Variety Pack	9.29	9.29
	4/14/2001	Caress Bar Soap	6.49	
		Shortbread Delites	3.99	
		Band-Aid Bandages	5.87	
		Fruit Punch	2.19	
		Bounty Paper Towels	11.99	
		Miracle Whip	3.99	
		Cup Translucent 12oz	5.79	
		13 Gallon Drawstring	8.99	
		Faygo Variety Pack	3.99	
		Half Spiral Sliced	20.50	
		Supreme Plate 9"	7.99	
		Cutlery Combo Pack	6.99	
		Irish Spring	6.49	
		Tax	3.23	98.49
3/2/2001	2/1/2001	Chocolate Lovers	19.96	
		Chicken Fried Rice	44.70	
		Duchess Honey Bun	11.88	
		Cupcakes	9.96	
		Supreme Plate 9"	15.98	
		Deep Dish Pizza	59.88	
		Cutlery Spoon Med Wt	6.99	

Gary Urban Enterprise Association
Internal Investigation
Sam's Club Credit Card Purchases

Exhibit 11

Source: Invoices found in GUEA files and Charmaine's office, and Quick Books check registers

Billing Date	Transaction Date	Product	Purchase Amount	Total Charged
		Breaded Chicken	57.35	
		Meat Lasagna	56.88	
		Pecan Fudge Brownie	10.78	
		Beef Hot Dog	10.38	
		Lite Fruit Cups	23.96	
		Jumbo Cheeseburger	29.91	
		Super Variety Pack	11.78	
		BBQ Rib Sandwich	29.91	
		Tax	1.15	401.45
	2/23/2001	Roasted Half Breast	10.20	
		Instant Tea Mix	4.58	
		Peanut Butter	8.58	
		Chicken Strips	10.74	
		Urusia Hegi	7.48	
		Orig. Kings Comedy	20.49	
		BHG Gardening Asst #2	39.96	
		Whole Roast Beef	89.75	
		Fruit Punch	4.38	
		Sweet Baby Ray's BBQ	7.78	
		Golden Dinner Rolls	11.96	
		Hannibal	4.78	
		Whole Chicken Wings	31.47	
		From Corner/His Eye	15.68	
		Split Breasts	43.65	
		Tae Bo 4 Packs	34.99	
		Tax	6.17	352.64
	2/23/2001	Special Item	25.18	25.18
	2/24/2001	Worcestershire Sauce	3.99	
		Potato Flakes	4.39	
		Light Ranch Dressing	7.98	16.36
	3/2/2001	Late Charge on Payment Due	25.00	25.00
		2001 Charges Listed Above		3,046.86
		Additional Payments Noted in QuickBooks for 2001 Purchases		6,192.02
		2001 Charges		9,238.88
		2001 - 2004 Charges		23,188.93

Gary Urban Enterprise Association
Internal Investigation
Annual Vendor Payments in Excess of \$25,000

Exhibit 12

Source: GUEA Quick Books check registers.

Notes:

Annual payments to vendors are only included if total payments for the year exceed \$25,000.

Payments reported by ADP are not included.

The check registers are known to be incomplete; therefore, certain payments may not be included.

Purpose is based on Quick Books "Memo" and or "Split" notations.

Payee Name	2001	2002	2003	2004	Purpose
Air Filter Heating & Cooling Inc.		28,424			Training/maintenance
American Title			116,000		Property acquisition
Amicus Insurance Services LLC	48,299				Insurance
Anthem Blue Cross and Blue Shield			27,148	44,771	Insurance
Bauerlatoza Studio			35,550		Building improvements
Benjamin Cherry Jr.				33,500	Marketing
C.A. Whittaker & Associates	42,350				Accounting
Cab Development LLC				32,648	Rent
Chicago Title & Trust		25,630			Acquisition costs
Consesco Finance		30,957			Supplies
Culver Roofing Inc.		36,059			Building improvements
Dekker Electric Supply Inc.			26,175		Supplies
Dorothy J. Ard	50,500				Property acquisition
Enterprise Trucking & Waste		163,501			Site work
Environmental Forensic Investigations Inc.			34,895		Environmental
Felicia Wallace	40,000				Property acquisition
Fifth Third Bank				28,505	Kelwook loan
First USA Banks NA	61,091				Credit card purchases
Fletcher Chicago	177,974				UCT
Forms & Funktion Inc.		45,416	41,224		Architectural services
Gary Community Health Center			250,000		Professional fees
Gary East Chicago Hammond Empowerment Zone			129,272	67,706	Financing Fees
Gary Historical & Cultural Society	200,000				Property acquisition
Gary Hoops	150,000				Business loan
Gary Spencer	28,750				Instructor
Gene Haller			29,347		Rent
Graybar Electric Company				27,222	Supplies
Gregory L. Hill/Sal's Groundskeeping	34,200	22,775	63,750	53,300	Building maintenance
Haywood and Fleming Associates	34,142	49,960	68,476	82,164	Insurance
Henshaw Associates Inc.		55,828			Consulting
Hutton & Hutton				221,242	Architectural services
IBM				29,854	Computers
Ice Miller	121,038	129,412	151,781	77,585	Legal
Indiana Carpenters National City Trust			58,218	51,291	Union dues
Indiana Department of Workforce Development			69,905	38,308	Unemployment
Indiana Plan		43,725			Training
Indiana Title Network Company	35,547				Filing fees
JIL	79,000				Professional fees
Jordan Smith III & Felicia Flowers-Smith			60,000		Property acquisition
L.I. Combs & Sons	231,530	72,809			Construction
Lake County Treasurer	398,941		27,592	75,000	Property acquisition
Liberty Mutual	25,097		36,900	49,167	Worker's compensation
Lupke & Associates	210,509	52,872		43,646	Consulting
Marcelino Gonzalez Sr.			47,325		Property acquisition
McShane's	31,750				Supplies
Meca Design Group	75,189				Architectural services
Micro Warehouse			45,263		Computers
National Environmental Management	122,669	56,175			Site work
Northern Indian Public Service Company		25,321	55,273	39,892	Gas & electric/acquisition costs
Northlake Excavation	54,816	307,447			Site work
Office Depot	35,474	33,669			Supplies
Office Team				44,045	Supplies

Confidential

Prepared By Crowe Chizek and Company LLC

Gary Urban Enterprise Association
Internal Investigation
Annual Vendor Payments in Excess of \$25,000

Exhibit 12

Payee Name	2001	2002	2003	2004	Purpose
Plumbers Local 210				29,568	Union dues
Pro-Cuts			32,435		Landscaping
Professional Systems Inc.			59,272		Instructors/computer repairs
Retail Services				43,896	Supplies
SBC Amertech		25,390	35,701	38,443	Telephone
Silison Mesa	162,237				Equipment/professional fees
Software Tech Enterprise				117,818	Professional fees
Synergy Media	85,460	70,000			Marketing/supplies/multimedia
The Home Depot			40,568	25,022	Supplies
Urban Finanacial Services, Ltd	33,975	76,000	30,000	32,500	Financial consulting
Willis Construction & Supply	966,067	219,962			Construction
Windsor Square Development			50,000		Capital investment-Windsor Apt.
Xerox Corporation		25,126		25,372	Equipment lease
	<u>3,538,607</u>	<u>1,596,457</u>	<u>1,622,070</u>	<u>1,352,466</u>	

November 28, 2001

Feiwell & Hannoy, P.C.
PO Box 44141
251 N. Illinois St., Ste 1700
Indianapolis, IN 46204


RE: 1225 E. 19TH AVENUE, GARY, IN 46402

To Whom It May Concern:

I, Johnnie L. Wright give my niece, Jojuana L. Meeks, authorization to discuss with you all matters related to the foreclosure of 1225 E. 19th Avenue on my behalf.

Thank you for your attention in this matter.

Sincerely,


Johnnie L. Wright

55 # 312-28-9472

Gary Urban Enterprise Association
Internal Investigation
Undeposited Checks Cash

Exhibit 14

Source: Compiled by Crowe Chizek and Company LLC from information gathered during review of documents contained in Ms. Charmaine Pratchett's office.

Date of Check	Check Number	Amount	Payor
12/7/2000	164985	\$ 155.00	Liberty Mutual
10/30/2001	8834	15.00	Nu-Tec Industries Inc
6/1/2001	C0419967	71.00	Name is illegible - address 500W5th Ave, Gary IN
6//13/02	135951	3,825.40	Resco Products Inc.
6/12/2002	23166	11,129.00	Production Tool Companies, LLC
7/22/1999	31135	34,781.00	Marblehead Lime Company
5/15/2002	157557	60,000.00	Office of the City Controller, Gary IN
7/10/2002	769530241	250.00	Jerry Wilson
4/22/2002	60011209	342.24	American Water
11/29/2000	5663	200.00	National Congress for Community Economic Development
1/1/2004	142807	566.00	Housing Authority of the City of Gary- Check made payable to Emerson Housing L.P.
4/17/2001	220028	7,500.00	Treasurer of Lake County
2/5/2003	13981	20.00	Neighborhood Reinvestment Corporation
Total Checks		\$ 118,854.64	
Cash		1,328.13	A
Total Undeposited Checks and Cash		\$ 120,182.77	

Ref:

A= Cash was collected from various envelopes, the desk top, and files.

Gary Urban Enterprise Association
Internal Investigation
Payments to JIL, Inc.

Exhibit 15a

Source: Service agreements, check stubs, and carbon copies found in GUEA files.

Date	Type	Check #	Check Description	Ref.	Amount
1/24/2001	Check	6405	KEP Professional Services	G	\$ 4,500.00
2/7/2001	Check	6422	ZWDP Outreach Program	G	12,500.00
2/22/2001	Check	6464	KEP Food Services	G	1,000.00
3/21/2001	Check	6510	Monthly KEP Meals	G	1,000.00
5/16/2001	Check	6640	Monthly KEP Food	G	1,000.00
5/30/2001	Check	6679	KEP Food	G	8,500.00
8/15/2001	Service Agreement	N/A	Service Agreement between JIL and GUEA		
8/16/2001	Check	6877	Groundbreaking & back-to-school carnival	G	9,500.00
8/21/2001	Service Agreement	N/A	Service Agreement between JIL and GUEA		
8/31/2001	Check	6696	Marketing (Quick Books memo)	G	40,000.00
10/2/2001	Check	2146	N/A Note: Airport Development Zone Fund	A	50,000.00
10/18/2001	Check	7119	KEP Meals	G	1,000.00
11/21/2001	Check	1249	Commission's tax sale Note: NICIC	N	30,000.00
11/28/2001	Check	7208	KEP Meals	G	1,000.00
1/10/2002	Check	1243	N/A	N	40,000.00
1/25/2002	Check	7342	KEP Meals	G	2,000.00
2/7/2002	Check	2156	N/A	A	39,000.00
5/8/2002	Receipt	1554617	Purchaser's Receipt	N	33,000.00
7/10/2002	Check	2162	Lake County Treasurer - property acquisition	A	40,000.00
7/22/2002	Check	7808	KEP Meals November 2001 - June 2002	G	8,000.00
9/6/2002	Check	2667	N/A	G	50,000.00
11/2/2002	Check	2668	N/A	G	30,000.00
					\$ 402,000.00

Note: An invoice in the amount of \$40,000 from JIL Communications for the Zone Workforce Development "Project 2001201" was also found; however, a cancelled check for payment was not located. Payment may be found when the requested bank documents are obtained and examined.

Ref:

- A= Check issued from Airport Development Zone Fund bank account
- G= Check issued from Gary Urban Enterprise Association bank account
- N= Check issued from Northwest Indiana Commercial Industrial Corp. bank account

Jil, Inc.
761 Carolina St.
Gary, In 46402

20-1508
740
093200897

2/21/2013

2254

PAY TO THE ORDER OF

Cash *1000*

\$

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Juanita

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