UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF NEW YORK

SECURITIES AND EXCHANGE COMMISSION

Plaintiff,

vs.

McGINN, SMITH & CO., INC.,
McGINN, SMITH ADVISORS, LLC,
McGINN, SMITH CAPITAL HOLDINGS CORP.,
FIRST ADVISORY INCOME NOTES, LLC,
FIRST EXCELSIOR INCOME NOTES, LLC
FIRST INDEPENDENT INCOME NOTES, LLC,
THIRD ALBANY INCOME NOTES, LLC,
TIMOTHY M. McGINN, AND DAVID L. SMITH,
LYNN A. SMITH, GEOFFREY R. SMITH, Trustee
of the David L. and Lynn A. Smith Irrevocable Trust
U/A 8/04/04, GEOFFREY R. SMITH, LAUREN
T. SMITH, and NANCY McGINN,

Case No.: 1:10-CV-457 (GLS/DRH)

Defendants,

LYNN A. SMITH and NANCY McGINN,

Relief Defendants, and

GEOFFREY R. SMITH, Trustee of the David L. and Lynn A. Smith Irrevocable Trust U/A 8/04/04,

Intervenor.	

NOTICE OF MOTION

PLEASE TAKE NOTICE that upon all the pleadings and proceedings heretofore had herein, Defendant Geoffrey R. Smith, successor Trustee of the David L. and Lynn A. Smith Irrevocable Trust U/A 8/04/04 ("Trust") before a term of this Court to be held on a date convenient to the Court, before the Honorable David R. Homer, United States Magistrate Judge, United States District Court for the Northern District of New York,

445 Broadway, Albany, New York on the 22nd of March, 2012, for an Order to amend the Court's Preliminary Injunction Order dated November 22, 2010 to lift the asset freeze as to the Trust for the limited purposes of paying certain expenses associated with its administration and its defense of this litigation and to seek limited authority on the part of the trustee to manage the Trust's existing investments.

DATED: February 10, 2012

Featherstonhaugh Wiley & Clyne, LLP

By:_

Scott . Ely, Esq.

Bar Roll No. 511635

Attorneys for GEOFFREY R.

SMITH, Trustee of the David L. and Lynn A. Smith Irrevocable Trust

U/A 8/04/04

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UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF NEW YORK

SECURITIES AND EXCHANGE COMMISSION

Plaintiff,

vs.

McGINN, SMITH & CO., INC.,
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McGINN, SMITH CAPITAL HOLDINGS CORP.,
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FIRST EXCELSIOR INCOME NOTES, LLC
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TIMOTHY M. McGINN, AND DAVID L. SMITH,
LYNN A. SMITH, GEOFFREY R. SMITH, Trustee
of the David L. and Lynn A. Smith Irrevocable Trust
U/A 8/04/04, GEOFFREY R. SMITH, LAUREN
T. SMITH, and NANCY McGINN,

Case No.: 1:10-CV-457 (GLS/DRH)

Defendants,

LYNN A. SMITH and NANCY McGINN,

Relief Defendants, and

GEOFFREY R. SMITH, Trustee of the David L. and Lynn A. Smith Irrevocable Trust U/A 8/04/04,

Intervenor.

MEMORANDUM OF LAW IN SUPPORT OF THE TRUST'S MOTION TO AMEND THE ASSET FREEZE RELATING TO THE ADMINSTRATION OF THE TRUST ASSETS AND THE PAYMENT OF CERTAIN EXPENSES

Geoffrey R. Smith, trustee of the David L. and Lynn A. Smith Irrevocable Trust U/A 8/04/04 (the "Trust") respectfully moves this Court to grant limited relief from the November 22, 2010 Order which re-froze the Trust assets upon reconsideration of its July 8, 2010 Order by releasing assets to pay for (1) related expenses associated with real

estate owned by the Trust that has or will shortly become due in the amount of \$18,319.62; (2) reimbursement to David and Lynn Smith for expenses they paid on behalf of the Trust in the amount of \$16,996.27 since the date the Trust assets had been re-froze; (3) anticipated 2011 income taxes resulting from the realization of certain investments by the Trust in the amount unknown at this time; (4) outstanding legal fees owed to the law firm Featherstonhaugh, Wiley & Clyne, LLP in the amount of \$117,462.93; and (5) future Trust-related expenses. This application also seeks permission from the Court to provide the trustee with limited authority to manage the Trust's existing investments.

Geoffrey Smith, as Trustee of the Trust, has a duty to maintain, manage and preserve the Trust assets and is not permitted by law or contract to delegate his fiduciary responsibilities. As trustee, he is expected to make periodic accountings and exercise reasonable care and skill in the overall administration of the Trust. On November 22, 2010, this Court upon reconsideration of an earlier Order granted the Securities and Exchange Commission's ("SEC") motion to re-freeze the corpus of the Trust. However, the Order did not direct or otherwise authorize the trustee to abdicate his legal responsibilities and duties to the Trust and its beneficiaries. Accordingly, Geoffrey Smith's fiduciary duties to prevent the dissipation of the Trust's assets continues to be his legal obligation as the trustee.

Coincidentally, the SEC, in seeking the imposition of a freeze of the Trust assets for disgorgement, has an interest in preserving those assets from further dissipation in what they have argued as an effort to facilitate compensation of defrauded investors in the event a violation is established at trial. Thus, although the trustee and SEC are

beholden to different benefactors both have their own reasons for seeking to preserve the existing assets in the Trust. The payment of the Trust's income taxes and property related expenses, including those expenses that were paid by Lynn and David Smith on behalf of the Trust, undeniably serves these dual interests.

As for the Trust's application to pay for past and future attorney fees associated with its defense of the present action, this Court has the authority to release the Trust's assets for such purposes. This case is a complex legal matter and lawyers are essential to the presentation of issues related to it. Significant legal and factual questions have been raised as to whether the Trust is an appropriate source of funds for disgorgement should the SEC be successful in obtaining a judgment against David Smith. As such, it would be unfair to deprive the Trust of its ability to fund its defense on behalf of its beneficiaries.

Finally, the trustee requests limited authority to manage and make reasonable decisions concerning the Trust's current investment. This request arises more out of a matter of practicality in light of the fact that there is no mechanism in place to allow for the prompt response to a negative market event that jeopardizes the Trust's investments. While the purposes of an asset freeze are evident, for that freeze to result in the dissipation of those assets because no one is managing the fund is clearly not in the interest of the Trust, the SEC or the Court.

For these reasons, we request that the Court grant the relief sought in this motion.

FACTUAL BACKGROUND

On April 20, 2010, the Court entered an Order to Show Cause, Temporary Restraining Order, and Order Freezing Assets and Granting Other Relief that, among

{WD033387.1}

other things, froze the personal assets of Lynn Smith, the camp on the Great Sacandaga Lake (the "Camp") and the assets of the David L. and Lynn A. Smith Irrevocable Trust U/A 08/04/04 ("Trust") (Dkt. No. 4). In its July 8, 2010 Memorandum and Order, this Court vacated the asset freeze concerning the Camp and the assets of the David and Lynn A. Smith Irrevocable Trust. (Dkt. No. 86) The Camp was determined to be owned by Lynn Smith through an inheritance from her father prior to her marriage to David, severable and untainted from the fraud alleged against her husband. (Id. at p. 37). In that same decision, the Court also released the assets of the Trust from the freeze on the grounds that the stock that originally funded the Trust was an untainted asset derived from Lynn Smith's stock account severable and easily identifiable from the stock account as a whole.

During the period the Trust funds were released from the asset freeze, David Wojeski, as former Trustee for the Trust, entered into a standard form purchase and sale contract with the Trust for the sale, at fair market value, of the Camp. The closing on the Camp took place on or about July 21, 2010.

Shortly thereafter, a private annuity agreement was discovered that essentially provides David and Lynn Smith with a future, contingent interest in the Trust in the form of annual annuity payments beginning in the year 2015. Upon the SEC's motion for reconsideration, the Court, in its November 22, 2010 Memorandum-Decision and Order, "re-froze" the assets of the Trust, which included the Camp that it now owned. (Dkt. No. 194)

Since that time, David Wojeski has resigned as trustee. On January 28, 2011, Geoffrey Smith, the son of David and Lynn Smith was appointed as the Trust's new trustee and in this capacity he moves before this Court for an order to release funds for the limited purposes of preserving the dissipation of certain Trust assets and paying its reasonable expenses associated with its defense and administration.

LEGAL ARGUMENT

It is well settled that this Court has authority to freeze personal assets temporarily and the corollary authority to release frozen personal assets, or lower the amount frozen. See, S.E.C. v. Unifund SAL, 917 F.2d 98 (2d Cir. 1990); S.E.C. v. American Bd. of Trade, Inc., 830 F.2d 431, 438 (2d Cir. 1987; S.E.C. v. Manor Nursing Centers, Inc., 458 F.2d 1082 (2d Cir. 1972). While the primary purpose of freezing assets is to facilitate compensation of defrauded investors in the event a violation is established at trial, "the disadvantages and possible deleterious effect of a freeze must be weighed against the considerations indicated the need for such relief." S.E.C. v. Gonzalez de Castilla, 170 F. Supp.2d 427, 428 (N.Y.S.D. 2001) citing Manor Nursing Centers, 458 F.2d at 1105.

To succeed on a motion to lift an asset freeze by the Securities and Exchange Commission, a party must establish that such a modification is in the interest of the defrauded investors. *S.E.C. v. Forte*, 598 F. Supp. 2d 689 (E.D.P.A. 2009). The exception to this general rule is for attorney fees. <u>See Gonzalez de Castilla</u>, 170 F. Supp. 2d at 430.

1. The Trustee is Obligated to Pay the Expenses Associated with the Administration of the Trust and the Preservation of its Assets.

The New York State Estates, Powers and Trusts Law ("EPTL") provides that a person who is designated by the creator of a trust instrument to act as a trustee, is a fiduciary. EPTL §1-2.7. In providing for the powers and duties of a fiduciary in the administration of property under a trustee's care, the EPTL provides that unless the

context or subject matter otherwise requires, the term "fiduciary" means trustees of express trusts, including both corporations and natural person, acting as a fiduciary, and a successor or substitute fiduciary, whether designated in a trust instrument or otherwise. EPTL §11-1.1 As a fiduciary, a trustee bears an unwavering duty of complete loyalty to the beneficiary of the trust to the exclusion of the interests of all other parties. *NLRB v. Amax Coal Co., Div. of Amax, Inc.*, 453 U.S. 322 (1981). Trustees must exercise reasonable care, diligence and prudence in the administration of the trust estate. *City Bank Farmers' Trust Co. v. Smith*, 263 NY 292 (1934). Specifically, a trustee has a statutory power and duty to pay for the reasonable and proper expenses of the administration from the property of the estate or trust, including the reasonable expense of obtaining and continuing his bond and any reasonable counsel fees he may necessarily incur. EPTL §11.1 (b)(22) *Matter of Scheuer*, 405 N.Y.S.2d 189 (Surr. Ct. N.Y. County 1978).

Based on these statutory duties as well as the duties established in the Declaration of Trust, Geoffrey Smith, as trustee, has an obligation to manage and preserve the assets of the Trust and to act in the sole interests of the beneficiaries and no other, including the alleged defrauded investors of the Trust creator. When this Court took the extraordinary measure to freeze the assets of the Trust, it did not release the trustee from his obligations and duties despite the fact that he or she no longer could control or otherwise manage the Trust assets. Accordingly, Geoffrey Smith's fiduciary duties to prevent the dissipation of the Trust's assets remain his legal obligation as the trustee.

This application is not about Geoffrey Smith. It is about maintaining an asset that is in dispute. Indeed, Geoffrey Smith recognizes the possibility that this Trust, upon a

6

finding of liability against his father, could be the subject of total disgorgement. In such a case his efforts in making this application would inure to the benefit of the alleged defrauded investors. But at the same time, the SEC could lose its civil case and in such event, it would be the beneficiaries to the Trust that would benefit from this application. Thus, this motion serves both the interest of the Trust and the interest of the SEC.

In light of this dual interest, it is inconceivable why the SEC would now seek to oppose this application. If the SEC's interest was to truly maintain the value of the Trust assets, how could they not agree to a release of funds so the Trust could pay its income taxes or maintain the real estate asset? This is particularly true when it is expected that the assistant U.S. Attorney will make a motion to stay the civil proceedings or seek a stipulation of the parties to accomplish a stay until Mr. Smith's criminal proceedings are complete. See Declaration of William J. Dreyer, February 10, 2012, p. 2, fn. 1. As more time lapses, the more these assets become vulnerable to encumbrances and penalties that will ultimately diminish the asset as a whole and at the expense of either the beneficiaries or the alleged defrauded investors – depending on the outcome of the civil action.

For these reasons, this Court should grant this application as it relates to the expenses and other prayers for relief outlined in Geoffrey Smith's supporting affidavit because the application is in fact in the mutual interests of both the Trust and the defrauded investors.

2. The Asset Freeze should be Lifted in order for the Trust to pay its Outstanding Legal Fees to Featherstonhaugh, Wiley & Clyne, LLP.

In cases of attorney fees, the question of whether it is appropriate to lift an asset freeze where such expenses bear no relation to the interests of the defrauded investors is irrelevant. The question before the Court is whether the assets seeking to be released are

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tainted by fraud. S.E.C. v. Coates, 1994 U.S. Dist. LEXIS 11787 (N.Y.S.D. 1994) ("[a] defendant is not entitled to foot his legal bill with funds that are tainted by his fraud.") In making this determination, the Court must also be guided to "weigh the disadvantages and possible deleterious effect of a freeze against the considerations indicating the need for such relief." Gonzalez de Castilla, supra. This is particularly true where defendants have performed substantial work in the matter and have presented a possible challenge to the SEC's evidence. Id.

The work performed by Featherstonhaugh, Wiley & Clyne, LLP has been substantial. The work primarily falls into five categories (1) response to pleadings; (2) motion practice; (3) settlement discussions; (4) discovery; (5) appeals; and (6) preparation for trial. The hours spent by the Trust's counsel are reasonable, particularly given the circumstances and the complex issues involved in this case. Our firm has also been sensitive to the financial circumstances involving the Trust and has endeavored to bill the bulk of the work attendant to this file at an hourly rate that is significantly below what would otherwise be the typical rate for these types of complex securities cases or the typical rates the Trust has paid in the past.

In addition, the Trust is an independent entity that has not been alleged to have violated any securities laws or which has had anything to do with alleged investor losses. The Trust is essentially a relief defendant, whose involvement in this case is based only on allegations that it is the recipient of funds tainted by fraud. Based on previous findings of this Court, there exists a very real factual dispute as to whether Lynn or David Smith funded this Trust with ill-gotten gains derived from the securities fraud alleged against David Smith. As the Court is well aware, this is a significant issue because if the

Trust was funded by untainted assets, under a relief defendant theory, the corpus of the Trust would not be subject to disgorgement even if the SEC were successful in its case against Mr. Smith. This Court has already determined in the Preliminary Injunction Hearing that the stock that was used to fund the Trust was severable from Lynn Smith stock account as a whole and untainted from any alleged monies derived from defrauded investors. While we acknowledge that the Court's holding in its July 8, 2010 Memorandum-Decision and Order in this regard is not binding to the ultimate disposition of this issue, the Trust has articulated a substantial legal defense against a future claim of disgorgement.

The same is true for the SEC's allegations that the monies that were conveyed to the Trust were done so with the intent to defraud creditors. For the SEC to succeed on the merits, it must prove before a jury as to whether Lynn and David Smith had a fraudulent intent when it created and funded the Trust. This again is a factual question for the jury which the Trust, as the ultimate stakeholder, has presented a possible challenge to the SEC's evidence.

Finally, there is a significant issue as to the legal effect the private annuity agreement has on any future disgorgement claim. The private annuity agreement provides David Smith with a contingent interest in future annuity payments beginning in 2015. The significant legal question which remains is whether the SEC, if successful in obtaining a civil judgment against David Smith, could seek disgorgement from the entire Trust corpus or whether such disgorgement would be limited to Mr. Smith's interest in the future annuity payments. Again, the Trust has the right and indeed, the trustee has the obligation, to have this issue dispositively resolved.

9

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The central concern in this matter is the fairness of the proceedings. It is difficult to believe that the Court could achieve a fair result of these issues were it to deny the Trust's ability to pursue its rights without the aide of legal counsel. This is a complex legal matter, and lawyers are essential to the presentation of issues related to it. The Trust, as an independent legal entity, has only its own assets to rely on in defending itself in this action. There are simply no other resources from which the Trust can look to fund its defense.

This firm has represented the Trust for more than a year now and it has not been paid a single penny for its professional services. Moreover, this firm has funded all litigation expenses since the date Featherstonhaugh, Wiley & Clyne was retained to defend the Trust. We have read certain letters from non-parties insinuating that this application is based on greed. As attorneys and officers of the Court, we object to such characterizations. This application is based on fairness – fairness, relating to the Trust, and fairness to the professionals whose ethical duty it is to advocate their client's interest in an adversarial proceeding. Accordingly, we ask the Court to approve the Trust's request for attorney fees as detailed in the Declaration of James D. Featherstonhaugh, Esq.

CONCLUSION

For the reasons set forth above, it is respectfully requested that this Court grant this Motion authorizing the release of Trust assets to pay for (1) related expenses associated with real estate owned by the Trust that has or will shortly become due in the amount of \$18,319.62; (2) reimbursement to David and Lynn Smith for expenses they paid on behalf of the Trust in the amount of \$16,996.27 since the date its assets had been

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re-froze; (3) anticipated 2011 income taxes resulting from the realization of certain investments by the Trust in the amount unknown at this time; (4) outstanding legal fees owed to the law firm Featherstonhaugh, Wiley & Clyne, LLP in the amount of \$117,462.93; (5) future Trust-related expenses and (6) authorizing the trustee with limited authority to manage the Trust's existing investments.

Featherstonhaugh, Wiley & Clyne, LLP

By:____

Scott J. Ely, Esq.

Bar Roll No. 511635

Attorneys for Geoffrey R. Smith, Trustee of the David L. and Lynn A. Smith Irrevocable Trust U/A 8/04/04

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UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF NEW YORK

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Case No.: 1:10-CV-457 (GLS/DRH)

DECLARATION OF

FEATHERSTONHAUGH

FOR ATTORNEYS' FEES

IN SUPPORT OF THE

TRUST'S MOTION

JAMES D.

Defendants,

LYNN A. SMITH and NANCY McGINN.

Relief Defendants, and

GEOFFREY R. SMITH, Trustee of the David L. and Lynn A. Smith Irrevocable Trust U/A 8/04/04,

Intervenor.

- I, JAMES D. FEATHERSTONHAUGH, pursuant to 28 USC §1746, declare under penalty of perjury, the following facts:
- I am an attorney duly admitted to practice before this Court and represent the 1. Defendant, Geoffrey R. Smith, Trustee of the David L. and Lynn A. Smith Irrevocable Trust U/A/ 8/04/04 (the "Trust") in the instant proceeding. I make this declaration in support of the

Trust's request for an Order lifting the asset freeze for the purposes of paying outstanding legal fees and costs associated with the defense in this civil litigation.

- 2. On February 15, 2011, I entered a Notice of Appearance as counsel of record for the Trust.
- 3. As of January 31, 2012, the firm of Featherstonhaugh, Wiley & Clyne, LLP has performed 530.6 hours of legal representation on behalf of the Trust at a cost of \$107,022.50.
- 4. As of January 31, 2012, the firm of Featherstonhaugh, Wiley & Clyne, LLP has advanced disbursements and made expenses of \$10,440.43 associated with the Firm's legal representation of the Trust.
- 5. As of January 31, 2012, the total current work, disbursements and expenses for Featherstonhaugh, Wiley & Clyne, LLP totaled \$117,462.93.
- 6. As of January 31, 2012, the Trust owes the firm of Featherstonhaugh, Wiley & Clyne, LLP \$117,462.93 for legal representation, disbursements and expenses associated with the Firm's representation of the Trust.
- 7. The work performed by Featherstonhaugh, Wiley & Clyne, LLP has been substantial. The work primarily falls into five categories (1) response to pleadings; (2) motion practice; (3) settlement discussions; (4) discovery; (5) appeals; and (6) preparation for trial. The hours spent by the attorneys at our firm are reasonable, particularly given the circumstances and the complex issues involved in this case.
- 8. Upon the Court's request, I will provide, for *in camera* review, the firm's unredacted contemporaneous time records setting forth the firm's services since it was retained to represent the interests of the Trust.

DATED: February 10, 2012

James D. Featherstonhaugh, Esq.

Bar Roll No. 101616

UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF NEW YORK

SECURITIES AND EXCHANGE COMMISSION

Plaintiff,

VS.

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FIRST EXCELSIOR INCOME NOTES, LLC
FIRST INDEPENDENT INCOME NOTES, LLC,
THIRD ALBANY INCOME NOTES, LLC,
TIMOTHY M. McGINN, AND DAVID L. SMITH,
LYNN A. SMITH, GEOFFREY R. SMITH, Trustee
of the David L. and Lynn A. Smith Irrevocable Trust
U/A 8/04/04, GEOFFREY R. SMITH, LAUREN
T. SMITH, and NANCY McGINN,

Case No.: 1:10-CV-457 (GLS/DRH)

Defendants,

LYNN A. SMITH and NANCY McGINN,

Relief Defendants, and

GEOFFREY R. SMITH, Trustee of the David L. and Lynn A. Smith Irrevocable Trust U/A 8/04/04,

Intervenor.

DECLARATION OF DEFENDANT GEOFFREY R. SMITH, TRUSTEE OF THE DAVID L. AND LYNN A. SMITH IRREVOCABLE TRUST U/A 8/04/04

- I, GEOFFREY R. SMITH, pursuant to 28 USC §1746, declare under penalty of perjury, the following facts:
- 1. I presently serve as the trustee of the David L. and Lynn A. Smith Irrevocable Trust U/A 8/04/04 ("Trust") and I make this Declaration in support of my request of the Court for an Order to amend the Court's Preliminary Injunction Order

dated November 29, 2011 to lift the asset freeze as to the Trust for the limited purposes of paying certain expenses associated with its administration and its defense in the civil litigation. I am also seeking from the Court permission to provide me with limited authority to manage the Trust's existing investments.

- 2. I became the trustee of the Trust on January 28, 2011. I was asked by my mother and father to step in as the successor trustee after David Wojeski resigned from that position on or about the same date which I was appointed. I accepted this responsibility because my parents, as the creators of the Trust, were having difficulty finding someone willing to take on this appointment.
- 3. Prior to David Wojeski's appointment as trustee, Thomas Urbelis, was the trustee. He served in that capacity from the date the Trust was first created until he resigned sometime in late April or early May of 2010.
 - 4. My sister Lauren and I are the beneficiaries to the Trust.
- 5. Prior to my appointment as trustee, I was not involved in any decisions related to the Trust administration, its investments or acquisitions except that I was the broker of record for a brief period of time in which I made only one investment decision which was to roll over an existing covered option position that was about to expire. I also made a presentation to the previous trustee concerning an investment in Capacity One Management, LLC. However, the decision to proceed with that investment was made entirely by Mr. Wojeski, the former trustee.
- 6. As the Court is well aware, the Trust assets were originally frozen on or about April 20, 2010 as well as other assets owned by my mother, Lynn Smith including the Great Sacandaga Lake camp ("Camp") she inherited from her father. In its July 8,

2010 Memorandum and Order, this Court lifted the asset freeze with respect to the Camp and the Trust. Your Honor determined that the Camp was owned by Lynn Smith through an inheritance from her father prior to her marriage to David which was severable and untainted from the fraud alleged against her husband.

- 7. During the period in which the Trust assets were released, then-trustee David Wojeski entered into a contract with Lynn Smith for the sale of the Camp based on what I understand was the fair market value of that property. The closing of title took place on or about July 21, 2010. The Camp remains an asset of the Trust to the present day.
- 8. Subsequent to the release of the Trust from the asset freeze, a private annuity agreement was discovered that provided David and Lynn Smith with a future interest in the form of annual annuity payments beginning in the year 2015. Upon the SEC's motion for reconsideration, the Court, in its November 29, 2011 Memorandum-Decision and Order, "re-froze" the assets of the Trust, including the Camp that it now owned.
- 9. As the trustee, I believe it is my legal duty to maintain, manage and preserve the Trust assets for the benefit of Lauren and myself, as beneficiaries to the Trust. While it may appear to the Court that this application is serving my interests because I am a beneficiary, I do not take lightly my obligations to my sister in furthering the administration of this Trust in her best interest. Because of the current asset freeze on the Trust, I cannot fulfill these obligations.
- 10. Like any other real estate, there are expenses associated with the ownership and upkeep of real property including property and school taxes, utilities,

general maintenance and insurance. The Camp is no exception. Since the Camp was purchased by the Trust, my mother and father have been paying these expenses with what little money they have left after their own personal expenditures. I have been advised by my parents that they can no longer afford to front these expenses and, in addition to their unwillingness to fund future costs associated with the Camp, they now wish to be reimbursed for expenses that were otherwise the responsibility of the Trust.

- 11. There can be no question that the Camp constitutes a real and valuable asset of the Trust. To maintain the value of this asset, it is absolutely necessary that these expenses be promptly paid. For example, my father has been paying the minimum amount to maintain the Camp's insurance on a monthly basis. Obviously, the failure to timely pay these insurance premiums will result in the cancellation of the policy which will ultimately jeopardize the value of this asset by subjecting it to uninsured risk of cataclysmic damage or liability.
- 12. The Trust also has several investments that have yielded a capital return that will be subject to income taxation. In particular the Pine Street Capital investment has experienced a return this year which is being held by the receiver, William Brown, Esq. I expect that a tax will be due on this return when the statements are filed on behalf of the Trust however I cannot be certain as to the amount of this tax obligation at this time.
- 13. Finally, the Trust continues to incur on-going legal costs associated with its defense of this litigation. As the Court is aware, the Trust, as an independent legal entity, was not accused of doing anything illegal. Rather it was brought into this action as the recipient and current custodian of certain assets. In addition, this Court has already

determined that the assets that were used to fund the Trust were derived from certain

stock that was untainted and severable from any ill-gotten gains that David Smith

allegedly received as alleged in the SEC's Complaint. Even with the discovery of the

private annuity agreement which gives my parents a future interest in the form of annuity

payments beginning in the year 2015, there remains a very significant legal question

whether the funds representing the corpus of the Trust can be disgorged for the benefit of

investors in the event the SEC wins a favorable judgment against my father. These are

complicated issues that involve parties that are not alleged to have in anyway participated

in the activities that led to the SEC's Complaint involving allegations that my father

committed securities fraud. As an independent legal entity, the Trust has a right to

defend itself and I, as the trustee, have a fiduciary duty to ensure that the Trust's assets

are not disbursed in a manner that is contrary to the interest of its beneficiaries.

14. In light of the foregoing, I would respectfully request the Court grant my

request to lift the asset freeze as to the Trust so that I, as trustee with a fiduciary

obligation to proceed in the best interest of the Trust, may pay the legitimate expenses of

the Trust and reasonable legal fees that the Trust has, and will incur, in the defense of this

action. Those past expenses and future costs are as follows:

a. Camp Expenses¹:

(i) Current Property and School Taxes (due 1/31/2012).....Exhibit "A"

106 Betor - \$1,225.90

109 Betor - \$2,822.63

111 Betor - \$9,040.96

Total: \$12,989.49

¹ The real estate encompassing the Camp includes three separate lots which are separately assessed and taxed. Those lots are depicted by their individual street addresses: 106, 109 and 111 Betor Road.

{WD033523.1}

Property Taxes in Arrears² 106 Betor - \$510.19 109 Betor - \$1,154.79 111 Betor - \$3,665.15 Total: \$5,330.13 (ii) 2011 Income Taxes -Total: Unknown at this time (iii) Monies Reimbursable to David and Lynn Smith Taxes – Broadalbin School Tax (paid 9/21/10).....Exhibit "B" Total: \$7,273.81 Slocum, Deangelus & Assocs, CPA's PC.....Exhibit "C" Tax Preparation Total: \$450.00 Utilities – National Grid......Exhibit "D" Total: \$2,081.06 Insurance - Preferred Mutual......Exhibit "E" Total: \$5,405.40 Maintenance.....Exhibit "F" Total: \$1,738.00 Camp Beach Rights Renewal (due March 31).....Exhibit "G"

15. Based on the above-referenced accounting, the total amount that I am requesting to be released for purposes of paying past expenses associated with the Trust and its assets is \$35,315.89 plus an unknown amount for the payment of 2011 income

Total: \$48.00

² These amounts were confirmed in a telephone conversation I had with the Fulton County Treasurer.

taxes. In addition, in order to avoid having to make repetitive applications to this Court for the release of future legitimate expenses of the Trust, I would also like the Court's permission to establish something akin to a draw-down account by which I can submit future Trust bills for the Court's consideration and authorization for payment from the Trust assets.

- 16. This application is also seeking the release of a total amount of \$117,462.93 for legal representation, disbursements and expenses due and owing to the firm Featherstonhaugh, Wiley & Clyne, LLP as more fully set forth in the Declaration of James D. Featherstonhaugh, Esq.
- 17. Finally, I respectfully ask the Court to consider providing me with the limited authority to make reasonable decision concerning the Trust's current investments. Currently, these investments are not being managed in any way and should an event in the market jeopardize these investments, there is nothing in place to enable the Trust to promptly react to the potential dissipation of these assets. I would request from the Court limited latitude in managing these accounts should market conditions require adjustments to ensure that the value of the assets can be maintained.

DATED:

February 10, 2012

Geoffrey R. Smith,

Trustee of the David L. and Lynn A. Smith Irrevocable Trust U/A 8/04/04

EXHIBIT A

MAKE CHECKS, GRAFPS TOR MONEY OR DET STAY ABOUT DOCUMENT 4412 3 AX FINED 02/10/12 Page 10 of 120 COUNTY OF FULTON TOWN OF BROADALBIN LINDA E. EASTMAN PAGE NO. ROLL SECT. SEQUENCE NO. P.O. BOX 623 BILL NO. 1000 1 OF 1 **BROADALBIN NY 12025** 1 3087 003073 PISCAL YEAR WARRANTDATED 518-883-8306 01/01/2012-12/31/2012 12/12/2011 172289 SEE REVERSE SIDE FOR MORE INFORMATION AND ADDRESS CHANGE FORM PERSON JANUARY THRU MARCH: MON., TUES., FRI. & SAT. PAYMEN T JOAM-NOON; 1PM-3PM, MARCH 31ST JOAM-NOON & 1PM-3PM. CNTY 15,290,790 TOWN 184,997 FOR YOUR INFORMATION CLOSED WED, & THUR, EXCEPT FEB. 29TH. IF PROPERTY SOLD, SEND THE ENTIRE TAX BILL TO THE NEW OWNER OR RETURN ENTIRE TAX BILL TO THE COLLECTOR. "RECEIPT MAILED ONLY UPON REQUEST. Wojeski David EXEMPTION VALUE TAX PURPOSE **FULL VALUE ESTIMATE** PROPERTY DESCRIPTION & LOCATION TAXHARNO LOCATION DIMENSIONS FR FT 175 DEPTH: 0 ACRES: SCHOOL DIST Broadalbin-Perth THE ASSESSED VALUE OF THIS PROPERTY AS OF 07/01/2011 WAS JOOOD THE UNIFORM PERCENTAGE OF VALUE USED TO ESTABLISH ASSESSMENTS IS: Rural vac<10 90 % THE ASSESSOR ESTIMATES THE FULL VALUE OF THIS PROPERTY AT Bor 95 Old Parcel = 12-01-971.00 4444 YOU MAY BE ELIGIBLE FOR AN EXEMPTION ON FUTURE TAX BILLS, FOR INFO. CALL: 518-883-8628 PERCENT OF CHANGE FROM PRIOR YEAR LEVY DESCRIPTION ADJUSTED BY ANY QUALIFIED EXEMPTION TOTAL TAX LEVY TAXAMOUNT County Tax 483,370 -66.8 40,000.00 2000 NYS Medicald Mandate 60.80 1,605,933 3.4 40,000.00 5.050000 NYS Welfare Mandate 202,00 198,926 100.0 40,000.00 .940000 NYS Mandates (Other) 37.60 842,718 100.0 40,000.00 2.650000 106.00 Town Tax 283,026 -0.4 40,000,00 290000 35,60 School Helevy 783,90 SEE NOTE 1 ON THE BACK OF THIS BILL REGARDING ARREARS PAYMENT PAYMENT SCHEDULE ON TOTAL TAX DUE **CUT ALONG THE DASHED LINE** TOTAL 1225.90 IF PAID BY 01/31/2012 02/29/2012 AND RETURN LOWER PORTION 03/31/2012 TAX DUE BY 01/31/2012 INTEREST WITH PAYMENT 0.00 12.26 24.52 TOTAL DUE 1225.90 1238.16 1250.42 TAXPAYER'S COPY BILL NO: 003073 DUE BY: AMOUNT ... ACCOUNT NO. BANK CODE TAX MAP NO. 01/31/2012 1225.90 LOCATION MAKE CHECKS, DRAFTS, OR TAXES PAID BY CHECK ARE SUBJECT TO COLLECTION MONEY ORDERS PAYABLE TO: PAYMENT SCHEDULE ON TOTAL TAX DUE LINDA E. EASTMAN IF PAID BY 01/31/2012 02/29/2012 03/31/2012 P.O. BOX 623 INTEREST 0.00 12.26 24.52 **BROADALBIN NY 12025** TOTAL DUE 1225.90 1238.16 1250.42 518-883-8306 2012 TAX BILL COUNTY OF FULTON TOWN OF BROADALBIN IF RECEIPT REQUESTED. *172289 121.7-1-7 [003073] 3087 CHECK HERE Wojeski David TAXES PAID BY REC'D BY & DATE

RETURN THIS PORTION WITH PAYMENT

Case 1:10-cv-00457-GLS-DRH Document 441-3 Filed 02/10/12 Page 11 of 120

GENERAL INFORMATION: FAILURE TO PAY THIS TAX MAY RESULT IN THE SEIZURE AND SALE OF THIS PROPERTY TO SATISFY THE UNPAID DELINQUENT TAX. If this property has been sold or otherwise disposed of, please forward this bill to the new owner or return it to the tax collector, with the name and address of the new owner, if available. If your taxes are held in Escrow, please forward this tax bill to the proper lending institution. If there appears to be an error of any kind on this bill, please notify the tax collector immediately. The presence of errors and/or omissions will not prevent the charging of interest penalties after the initial due date. If payment is made by mail, the post office postmark will be used as date of receipt.

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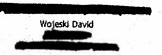
If the mailing address is incomplete or incorrect, please complete the following. Return immediately and notify your local assessor of the change.

New Owner:		
New Mailing Address:		
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MAKE CHECKS, GREGISTOR CHONE PORTSERS GLASSIDENTE: Document 440123 AXIII and 02/10/12 Page 12 of 120 COUNTY OF FULTON TOWN OF BROADALBIN LINDA E. EASTMAN ACCOUNTING PAGE NO. ROLL SECT. P.O. BOX 623 SEQUENCE NO. BILL NO. 7000 1 OF 1 1 3088 **BROADALBIN NY 12025** 003074 VARRANT DATED BANK CODE 518-883-8306 01/01/2012-12/31/2012 12/12/2011 172289 SEE REVERSE SIDE FOR MORE INFORMATION AND THE ADDRESS CHANGE FORM PERSON JANUARY THRU MARCH: MON., TUES., FRI. & SAT. PAYMENT 104M-NOON; 1PM-3PM, MARCH 31ST 104M-NOON & 1PM-3PM, CLOSED WED. & THILD. EYCEGE FEE. 2224 CNTY 15.290,790 TOWN 164,997 FOR YOUR INFORMATION CLOSED WED, & THUR., EXCEPT FEB. 29TH. IF PROPERTY SOLD, SEND THE ENTIRE TAX BILL TO THE NEW OWNER OR RETURN ENTIRE TAX BILL TO THE COLLECTOR: "RECEIPT MAILED ONLY UPON REQUEST. Wojeski David EXEMPTION VALUE TAX PURPOSE FULL VALUE ESTIMATE PROPERTY DESCRIPTION & LOCATION 13 to 16. DIMENSIONS FR FT 0 09 DEPTH: 180 ACRES: 0.27 CHOOLDISE Broadaibin-Perth THE ASSESSED VALUE OF THIS PROPERTY AS OF 07/01/2011 WAS: 92100 THE UNIFORM PERCENTAGE OF VALUE USED TO ESTABLISH ASSESSMENTS IS: 1 Family Res 90 % THE ASSESSOR ESTIMATES THE FULL VALUE OF THIS PROPERTY AT 102333 Bor 95 Old Parcel =12-01-977.00 YOU MAY BE ELIGIBLE FOR AN EXEMPTION ON FUTURE TAX BILLS, FOR INFO. CALL: 518-883-8628 EEVY DESCRIPTION TAXRATE PERCENT OF CHANGE FROM PRIOR YEAR TOTAL TAX LEVY PER \$1,000 483.370 -66,8 92,100 00 1.52000 NYS Medicaid Mandate 139.99 1,605,933 3.9 92,100,00 5.050000 465.11 NYS Welfare Mandate 298,926 100.0 92,100.00 .940000 86,57 NYS Mandates (Other) 842,718 100.0 92,100.00 2.650000 244.07 Town Tax 283.026 -0.4 92,100.00 .890000 ichool Relevy 81.97 1,804.92 SEE NOTE 1 ON THE BACK OF THIS BILL REGARDING ARREARS PAYMENT PAYMENT SCHEDULE ON TOTAL TAX DUE CUT ALONG THE DASHED LINE TOTAL 2822.63 IF PAID BY 01/31/2012 02/29/2012 03/31/2012 AND RETURN LOWER PORTION TAX DUE BY 01/31/2012 INTEREST WITH PAYMENT 0.00 28.23 56.45 TOTAL DUE 2822.63 2850.86 2879.08 TAXPAYER'S COPY BILL NO: 003074 DUE BY AMOUNT ACCOUNT NO. BANK CODE 01/31/2012 TAX MAP NO. 1 2822.63 LOCATION MAKE CHECKS, DRAFTS, OR TAXES PAID BY CHECK ARE SUBJECT TO COLLECTION MONEY ORDERS PAYABLE TO: LINDA E. EASTMAN P.O. BOX 623 **BROADALBIN NY 12025**

	PAYMENT SCH	EDULE ON TO	TAL TAX DUE	-
IF PAID BY	01/31/2012	02/29/2012	03/31/2012	
INTEREST	0.00	28.23	56.45	
TOTAL DUE	2822.63	2850.86	2879.08	

2012 TAX BILL COUNTY OF FULTON TOWN OF BROADALBIN



518-883-8306

· IF	RECEIPT REQUESTED,
	CHECK HERE

TAXES PAID BY	
REC'D BY & DATE	

Case 1:10-cv-00457-GLS-DRH Document 441-3 Filed 02/10/12 Page 13 of 120

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New Owner:	· · · · · · · · · · · · · · · · · · ·	 		·
New Mailing Address:				
	<u></u>	 		

MAKE CHECKS, GRAPPS 1 OR ONE PORTER SAN SARRED. Document 42012 JAX FINE 02/10/12 Page 14 of 120 **COUNTY OF FULTON** TOWN OF BROADALBIN LINDA E. EASTMAN ACCOUNT NO PAGE NO ROLL SECT. SEQUENCE NO. BILL NO. P.O. BOX 623 9000 1 OF 1 **BROADALBIN NY 12025** 1 3089 003075 FISCAL YEAR HELE WARRANT DATED BANK CODE 518-883-8306 01/01/2012-12/31/2012 12/12/2011 172289 ESTIMATED STATE ALL SEE REVERSE SIDE FOR MORE INFORMATION AND ADDRESS GHANGE FORM IN 14 N MAIN ST CNTY 15,290,790 PERSON JANUARY THRU MARCH: MON., TUES., FRI. & SAT. PAYMENT JOAN NOON, IPM-3PM MARCH 31ST JOAN NOON & IPM-3PM TOWN 164,997 FOR YOUR INFORMATION CLOSED WED. & THUR, EXCEPT FEB. 29TH. IF PROPERTY SOLD, SEND THE ENTIRE TAX BILL TO THE NEW OWNER OR RETURN ENTIRE TAX BILL TO THE COLLECTOR. "RECEIPT MAILED ONLY UPON REQUEST. Wojeski David EXEMPTION VALUE TAX PURPOSE **FULL VALUE ESTIMATE** PROPERTY DESCRIPTION & LOCATION PHOISANA DEPTH: 100 FR FT 80 ACRES: 0.14 CHOOLDIST. Broadalhin-Perth THE ASSESSED VALUE OF THIS PROPERTY AS OF 07/01/2011 WAS: 295000 THE UNIFORM PERCENTAGE OF VALUE USED TO ESTABLISH ASSESSMENTS IS: 1 Family Res 90 % THE ASSESSOR ESTIMATES THE FULL VALUE OF THIS PROPERTY AT 327778 Bor 95 Old Parcel =12-01-979.00 YOU MAY BE ELIGIBLE FOR AN EXEMPTION ON FUTURE TAX BILLS, FOR INFO. CALL: 518-883-8628 PERCENT OF CHANGE FROM PRIOR YEAR AGUSTED BY ANY CHALFED EXE LEVY DESCRIPTION TOTAL TAX LEVY TAXRATE TAXAMOUNT PER \$1,000 County Tax 483,370 -66.8 295,000,00 1.520000 448.40 NVS Medicald Mandate 1,605,933 3.9 295,000.00 5.050000 1,489.75 NYS Welfare Mandate 298,926 100.0 295,000.00 .940000 277.30 NYS Mandates (Other) 842,718 100.0 295,000.00 2,650000 781.75 Town Tax 283,026 -0,4 295,000,00 .890000 262.55 School Relevy 5,781.21 SEE NOTE 1 ON THE BACK OF THIS BILL REGARDING ARREARS PAYMENT PAYMENT SCHEDULE ON TOTAL TAX DUE CUT ALONG THE DASHED LINE TOTAL 9040.96 H PAID BY 01/31/2012 AND RETURN LOWER PORTION 02/29/2012 03/31/2012 DUE BY TAX 01/31/2012 WITH PAYMENT NTEREST 0.00 90.41 180.82 TOTAL DUE 9040.96 9221.78 9131.37 TAXPAYER'S COPY BILL NO: 003075 DUE BY AMOUNT ... ACCOUNT NO. 4 9000 BANK CODE 01/31/2012 TAX MAP NO. 172289 121.7-1-9 9040.96 LOCATION MAKE CHECKS, DRAFTS, OR TAXES PAID BY CHECK ARE SUBJECT TO COLLECTION MONEY ORDERS PAYABLE TO: PAYMENT SCHEDULE ON TOTAL TAX DUE LINDA E. EASTMAN IF PAID BY 01/31/2012 02/29/2012 03/31/2012 P.O. BOX 623 INTEREST 0.00 90.41 180.82 **BROADALBIN NY 12025** TOTAL DUE 9040.96 9131.37 9221.78 518-883-8306 2012 TAX BILL COUNTY OF FULTON TOWN OF BROADALBIN IF RECEIPT REQUESTED, CHECK HERE

Wojeski David

TAXES PAID BY RECID BY & DATE

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New Owner:	
New Mailing Address:	

YOUR PROPERTY TAXES...



The Fullon County Board of Supervisors is providing this information to all property taxpayers in Fulton County to inform them about how State and federal mandates affect their annual property tax bills:

* The 2012 County Budget totals \$93,168,680 and the property tax levy necessary for that budget is \$27,742,581. Of that tax levy amount, 85% is mandated. County government has little or no control over these costs.

"Mandates" are federal or state created programs that are required to be operated by lower level governments. In New York State, most of these mandates are not accompanied by State money to pay for them or are only partially paid for. Because County government relies primarily upon property taxes to operate, expensive State mandates become expensive property taxes on local taxpayers.

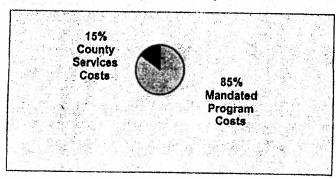
NYS Medicaid Mandate: New York State has the most expensive Medicaid program in the nation. State legislators have authorized optional services for recipients that exceed what is required by federal regulations. Spending per recipient is the highest in the country and nearly exceeds those of California and Texas combined. New York is one of only a few states that mandate county governments to pay a portion of the State's cost. Fulton County's Medicaid bill will be \$13.8 million in 2012 and will increase by 3% every year, as mandated by the State. In 2012, about 50% of the property tax you pay will pay just one bill – Medicaid.

NYS Welfare Mandate: The State has established an extensive system of welfare benefits to assist needy individuals and families. Three central program groups: Public Assistance, Safety Net and Child Welfare cost county property taxpayers \$2,580,000, which is 9% of this year's tax levy.

NYS Mandates (other): State legislators mandate numerous other expenses included in Early Intervention services, probation, indigent defense, youth detention and the public pension system. These mandates cost county property taxpayers \$7,247,599, which is 26% of this year's tax levy.

As illustrated in the chart below, research data shows that the nine state-mandated programs summarized above account for about 85% of the property tax levy in Fulton County.

2012 PROPERTY TAX LEVY (\$27,742,581)



Prepared by the Fulton County Board of Supervisors and the Fulton County Budget Office.

References: New York State Association of Counties research data; County of Fulton Budget data, 1995-2012.

STATE & FEDERAL REPRESENTATIVES

NYS Governor:

Andrew M. Cuomo
Executive Chamber
NYS Capital
Albany, NY 12224
(518) 474-8390
Website: governor.ny.gov

NYS Senator:

Hugh Farley
706 Legislative Office Building
Albany, NY 12247
(518) 455-2181 (518) 455-2271 (fax)
Website: farley@nysenate.gov

NYS Assemblyman:

Marc Butler
318 Legislative Office Building
Albany, NY 12248
(518) 455-5393 (518) 455-5889 (fax)
Website: assembly.state.ny.us/mem/Marc-W-Butler

United States Senators:

Charles Schumer
Leo O'Brien Building
Room 420
Albany, NY 12207
(518) 431-4070 (518) 431-4076 (fax)
Website: schumer.senate.gov

Kirsten Gillibrand Leo O'Brien Building 11A Clinton Avenue Room 821 Albany, NY 12207 (518) 431-0120 (518) 431-0128 (fax) Website: gillibrand.senate.gov

United States Congressmen:

Paul Tonko
61 Columbia Street
4th Floor
Albany, NY 12210
(518) 465-0700 (518) 427-5017 (fax)
Website: tonko.house.gov

Bill Owens 120 Washington Street Suite 200 Watertown, NY 13601-3370 (315) 782-3150 (315) 782-1291 (fax) Website: owens.house.gov

EXHIBIT B

BROADALBIN-PERTH CSD

Notice of 2010 School Tax

NYS Taxation and

Finance School Code: 065

TAXPAYER COPY

The total amount of local assistance to be received from the State of New York during the school year July 1, 2010 - June 30, 2011 is \$15,721,673.00 The estimated tax to be raised is \$11,905,622.00 % Changed from prior year 14.3200



BROADALBIN-PERTH CSD 20 PINE STREET BROADALBIN NY 12025 770

ADDRESS:

TOWN:

SBL:

SWIS: PROPERTY CLASS:

210

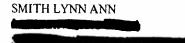
Broadalbin

PROPERTY DESCRIPTION

ESCROW CODE:

Your tax savings this year resulting from the New York State school

tax relief (STAR) program is: \$0.00



Full Market Value as of January 01, 2010 Total Assessed Value as of July 01, 2010 Uniform Percentage of Value

Exemption

Ex Amt

\$102,333.00 \$92,100.00

90.00

Full Ex Amt

 PROPERTY TAXES
 Taxable

 Taxing Purpose
 Assessed Value
 Rate per \$1000
 Total Due

 SCHOOL TAX
 \$92,100.00
 17.030673
 \$1,568.53

TOTAL TAXES DUE BY

BY 09/30/2010

\$1,568.53

If Paid Between 10/01/2010 - 10/30/2010

OFFICE HOURS

LOBBY:

Penalty Penalty Amt
2.00 % \$31.37

\$31.37 Total Due \$31.37 \$1,599.90

US Postmark determines date of payment.

MAKE CHECKS OR MONEY ORDERS PAYABLE TO:

BROADALBIN-PERTH TAX COLLECTOR

MAIL PAYMENT WITH REMITTANCE STUB TO:

BROADALBIN-PERTH TAX COLLECTOR

C/O CITIZENS BANK

PO BOX 307

BROADALBIN NY 12025

DRIV

DRIVE UP: MONDAY - THURSDAY 9 AM - 4 PM

9 AM - 4 PM

9 AM - 5 PM

FRIDAY

MONDAY - THURSDAY

FRIDAY 9 AM - 5 PM

PENALTIES

SEPT 1 - SEPT 30 NO PENALTY OCT 1 - OCT 30 2% PENALTY

NO PAYMENT TO SCHOOL TAX COLLECTOR AFTER OCT 30, 2010

BROADALBIN-PERTH SCHOOL PHONE NUMBER (518) 954-2510

PAY IN PERSON AT:

CITIZENS BANK

BROADALBIN OFFICE (518) 883-3411 9 NORTH MAIN STREET

BROADALBIN, NEW YORK 12025

BROADALBIN-PERTH CSD

Notice of 2010 School Tax

NYS Taxation and Finance School Code: 065

TAXPAYER COPY

The total amount of local assistance to be received from the State of New York during the school year July 1, 2010 - June 30, 2011 is \$15,721,673.00 The estimated tax to be raised is \$11,905,622.00 % Changed from prior year 14.3200



BROADALBIN-PERTH CSD 20 PINE STREET BROADALBIN NY 12025

769

ADDRESS:

TOWN:

SBL: SWIS:

PROPERTY CLASS:

314

Broadalbin

PROPERTY DESCRIPTION

ESCROW CODE:

SMITH LYNN ANN

Your tax savings this year resulting from the New York State school tax relief (STAR) program is: \$0.00

Full Market Value as of January 01, 2010 Total Assessed Value as of July 01, 2010 Uniform Percentage of Value

Ex Amt

\$44,444.00 \$40,000.00

90.00

Exemption

Full Ex Amt

 PROPERTY TAXES
 Taxable

 Taxing Purpose
 Assessed Value
 Rate per \$1000
 Total Due

 SCHOOL TAX
 \$40,000.00
 17.030673
 \$681.23

TOTAL TAXES DUE	BY 09	/30/2010	\$681.23
If Paid Between	Penalty	Penalty Amt	Total Due
10/01/2010 - 10/30/2010	2.00 %	\$13.62	\$694.85
US Postma	rk determir	nes date of payme	nt.

MAKE CHECKS OR MONEY ORDERS PAYABLE TO: BROADALBIN-PERTH TAX COLLECTOR

MAIL PAYMENT WITH REMITTANCE STUB TO:

BROADALBIN-PERTH TAX COLLECTOR

C/O CITIZENS BANK

PO BOX 307

BROADALBIN NY 12025

OFFICE HOURS

LOBBY: MONDAY - THURSDAY

9 AM - 4 PM FRIDAY

9 AM - 5 PM

PENALTIES
SEPT 1 - SEPT 30 NO PENALTY
OCT 1 - OCT 30 2% PENALTY

NO PAYMENT TO SCHOOL TAX COLLECTOR AFTER OCT 30, 2010

DRIVE UP: MONDAY - THURSDAY

9 AM - 4 PM FRIDAY 9 AM - 5 PM BROADALBIN-PERTH SCHOOL PHONE NUMBER (518) 954-2510

PAY IN PERSON AT:

CITIZENS BANK BROADALBIN OFFICE (518) 883-3411 9 NORTH MAIN STREET BROADALBIN. NEW YORK 12025

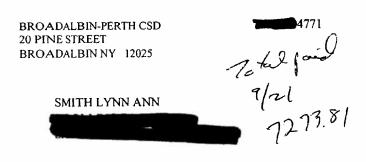
BROADALBIN-PERTH CSD

Notice of 2010 School Tax NYS Taxation and Finance School Code: 065

TAXPAYER COPY

The total amount of local assistance to be received from the State of New York during the school year July 1, 2010 - June 30, 2011 is \$15,721,673.00 The estimated tax to be raised is \$11,905,622.00 % Changed from prior year 14.3200





PROPERTY DESCRIPTION

ADDRESS: TOWN:

SBL:

SWIS:

210 PROPERTY CLASS:

ESCROW CODE:

Broadalbin

Your tax savings this year resulting from the New York State school tax relief (STAR) program is: \$0.00

Full Market Value as of January 01, 2010 Total Assessed Value as of July 01, 2010 Uniform Percentage of Value

Ex Amt

\$327,778.00 \$295,000.00

90.00 Full Ex Amt PROPERTY TAXES Taxable Assessed Value Taxing Purpose Rate per \$1000 Total Due \$295,000.00 17.030673 SCHOOL TAX \$5,024.05

TOTAL TAXES DUE BY 09/30/2010

\$5,024.05

If Paid Between 10/01/2010 - 10/30/2010

Penalty Amt Penalty 2.00 % \$100.48

Total Due \$5,124.53

US Postmark determines date of payment.

MAKE CHECKS OR MONEY ORDERS PAYABLE TO:

BROADALBIN-PERTH TAX COLLECTOR

MAIL PAYMENT WITH REMITTANCE STUB TO:

BROADALBIN-PERTH TAX COLLECTOR

C/O CITIZENS BANK

PO BOX 307

Exemption

BROADALBIN NY 12025

PAY IN PERSON AT:

CITIZENS BANK BROADALBIN OFFICE (518) 883-3411 9 NORTH MAIN STREET BROADALBIN, NEW YORK 12025

OFFICE HOURS

MONDAY - THURSDAY LOBBY:

9 ΛM - 4 PM FRIDAY

9 AM - 5 PM

DRIVE UP: MONDAY - THURSDAY

9 AM - 4 PM **FRIDAY**

9 AM - 5 PM

PENALTIES

SEPT 1 - SEPT 30 NO PENALTY OCT 1 - OCT 30 2% PENALTY

NO PAYMENT TO SCHOOL TAX COLLECTOR AFTER OCT 30, 2010

BROADALBIN-PERTH SCHOOL PHONE NUMBER (518) 954-2510

EXHIBIT C

SLOCUM, DEANGELUS & ASSOCS, CPA'S PC 974 ALBANY-SHAKER ROAD

LATHAM, NY 12110 (518) 783-6000 Client September 30, 2011

THOMAS URBELIS

DAVID L & LYNN A SMITH IRREV

TRUST U/A 8/4/04

518

FEDERAL FORMS

Form 1041 Schedule D

Schedule E p2 Form 8582 2010 U.S. Income Tax Return for Estates & Trusts

Capital Gains and Losses

Supplemental Income and Loss Passive Activity Loss Limitations

NEW YORK FORMS

Form IT-205 Form IT-370-PF 2010 New York Fiduciary Income Tax Return NY Application for Automatic Extension

FEE SUMMARY

Preparation Fee

\$ 450.00

Amount Due

\$ 450.00

Pard reemburanet

EXHIBIT D

Cument 441-3 Filed: 02/2012 ARage:2550 of 120

ACCOUNT NUMBER

PLEASE PAY BY

AMOUNT DUE

www.nationalgridus.com

3103

Sep 10, 2010

\$88.30

CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES 1-888-932-0301

GAS OR ELECTRIC EMERGENCIES 1-800-892-2345

(Does not replace 911 emergency medical service)

POWER OUTAGE OR DOWNED LINE

1-800-867-5222

ADDRESS 300 Erie Blvd West Syracuse, NY 13202

DATE BILL ISSUED Aug 17, 2010

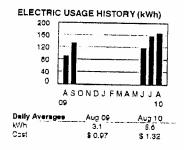
ACCOUNT BALANCE		
Previous Balance		38.60
Payment Received on AUG 5 (ACH)	THANK YOU	- 38.60
Current Charges		
	Amount Due ▶	+ 88.30 \$ 88.30

To avoid late payment charges of 1.5%, \$ 88.30 must be received by Sep 10 2010.

SUMMARY OF CURRE	T CHARGES			
	DELIVERY SERVICES	SUPPLY SERVICES	OTHER CHARGES/ ADJUSTMENTS	TOTAL
Electric Service	26.34	13.36		39.70
Other Charges/Adjustments			48.60	48.60
Total Current Charges	\$ 26.34	\$ 13.36	\$ 48.60	\$ 88.30

- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value of \$ 1.37.
- NOTICE: In compliance with an update provided in the rate plan approved May 2009, new gas delivery pricing will take effect on May 29, 2010. These new gas delivery rates will be posted on www.nationalgrid.com/rates. Questions? Please call 1-800-642-4272.
- PAYMENT CONCERNS?: We're here to help you. We have several plans that can help you manage your energy bills. Go to www.nationalgridus.com/ paymentoptions to find out more or call us at the number on your bill.
- GO PAPERLESS. RECEIVE AND PAY YOUR BILLS ONLINE: Help improve the environment by managing your bills online. Get started today - go to www.nationalgridus.com/gopaperless.

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BROADALBIN NY 12025

www.nationalgridus.com

ACCOUNT NUMBER 3107

Sep 10, 2010

AMOUNT DUE \$ 347.35

CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES 1-888-932-0301

GAS OR ELECTRIC EMERGENCIES 1-800-892-2345

(Does not replace 911 emergency medical service)

POWER OUTAGE OR DOWNED LINE 1-800-867-5222

ADDRESS

300 Erie Blvd West Syracuse, NY 13202

DATE BILL ISSUED Aug 17, 2010

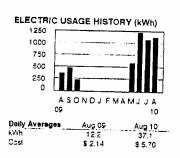
ACCOUNT BALANCE		
Previous Balance		160.05
Payment Received on AUG 5 (ACH)	THANKS	166.35
- syment necessed on Aca 3 (Ach)	THANK YOU	- 166,35
Current Charges		
		+ 347.35
	Amount Due ▶	\$ 347.35

To avoid late payment charges of 1.5%, \$ 347.35 must be received by Sep 10 2010.

SUMMARY OF CURREN	IT CHARGES			
	DELIVERY SERVICES	SUPPLY	OTHER CHARGES: ADJUSTMENTS	TOTAL
Electric Service	81.87	89.13		
Other Charges/Adjustments	- ,, - ,	09.10		171.00
			176.35	176.35
Total Current Charges	\$ 81.87	\$ 89.13	\$ 176.35	\$ 347.35

- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value of \$ 9.15.
- NOTICE: In compliance with an update provided in the rate plan approved May 2009, new gas delivery pricing will take effect on May 29, 2010. These new gas delivery rates will be posted on www.nationalgrid.com/rates. Questions? Please call 1-800-642-4272.
- PAYMENT CONCERNS?: We're here to help you. We have several plans that can help you manage your energy bills. Go to www.nationalgridus.com/ paymentoptions to find out more or call us at the number on your bill.
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BROADALBIN NY 12025

ACCOUNT NUMBER

PLEASE PAY BY

AMOUNT DUE

www.nationalgridus.com

3101

Sep 10, 2010

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\$ 87.53

CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES

1-888-932-0301

GAS OR ELECTRIC EMERGENCIES
1-800-892-2345

(Does not replace 911 emergency medical service)

POWER OUTAGE OR DOWNED LINE 1-800-867-5222

ADDRESS 300 Erie Blvd West Syracuse, NY 13202

DATE BILL ISSUED Aug 17, 2010

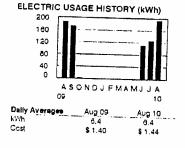
THANKIYOU	34.24
THANK YOU	- 34.24
	+ 87.53
Amount Due	\$ 87.53
	THANK YOU Amount Due ▶

To avoid late payment charges of 1.5%, \$ 87.53 must be received by Sep 10 2010.

SUMMARY OF CURREN	IT CHARGES			
	DELIVERY SERVICES	SUPPLY	OTHER CHARGES: ADJUSTMENTS	TOTAL
Electric Service	27.85	15.44		
Other Charges/Adjustments		10,44		43.29
			44.24	44.24
Total Current Charges	\$ 27.85	\$ 15.44	\$ 44.24	\$ 87 53

- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value of \$ 1.58.
- NOTICE: In compliance with an update provided in the rate plan approved May 2009, new gas delivery pricing will take effect on May 29, 2010. These new gas delivery rates will be posted on www.nationalgrid.com/rates. Questions? Please call 1-800-642-4272.
- PAYMENT CONCERNS?: We're here to help you. We have several plans that can help you manage your energy bills. Go to www.nationalgridus.com/paymentoptions to find out more or call us at the number on your bill.
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www.nationalgridus.com

ACCOUNT NUMBER PLEASE PAY BY

AMOUNT DUE

CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES 1-888-932-0301

GAS OR ELECTRIC EMERGENCIES 1-800-892-2345

(Does not replace 911 emergency medical service)

POWER OUTAGE OR DOWNED LINE 1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

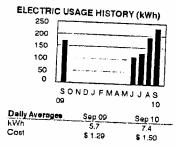
DATE BILL ISSUED Sep 16, 2010

	3101	Oct 10, 2010	\$ 47.02
ACCOUNT BALANCE			
Previous Balance			
Payment Received on SEP 8 (Check)	THANK	VOL	87.53
Current Charges	THANK	<u> </u>	- 87.53
	A		+ 47.02
T	Amount Du	e ▶	\$ 47.02

To avoid late payment charges of 1.5%, \$ 47.02 must be received by Oct 10 2010.

SUMMARY OF CURR	ENT CHARGES			
	DELIVERY SERVICES			
Electric Service	31.41	15.10		TOTAL
Other Charges/Adjustments		15.10		46.51
Total Current Charges	\$ 31.41		0.51	0.51
National Grid hung le		\$ 15.10	\$ 0.51	\$ 47.02

- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value
- PAYMENT CONCERNS?: We're here to help you. We have several plans that can help you manage your energy bills. Go to www.nationalgridus.com/ paymentoptions to find out more or call us at the number on your bill.
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ACCOUNT NUMBER PLEASE PAY BY 3103

Oct 10, 2010

AMOUNT DUE

www.nationalgridus.com

CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES 1-888-932-0301

GAS OR ELECTRIC EMERGENCIES 1-800-892-2345

(Does not replace 911 emergency medical service)

POWER OUTAGE OR DOWNED LINE 1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

DATE BILL ISSUED Sep 16, 2010

	Oct 10, 2010	\$ 37.31
ACCOUNT BALANCE		
Previous Balance		
Payment Received on SEP 8 (Check)	THANKSYON	88.30
Current Charges	THANK YOU	- 88.30
		+ 37.31
Townstates	Amount Due ▶	\$ 37.31

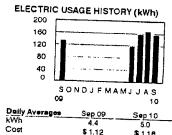
To avoid late payment charges of 1.5%, \$ 37.31 must be received by Oct 10 2010.

SUMMARY OF CURRE	NT CHARGES			
	DELIVERY SERVICES	SUPPLY	OTHER CHARGES/ ADJUSTMENTS	Total
Electric Service	26.55	10.18		TOTAL
Other Charges/Adjustments		10.10		36.73
			0.58	0.58
Total Current Charges	\$ 26.55	\$10.18	\$ 0.58	\$ 37.31

National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value of \$ 2.12.

PAYMENT CONCERNS?: We're here to help you. We have several plans that can help you manage your energy bills. Go to www.nationalgridus.com/ paymentoptions to find out more or call us at the number on your bill.

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ACCOUNT NUMBER

PLEASE PAY BY Oat 10 00.

AMOUNT DUE

www.nationalgridus.com CUSTOMER SERVICE

1-800-642-4272

AUTOMATED SERVICES 1-888-932-0301

GAS OR ELECTRIC EMERGENCIES

1-800-892-2345

(Does not replace 911 emergency medical service)

POWER OUTAGE OR DOWNED LINE 1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Bivd West Syracuse, NY 13202

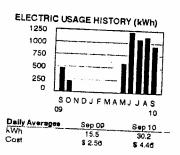
DATE BILL ISSUED Sep 16, 2010

	3107 Oct	10, 2010 \$ 141.0 4
ACCOUNT BALANCE		
Previous Balance		
Payment Received on SEP 8 (Check)	THANKNON	347.35
Current Charges	THANK YOU	- 347.35
	A	+ 141.04
To avoid late nevment charges at 1 50/	Amount Due >	\$ 141.04

To avoid late payment charges of 1.5%, \$ 141.04 must be received by Oct 10 2010.

SUMMARY OF CURRE		S		
Electric Service	DELIVERY SERVICES	SUPPLY SERVICES		
Other Charges/Adjustments	77.03	61.51		TOTAL 138.54
Total Current Charges	\$ 77.03		2.50	2.50
A Notional City	\$ 77.03	\$ 61.51	\$ 2.50	\$ 141.04

- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value
- PAYMENT CONCERNS?: We're here to help you. We have several plans that can help you manage your energy bills. Go to www.nationalgridus.com/ paymentoptions to find out more or call us at the number on your bill.
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Actual

Estimated

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BROADALBIN NY 12025

ACCOUNT NUMBER 3101

PLEASE PAY BY Nov 10, 2010

AMOUNT DUE \$ 31.48

www.nationalgridus.com

CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES 1-888-932-0301

GAS OR ELECTRIC EMERGENCIES 1-800-892-2345

(Does not replace 911 emergency medical service)

POWER OUTAGE OR DOWNED LINE 1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

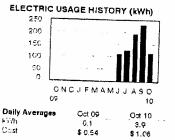
DATE BILL ISSUED Oct 15, 2010

		\$ 31.48
ACCOUNT BALANCE		
Previous Balance		
Payment Received on OCT 7 (Check)	THANKNOU	47.02
	THANK YOU	- 47.02
Current Charges		
	Amount Dec.	+ 31.48
	Amount Due ▶	\$ 31 40

To avoid late payment charges of 1.5%, \$ 31.48 must be received by Nov 10 2010.

SUMMARY OF CURRE	NT CHARGES		
	DELIVERY SERVICES	SUPPLY	
Electric Service	24.84	SERVICES 6.64	TOTAL
Total Current Charges	\$ 24.84	\$ 6.64	31.48 \$ 31.48

- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value of \$ 0.00.
- NOTICE: Our bill payment address will change beginning on 10/20/10. You will not need to change anything if you pay with the bill stub, use our on-line paying services or have clirect pay. If you would like more information, please go to www.nationalgridus.com.
- PAYMENT CONCERNS?: We're here to help you. We have several plans that can help you manage your energy bills. Go to www.nationalgridus.com/ paymentoptions to find out more or call us at the number on your bill.
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www.nationalgridus.com

ACCOUNT NUMBER

PLEASE PAY BY

AMOUN

3107

Nov 10, 2010

\$ 26.73

CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES 1-888-932-0301

GAS OR ELECTRIC EMERGENCIES
1-800-892-2345

(Does not replace 911 emergency medical service)

POWER OUTAGE OR DOWNED LINE 1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

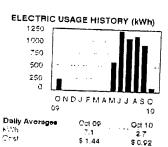
Oct 15, 2010

	5107	100 10, 2010	\$ 26.73
ACCOUNT BALANCE			
Previous Balance			
Payment Received on OCT 7 (Check)	THANK	· ·	141.04
Current Charges	THANK	YOU	- 141.04
			+ 26.73
	Amount Due	9 ▶	\$ 26,73

To avoid late payment charges of 1.5%, \$ 26.73 must be received by Nov 10 2010.

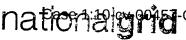
SUMMARY OF CURRE	NT CHARGES		
Minute of the second	DELIVERY SERVICES	SUPPLY SERVICES	TOTAL
Electric Service	22.20	4.53	70TAL 26.73
Total Current Charges	\$ 22.20	\$ 4.53	\$ 26.73

- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value
- NOTICE: Our bill payment address will change beginning on 10/20/10. You will not need to change anything if you pay with the bill stub, use our on-line paying services or have direct pay. If you would like more information, please go to www.nationalgridus.com.
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Actual Estimated

KEEP THIS PORTICITION YOUR RECORDS.



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BROADALBIN NY 12025

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ACCOUNT NUMBER 3103

PLEASE PAY BY Nov 10, 2010 AMOUNT DUE \$ 26.06

www.nationalgridus.com

CUSTOLIER SERVICE 1-800-642-4272

AUTOMATED SERVICES 1-888-932-0301

GAS OR ELECTRIC EMERGENCIES 1-800-892-2345

(Does not replace 911 emergency medical service)

POWER OUTAGE OR DOWNED LINE 1-800-867-5222

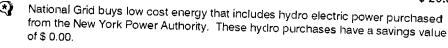
CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

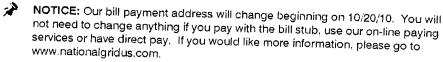
DATE BILL ISSUED Oct 15, 2010

		9 20.00
ACCOUNT BALANCE		
Previous Balance		
Payment Received on OCT 7 (Check)	TURANUCUALI	37.31
	THANK YOU	- 37.31
Current Charges		
		+ 28.06
	Amount Due >	\$ 26.08

To avoid late payment charges of 1.5%, \$ 26.06 must be received by Nov 10 2010.

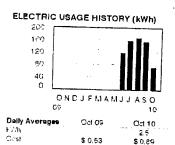
SUMMARY OF CURRE	NT CHARGES		
	DELIVERY SERVICES	SUPPLY SERVICES	TOTAL
Electric Service	21.83	4.23	26.06
Total Current Charges	\$ 21.83	\$ 4.23	\$ 26.06





PAYMENT CONCERNS?: We're here to help you. We have several plans that can help you manage your energy bills. Go to www.nationalgridus.com/ paymentoptions to find out more or call us at the number on your bill.

GO PAPERLESS. RECEIVE AND PAY YOUR BILLS ONLINE: Help improve the environment by managing your bills online. Get started today - go to www.nationalgridus.com/gopaperless.



■ Actual Estimated

Case 1:10-cv-00457-GLS-DRHJ.,Document 02/10/1 of 120 PLEASE PAY BY AMOUNT DUE nationalgri Dec 9, 2010 \$ 16.54 300 Erie Blyd West SEPTER ACCEPIT ENGLISHED Syracuse NY 13202-0960 \$ landabladalladladladlababbabbabbabball *******AUTO**3-DIGIT 128 NATIONAL GRID LYNN SMITH PO BOX 11742 06389 NEWARK NJ 97191-4742 MadadadMaaadhdallaabdalabdalabdal 000001654 26175731013000001654343 ACCOUNT MULIBER PLEASE PAY BY nationalgrid **AMOUNT DUE** 3107 Dec 9, 2010 \$ 16.54 300 Ene Blud West Syracuse NY 13202-0950 ELITER AMOPUT ELICICISED hallaldalalladladlalaldaldlaldlanddlall All the later of the letters at the factor of the letters *******AUTO**3-DIGIT 128 LYNN SMITH NATIONAL GRID PO BOX 11742 06390 NEWARK NJ 07101-4742 MadadadManabballadiabbalabbalab 000001654 26375731078000001654343 HER COURSES FOR DR. LITERARDS FALLERED ACCOUNT HUMBER nationalgrid PLEASE PAY BY AMOUNT DUE 3103 Dec 9, 2010 \$ 16.54 300 Erie Blud West ELITER ALIGUITT ENGLIGED Syracuse NY 13202-0960 \$ hadadadadhadhadhadadhadadhaaddhaaddhad *******AUTO**3-DIGIT 128 NATIONAL GRID LYNN SMITH PO BOX 11742 06388 NEWARK NJ 07101-4742 MadadadMaaaddadbabtaladddaddadd

POCUMENT 441-3 Filed 92/10/12 Pe中島伊 195 of 120

ACCOUNT NUMBER

AMOUNT DUE

www.nationalgridus.com

3103

Jan 8, 2011

\$ 16.54

CUSTOMER SERVICE
1-800-642-4272

AUTOMATED SERVICES 1-888-932-0301

GAS OR ELECTRIC EMERGENCIES 1-800-892-2345

(Does not replace 911 emergency medical service)

POWER OUTAGE OR DOWNED LINE 1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

DATE BILL ISSUED Dec 15, 2010

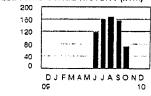
ACCOUNT BALANCE		
Previous Balance		16.54
Payment Received on DEC 9 (Check)	THANK YOU	- 16.54
Gurrent Charges		+ 16.54
	Amount Due ▶	\$ 16 54

To avoid late payment charges of 1.5%, \$ 16.54 must be received by Jan 8 2011.

SUMMARY OF CURRE	NT CHARGES		
	DELIVERY SERVICES	SUPPLY SERVICES	TOTAL
Electric Service	16.54	0.00	16.54
Total Current Charges	\$ 16.54		\$ 16.54

- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value
- NOTICE: Our bill payment address will change beginning on 10/20/10. You will not need to change anything if you pay with the bill stub, use our on-line paying services or have direct pay. If you would like more information, please go to www.nationalgridus.com.
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0.5		10
Daily Averages	Dec 09	Dec 10
kWh		
Cost	\$ 0.55	\$ 0.53

1 lentimeted

Pd 1/1/11 rembuseble 4 H9.62

ACCOUNT NUMBER

www.nationalgridus.com

3107

Jan 8, 2011

\$ 16.54

CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES 1-888-932-0301

GAS OR ELECTRIC EMERGENCIES 1-800-892-2345

(Does not replace 911 emergency medical service)

POWER OUTAGE OR DOWNED LINE 1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

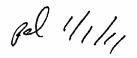
DATE BILL ISSUED Dec 15, 2010

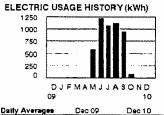
ACCOUNT BALANCE		
Previous Balance		16.54
Payment Received on DEC 9 (Check)	THANK YOU	- 16.54
Current Charges		+ 16.54
	Amount Due ▶	\$ 16,54

To avoid late payment charges of 1.5%, \$ 16.54 must be received by Jan 8 2011.

SUMMARY OF CURF	RENT CHARGES		
	DELIVERY	SUPPLY	
	SERVICES	SERVICES	TOTAL
Electric Service	16.54	0.00	16.54
Total Current Charges	\$ 16.54		\$ 16 54

- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value of \$ 0.00.
- NOTICE: Our bill payment address will change beginning on 10/20/10. You will not need to change anything if you pay with the bill stub, use our on-line paying services or have direct pay. If you would like more information, please go to www.nationalgridus.com.
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Dally Averages kWh Dec 10 Cost \$ 0.55 \$ 0.53

M Δetual Fetimated

Document 441-3 Filed 902/110/12 200 Page 137 of 120

ACCOUNT NUMBER **3**101 Jan 8, 2011

AMOUNT DUE \$ 16.54

www.nationalgridus.com

CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES 1-888-932-0301

GAS OR ELECTRIC EMERGENCIES 1-800-892-2345

(Does not replace 911 emergency medical service)

POWER OUTAGE OR DOWNED LINE 1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

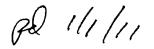
DATE BILL ISSUED Dec 15, 2010

ACCOUNT BALANCE		
Previous Balance		40.5
Payment Received on DEC 9 (Check)	THANKA	16.54
The state of the s	THANK YOU	- 16.54
Current Charges		+ 16.54
<u> </u>	Amount Due ▶	
	THROUGH DUC P	\$ 16.54

To avoid late payment charges of 1.5%, \$ 16.54 must be received by Jan 8 2011.

SUMMARY OF CURRE	NT CHARGES		
	DELIVERY SERVICES	SUPPLY SERVICES	TOTAL
Electric Service	16.54	0.00	16.54
Total Current Charges	\$ 16.54		\$ 16.54

- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value of \$ 0.00.
- NOTICE: Our bill payment address will change beginning on 10/20/10. You will not need to change anything if you pay with the bill stub, use our on-line paying services or have direct pay. If you would like more information, please go to www.nationalgridus.com.
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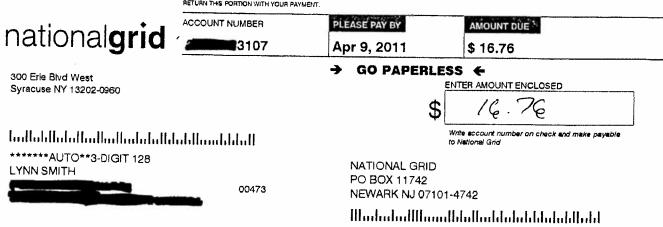
ELECTRI 250	C USAGE HIST	ORY (kWh)
200		
150		
100		
50 0		
	DJFMAMJ	JASOND
Daily Averag	es Dec 09	Dec 10

\$ 0.55

Actual Estimated

Case 1:10-cv-00457-GLScDRH-LUNDScument 441.3 Files Filed 02/10/12 Page 38 of 120 nationalgrid AMOUNT DUE Mar 10, 2011 \$ 33,08 300 Ene Bl. d West Syracuse NY 13202-0960 Enderson August \$ hadhddhafalladladdalalldaldhaaddall ******AUTO**3-DIGIT 128 LYNN SMITH NATIONAL BRID FO BOX 11742 00510 NEW ARK NU STICK LITTLE Madadalllaadkidhekirkdiiskohilid 000001654 25975731030000003308069 nationalgrid ACCOUNT NUMBER PLEASE PAY BY AMOUNT DUE Mar 10, 2011 \$ 33,08 CCO Ene Bl. d West Syraduse NY 13202-0960 BUTTER HITCHT CHOLDERS \$ hadlaldladilladladladlaldladlaadladl 1-14-14 AUTO 143-DIGIT 128 J'NN SMITH NATIONAL GRID PO BOX 11742 00512 NEWARK NJ 57101-4742 MadadadMaaddadhabdaddaddadd nationalgrid ACCOUNT NUMBER PLEASE PAY BY AMOUNT DUE Mar 10, 2011 \$ 33.08 300 Ene Blad Clast S, racuse MY 13202-0960 BUTER ON A PUR RIVER INFO \$ hallahllahalladladlalalahdlahllaadlall ********AUTO**3-DIGIT 128 LYNN SMITH NATIONAL GRID PO BOX 11742 00511 NEWARK NJ 07101-4745 Markala Maradhi alka idai aldi dalah dal F4080EE000000101E727145 +64100000

national grid	3101	Apr 9, 2011	\$ 16.79
300 Erie Blvd West		→ GO PAPE	_
Syracuse NY 13202-0960			ENTER AMOUNT ENCLOSED
			\$ 16.79
hadlalaladalladladladlaladlaladladladladl	ոհհահետ		Write account number on check and make pay to National Grid
LYNN SMITH		NATIONAL GR	
	00472	PO BOX 11742 NEWARK NJ 0	
		Madadadi	
national grid	2400	PLEASE PAY BY	AMOUNT DUE
riacion langina	3103	Apr 9, 2011	\$ 16.79
300 Erie Blvd West Syracuse NY 13202-0960	3103		\$ 16.79 RLESS ← ENTER AMOUNT ENCLOSED
300 Erie Blvd West	3103		RLESS +
300 Erie Blvd West Syracuse NY 13202-0960			RLESS + ENTER AMOUNT ENCLOSED
300 Erie Blvd West Syracuse NY 13202-0960		→ GO PAPE	RLESS ← ENTER AMOUNT ENCLOSED **Write account number on check and make part to National Grid**
300 Erie Blvd West Syracuse NY 13202-0960		O PAPE NATIONAL GI PO BOX 1174	RLESS ← ENTER AMOUNT ENCLOSED Write account number on check and make part to National Grid RID 2
300 Erie Blvd West Syracuse NY 13202-0960		O PAPE O PAPE	RLESS ← ENTER AMOUNT ENCLOSED Write account number on check and make parts to National Grid RID 2 07101-4742
300 Erie Blvd West Syracuse NY 13202-0960		O PAPE O PAPE	RLESS ← ENTER AMOUNT ENCLOSED Write account number on check and make part to National Grid RID 2
300 Erie Blvd West Syracuse NY 13202-0960	00471	O PAPE O PAPE	RLESS ← ENTER AMOUNT ENCLOSED Write account number on check and make participal Grid RID 2 07101-4742
300 Erie Blvd West Syracuse NY 13202-0960	00471	O PAPE O PAPE	RLESS ← ENTER AMOUNT ENCLOSED Write account number on check and make participal Grid RID 2 07101-4742
300 Erie Blvd West Syracuse NY 13202-0960	00471	O PAPE O PAPE	RLESS ← ENTER AMOUNT ENCLOSED Write account number on check and make participal Grid RID 2 07101-4742
300 Erie Blvd West Syracuse NY 13202-0960	00471 SOUD 16 79 259757	→ GO PAPE NATIONAL GI PO BOX 1174 NEWARK NJ	RLESS ← ENTER AMOUNT ENCLOSED Write account number on check and make property of the property
300 Erie Blvd West Syracuse NY 13202-0960 Indiadalladalladalladalladalladalladallad	00471 SC	** GO PAPE *** ** ** ** ** ** ** ** **	RLESS ← ENTER AMOUNT ENCLOSED Write account number on check and make participal Grid RID 2 07101-4742





Mar 11, 2011 to Apr 11, 2011

ACCOUNT NUMBER

3103

PLEASE PAY BY May 8, 2011

AMOUNT DUE \$18.54

Enrollment Information

To enroll with a supplier or change to another supplier, you will need the following information about your account: Loadzone Capital

Acct No: 25975-73103

Cycle: 11, SMIT

Electric Usage History

Month	kWh	Month	kWh
Apr 10	0	Nov 10	0
May 10	. 0	Dec 10	0
Jun 10	117	Jan 11	0
Jul 10	157	Feb 11	0
Aug 10	167	Mar 11	0
Sep 10	155	Apr 11	0
Oct 10	72		

Choosing an Energy Supplier You can choose who supplies your energy. No matter which energy supplier you choose, National Grid will continue to deliver energy to you safely, efficiently and reliably. We will also continue to provide your customer service, including emergency response and storm restoration. National Grid is dedicated to creating an open energy market that lets you choose from a variety of competitive energy suppliers, who may offer different pricing options. For information on authorized energy suppliers and how to choose, please visit us online at www.nationalgridus.com/energychoice

DETAIL OF CURRENT CHARGES

Delivery Services

Service P	Period	No. of days	Current Reading •	Previous Reading	*	Total Usage
Mar 1	1 - Apr 11	31	2527 Actual	2527 Actual		0 kWh
METER	NUMBER 30709365	NEXT SCHEDULED	READ DATE MAY 13			
RATE	Electric SC1 Nor	n Heat				
	Basic Service (n	ot including us	a ge)			16.21
	Tariff Surcharge		2.04082 %			0.33
			Total Deliver	y Services		\$ 16.54

▶ For Your Information

The following charges are already included in the "Delivery Services" portion of your bill. If you were to choose an alternate supplier, billing charges may be included, instead, in that suppliers' charges. **Billing Services**

Billing **Total Billing Services**

2d 49.62 4/28 Trust



1.15

\$1.15

nationalgrid

LYNN SMITH

BROADALBIN NY 12025

Mar 11, 2011 to Apr 11, 2011

ACCOUNT NUMBER

3107

May 8, 2011

AMOUNT DUE \$ 16.54

www.nationalgridus.com

CUSTOMER SERVICE

1-800-642-4272

AUTOMATED SERVICES

1-888-932-0301

GAS EMERGENCIES

1-800-892-2345

(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES

1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Bivd West Syracuse, NY 13202

DATE BILL ISSUED
Apr 14, 2011

→	GO	PA	PEI	RLE	:55	*

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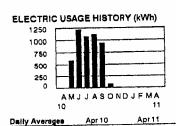
ACCOUNT BALANCE

ACCOOK! BALANGE		
Previous Balance		16.76
Payment Received on MAR 29 (Check)	THANK YOU	- 16.76
Current Charges		+ 16.54
Ourient Gridiges	Amount Due ▶	\$ 16.54

To avoid late payment charges of 1.5%, \$ 16.54 must be received by May 8 2011.

SUMMARY OF CURRENT CHARGES DELIVERY SERVICES SUPPLY SERVICES TOTAL Electric Service 16.54 0.00 16.54 Total Current Charges \$ 16.54 \$ 16.54

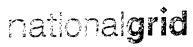
- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value of \$ 0.00.
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\$ 0.51

Cost

\$ 0.53



Mar 11, 2011 to Apr 11, 2011

ACCOUNT NUMBER

73101

PLFASE PAY BY May 8, 2011

AMOUNT DUE \$ 16.54

www.nationalgridus.com

CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES

1-888-932-0301

GAS EMERGENCIES

1-800-892-2345

(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES

1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Bivd West Syracuse, NY 13202

DATE BILL ISSUED Apr 14, 2011

> 150 100 50

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ACCOL	JNT	BALA	NCE

ACCOUNT BALANCE		
Previous Balance		16.79
	THANK YOU	- 16.79
Payment Received on MAR 29 (Check)	THAINN TOO	10
Current Charges		+ 16.54
Odifer Orangeo	Amount Due ▶	\$ 16.54

To avoid late payment charges of 1.5%, \$ 16.54 must be received by May 8 2011.

SUMMARY OF CURRENT CHARGES SUPPLY DELIVERY TOTAL SERVICES SERVICES 16.54 0.00 16.54 Electric Service \$ 16.54 \$ 16.54 **Total Current Charges**

- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value of \$ 0.00.
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ELECTRIC USAGE HISTORY (kWh) 250 200

10 Daily Averages kWh Apr 11 Apr 10

AMJJASONDJEMA \$ 0.53 Cost \$ 0.51



Apr 11, 2011 to May 11, 2011

ACCOUNT NUMBER PLEASE PAY BY
3103 Jun 9, 2011

AMOUNT DUE \$ 16.54

www.natlonalgridus.com

CUSTOMER SERVICE

1-800-642-4272

AUTOMATED SERVICES

1-888-932-0301

GAS EMERGENCIES

1-800-892-2345
(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES

1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

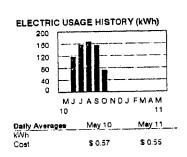
DATE BILL ISSUED May 16, 2011

ACCOUNT BALANCE		
Previous Balance		16.54
Payment Received on MAY 2 (Check)	THANK YOU	- 16.54
Current Charges		+ 16.54
	Amount Due ▶	\$ 16.54

To avoid late payment charges of 1.5%, \$ 16.54 must be received by Jun 9 2011.

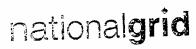
SUMMARY OF CURRE	NT CHARGES		
	DELIVERY SERVICES	SUPPLY SERVICES	TOTAL
Electric Service	16.54	0.00	16.54
Total Current Charges	\$ 16.54		\$ 16.54

- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value of \$ 0.00.
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Actual | Fetimated



LYNN SMITH

Apr 11, 2011 to May 11, 2011

BROADALBIN NY 12025

Jun 9, 2011 \$ 16.54

www.nationalgridus.com

1-800-642-4272

AUTOMATED SERVICES 1-888-932-0301

GAS EMERGENCIES 1-800-892-2345

(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES

1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Bivd West Syracuse, NY 13202

DATE BILL ISSUED May 16, 2011

ACCOUNT BALANCE		16.54
Previous Balance Payment Received on MAY 2 (Check)	THANK YOU	- 16.54
		+ 16.54
Current Charges	Amount Due ▶	\$ 16.54

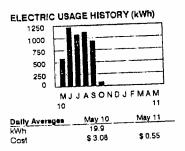
ACCOUNT NUMBER

3107

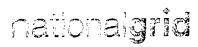
To avoid late payment charges of 1.5%, \$ 16.54 must be received by Jun 9 2011.

SUMMARY OF CURRE	NT CHARGES		
SUMMANT OF COLLEGE	DELIVERY SERVICES	SUPPLY SERVICES	TOTAL
	16.54	0,00	16.54
Electric Service Total Current Charges	\$ 16.54		\$ 16.54

- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value of \$ 0.00.
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gel 5/2/11



Apr 11, 2011 to May 11, 2011

ACCOUNT NUMBER PLEASE PAY BY

...3101 Jun 9, 2011

AMOUNT DUE \$ 16.54

www.nationalgridus.com

CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES

1-888-932-0301

GAS EMERGENCIES

1-800-892-2345

(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES

1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Bivd West Syracuse, NY 13202

DATE BILL ISSUED May 16, 2011

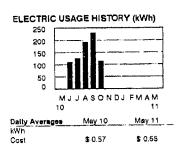
ACCOUNT BALANCE		
Previous Balance		16.54
Payment Received on MAY 2 (Check)	THANK YOU	- 16.54
Current Charges		+ 16.54
	Amount Due ▶	\$ 16.54

To avoid late payment charges of 1.5%, \$ 16.54 must be received by Jun 9 2011.

SUMMARY OF CURRE	NT CHARGES		
	DELIVERY SERVICES	SUPPLY SERVICES	TOTAL
Electric Service	16.54	0.00	16.54
Total Current Charges	\$ 16.54		\$ 16.54

- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value of \$ 0.00.
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Actual E

Estimated

nationalgrid

LYNN SMITH **BROADALBIN NY 12025**

May 11, 2011 to Jun 10, 2011

FAGE 1 UIT

ACCOUNT NUMBER 3101

PLEASE PAY BY Jul 9, 2011

SUPPLY

AMOUNT DUE \$ 37.75

www.nationalgridus.com

CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES

1-888-932-0301

GAS EMERGENCIES

1-800-892-2345

(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES 1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

DATE BILL ISSUED Jun 15, 2011

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ACCOUNT BALANCE

MODER TURN DONATION CON VIOLIN DECISIONS

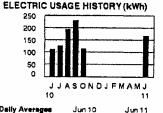
	Amount Due ▶	\$ 37.75
Current Charges		+ 37.75
Payment Received on MAY 26 (Check)	THANK YOU	- 16.54
Previous Balance		16.54

To avoid late payment charges of 1.5%, \$ 37.75 must be received by Jul 9 2011.

SUMMARY OF CURRENT CHARGES DELIVERY

	SERVICES	SERVICES	TOTAL
Electric Service	28.03	9.72	37.75
Total Current Charges	\$ 28.03	\$ 9.72	\$ 37 <i>.</i> 75

- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value of \$ 0.96.
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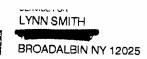


Dally Averages kWh Cost \$ 0.91 \$ 1.25

Felimeted Actual

91,78 Trust

nationalgrid



BILLING PERIOD

PAGE 1 of 4

ACCOUNT NUMBER

May 11, 2011 to Jun 10, 2011

PLEASE PAY BY

AMOUNT DUE

\$ 37.49

3107

Jul 9, 2011

\$ 37.49

www.nationalgridus.com

1-800-642-4272

AUTOMATED SERVICES

1-888-932-0301

GAS EMERGENCIES

1-800-892-2345

(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES

1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

DATE BILL ISSUED Jun 15, 2011

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ACCOUNT BALANCE

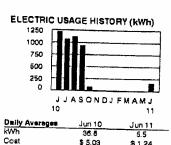
VACABILL DYFWILCE		
Previous Balance		
		16.54
Payment Received on MAY 26 (Check)	THANK YOU	- 16.54
Current Charges		
		+ 37.49

Amount Due >

To avoid late payment charges of 1.5%, \$ 37.49 must be received by Jul 9 2011.

SUMMARY OF CURRENT CHARGES DELIVERY SERVICES SUPPLY SERVICES TOTAL Electric Service 27.89 9.60 37.49 Total Current Charges \$ 27.89 \$ 9.60 \$ 37.49

- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value of \$ 0.95.
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Actual Fatimated

LYNN SMITH **BROADALBIN NY 12025** BILLING PERIOD

PAGE 1 of 3

ACCOUNT NUMBER

PLEASE PAY BY

AMOUNT DUE

3103

Jul 10, 2011

\$ 16.54

www.nationalgridus.com

CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES

1-888-932-0301

GAS EMERGENCIES 1-800-892-2345

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OUTAGE AND ELECTRIC EMERGENCIES

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CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

DATE BILL ISSUED

Jun 16, 2011

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ACCOUNT BALANCE

Previous Balance

Payment Received on MAY 26 (Check)

THANK YOU

May 11, 2011 to Jun 10, 2011

16.54

Current Charges

- 16.54

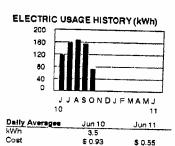
Amount Due >

+ 16.54 \$ 16.54

To avoid late payment charges of 1.5%, \$ 16.54 must be received by Jul 10 2011.

SUMMARY OF CURRENT CHARGES DELIVERY SUPPLY SERVICES SERVICES TOTAL Electric Service 16.54 0.00 16.54 **Total Current Charges** \$ 16.54 \$ 16.54

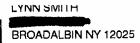
- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value of \$ 0.00.
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\$ 0.55

Actual Fatimated





Jun 10, 2011 to Jul 12, 2011

ACCOUNT NUMBER 3107

PLEASE PAY BY Aug 10, 2011 AMOUNT DUE \$ 72.52

Eam	Ilmani	Inform	ation

To enroll with a supplier or change to another supplier, you will need the following information about your account: Loadzone Capital

Acet No: 25375-73107 Cycle: 11, SMIT

Electric Usage History

Month	kWh	Month	kWh
Jul 10	1066	Feb 11	0
Aug 10	1114	Mar 11	0
Sep 10	937	Apr 11	0
Oct 10	77	May 11	0
Nov 10	0	Jun 11	166
Dec 10	0	Jul 11	442
Jan 11	0		

Choosing an Energy Supplier You can choose who supplies your energy. No matter which energy supplier you choose, National Grid will continue to deliver energy to you safely, efficiently and reliably. We will also continue to provide your customer service, including emergency response and storm restoration. National Grid is dedicated to creating an open energy market that lets you choose from a variety of competitive energy suppliers, who may offer different pricing options. For information on authorized energy suppliers and how to choose, please visit us online at www.nationalgridus.com/energychoice

DETAIL OF CURRENT CHARGES

Delivery Services

Service P	Period	No. of days	Current Reading	- Previous Reading	=	Total Usage
Jun 10	0 - Jul 12	32	18716 Actual	18274 Actual		442 kWh
METER N	NUMBER 30709364 NE	KT SCHEDULED	READ DATE AUG 1	5		
RATE	Electric SC1 Heat					
	Basic Service (not in	cluding us	age)			16.21
	Delivery		0.049488 x	442 kWh		21.87
	Delivery Adjustment		0.01092 x	442 kWh		4.83
	Incr State Assessme	nt	0.00307 x	442 kWh		1.36
	SBC/RPS		0.005174 x	442 kWh		2.29
	Transmission Rev A	dj	0.00091 x	442 kWh		0.40
	Tariff Surcharge		2.04082 %			0.96
			Total Deliv	ery Services		\$ 47.92

Supply Services

SUPPLIER National Grid

0.00207777		-1-12 KY411	
0.00207171	v	442 kWh	0.92
0.05357	×	442 kWh	23.68
•			0.05357 x 442 kWh



national**grid**

BROADALBIN NY 12025

Jun 10, 2011 to Jul 12, 2011

PAGE 1 UI 4

ACCOUNT NUMBER

PLEASE PAY BY Aug 10, 2011 AMOUNT DUE \$ 30.61

\$ 30.61

www.nationalgridus.com

CUSTOMER SERVICE

1-800-642-4272

AUTOMATED SERVICES 1-888-932-0301

.

GAS EMERGENCIES

1-800-892-2345

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OUTAGE AND ELECTRIC EMERGENCIES

1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Bivd West Syracuse, NY 13202

Jul 15, 2011

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ACCOUNT BALANCE

Previous Balance		16.54
Payment Received on JUL 5 (Check)	THANK YOU	- 16.54
Current Charges		+ 30.61

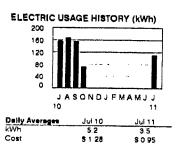
Amount Due >

To avoid late payment charges of 1.5%, \$ 30.61 must be received by Aug 10 2011.

SUMMARY OF CURRENT CHARGES

	DELIVERY SERVICES	SUPPLY SERVICES	TOTAL
Electric Service	24.42	6.19	30.61
Total Current Charges	\$ 24.42	\$ 6.19	\$ 30.61

- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value of \$ 0.37.
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LYNN SMITH

BROADALBIN NY 12025

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PAGE 1 of 4

Jun 10, 2011 to Jul 12, 2011 ACCOUNT NUMBER

PLEASE PAY BY

AMOUNT DUE \$ 56.56

3101

Aug 10, 2011

CUSTOMER SERVICE

1-800-642-4272

AUTOMATED SERVICES

1-888-932-0301

GAS EMERGENCIES

1-800-892-2345

(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES

1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Blvd West

Syracuse, NY 13202

DATE BILL ISSUED Jul 15, 2011

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ling a	nd el	ectro	nic na	Vmon	te toda	

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ACCOUNT BALANCE

Previous Balance Payment Received on JUL 5 (Check)

THANK YOU

37.75 - 37.75

Current Charges

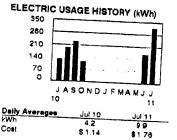
+ 56.56 \$ 56.56

Amount Due To avoid late payment charges of 1.5%, \$ 56.56 must be received by Aug 10 2011.

SUMMARY OF CURRENT CHARGES

	DELIVERY SERVICES	SUPPLY	
Electric Service	38.97	SERVICES 17.59	TOTAL
Total Current Charges	\$ 38.97		56.56
National Grid buys low co	st energy that	\$ 17.59	\$ 56.56

- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value
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Pd 7/2 Ce Trust rembuse

Actual Estimated

140

70

Cost



LYNN SMITH BROADALBIN NY 12025 Jul 12, 2011 to Aug 11, 2011

PAGE 1 01 4

ACCOUNT NUMBER

3101

Sep 9, 2011

\$ 50.81

www.nationalgridus.com

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AUTOMATED SERVICES

1-888-932-0301

GAS EMERGENCIES

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(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES

1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Bivd West Syracuse, NY 13202

DATE BILL ISSUED

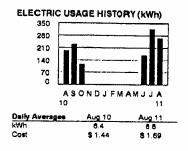
Aug 16, 2011

ACCOUNT DALANCE		
ACCOUNT BALANCE		
Previous Balance		56.56
Payment Received on AUG 1 (Check)	THANK YOU	- 56.56
Current Charges		+ 50.81
	Amount Due ▶	\$ 50.81

To avoid late payment charges of 1.5%, \$ 50.81 must be received by Sep 9 2011.

SUMMARY OF CURRE	NT CHARGES		
	DELIVERY SERVICES	SUPPLY SERVICES	TOTAL
Electric Service	32.12	18.69	50.81
Total Current Charges	\$ 32.12	\$ 18.69	\$ 50.81

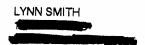
- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value of \$ 1.10.
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Bantual [] Estimated

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Jul 12, 2011 to Aug 11, 2011

PAGE 1 U14

www.nationalgridus.com

ACCOUNT NUMBER

3103

Sep 9, 2011

\$ 35.09

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AUTOMATED SERVICES

1-888-932-0301

GAS EMERGENCIES

1-800-892-2345

(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES

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CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

DATE BILL ISSUED

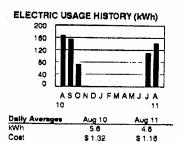
Aug 16, 2011

ACCOUNT BALANCE		
Previous Balance		30.61
Payment Received on AUG 1 (Check)	THANK YOU	- 30.61
Current Charges		
		+ 35.09
	Amount Due	\$ 35.09

To avoid late payment charges of 1.5%, \$ 35.09 must be received by Sep 9 2011.

SUMMARY OF CURRE	NT CHARGES		
	DELIVERY SERVICES	SUPPLY SERVICES	TOTAL
Electric Service	24.97	10.12	35.09
Total Current Charges	\$ 24.97	\$ 10.12	\$ 35.09

- National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value of \$ 0.59.
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LYNN SMITH BROADALBIN NY 12025 BILLING PERIOD

Jul 12, 2011 to Aug 11, 2011

3107

Amount Due >

PAGE 1 of 4

ACCOUNT NUMBER

Sep 9, 2011

\$ 124.42

\$ 124.42

www.nationalgridus.com

CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES

1-888-932-0301

GAS EMERGENCIES 1-800-892-2345

(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES 1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Bivd West Syracuse, NY 13202

DATE BILL ISSUED Aug 16, 2011

ACCOUNT	

Previous Balance		
Payment Received on AUG 1 (Check)		72.52
- There received on AGG 1 (Check)	THANK YOU	- 72.52
Current Charges		
		+ 124 42

To avoid late payment charges of 1.5%, \$ 124.42 must be received by Sep 9 2011.

SUMMARY OF CURRENT CHARGES

Total Current Charges	\$ 65.56	\$ 58.86	\$ 124,42
Total O		58.86	124.42
Electric Service	65.56	50.00	10175
5 1 5	SERVICES	SERVICES	TOTAL
	DELIVERY	SUPPLY	



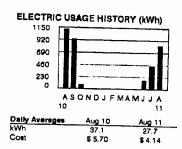
National Grid buys low cost energy that includes hydro electric power purchased from the New York Power Authority. These hydro purchases have a savings value of \$ 3,46.

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Actual Estimated



Aug 11, 2011 to Sep 12, 2011

FAGE 1 01 4

ACCOUNT NUMBER

Oct 9, 2011

\$ 136.76

\$ 136.76

www.nationalgridus.com

CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES 1-888-932-0301

GAS EMERGENCIES

1-800-892-2345

(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES

1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

DATE BILL ISSUED
Sep 15, 2011

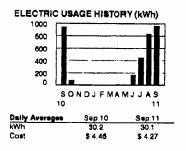
ACCOUNT BALANCE		
Previous Balance		124.42
Payment Received on SEP 9 (Check)	THANK YOU	- 124.42
Current Charges		+ 136.76

Amount Due >

To avoid late payment charges of 1.5%, \$ 136.76 must be received by Oct 9 2011.

SUMMARY OF CURRE	NT CHARGES		
	DELIVERY SERVICES	SUPPLY SERVICES	TOTAL
Electric Service	86.49	50.27	136.76
Total Current Charges	\$ 86.49	\$ 50.27	\$ 136.76

- National Grid buys low cost energy and receives a Residential Consumer Discount monthly payment from the New York Power Authority (NYPA) to be used as a benefit for residential customers. This bill reflects a savings of \$ 9.74 from these benefits.
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BILLING PERIOD

PAGE 1 of 4

Aug 11, 2011 to Sep 12, 2011

ACCOUNT NUMBER 3103

PLEASE PAY BY Oct 9, 2011

AMOUNT DUE \$ 28.76

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AUTOMATED SERVICES

1-888-932-0301

GAS EMERGENCIES

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OUTAGE AND ELECTRIC EMERGENCIES

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CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

DATE BILL ISSUED

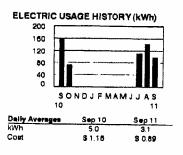
Sep 15, 2011

ACCOUNT BALANCE		
Previous Balance		35.09
Payment Received on SEP 9 (Check)	THANK YOU	- 35.09
Current Charges		+ 28.76
	Amount Due ▶	\$ 28.76

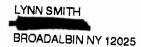
To avoid late payment charges of 1.5%, \$ 28.76 must be received by Oct 9 2011.

SUMMARY OF CURRE	NT CHARGES		
****	DELIVERY SERVICES	SUPPLY SERVICES	TOTAL
Electric Service	23.65	5.11	28.76
Total Current Charges	\$ 23.65	\$ 5.11	\$ 28.78

- National Grid buys low cost energy and receives a Residential Consumer Discount monthly payment from the New York Power Authority (NYPA) to be used as a benefit for residential customers. This bill reflects a savings of \$ 0.99 from these benefits.
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BILLING PERIOD

3101

PAGE 1 of 4

Aug 11, 2011 to Sep 12, 2011

PLEASE PAY BY

AMOUNT DUE

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AUTOMATED SERVICES 1-888-932-0301

GAS EMERGENCIES 1-800-892-2345

(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES 1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Bivd West Syracuse, NY 13202

DATE BILL ISSUED Sep 15, 2011

ACCOUNT BALANCE		V 03.7
Previous Balance		
Payment Received on SEP 9 (Check)	7114511611	50.81
Current Charges	THANK YOU	- 50.81
Our en Charges		+ 39.74
To model lete ways	Amount Due ▶	\$ 39.74

To avoid late payment charges of 1.5%, \$ 39.74 must be received by Oct 9 2011.

SUMMARY OF CU	RRENT CHARGES	
	DELIVERY	SUPPLY
	SERVICES	SERVICES
Electric Service	30.04	0.70

 SERVICES
 SERVICES
 TOTAL

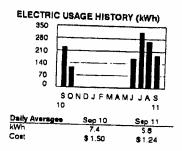
 Electric Service
 30.04
 9.70
 39.74

 Total Current Charges
 \$ 30.04
 \$ 9.70
 \$ 39.74

National Grid buys low cost energy and receives a Residential Consumer Discount monthly payment from the New York Power Authority (NYPA) to be used as a benefit for residential customers. This bill reflects a savings of \$ 1.88 from these

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LYNN SMITH
BROADALBIN NY 12025

BILLING PERIOD

ACCOUNT NUMBER

3107

PAGE 1 of 4

Sep 12, 2011 to Oct 11, 2011

PLEASE PAY BY Nov 6, 2011 AMOUNT DUE \$ 22.94

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CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES 1-888-932-0301

1-000-932-0301

GAS EMERGENCIES 1-800-892-2345

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CORRESPONDENCE ADDRESS 300 Erie Bivd West Syracuse, NY 13202

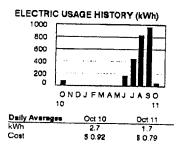
DATE BILL ISSUED Oct 13, 2011

ACCOUNT BALANCE		
Previous Balance		136.76
Payment Received on OCT 7 (Check)	THANK YOU	- 136.76
Current Charges		+ 22.94
	Amount Due ▶	\$ 22.94

To avoid late payment charges of 1.5%, \$ 22.94 must be received by Nov 6 2011.

SUMMARY OF CURRE	NT CHARGES		
	DELIVERY	SUPPLY	
Electric Service		SERVICES	TOTAL
# 1 TV	20.47	2.47	22.94
Total Current Charges	\$ 20.47	\$ 2.47	\$ 22.04

- National Grid buys low cost energy and receives a Residential Consumer Discount monthly payment from the New York Power Authority (NYPA) to be used as a benefit for residential customers. This bill reflects a savings of \$ 0.26 from these benefits.
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Actual Estimated

LYNN SMITH
BROADALBIN NY 12025

BILLING PERIOD

3101

PAGE 1 of 4

Sep 12, 2011 to Oct 11, 2011

PLEASE PAY BY Nov 6, 2011

AMOUNT DUE

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AUTOMATED SERVICES

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1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Bivd West Syracuse, NY 13202

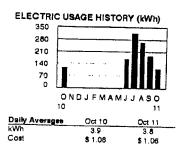
Oct 13, 2011

		¥ 50.51
ACCOUNT BALANCE		
Previous Balance		
Payment Received on OCT 7 (Check)	****	39.74
Tymore reserved on OCT 7 (Crieck)	THANK YOU	- 39.74
Current Charges		
		<u>+</u> 30.91
	Amount Due >	\$ 30.91

To avoid late payment charges of 1.5%, \$ 30.91 must be received by Nov 6 2011.

SUMMARY OF CURRE	NT CHARGES		
	DELIVERY	SUPPLY	
Electric Service	25.37	5.54	TOTAL 30.91
Total Current Charges	\$ 25.37	\$ 5.54	\$ 30.91

- National Grid buys low cost energy and receives a Residential Consumer Discount monthly payment from the New York Power Authority (NYPA) to be used as a benefit for residential customers. This bill reflects a savings of \$ 0.57 from these benefits.
- GO PAPERLESS. RECEIVE AND PAY YOUR BILLS ONLINE: Help improve the environment by managing your bills online. Get started today go to www.nationalgridus.com/gopaperless.
- PAYMENT CONCERNS?: We're here to help you. We have several plans that can help you manage your energy bills. Go to www.nationalgridus.com/paymentoptions to find out more or call us at 1-800-443-1837.



(Sd 10/2) Trust sunluse



BILLING PERIOD

PAGE 1 of 3

Sep 12, 2011 to Oct 11, 2011 ACCOUNT NUMBER 3103

PLEASE PAY BY Nov 6, 2011

AMOUNT DUE \$ 16.54

www.nationalgridus.com

CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES

1-888-932-0301

GAS EMERGENCIES 1-800-892-2345

(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES 1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Bivd West Syracuse, NY 13202

DATE BILL ISSUED Oct 13, 2011

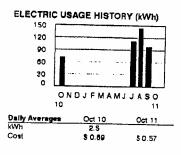
ACCOUNT BALANCE		
Previous Balance		
Payment Received on OCT 7 (Check)		28.76
- Tymoric received off OCT 7 (Crieck)	THANK YOU	- 28.76
Current Charges		+ 16.54
	Amount Due ▶	\$ 16.54

To avoid late payment charges of 1.5%, \$ 16.54 must be received by Nov 6 2011.

SUMMARY OF CURRENT CHARGES

	DELIVERY	SUPPLY	
Clausia o	SERVICES	SERVICES	TOTAL
Electric Service	16.54	0.00	
Total Current Charges	\$ 16,54		16.54
and a second sec	\$ 10.54		\$ 16.54

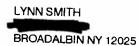
- National Grid buys low cost energy and receives a Residential Consumer Discount monthly payment from the New York Power Authority (NYPA) to be used as a benefit for residential customers. This bill reflects a savings of \$ 0.00 from these benefits.
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BILLING PERIOD

ACCOUNT NUMBER

3103

PAGE 1 of 4

PLEASE PAY BY

Dec 9, 2011

AMOUNT DUE \$ 16.54

www.nationalgridus.com

CUSTOMER SERVICE

1-800-842-4272

AUTOMATED SERVICES 1-888-932-0301

GAS EMERGENCIES 1-800-892-2345

(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES

1-800-867-5222

CORRESPONDENCE ADDRESS

300 Erie Blvd West Syracuse, NY 13202

DATE BILL ISSUED Nov 15, 2011

ACCOUNT	BALANCE

Previous Balance Payment Received on OCT 27 (Check)

THANK YOU

Oct 11, 2011 to Nov 10, 2011

16.54 - 16.54

Current Charges

Amount Due ▶

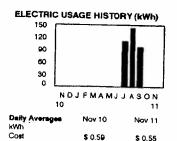
+ 16.54 \$ 16.54

To avoid late payment charges of 1.5%, \$ 16.54 must be received by Dec 9 2011.

SUMMARY OF CURRENT CHARGES

	DELIVERY	SUPPLY	
Florida o	SERVICES	SERVICES	TOTAL
Electric Service	16.54	0.00	16.54
Total Current Charges	\$ 16.54		\$ 16.54

- National Grid buys low cost energy and receives a Residential Consumer Discount monthly payment from the New York Power Authority (NYPA) to be used as a benefit for residential customers. This bill reflects a savings of \$ 0.00 from these benefits.
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11/20/11





Oct 11, 2011 to Nov 10, 2011

PAGE 1 of 4

ACCOUNT NUMBER

3107

Dec 9, 2011

AMOUNT DUE

www.nationalgridus.com

1-800-642-4272

AUTOMATED SERVICES

1-888-932-0301

GAS EMERGENCIES

1-800-892-2345

(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES

1-800-867-5222

CORRESPONDENCE ADDRESS

300 Erie Blvd West Syracuse, NY 13202

Nov 15, 2011

		\$ 20.95
ACCOUNT BALANCE		
Previous Balance		
Payment Received on OCT 27 (Check)	T114444110000	22.94
	THANK YOU	- 22.94
Current Charges		
		+ 20.95
	Amount Due ▶	\$ 20.95

To avoid late payment charges of 1.5%, \$ 20.95 must be received by Dec 9 2011.

SUMMARY OF CURRE	NT CHARGES	
	DELIVERY	SUPPLY
	SERVICES	SERVICES

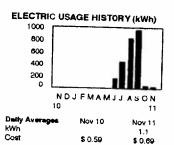
 Electric Service
 19.29
 1.66
 20.95

 Total Current Charges
 \$ 19.29
 \$ 1.66
 \$ 20.95

National Grid buys low cost energy and receives a Residential Consumer Discount monthly payment from the New York Power Authority (NYPA) to be used as a benefit for residential customers. This bill reflects a savings of \$ 0.08 from these benefits.

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LYNN SMITH BROADALBIN NY 12025 Oct 11, 2011 to Nov 10, 2011

PAGE 1 of 4

105

ACCOUNT NUMBER

3101

PLEASE PAY BY Dec 9, 2011

AMOUNT DUE

www.nationalgridus.com

CUSTOMER SERVICE

1-800-642-4272

AUTOMATED SERVICES 1-888-932-0301

1-000-932-0301

GAS EMERGENCIES

1-800-892-2345

(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES

1-800-867-5222

CORRESPONDENCE ADDRESS
300 Erie Blvd West

Syracuse, NY 13202

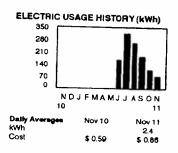
Nov 15, 2011

		¥ 20.90
ACCOUNT BALANCE		
Previous Balance		
Payment Received on OCT 27 (Check)	~	30.91
	THANK YOU	- 30.91
Current Charges		
		+ 25.98
	Amount Due ▶	\$ 25.98

To avoid late payment charges of 1.5%, \$ 25.98 must be received by Dec 9 2011.

SUMMARY OF CURRE	NT CHARGES		
	DELIVERY SERVICES	SUPPLY	
Electric Service	22.43	SERVICES	TOTAL
Total Current Charges	22.40	3.55	25.98

- National Grid buys low cost energy and receives a Residential Consumer Discount monthly payment from the New York Power Authority (NYPA) to be used as a benefit for residential customers. This bill reflects a savings of \$ 0.18 from these
- GO PAPERLESS. RECEIVE AND PAY YOUR BILLS ONLINE: Help improve the environment by managing your bills online. Get started today go to www.nationalgridus.com/gopaperless.
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Actual | Entimated





BILLING PERIOD

PAGE 1 of 3

Nov 10, 2011 to Dec 12, 2011 ACCOUNT NUMBER

3107

PLEASE PAY BY Jan 7, 2012

www.nationalgridus.com

CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES

1-888-932-0301

GAS EMERGENCIES

1-800-892-2345 (Does not replace 911 emergency rnedical service)

OUTAGE AND ELECTRIC EMERGENCIES

1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

DATE BILL ISSUED

Dec 14, 2011

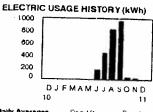
	3107 Jan 7, 2012	\$ 16.54
ACCOUNT BALANCE		
Previous Balance		00.05
Payment Received on DEC 5 (Check)	THANKNON	20.95
	THANK YOU	- 20.95
Current Charges		+ 16.54
		T 10.34
	Amount Due	\$ 16.54

To avoid late payment charges of 1.5%, \$ 16.54 must be received by Jan 7 2012.

SUMMARY OF CURRE	NT CHARGES		
	DELIVERY SERVICES	SUPPLY SERVICES	TOTAL
Electric Service	16.54	0.00	16.54
Total Current Charges	\$ 16.54		\$ 16.54

- National Grid buys low cost energy and receives a Residential Consumer Discount monthly payment from the New York Power Authority (NYPA) to be used as a benefit for residential customers. This bill reflects a savings of \$ 0.00 from these benefits.
- Effective January 15, 2012, business hours for our Customer Service Call Center will be Monday trirough Friday 7 a.m. to 7 p.m. As always, emergency support is available 24 hours a day, seven days a week.
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pl 12/21 49.62



Dec 10 Dec 11 kWh. \$ 0.53 \$ 0 51

Actual Estimated

LYNN SMITH **BROADALBIN NY 12025** DILLING FEDRAL Nov 10, 2011 to Dec 12, 2011

PAGE 1 UI 3

ACCOUNT NUMBER PLEASE PAY BY 3101 Jan 7, 2012

AMOUNT DUE \$ 16.54

www.nationalgridus.com

CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES

1-888-932-0301

GAS EMERGENCIES 1-800-892-2345

(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES 1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

DATE BILL ISSUED Dec 14, 2011

ACCOUNT BALANCE

	Amount Due ▶	\$ 16.54
Current Charges		+ 16.54
Payment Received on DEC 5 (Check)	THANK YOU	- 25.98
Previous Balance		25.98

To avoid late payment charges of 1.5%, \$ 16.54 must be received by Jan 7 2012.

SUMMARY OF CURRENT CHARGES

	DELIVERY SERVICES	SUPPLY SERVICES	TOTAL
Electric Service	16.54	0.00	16.54
Total Current Charges	\$ 16.54		\$ 16.54

benefits.

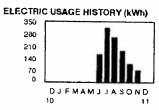
CENTER OF OCCUPANT SAME NAMED OF GASTING

National Grid buys low cost energy and receives a Residential Consumer Discount monthly payment from the New York Power Authority (NYPA) to be used as a benefit for residential customers. This bill reflects a savings of \$ 0.00 from these

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Daily Averages Dec 10 Dec 11 kWh. Cost \$ 0.53 \$ 0.51

Actual Estimated

LYNN SMITH **BROADALBIN NY 12025**

Nov 10, 2011 to Dec 12, 2011

ACCOUNT NUMBER 3103

PLEASE PAY BY Jan 7, 2012

AMOUNT DUE \$ 16.54

www.nationalgridus.com

CUSTOMER SERVICE 1-800-642-4272

AUTOMATED SERVICES

1-888-932-0301

GAS EMERGENCIES

1-800-892-2345

(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES 1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

DATE BILL ISSUED Dec 14, 2011

ACCOUNT BALANCE		
Previous Balance		16 54
Payment Received on DEC 5 (Check)	THANK YOU	16.54
Current Charges	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	- 16.54
ouncil oranges		+ 16.54
	Amount Due	\$ 16.54

To avoid late payment charges of 1.5%, \$ 16.54 must be received by Jan 7 2012.

SUMMARY OF CURRENT CHARGES

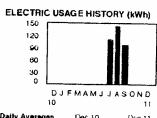
	DELIVERY	SUPPLY	
	SERVICES	SERVICES	TOTAL
Electric Service	16.54	0.00	16.54
Total Current Charges	\$ 16.54		\$ 18.54

(*) National Grid buys low cost energy and receives a Residential Consumer Discount monthly payment from the New York Power Authority (NYPA) to be used as a benefit for residential customers. This bill reflects a savings of \$ 0.00 from these benefits.

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Daily Averages Cost

Dec 10 \$ 0.53

Dec 11

\$ 0.51

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BROADALBIN NY 12025

Dec 12, 2011 to Jan 11, 2012

PAGE 1 of 3

F FASE VALUE

ACCOUNT NUMBER 3107

Feb 8, 2012

\$ 16.54

www.nationalgridus.com

CLISTOMER SERVICE 1-800-642-4272 **AUTOMATED SERVICES** 1-888-932-0301 GAS EMERGENCIES 1-800-892-2345 (Does not replace 911 emergency

medical service) OUTAGE AND ELECTRIC EMERGENCIES

CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

DATE BILL ISSUED Jan 13, 2012

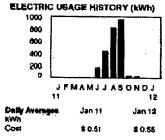
1-800-867-5222

₹ -	ACCOUNT BALANCE		
j	Previous Balance		16.54
	Payment Received on DEC 28 (Check)	THANK YOU	- 16.54
:• ::	Current Charges	·	+ 16.54
į.		Amount Due	\$ 16.54

To avoid late payment charges of 1.5%, \$ 16.54 must be received by Feb 8 2012.

SUMMARY OF CURRE	IT CHARGES		
	DELIVERY SERVICES	SUPPLY SERVICES	TOTAL
Electric Service	18.54	0.00	16.54
Total Current Charges	\$ 16.54		\$ 10.54

- National Grid buys low cost energy and receives a Residential Consumer Discount • monthly payment from the New York Power Authority (NYPA) to be used as a benefit for residential customers. This bill reflects a savings of \$ 0.00 from these benefits.
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- Lower Bills in 2012: Electric rates starting 1/1/12 will be changing. Most customers will see lower bills. Using the same or less energy, bills will decrease. Visit nationalgrid.com for more information.
- PAYMENT CONCERNS7: We're here to help you. We have several plans that can help you manage your energy bills. Go to www.nationalgridus.com/ paymentoptions to find out more or call us at 1-800-443-1837.



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BROADALBIN NY 12025

Dec 12, 2011 to Jan 11, 2012

03/09 PAGE 1 of 3

www.nationalgridus.com

ACCOUNT NUMBER F FASE FAY BY 3103 Feb 8, 2012 \$ 16.54

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1-800-	RAD.	457	3
	9 737	74.5	-

AUTOMATED SERVICES: 1-668-932-0301

GAS EMERGENCIES

1-800-892-2345

(Does not replace 911 emergency medical service)

OUTAGE AND ELECTRIC EMERGENCIES 1-800-867-5222

CORRESPONDENCE ADDRESS 300 Erie Blvd West Syracuse, NY 13202

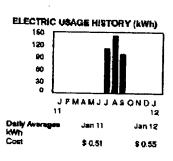
DATE BILL ISSUED Jan 13, 2012

 	ACCOUNT BALANCE		
	Previous Balance		16.54
1	Payment Received on DEC 28 (Check)	THANK YOU	- 16.54
	Current Charges	•	+ 16.54
i.		Amount Due >	\$ 16.54

To avoid late payment charges of 1.5%, \$ 16.54 must be received by Feb 8 2012.

SUMMARY OF CURRE	NT CHARGES		
	DELIVERY SERVICES	SUPPLY	•
Electric Service		SERVICES	TOTAL
0.0	16,54	0.00	16.54
Total Current Charges	\$ 16.54	• • • • • • • • • • • • • • • • • • • •	\$ 16.54

- National Grid buys low cost energy and receives a Residential Consumer Discount monthly payment from the New York Power Authority (NYPA) to be used as a benefit for realdential customers. This bill reflects a savings of \$ 0.00 from these benefits.
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Actual

: Estimated

KEEP THIS PORTION FOR YOUR RECORDS.

BROADALBIN NY 12025

Dec 12, 2011 to Jan 11, 2012

04/09 PAGE 1 of 3

www.nationalgridus.com

ACCOUNT NUMBER

Feb 8, 2012

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1.	800	-04	2-4	27	2:
	11	1.00			₹.

АПТОМАТЕD SERVICES 1-888-932-0301

GAS EMERGENCIES 1-800-892-2345 (Does not replace \$11 emergency)

COLTAGE AND ELECTRIC EMERGIENCIES
1-800-667-5222

CORRESPONDENCE ADDRESS 300 Erio Blvd West Syracuse, NY 13202

Jan 13, 2012

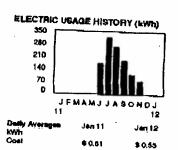
وراج جمعت ويولوك والماكات

			\$ 10.04
	ACCOUNT BALANCE		
,	Previous Balance		
i i	Payment Received on DEC 28 (Check)	THANKIYON	18.54
*.	Current Charges	THANK YOU	- 16.54
i.	The Straiges	***	+ 16.54
	Taxaning	Amount Due	\$ 16.54

To avoid late payment charges of 1.5%, \$ 16.54 must be received by Feb 8 2012,

Ç	SUMMARY OF CURREN	T CHARGES			
	F-4	DELIVERY	SUPPLY SERVICES		
ę.	Electric Service Total Current Charges	16.54	0.00	• •	TOTAL,
	Communication Charges	\$ 16.54	100 and 4 am 11 page		18.54

- National Grid buys low cost energy and receives a Residential Consumer Discount monthly payment from the New York Power Authority (NYPA) to be used as a benefit for residential customers. This bill reflects a savings of \$ 0.00 from these
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Actual

Estimated

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EXHIBIT E

ERRED MIJTIJAI, NOTICE OF CANCELLATION

INSURANCE COMPANY One Preferred Way New Berlin, NY 13411

1-800-333-7642 or www.preferredmutual.com

Insured Name and Address:

DAVID L SMITH & LYNN A SMITH

NON-PAYMENT OF PREMIUM

Questions about this Notice? Call 1-888-511-2455

Call your Agent: SUTTON & TARANTINO INSURANCE

(518) 584-7600

Policy Number: PHO 3253

Account Number:

7471 Mailing Date: 08/24/10 SEE IMPORTANT NOTICE ON REVERSE SIDE

Cancellation Date: 09/10/10 Account Balance:

\$1,202.10

Minimum Due: Policy Type: HOMEOWNERS

\$151.90

*** CANCELLATION NOTICE ***

DUE TO YOUR FAILURE TO REMIT THE PREMIUM DUE, WE HEREBY CANCEL THE +15.00 SC ABOVE MENTIONED POLICY, EFFECTIVE AT 12:01 AM (STANDARD TIME) ON THE CANCELLATION DATE STATED ABOVE, IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THE POLICY, NEW YORK LAW AND NEW YORK INSURANCE DEPARTMENT REGULATION. PLEASE PAY THE PREMIUM DUE IMMEDIATELY TO AVOID LOSS OF COVERAGE. THIS ACTION IS PURSUANT TO NEW YORK INSURANCE LAW 3425, SUBSECTION (c)(1)(A), REGARDING NONPAYMENT OF PREMIUM.

CANCELLATION MAY BE AVOIDED IF PREMIUM IS PAID IN FULL WITHIN 15 DAYS OF THE MAILING DATE OF THIS NOTICE. EXCESS PREMIUM (IF NOT TENDERED) WILL BE REFUNDED ON DEMAND.

THE REINSTATEMENT OF YOUR POLICY(S) IS DEPENDENT UPON TIMELY PAYMENT BEING HONORED BY THE FINANCIAL INSTITUTION. IF PAYMENT IS NOT HONORED BY THE FINANCIAL INSTITUTION THE POLICY(S) WILL CANCEL ON THE DATE AND

A LATE PAYMENT FEE HAS BEEN INCLUDED

1:40-ER6045 RBIS-D内间 TD on ument 441-3 Filed 02/10/12 Page 72 of 120 INSURANCE COMPANY Billing Statement **Account Number**

37471 Statement Date 07/23/10 Payment Due Date Security. Vision. Strength. 08/17/10 One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 Account Balance \$1,187.10 Minimum Due Now www.preferredmutual.com \$136.90

Questions about this policy? Call your Independent Agent at: 518-584-7600

JULION & TARANTING	Agent at: 518-584-7600	
AGENCY INC 17 DIVISION STREET	BURANCE	-
SARATOGA SPRINGS NY	12866	
0	31 96600	l

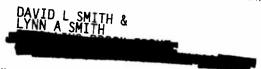
Account Activity

Questions about this statement?

Process Date			Questions about this	statement?
1	Policy Number	Policy Type	Call Preferred Mutual at:	1-888-511-245
07/19/10 07/19/10		гонсу туре	Transaction PREVIOUS BALANCE	Amount
TUT/23/10	PFIO 0100813253 HG	méöwners	Payments Received Serv Chrg Incl in Payment No Policy Activity	\$1,319.00 \$136.90 \$5.00 \$0.00
			ACCOUNT BALANCE	\$1,187.10
Next Billing Date is Nessages Avoid S	Please read the inne-	l Minimum Due will be संद्यात information on the ate Fees, pay the Acc	\$136.90 Next Due Date is reverse side of this statement. Count Balance, and allow time for m	09/17/10 ailing.
olicy Information 10 3253 07/17/			See Policy Declarations For Any Addition	

Detach this period of statement and terum with payment in the enclosed envelope.

31 96600 SUTTON & TARANTINO INSURANCE 7471 РНО 8253



If mailing, allow adequate time for mail delivery. Payment must be received by Payment Due Date to avoid fees or cancellation. Please make your check payable to: Preferred Mutual Insurance Company - OR - Make your Payment by Credit Card.

Payment Due Date	08/17/10	Mutual	/)) (ue Date to avoid fees or cancellation Make your Payment by Credit Card.
Account Balance Minimum Amount Due Amount Enclosed	\$1,187.10 \$136.90	1	Card No. Daytime Phone	Exp. Date
Check box for Change of Address at	nd complete reverse	side	Cardholder Signature	

P 1:10-EVROOMER RESPON Pocument 441-3 Filed 02/10/12 Page 73 of 120 INSURANCE COMPANY

Billing Statement

Account Number 4261 Statement Date 08/09/10 Payment Due Date 09/01/10 Account Balance \$754.20 Minimum Due Now \$88.80

Questions about this policy? Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC 7 WEST MAIN STREET PO BOX 697 BROADALBIN NY 12025

31 35100

YNN SMITH

Security Assion, Strength,

One Preferred Way, New Berlin, NY 13411

Direct Bill Tel: 888.511.2455 Fax: 607.847.9416

www.preferredmutual.com

Account Activity Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

Process Date	Policy Number	Policy Type	Call Preferred Mutual a	us statement? it: 1-888-511-2455
07/19/10 07/19/10 08/09/10	PDF 6355	Dwelling Fire	Transaction PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity ACCOUNT BALANCE	Amount \$838.00 \$88.80- \$5.00 \$0.00
				\$754.20

pl 8/31/10

Next Billing Date is 09/06/10 Estimated Minimum Due will be

\$88.80 Next Due Date is 10/01/10

Please read the important information on the reverse side of this statement.

Messages

Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing. Policy leformation

6355 07/29/10 to 07/29/11

See Policy Declarations For Any Additional Locations BROADALBIN NY 12025

e 1:10-by-bod RFCD5/GRF Dopument 441-3 Filed 02/10/12 Page 74 of 120 Billing Statement INSURANCE COMPANY



One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com

Account Number 55561 Statement Date 07/26/10 Payment Due Date 08/20/10 Account Balance \$444.00 Minimum Due Now \$60.50

Questions about this policy? Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC 7 WEST MAIN STREET PO BOX 697 BROADALBIN NY 12025

31 35100

LYNN SMITH

Questions about this statement? **Account Activity** Call Preferred Mutual at: 1-888-511-2455 **Process Date** Policy Number Policy Type Transaction **Amount** 07/19/10 PREVIOUS BALANCE 07/19/10 \$499.50 Payments Received 07/26/10 \$60.50-PDF 5634 Serv Chrg Incl in Payment **Dwelling Fire** \$5.00 No Policy Activity \$0.00 ACCOUNT BALANCE \$444.00

Next Billing Date is 08/26/10 Estimated Minimum Due will be

\$60.50 Next Due Date is 09/20/10

Please read the important information on the reverse side of this statement.

Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

Policy Information ■5634 06/20/10 to 06/20/11

See Policy Declarations For Any Additional Locations BROADALBIN NY 12025

Thank you for insuring with Preferred. Email us your questions or concerns at billing.support@preferredmutual.com

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SMITH	

Detach this portion of statement and return with payment in the enclosed envelope.

31 35100 JANKOWSKI AGENCY INC. 07/26/10 5561 PDF 0100505634

If mailing, allow adequate time for mail delivery. Payment must be received by Payment Due Date to avoid fees or cancellation. Please make your check payable to: Preferred Mutual Insurance Company - OR - Make your Payment by Credit Card.

 - Jour Check paya	pie to: Pie	ferred	Mutua
Payment Due Date	08/20/		7
Account Balance	\$444.	00	- OR
Minimum Amount Due	\$60.	50	
 Amount Enclosed			

	y y mont by Credit Card.
() Visa () MasterCard	Exp. Date
Card No	-
Daytime Phone	Amount
Cardholder Signature	

Check box for Change of Address and complete reverse side

Document 441-3 Filed 02/10/12 Page 75 of 120 URANCE COMPANY Security, Vision. Strength.

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com

Account Number 7471 **Statement Date** 08/23/11 **Payment Due Date** 09/17/11 **Account Balance** \$1,081.60 Minimum Due Now \$140.20

Billing Statement

Questions about this policy? Call your Independent Agent at: 518-584-7600

Questions about this statement?

SUTTON & TARANTINO INSURANCE AGENCY INC

17 DIVISION STREET SARATOGA SPRINGS NY 12866 31 96600

Account Activity

DAVID L SMITH &

Call Preferred Mutual at: 1-888-511-2455 **Process Date** Policy Number Policy Type Transaction Amount PREVIOUS BALANCE \$1,216.80 08/10/11 Payments Received \$140.20~ 08/10/11 Serv Chrg incl in Payment \$5.00 08/23/11 PHO 3253 Homeowners No Policy Activity \$0.00 ACCOUNT BALANCE \$1,081.60

Toust rembere pol 1/2 140.20

Next Billing Date is

Estimated Minimum Due will be 09/22/11

Next Due Date is 10/17/11 \$140.20

Please read the important information on the reverse side of this statement.

Messages

Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

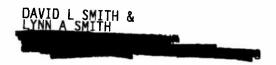
Policy Information

PHO 3253 07/17/11 to 07/17/12

See Policy Declarations For Any Additional Locations BROADALBIN NY 12025

1BREEDEREDENDEHT UZOCument 441-3 Filed 02/10/12 Page 76 of 120 Billing Statement NSURANCE COMPANY

Security. Vision. Strength. One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



Account Number	7471
Statement Date	08/01/11
Payment Due Date	08/17/11
Account Balance	\$1,216.80
Minimum Due Now	\$140.20

Questions about this policy? Call your Independent Agent at: 518-584-7600

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	SUTTON & TARANTINO INS	SURANCE	<u> </u>
	AGENCY INC	JOHANGE	
	17 DIVISION STREET		
	SARATOGA SPRINGS NY 1	2866	31 966nn

Account Activity

Questions about this statement? Call Preferred Mutual at: 1-888.

Process Date	Policy Number		our received without a	ii: 1-888-511-2455
08/01/11 08/01/11 08/01/11 08/01/11 08/01/11	Policy Number	Policy Type Homeowners	Transaction PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment Late Payment Fee No Policy Activity	Amount \$1,352.00 \$155.20- \$5.00 \$15.00
			ACCOUNT BALANCE	\$0.00 \$1,216.80

pl 140.20 8/8

Next Billing Date is 08/23/11 Estimated Minimum Due will be

\$140.20 Next Due Date is 09/17/11

Please read the important information on the reverse side of this statement.

Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

Policy Information \$3253 07/17/11 to 07/17/12

See Policy Declarations For Any Additional Locations BROADALBIN NY 12025

Case 1:10-cv-00457-GLS-DRH, Document 441-3 Filed 02/10/12 Page 77 of 120 PREFERRED MUTUAL Billing Statement



The Preferred Way, New Berlin, NY 13411 Sheet 5fl Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com

Policy Number

PHO 3253

Account Number 09/22/10

Statement Date 09/22/10

Payment Due Date 10/17/10

Account Balance \$923.30

Minimum Due Now \$136.90

Questions about this policy? Call your Independent Agent at: 518-584-7600

Questions about this statement?

SUTTON & TARANTINO INSURANCE AGENCY INC 17 DIVISION STREET

SARATOGA SPRINGS NY 12866

31 96600

Account Activity
Process Date

09/15/10

09/15/10

09/22/10

DAVID L SMITH & LYNN A SMITH

Call Preferred Mutual at: 1-888-511-2455

Policy Type Transaction Amount

PREVIOUS BALANCE \$1,055.20

Payments Received \$136.90
Serv Chrg Incl in Payment \$5.00

Homeowners No Policy Activity \$0.00

ACCOUNT BALANCE

pd 927 923.30 9/30

Next Billing Date is

10/23/10 Estimated Minimum Due will be

\$136.90 Next Due Date is

11/17/10

\$923.30

Please read the important information on the reverse side of this statement.

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Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

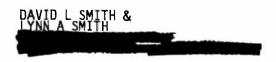
Policy Information
PHO 3253 07/17/10 to 07/17/11

See Policy Declarations For Any Additional Locations

BROADALBIN NY 12025

Case 1:10-cv-00457-GLS-DRH Document 441-3 Filed 02/10/12 Page 78 of 120 PREFERRED MUTUAL Billing Statement INSURANCE COMPANY Security, Vision, Strength,

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



7471 **Account Number** 09/03/10 Statement Date 09/17/10 **Payment Due Date** \$1,055.20 **Account Balance** \$136.90 Minimum Due Now

Questions about this policy? Call your Independent Agent at: 518-584-7600

SUTTON & TARANTINO INSURANCE AGENCY INC 17 DIVISION STREET SARATOGA SPRINGS NY 12866 31 96600

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

Account Activity			Call Preferred Mutual a	t: 1-888-511-2455
Process Date	Policy Number	Policy Type	Transaction	Amount
09/03/10 09/03/10 09/03/10 09/03/10	PHO 3253	Homeowners	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity Late Payment Fee	\$1,187.10 \$151.90- \$5.00 \$0.00 \$15.00
			ACCOUNT BALANCE	\$1,055.20

Pd 9/13 136.90

Next Billing Date is 09/22/10 Estimated Minimum Due will be

\$136.90 Next Due Date is

10/17/10

Please read the important information on the reverse side of this statement.

Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

Policy Information PHO 3253 07/17/10 to 07/17/11

See Policy Declarations For Any Additional Locations

BROADALBIN NY 12025

Document 441-3 Filed 02/10/12 Page 79 of 120 Billing Statement INSURANCE COMPANY

5561 **Account Number** 09/03/10 Statement Date 09/20/10 **Payment Due Date** \$388.50 **Account Balance** \$60.50 Minimum Due Now

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com

Security, Vision, Strength,

Questions about this policy? Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC 7 WEST MAIN STREET PO BOX 697 BROADALBIN NY 12025

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LYNN SMITH

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

	- 1400000110110000164			The state of the s	6. 1.000-211-2422
	Process Date	Policy Number	Policy Type	Transaction	Amount
	09/03/10 09/03/10 09/03/10 09/03/10	PDF 5634	Dwelling Fire	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment Late Payment Fee No Policy Activity	\$444.00 \$75.50~ \$5.00 \$15.00 \$0.00
i				ACCOUNT BALANCE	\$788 50

pd 9/13 60.50

Next Billing Date is

Account Activity

09/25/10 Estimated Minimum Due will be

\$60.50 Next Due Date is

10/20/10

Please read the important information on the reverse side of this statement.

Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

Policy Information PDF 456634 06/20/10 to 06/20/11

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BROADALBIN NY 12025

INSURANCE COMPANY suffer Video Berryth

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



Billing Statement

Account Number	4261
Statement Date	09/07/10
Payment Due Date	10/01/10
Account Balance	\$670.40
Minimum Due Now	\$88.80

Questions about this policy? Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC 7 WEST MAIN STREET PO BOX 697 BROADALBIN NY 12025 31 35100

Questions about this statement? Call Preferred Mutual at: 1-888-511

Process Date	0.11			
Flocess Date	Policy Number	Policy Type	Transaction	Amount
09/03/10 09/03/10 09/07/10	PDF 6355	Dwelling Fire	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity	\$754.20 \$88.80- \$5.00 \$0.00
			ACCOUNT BALANCE	\$ 670.40

pd % 3 88.80

Wext Billing Date is

Account Activity

10/07/10 Estimated Minimum Due will be

\$88.80 Next Due Date is

11/01/10

Please read the important information on the reverse side of this statement.

Messages

Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

Policy Information

PDF 6355 07/29/10 to 07/29/11

See Policy Declarations For Any Additional Locations

BROADALBIN NY 12025

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One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



As a beginning 4261 Plata, west Chien 10/07/10 Marinem Dun Agus 11/01/10 Agree of Agreement \$586.60 Military Dun Mary \$88.80

Questions about this policy? Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC
7 WEST MAIN STREET
PO BOX 697
BROADALBIN NY 12025

31 35100

Account Activity

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

1	Process Date	Policy Number			
l	· results bate	roncy Number	Policy Type	Transaction	Amount
	09/15/10 09/15/10 10/07/10	PDF 6355	Owelling Fire	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity	\$670.40 \$88.80- \$5.00 \$0.00
				ACCOUNT BALANCE	\$586 ልበ

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Next Better Details 11/06/10 Estimated Milliamer Dus will be

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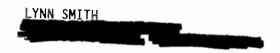
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PDF 6355 07/29/10 to 07/29/11

See Policy Declarations For Any Additional Locations BROADALBIN NY 12025

ase 1:10-cv-00457-GLS-DRH | Document 441-3 | Filed 02/10/12 | Page 82 of 120 INSURANCE COMPANY Security, Vision, Strength,

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



Billing Statement

	Wigner Filter	5561
ha th	. #= . 1 • ≡	09/27/10
2-62-110	de est	10/20/10
Eq	*30	\$333.00
 The second	i si jar	\$60.50

Questions about this policy? Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC 7 WEST MAIN STREET PO BOX 697 BROADALBIN NY 12025

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Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

Process Date		Policy Number	D-1: 7	us. 1 000-511-2455		
	09/15/10 09/15/10 09/27/10	POLICY Number	Policy Type Dwelling Fire	Transaction PREVIOUS BALANCE Payments Received Serv Chrg incl in Payment No Policy Activity	Amount \$388.50 \$60.50- \$5.00 \$0.00	
				ACCOUNT BALANCE	\$333.00	

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\$60.50

11/20/10

Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

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See Policy Declarations For Any Additional Locations BROADALBIN NY 12025

Case 1:10-cv-00457-GLS-DRH Do INSURANCE COMPANY Security, Vision, Strength.*

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LYNN SMITH

Document 441-3 Filed 02/10/12 Page 83 of 120 Billing Statement

Academie Reports	561
Bearing and Oak	10/26/10
Burnam Jan Dag	11/20/10
Agrees to Salary	\$277.50
Address on the Contract	\$60.50

Questions about this policy?
Call your Independent Agent at: 518-883-3415

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

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Process Date	Policy Number	Policy Type	Transaction	Amount
10/18/10 10/18/10 10/26/10	PDF 5634	Dwelling Fire	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity	\$333.00 \$60.50- \$5.00 \$0.00
	,		ACCOUNT BALANCE	\$277.50

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Account Activity

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Next Billing Onto is 11/25/10 Estimated Minimum One will be \$60.50 Section 12/20/10 State of the important information on the reverse which of the property.

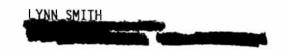
Mossages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

PDF See Policy Declarations For Any Additional Locations
PDF BROADALBIN NY 12025

Case 1;10-cy-00457-GLS-DRH Document 441-3 Filed 02/10/12 Page 84 of 120 Billing Statement

INSURANCE COMPANY Security, Vision, Strength!

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



261 11/08/10 12/01/10 \$502.80 A transfer of the state of the \$88.80

Questions about this policy? Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC 7 WEST MAIN STREET PO BOX 697 **BROADALBIN NY 12025** 31 35100

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

	•			
Process Date	Policy Number	Policy Type	Transaction	Amount
10/18/10 10/18/10 11/06/10	PDF 6355	Dwelling Fire	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity	\$586.60 \$88.80- \$5.00 \$0.00
			ACCOUNT BALANCE	\$502.80

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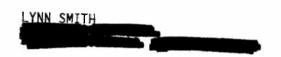
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See Policy Declarations For Any Additional Locations BROADALBIN NY 12025

ase 1:10)cv-00457-GLS-DRH; Document 441-3 Filed 02/10/12 Page 85 of 120 INSURANCE COMPANY Security. Vision. Strength:

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



Billing Statement

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Water is inthe	12/07/10
Pay row the tune	01/01/11
Joseph Sylver	\$419.00
 Aftername tem Dog	\$88.80

Questions about this policy? Call your Independent Agent at: 518-883-3415

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JANKOWSKI AGENCY INC	
7 WEST MAIN STREET	
PO BOX 697	
BROADALBIN NY 12025	31 35100
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Questions about this statement?

Process Date	Doline North		our received withtual a	u: 1-888-311-2455
1 Toccss Date	Policy Number	Policy Type	Transaction	Amount
11/30/10 11/30/10 12/07/10	PDF 6355	Dwelling Fire	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity	\$502.80 \$88.80- \$5.00 \$0.00
			ACCOUNT BALANCE	\$419.00

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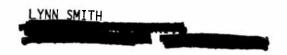
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See Policy Declarations For Any Additional Locations BROADALBIN NY 12025

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One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



i		
	Account Number	5561
	Statement Date	11/29/10
	Payment Due Date	12/20/10
	Account Balance	\$222.00
	Minimum Dua Now	\$60.50

Questions about this policy? Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC
7 WEST MAIN STREET
PO BOX 697
BROADAL BIN NV 40005

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Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

Process Date	Dellas M. I		·	
1 rocess bate	Policy Number	Policy Type	Transaction	Amount
11/12/10 11/12/10 11/29/10	PDF 6634	Dwelling Fire	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity	\$277.50 \$60.50- \$5.00 \$0.00
			ACCOUNT BALANCE	\$222.00

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May 12/26/10

Latanoted Minimum Due will be

\$60.50

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Mesageness Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

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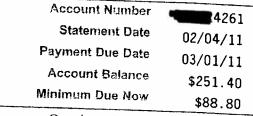
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See Policy Declarations For Any Additional Locations

BROADALBIN NY 12025

se 1:10-R-100487 GUS-DRH | Document 441-3 Filed 02/10/12 Page 87 of 120 INSURANCE COMPANY

One Preferred Way, New Berlin, NY 13411 Direct Bill Tet: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



Billing Statement

Questions about this policy? Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC 7 WEST MAIN STREET PO BOX 697 BROADALBIN NY 12025

31 35100

Account Activity

LYNN SMITH

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

Į	Process Date	Policy Number	D.1:	a de la companya de l	1-000-311-2455
I		oncy Mulliper	Policy Type	Transaction	Amount
	02/02/11 02/02/11 02/04/11	PDF 6355	Dwelling Fire	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity	\$335.20 \$88.80- \$5.00 \$0.00
ĺ				ACCOUNT BALANCE	\$251.40

pl 251,40 2/16e

Next Billing Sate is 03/07/11

Estimated Minimum Due will be

\$88.80

Next Due Date 104/01/11

Please read the important information on the reverse side of this statement.

Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

Policy Information

PDF 6355 07/29/10 to 07/29/11

See Policy Declarations For Any Additional Locations

BROADALBIN NY 12025

ase 1:10-cv-00457-GLS-DRH Document 441-3 Filed 02/10/12 Page 88 of 120 Security, Vision, Strength.

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



January Commence	5561
The Property of the State	12/27/10
Mary Contract of Care	01/20/11
200 1 Taylor	\$166.50
tite a rayar	\$60 E0

Billing Statement

Questions about this policy? Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC 7 WEST MAIN STREET PO BOX 697 BROADALBIN NY 12025

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Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

December D.A.				
Process Date	Policy Number	Policy Type	Transaction	Amount
12/16/10 12/16/10 12/27/10	PDF \$5634	Dwelling Fire	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity	\$222.00 \$60.50- \$5.00 \$0.00
	•		ACCOUNT BALANCE	\$166 EO

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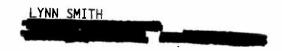
See Policy Declarations For Any Additional Locations BROADALBIN NY 12025

Case 1:10-cv-00457-GLS-DRH Document 441-3 Filed 02/10/12 Page 89 of 120 Billing Statement INSURANCE COMPANY 01/

Security. Vision. Strength.

One Preferred Way, New Berlin, NY 13411
Direct Bill Tel: 888.511.2455 Fax: 607.847.9416

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3 WATER 2 -	01/07/11
Market St.	02/01/11
foreign co	\$335.20
Algorithm - 41,70, 1 mm	\$88.80

Questions about this policy?
Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC 7 WEST MAIN STREET PO BOX 697 BROADALBIN NY 12025

31 35100

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

Process Date	D-11 - 11 - 1			
Process bale	Policy Number	Policy Type	Transaction	Amount
12/16/10 12/16/10 01/07/11	PDF (1886) 6355	Dwelling Fire	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity	\$419.00 \$88.80~ \$5.00 \$0.00
			ACCOUNT BALANCE	\$335.20

19/31/11

02/04/11

\$88.80

03/01/11

Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

PDF 6355 07/29/10 to 07/29/11

Er it some in an ente

See Policy Declarations For Any Additional Locations

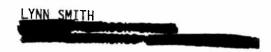
BROADALBIN NY 12025

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or et than the garget of their one of the grown and the

ase 1:10-cv-00457-GDS-DRH Document 441-3 Filed 02/10/12 Page 90 of 1 INSURANCE COMPANY

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



5561	Account Mamber
05/26/11	Statement Date
06/20/11	Paymont Due Date
\$503.00	Account Balancs
\$55.30	Makaum Oue How

Page 90 of 120

Questions about this policy? Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC 7 WEST MAIN STREET PO BOX 697 BROADALBIN NY 12025

31 35100

Control of 18

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

Process Date Policy Number Policy Type Transaction PREVIOUS BALANCE 05/16/11 PDF 5634 \$0.00 **Dwelling Fire** Renewal Business \$503.00 ACCOUNT BALANCE \$503.00

12 1/4 1/20.3c

06/25/11

Establish Minimum thus will be

\$55.30

Float Due Date 1-07/20/11

The part of the service of an analysis of the research treatment of the statement of the service of the s Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

PDF ■6634 06/20/11 to 06/20/12

See Policy Declarations For Any Additional Locations BROADALBIN NY 12025

REFERRED MUTUAL

INSURANCE COMPANY

One Preferred Way New Berlin, NY 13411 1-800-333-7642 or www.preferredmutual.com

Insured Name and Address:

LYNN SMITH

Case 1:10-cv-00457-GLS-DRH Document 4123 Filed 02/10/12 Page 91 of 120 INSURED COPY NON-PAYMENT OF PREMIUM

Questions about this Notice? Call 1-888-511-2455

031-35100

Call your Agent: JANKOWSKI AGENCY INC

(518) 883-3415

Policy Number: PDF 5634

Account Number: ### 5561 Mailing Date: 06/27/11

SEE IMPORTANT NOTICE ON REVERSE SIDE

Cancellation Date: 07/14/11

Account Balance:

\$518.00

Minimum Due:

\$70.30

Policy Type: DWELLING FIRE

*** CANCELLATION NOTICE ***

DUE TO YOUR FAILURE TO REMIT THE PREMIUM DUE, WE HEREBY CANCEL THE ABOVE MENTIONED POLICY, EFFECTIVE AT 12:01 AM (STANDARD TIME) ON THE CANCELLATION DATE STATED ABOVE, IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THE POLICY, NEW YORK LAW AND NEW YORK INSURANCE DEPARTMENT REGULATION. PLEASE PAY THE MINIMUM DUE IMMEDIATELY TO AVOID LOSS OF COVERAGE. THIS ACTION IS PURSUANT TO NEW YORK INSURANCE LAW 3425, SUBSECTION (c)(1)(A), REGARDING NONPAYMENT OF PREMIUM. CANCELLATION MAY BE AVOIDED IF MINIMUM DUE IS PAID IN FULL WITHIN 15 DAYS OF THE MAILING DATE OF THIS NOTICE. EXCESS PREMIUM (IF NOT TENDERED) WILL BE REFUNDED ON DEMAND.

THE REINSTATEMENT OF YOUR POLICY(S) IS DEPENDENT UPON TIMELY PAYMENT BEING HONORED BY THE FINANCIAL INSTITUTION. IF PAYMENT IS NOT HONORED BY THE FINANCIAL INSTITUTION THE POLICY(S) WILL CANCEL ON THE DATE AND TIME SHOWN ON YOUR CANCELLATION NOTICE.

A LATE PAYMENT FEE HAS BEEN INCLUDED

Document 441-3 Filed 02/10/12 Page 92 of 120 Billing Statement **ISURANCE COMPANY**

Account Number 4261 Statement Date 07/07/11 **Payment Due Date** 08/01/11 \$765.00 **Account Balance** Minimum Due Now \$81.50

Questions about this policy? Call your Independent Agent at: 518-883-3415

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

JANKOWSKI AGENCY INC 7 WEST MAIN STREET PO BOX 697 BROADALBIN NY 12025

31 35100

LYNN SMITH

PDF 6355

Account Activity Process Date

06/24/11

Policy Number Policy Type

Security, Vision, Strength.5 One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416

www.preferredmutual.com

Dwelling Fire

Transaction PREVIOUS BALANCE

Amount \$0.00 \$765.00

ACCOUNT BALANCE

Renewal Business

\$765.00

od 7/20 Trust

Next Billing Date is 08/07/11. Estimated Minimum Due will be

\$81.50

Next Due Date is 09/01/11

Flease read the important information on the reverse side of this statement.

Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

Policy Information

PDF 6355 07/29/11 to 07/29/12

See Policy Declarations For Any Additional Locations

BROADALBIN NY 12025

Case 1:10-cv-00457-GLS-DRH Document 441-3 Filed 02/10/12 Page 93 of 120 INSURED COPY

PREFERRED MUTUAL INSURANCE COMPANY

One Preferred Way New Berlin, NY 13411 1-800-333-7642 or www.preferredmutual.com

Insured Name and Address:

DAVID L SMITH & LYNN A SMITH

NOTICE OF CANCELLATION NON-PAYMENT OF PREMIUM

Questions about this Notice? Call 1-888-511-2455

Call your Agent: SUTTON & TARANTINO INSURANCE (518) 584-7600

031-96600

Policy Number: PHO 3253

Account Number: 🚛

37471 Mailing Date: 07/22/11

SEE IMPORTANT NOTICE ON REVERSE SIDE

Cancellation Date: 08/08/11

Account Balance:

\$1,367.00

Minimum Due:

\$155.20

Policy Type: HOMEOWNERS

*** CANCELLATION NOTICE ***

DUE TO YOUR FAILURE TO REMIT THE PREMIUM DUE, WE HEREBY CANCEL THE ABOVE MENTIONED POLICY, EFFECTIVE AT 12:01 AM (STANDARD TIME) ON THE CANCELLATION DATE STATED ABOVE, IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THE POLICY, NEW YORK LAW AND NEW YORK INSURANCE DEPARTMENT REGULATION. PLEASE PAY THE MINIMUM DUE IMMEDIATELY TO AVOID LOSS OF COVERAGE. THIS ACTION IS PURSUANT TO NEW YORK INSURANCE LAW 3425, SUBSECTION (c)(1)(A), REGARDING NONPAYMENT OF PREMIUM. CANCELLÁTION MAY BE AVOIDED IF MINIMUM DUE IS PAID IN FULL WITHIN 15 DAYS OF THE MAILING DATE OF THIS NOTICE. EXCESS PREMIUM (IF NOT TENDERED) WILL BE REFUNDED ON DEMAND.

THE REINSTATEMENT OF YOUR POLICY(S) IS DEPENDENT UPON TIMELY PAYMENT BEING HONORED BY THE FINANCIAL INSTITUTION. IF PAYMENT IS NOT HONORED BY THE FINANCIAL INSTITUTION THE POLICY(S) WILL CANCEL ON THE DATE AND TIME SHOWN ON YOUR CANCELLATION NOTICE.

Final 6.11-plus lax

155.20

A LATE PAYMENT FEE HAS BEEN INCLUDED

TO ENSURE CONTINUED COVERAGE, PAYMENT MUST BE RECEIVED PRIOR TO THE CANCELLATION DATE PLEASE DETACH THIS PORTION AND RETURN WITH YOUR REMITTANCE.

Policyholder:

031-96600 SUTTON & TARANTINO INSURANCE

DAVID L SMITH & LYNN A SMITH

Please make check payable to: PREFERRED MUTUAL INSURANCE COMPANY

Account Number: 7471

Policy Number: PHO 3253

Mailing Date:

07/22/11

Cancellation Date:

08/08/11

Account Balance:

\$1,367.00

Minimum Due:

\$155.20

AMOUNT ENCLOSED

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																				ter		
		 	 	 _	 	 _	 	 	 	_	 	 	-	~~~	 	~~						

Case 1:10-cv-00457-GLS-DRH Document 441-3 Filed 02/10/12 Page 94 of 120 PREFERRED MUTUAL Billing Statement

INSURANCE COMPANY

Security, Vision, Strength®

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



Account Number	4261
Statement Date	08/08/11
Payment Due Date	09/01/11
Account Balance	\$688.50
Minimum Due Now	\$81.50

Questions about this policy?
Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC
7 WEST MAIN STREET
PO BOX 697
BROADALBIN NY 12025

31 35100

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

Account Activity

	,	
Process Date	Policy Number	Policy Type
07/28/11		
07/28/11		
08/08/11	PDF 6355	Dwelling Fire

Transaction	Amount
PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity	\$765.00 \$81.50- \$5.00 \$0.00

ACCOUNT BALANCE

\$688.50

Trust

41.50

Next Billing Date is 09/06/11

Estimated Minimum Due will be

\$81.50

Next Due Date is 10/01/11

Please read the important information on the reverse side of this statement.

Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

Policy Information

See Policy Declarations For Any Additional Locations

PDF 6355 07/29/11 to 07/29/12

BROADALBIN NY 12025

se 1:10-cv-00457-GLS-DRH Document 441-3 Filed 02/10/12 Page 95 of 120 PREFERRED MUTUAL Billing Statement INSURANCE COMPANY

Account Number	5561
Statement Date	07/26/11
Payment Due Date	08/20/11
Account Balance	\$452.70
Minimum Due Now	\$105.60

Questions about this policy? Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC 7 WEST MAIN STREET PO BOX 697 BROADALBIN NY 12025

31 35100

LYNN SMITH

Security. Vision. Strength.

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com

Account Activity

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

Process Date	Policy Number	Policy Type	Transaction	Amount
		•	PREVIOUS BALANCE	\$503.00
07/12/11			Payments Received	\$70.30-
07/12/11			Serv Chrg Incl in Payment	\$5.CO
07/12/11			Late Payment Fee	\$15.00
07/26/11	PDF 5634	Dwelling Fire	No Policy Activity	\$0.00
			ACCOUNT BALANCE	\$452.70

Od \$105.60 Trust

Next Billing Date is

08/26/11 Estimated Minimum Due will be

\$55.30 Next

Next Due Date is 09/20/11

Please read the important information on the reverse side of this statement.

Messages

Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

Policy Information

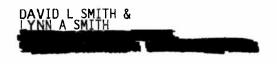
See Policy Declarations For Any Additional Locations

PDF \$634 06/20/11 to 06/20/12

BROADALBIN NY 12025



One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



Billing Statement

Account Number	7471
Statement Date	09/22/11
Payment Due Date	10/17/11
Account Balance	\$946.40
Minimum Due Now	\$140.20

Questions about this policy? Call your Independent Agent at: 518-584-7600

SUTTON & TARANTINO INSURANCE	
AGENCY INC	
17 DIVISION STREET	
SARATOGA SPRINGS NY 12866	31 96600

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

Assess Date

Policy Number

Policy Type

Transaction

Amount

09/07/11

PHO **33**253

Homeowners

PREVIOUS BALANCE
Payments Received
Serv Chrg Incl in Payment
No Policy Activity

ACCOUNT BALANCE

pl 9/2/11

\$946.40

1,081.60

\$140.20-\$5.00

\$0.00

chand

401/te

West Billing Date is 10/23/11

#113

Estimated Minimum Due will be

\$140.20

Next Due Date is 1/17/11

Please read the important information on the reverse side of this statement.

Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

Policy Information

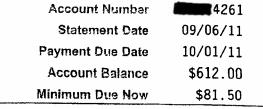
PHO 3253 07/17/11 to 07/17/12

See Policy Declarations For Any Additional Locations

BROADALBIN NY 12025

ADocument 441-3 Filed 02/10/12 Page 97 of 120 Billing Statement **INSURANCE COMPANY** Security, Vision, Strength?

One Preferred Way, New Berlin, NY 13411 Direct 8il Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



Questions about this policy? Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC 7 WEST MAIN STREET PO BOX 697 BROADALBIN NY 12025

31 35100

Account Activity

LYNN_SMITH

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

Process Date	Policy Number	Policy Type	Transaction	Amount
08/16/11 08/16/11 09/06/11	PDF 6355	Dwelling Fire	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity	\$688.50 \$81.50- \$5.00 \$0.00
			ACCOUNT BALANCE	6412 nn

8280

Next Billing Date is 10/07/11

Estimated Minimum Due will be

\$81.50

Next Due Date is11/01/11

Please read the important information on the reverse side of this statement.

Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

Policy Information PDF 6355 07/29/11 to 07/29/12

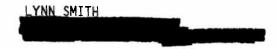
See Policy Declarations For Any Additional Locations

BROADALBIN NY 12025

Document 441-3 Filed 02/10/12 Page 98 of 120 Billing Statement



One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



Account Number	5561
Statement Date	08/26/11
Payment Due Date	09/20/11
Account Balance	\$352.10
Minimum Due Now	\$55.30

Questions about this policy? Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC
7 WEST MAIN STREET
PO BOX 697
BROADALBIN NY 12025

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

31 35100

Account Activity		Call Preferred Mutual at: 1-888-511-2455		
Process Date	Policy Number	Policy Type	Transaction	Amount
08/03/11 08/03/11 08/26/11	PDF 5634	Dwelling Fire	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity	\$452.70 \$105.60- \$5.00 \$0.00
			ACCOUNT BALANCE	\$352.10

Trespendense

Next Billing Date is 09/25/11

Estimated Minimum Due will be

\$55.30

Next Due Date is 10/20/11

Please read the important information on the reverse side of this statement.

Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

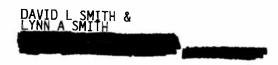
Policy Information PDF 5634 06/20/11 to 06/20/12

See Policy Declarations For Any Additional Locations

BROADALBIN NY 12025

ase 1:10 c 10 12 File 1:10 C 10 12 Page 99 of 120 INSURANCE COMPANY Security. Vision. Strength.

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



Account Number 7471 Statement Date 09/22/11 **Payment Due Date** 10/17/11 Account Balance \$946.40 Minimum Due Now \$140.20

Billing Statement

Questions about this policy? Call your Independent Agent at: 518-584-7600

SUTTON & TARANTINO INSURANCE AGENCY INC 17 DIVISION STREET SARATOGA SPRINGS NY 12866 31 96600

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

Account Activity **Process Date Policy Number**

Policy Type

Transaction PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity

\$1,081.60 \$140.20-\$5.00 \$0.00

09/07/11 09/22/11 PHO 3253 Homeowners

ACCOUNT BALANCE

\$946.40

Amount

Trest rembrae pd 10/3

Maxt Billing Date is 10/23/11

09/07/11

Estimated Minimum Due will be

\$140.20

Next Due Date is 1/17/11

Please read the important information on the reverse side of this statement.

Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

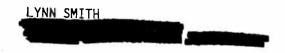
Policy information

See Policy Declarations For Any Additional Locations BROADALBIN NY 12025

3253 07/17/11 to 07/17/12

NSURANCE COMPANY Security. Vision. Strength.

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



1:18 PEF FER FED SUPPRINTING cument 441-3 Filed 02/10/12 Page 100 of 120 Billing Statement

Account Number	5561
Statement Date	09/26/11
Payment Due Date	10/20/11
Account Balance	\$301.80
Minimum Due Now	\$55.30
	433.30

Questions about this policy? Call your Independent Agent at: 518-883-3415

	_	
JANKOWSKI AGENCY INC 7 WEST MAIN STREET		
PO BOX 697		
BROADALBIN NY 12025		31 35100

Questions about this statement?

Account Activity

Call Preferred Mutual at: 1-888-511-2455 **Process Date Policy Number** Policy Type Transaction **Amount** PREVIOUS BALANCE 09/20/11 \$352.10 Payments Received 09/20/11 \$55.30-Serv Chrg Incl in Payment 09/26/11 Dwelling Fire \$5.00 No Policy Activity \$0.00 ACCOUNT BALANCE \$301.80

Trast rembra

Next Billing Date is

10/26/11

Estimated Minimum Due will be

\$55.30

Next Due Date is 11/20/11

Please read the important information on the reverse side of this statement.

Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

Policy Information

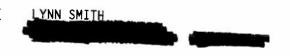
PDF 5634 06/20/11 to 06/20/12

See Policy Declarations For Any Additional Locations

BROADALBIN NY 12025

ase 1:10 dv 100 457 FGLS-DRFI Document 441-3 Filed 02/10/12 Page 101 of 120 Billing Statement INSURANCE COMPANY Security. Vision. Strength

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



Account Number	4261
Statement Date	10/07/11
Payment Due Date	11/01/11
Account Balance	\$535.50
Minimum Due How	\$81.50

Questions about this policy? Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC			
7 WEST MAIN STREET			
PO BOX 697			
BROADALBIN NY 12025	31 35100		

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

7			B		
Process Date	Policy Number	Policy Type	Transaction	Amount	
09/20/11 09/20/11 10/07/11	PDF 6355	Dwelling Fire	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity	\$612.00 \$81.50- \$5.00 \$0.00	
			ACCOUNT BALANCE	\$535.50	

Pl 19/21 Trast remburse

Ment Billing Date is 11/06/11

Account Activity

Estimated Minimum Due will be

\$81.50

Mart Due Dale is12/01/11

Please read the important information on the reverse side of this statement.

Massages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

Policy Information

PDF 6355 07/29/11 to 07/29/12

See Policy Declarations For Any Additional Locations

BROADALBIN NY 12025

ase 1:10 P. 100457 GDS DRHUD ocument 441-3 Filed 02/10/12 Page 102 of 120 Billing Statement INSURANCE COMPANY

Security: Vision, Strength, One Preferred Way. New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



Account Number	4261
Statement Date	11/07/11
Payment Due Date	12/01/11
Account Balance	\$459.00
 Minimum Due Now	\$81.50

Questions about this policy? Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC	
7 WEST MAIN STREET	
PO BOX 697	
BROADALBIN NY 12025	31 35100

Account Activity

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

Process Date	O-Carre M.			2 455
Process Date	Policy Number	Policy Type	Transaction	Amount
10/25/11 10/25/11 11/07/11	PDF 6355	Dwelling Fire	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity	\$535.50 \$81.50- \$5.00 \$0.00
			ACCOUNT BALANCE	\$459.00

fol 11/19/11
Trust reembursement

Next Billing Date is 12/07/11

Estimated Minimum Due will be

\$81.50

Next Due Date is 01/01/12

Please read the important information on the reverse side of this statement.

Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

Policy Information

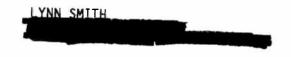
PDF 6355 07/29/11 to 07/29/12

See Policy Declarations For Any Additional Locations

BROADALBIN NY 12025

NSURANCE COMPANY Security, Vision, Strength?

Construction of the Property o www.preferredmutual.com



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Assount Humber	5561
Stafement Date	10/26/11
Payment Due Date	11/20/11
Account Balance	\$251.50
Minimum Due New	\$55.30

Questions about this policy? Call your Independent Agent at: 518-883-3415

	•	115
JANKOWSKI AGENCY INC 7 WEST MAIN STREET		
PO BOX 697		
BROADALBIN NY 12025		31 35100
		50 100

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

Process Date	Delian Non I			
1 Tocess Date	Policy Number	Policy Type	Transaction	Amount
10/07/11 19/07/11 10/26/11	PDF 6534	Dwelling Fire	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity	\$301.80 \$55.30- \$5.00 \$0.00
	0		ACCOUNT BALANCE	\$251.50

Account Activity

Maint Billing Dato is 11/25/11 Estimated Minimum Dua will be

\$55.30

Ment Oue Data is 12/20/11

Please read the important information on the reverse side of this eletement.

Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing. Messages

Policy Information

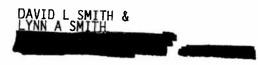
PDF 5634 06/20/11 to 06/20/12

See Policy Declarations For Any Additional Locations

BROADALBIN NY 12025

ase 1:10-cy-b0467-GLS DRHI Document 441-3 Filed 02/10/12 Page 104 of 120 Billing Statement NSURANCE COMPANY Security. Vision. Strength

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



Account Number	7471
Statement Date	10/24/11
Payment Tue Daie	11/17/11
Account Balance	\$811.20
Minimum Due New	\$140.20

Questions about this policy? Call your Independent Agent at: 518-584-7600

	0-204-70UU
SUTTON & TARANTINO INSURANCE	7
AGENCY INC	
17 DIVISION STREET	
SARATOGA SPRINGS NY 12866	31 96600

Questions about this statement? Account Addition Call Preferred Mutual at: 1-888-511-2455

ı	Process Data	D. 11			1 000-311-2433
	Process Date	Policy Number	Policy Type	Transaction	Amount
	10/06/11 10/06/11 10/24/11	PHO 3253	Homeowners	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity	\$946.40 \$140.20- \$5.00 \$0.00
l				ACCOUNT BALANCE	\$811.20

Tous roundonsent

Mark Burney Tells in 11/22/11

Esti nated Winterpo Due offi be

\$140.20

Mari Due Date is 12/17/11

Placed road she importent information on the reverse vide of this statement.

Massages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

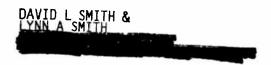
Policy Internation

PHO 3253 07/17/11 to 07/17/12

See Policy Declarations For Any Additional Locations BROADALBIN NY 12025

1:10 co 10045 (GILS DEFIL) Adjument 441-3 Filed 02/10/12 Page 105 of 120 NSURANCE COMPANY Security: Vision. Strength.

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



Account Numb	er 471 7471
Statement Da	te 11/22/11
Payment Due Da	te 12/17/11
Account Balance	\$676.00
Minimum Due No	w \$140.20

Questions about this policy? Call your Independent Agent at: 518-584-7600

SUTTON & TARANTINO INSURANCE		
AGENCY INC		
17 DIVISION STREET		
SARATOGA SPRINGS NY 12866	31 96600	
	0,00000	

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

Process Date	0 11 11			1-000-311-2433
Process Date	Policy Number	Policy Type	Transaction	Amount
11/09/11 11/09/11 11/22/11	PHO 3253	Homeowners	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity	\$811.20 \$140.20- \$5.00 \$0.00
			ACCOUNT BALANCE	\$676.00

7, ast rendered 12/1/40.20

Next Billing Date is 12/23/11

Account Activity

Estimated Minimum Due will be

\$140.20

Next Due Date (401/17/12

Please read the important information on the reverse side of this statement.

Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

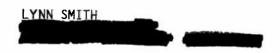
Policy Information PHO 3253 07/17/11 to 07/17/12

See Policy Declarations For Any Additional Locations

BROADALBIN NY 12025

Case 1: PREFOURT DISTRIBUTE OF Security Vision. Strength:

One Preferred Way, New Berlin, NY 13411 Direct Bil Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



Account Activity

Procument 441-3 Filed 02/10/12 Page 106 of 120 Billing Statement

Account Number	4261
Statement Date	12/07/11
Payment Due Date	01/01/12
Account Balance	\$382.50
Minimum Due Now	\$81.50

Questions about this policy?
Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC	
7 WEST MAIN STREET	
PO BOX 697	
BROADALBIN NY 12025	31 35100
	91 00100

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

	2			OC 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
Process Date	Policy Number	Policy Type	Transaction	Amount
11/16/11 11/16/11 12/07/11	PDF 6355	Dwelling Fire	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity	\$459.00 \$81.50~ \$5.00 \$0.00
			ACCOUNT BALANCE	\$382.50

Trustmenture

02/2/10

Mont Billing Date is 01/07/12 Estimated Minimum Due will be \$81.50 Next Due Date is 02/01/12 Please read the important information on the reverse side of this statement.

Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

Policy Information

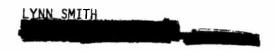
See Policy Declarations For Any Additional Locations

PDF CONTROL OF CONTROL OF

Case 1:10-cv-00457-GLS-DRH Document 441-3 Filed 02/10/12 Page 107 of 120 Billing Statement INSURANCE COMPANY

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com

Security. Vision. Strength!



Account Number	5561
Statement Date	11/28/11
Payment Oue Date	12/20/11
Account Salance	\$201.20
Minimum Due Now	\$55.30

Questions about this policy? Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC	
7 WEST MAIN STREET	
PO BOX 697	
BROADALBIN NY 12025	31 35100

Account Activity

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

Process Date	Policy Number	Policy Type	Transaction	Amount
11/09/11 11/09/11 11/28/11	PDF 5634	Dwelling Fire	PREVIOUS BALANCE Payments Received Serv Chrg Inci in Payment No Policy Activity	\$251.50 \$55.30- \$5.00 \$0.00
			ACCOUNT BALANCE	\$201.20

Trast

Pd 12/10

Next Billing Date is 12/26/11

Estimated Minimum Due villios

\$55.30

Nama Sue Date (e01/20/12

Moase road the important information on its reverse stills of this characters.

Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

Policy information

PDF 5634 06/20/11 to 06/20/12

See Policy Declarations For Any Additional Locations

BROADALBIN NY 12025

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com

LYNN SMITH

Billing Statement

Account Number	5561
Statement Date	12/27/11
Payment Due Date	01/20/12
Account Balance	\$150.90
Minimum Due Now	\$55.30

Questions about this policy?

Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC	
7 WEST MAIN STREET	
PO BOX 697	31 35100
BROADALBIN NY 12025	31 35 100

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

Acc	ount	Acti	vity

ACCOUNT ACCOUNT	·			Amount
Process Date	Policy Number	Policy Type	Transaction	Amount
12/14/11 12/14/11 12/27/11	PDF (******** 5634	Dwelling Fire	PREVIOUS BALANCE Payments Received Serv Chrg Incl in Payment No Policy Activity	\$201.20 \$55.80- \$5.00 \$0.00
1			ACCOUNT BALANCE	0150.90

pol 55.30 1/21 Trastrombine

To talpoul 277. Charle # 220

Next Billing Date is 01/26/12

26/12 Estimated Minimum Due will be

\$55.30 Next Due Date Is02/20/12

Please read the Important Information on the reverse side of this statement.

Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

Policy Information
PDF 406/20/11 to 06/20/12

See Policy Declarations For Any Additional Locations

BROADALBIN NY 12025

One Preferred Way, New Berlin, NY 13411 Direct 8ll Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com

7471 **Account Number** Statement Date 12/23/11 01/17/12 Payment Due Date \$540.80 Account Balance Minimum Due Now \$140.20

Questions about this policy? Call your Independent Agent at: 518-584-7600

SUTTON & TARANTINO INSURANCE AGENCY INC. 17 DIVISION STREET BARATOGA SPRINGS NY 12866 31 96600

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

WILD F

Account Activity

Policy Type Process Date **Policy Number** Transaction Amount PREVIOUS BALANCE \$676.00 \$140.ZO-Payments Received 12/05/11 95.00 Serv Chrg incl in Payment 12/05/11 12/23/11 PHO 3253 No Policy Activity **\$**0.00 Homeowners pl 140.200 Trust reembra ACCOUNT BALANCE \$540.80

Next Billing Date is 01/23/12

Estimated Minimum Due will be

\$140.20

Next Due Date Is 02/17/12

Please read the important information on the reverse side of this statement.

Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing. Messages

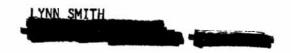
Policy Information PHO 400173253 07/17/11 to 07/17/12 See Policy Declarations For Any Additional Locations

BROADALBIN NY 12025

DRITURE ument 44 T-3 Filed 02/10/12 Page 110 of 120 AGE 07/09 Billing Statement

Security. Vision. Strength?

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutual.com



Account Number	4261
Statement Date	01/09/12
Payment Due Date	02/01/12
Account Balance	\$306.00
Minimum Due Now	\$81.50

Questions about this policy? Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC	
7 WEST MAIN STREET	
PO BOX 697	
BROADALBIN NY 12025	31 35100
	0,00

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

Account Activity	<u></u>		Call Preferred Mutual a	t: 1-888-511-2455
Process Date	Policy Number	Policy Type	Transaction	Amount
12/14/11 12/14/11 01/09/12	POF 1000006 265	Dwelling Fire	PREVIOUS BALANCE Payments Received Serv Chrg Incl In Payment No Policy Activity	\$382.50 \$81.50- \$5.00 \$0.00
		a (Kc)	ACCOUNT BALANCE	\$306.00

Pd 1/21 81.50 Accord

Next Billing Date is 02/05/12

Estimated Minimum Due will be

\$81.50

Next Due Date is 03/01/12

Please read the important information on the reverse side of this statement.

Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for malling.

Policy information 6355 07/29/11 to 07/29/12

See Policy Declarations For Any Additional Locations

BROADALBIN NY 12025



One Preferred Way, New Berlin, NY 13411
Direct Bill Tel: 888.511.2455 Fax: 607.847.9416
www.preferredmutual.com

DAVID L SMITH &

Account Number	7471
Statement Date	01/25/12
Payment Due Date	02/17/12
Account Balance	\$420.60
Minimum Due Now	\$155.20

Questions about this policy?
Call your Independent Agent at: 518-584-7600

SUTTON & TARANTINO INSURANCE
AGENCY INC
17 DIVISION STREET
SARATOGA SPRINGS NY 12868 31 96600

Account Activity

Questions about this statement? Call Preferred Mutual at: 1-888-511-2455

Account Activity			Call Preferred Mutual	at: 1-888-511-2455
01/25/12 01/25/12 01/25/12 01/25/12 01/25/12	Policy Number	Policy Type Homeowners	Transaction PREVIOUS BALANCE Payments Received Serv Chrg.Incl.in Rayment Late Payment Fee No Policy Activity	Amount +540.80 +140.20 - +5.00 +15.00
			ACCOUNT BALANCE	\$420.6 0
Next Billing Date is Messages Avoid	Please read the	stimated Minimum Due will be important information on the re	verse side of this statement.	Date i=03/17/12
7,700	service Charges	and Late Fees, pay the Acco	unt Balance, and allow time	for mailing.
Policy Information HO 1253 07/1	17/11 to 07/17/12	BROADALBI	See Policy Declarations For Any A N NY 12025	Additional Locations
Thank you for insu	ring with Preferred	l. Email us your questions or	concerns at billing.support@p	referredmutual.com

Detach this portion of statement and return with payment in the enclosed envelope.

31 96800 SUTTON & TARANTINO INSURANCE

DAVID L SMITH &

If mailing, allow adequate time for mall delivery. Payment must be received by Payment Due Date to avoid fees or concellation. Please make your check payable to: Preferred Mutual Insurance Company - OR - Make your Payment by Credit Card.

Payment Due Date 02/17/12
Account Balance \$420.60 - OR Minimum Amount Due \$155.20
Amount Enclosed

() Visa () MasterCard	Exp. Date-
Card No.	3413 0
Daytime Phone 575-	Amount 430.60
Cardholder Signature	alhor
/	

7471

РНО 🛲

Check box for Change of Address and complete reverse side

Change \$ 420.60

01/25/12



One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847.9416 www.preferredmutyot.com

YNN SMITH

Billing Statement

Account Number	5561
Statement Date	01/26/12
Payment Due Date	02/20/12
Account Balance	\$115.60
Minimum Due Now	\$70.30

Questions about this policy? Call your Independent Agent at: 518-883-3415

JANKOWSKI AGENCY INC 7 WEST MAIN STREET PO BOX 697	
BROADALBIN NY 12025	31 35100
Questions about this statement?	

\$115.60

PDF

Account Activity

Call Preferred Mutual at: 1-888-511-2455 Process Date Policy Number Policy Type Transaction Amount PREVIOUS BALANCE 01/25/12 \$150.90 01/25/12 Payments Received \$55.30-Serv Chirg Incl in Payment 01/25/12 45.00 Late Payment Fee 01/26/12 PDF 4886634 \$15.00 **Dwelling Fire** No Policy Activity 40.00 ACCOUNT BALANCE

Next Billing Date is 02/24/12 Estimated Minimum Due will be Next Due Date le03/20/12 \$55.30 Please read the important information on the reverse side of this statement. Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

Policy Information

See Policy Declarations For Any Additional Locations 6634 06/20/11 to 06/20/12 BROADALBIN NY 12025

Thank you for insuring with Preferred. Email us your questions or concerns at billing.support@preferredmutual.com

Detach this portion of statement and return with payment in the enclosed envelope 91 35100 JANKOWSKI AGENCY INC 01/26/12 5561

YNN SMITH

If mailing, allow adequate time for mall delivery. Payment must be received by Payment Due Date to avoid fees or cancellation. Please make your check payable to: Preferred Mutual Insurance Company - OR - Make yo

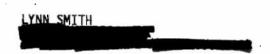
ſ		1100000	maraar n	и
	Payment Due Date	02/20/12		
	Account Balance	\$115.60	- OR -	
	Minimum Amount Due	\$70.30		
	Amount Enclosed			

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Maki	s your rayment by Credit Card.
() Visa () MasterCard	Exp. Date
Card No.	34/3
Daytime Phone 5/8	Amount 115.60
Cardholder Signature	_

One Preferred Way, New Berlin, NY 13411 Direct Bill Tel: 888.511.2455 Fax: 607.847,9416 www.preferredmutual.com



Billing Statement

Account Number	4261
Statement Date	02/06/12
Payment Due Date	03/01/12
Account Balance	\$229.50
Minimum Due Now	\$81.50

Questions about this policy? Call your Independent Agent at: 518-883-3415

7 WEST MAIN STREET PO BOX 697 BROADALBIN NY 12025 31 35400	JANKOWSKI AGENCY INC	
DITTE DEL TIME LINE ABOUT	7 WEST MAIN STREET	
BROADALBIN NY 12025 31 35100	PO BOX 697	
9.00100	BROADALBIN NY 12025	31 35100

Questions about this statement?

Account Activity

01/25/12

01/25/12

02/06/12

Call Preferred Mutual at: 1-888-511-2455 **Process Date** Policy Number Policy Type Transaction Amount PREVIOUS BALANCE **#306.00** Payments Received **\$81.50~** Serv Chrg Ind in Payment PDF 444446355 **Dwelling Fire** No Policy Activity

ACCOUNT BALANCE

\$5.00

\$0.QQ

9229.50

Next Billing Date is

Estimated Minimum Due will be 03/07/12

\$81.50

Next Due Date is 04/01/12

Please read the important information on the reverse side of this statement.

Messages Avoid Service Charges and Late Fees, pay the Account Balance, and allow time for mailing.

Policy Information

See Policy Declarations For Any Additional Locations

BROADALBIN NY 12025

Thank you for insuring with Preferred. Email us your questions or concerns at billing support@preferredmutual.com

Detach this portion of statement and return with payment in the enclosed envelope. 31 35100 JANKOWSKI AGENCY INC

02/06/12

() Visa () MasterCard

Cardholder Signature

MA281

PDF @

36355

TIM2 ANY

If mailing, allow adequate time for mail delivery. Payment must be received by Payment Due Date to avoid fees or cancellation. Please make your check payable to: Preferred Mutual Insurance Company - OR - Make your Payment by Credit Card.

Payment Due Date	03/01/12
Account Balance	\$229.50
Minimum Amount Due	\$81.50
Amount Enclosed	

- OR -

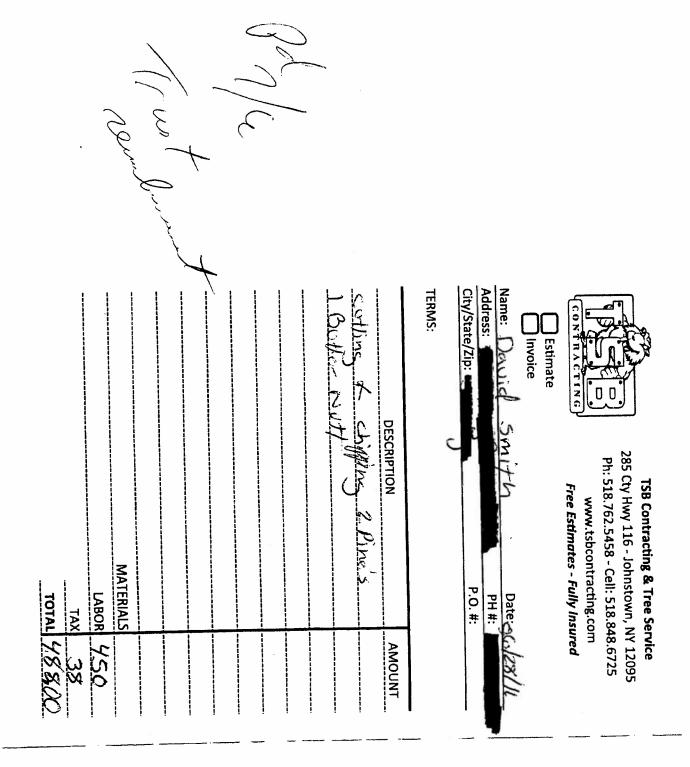
Card No. Daytime Phone 575

Amount

Exp. Date

Check box for Change of Address and complete reverse side

EXHIBIT F





2/1/11 - rooks smooted 4hrs
Spring cleanup 7/2hrs
Cleanup Front lawn
high water dehris

10 Mowings 5/13,5/19 5/26,6/2,0/10,6/18, 6/24,6/30,7/6,7/14

A Phunks
Brasan
8/25/11

Rombaree ment

Pd 50 p 450 penbere / Trust

Histio

HILINDAPARE.

Fall cleans is linished I

Also swept pine weedles off the gray

(Amp 1001, clained out gotters

And put Kiel stabilizer in mower

All scenses to be in ready for

winter We wish your family well

as you continue to move korward.

Fall cleans - 18 nows Sincerely

2 mowings 1018 and 1119

Because

EXHIBIT G

Reorder From Coc.erv (585) 385-1880

APPLICATION FOR RENEWAL OF ACCESS PERMIT AT GREAT SACANDAGA LAKE

85378

	I (We) hereby apply for renewal of NON-COMMERCIAL Access Permit No. 6921
	In making this application, I (We) hereby acknowledge that Great Sacandaga Lake is a river-regulation reservoir and that since its surface elevation varies according to the needs of the system of which it is part, it is not always ideal for recreation. I (We) understand further that recreational use of the reservoir secondary and subordinate to its regulatory function and must not, therefore, interfere with reservoir operations.
	I (We) agree to comply with and be bound by all rules and regulations of the Board of the Hudson River. Black River Regulating District pertaining to access permits and with all terms and conditions of some permit; which rules and regulation and terms and condition are made a part hereof and of the Permits and Certificate, the same as if fully written out and set forth herein and therein.
DO NOT DETACH	I (We) further agree to HOLD HARMLESS the members of the Board of the Regulating District, the District officers and employees against any and all claims, damages or causes of action for damages arising out of the use of such permit: and further agree to indemnify said Board, the District, its officers are defense of all such suits, orders or decrees and judgments entered therein, including the cost detense of all such claims or suits brought on account of injury to person or property or loss of linguisting the period subsequent thereto within the statutory period of commencing or filing such claims of suits in any competent jurisdiction.
-	I (We) understand that an access permit is simply written permission to use a segment of State land under Regulating District jurisdiction for access to the Lake; it is not a contract or lease and I (we) at access area to be granted; access permits are non-transferable and cannot be sold or otherwise conveyed by their holders; all access permits are issued at the discretion of the Board.
E	THIS PERMIT IS NON-TRANSFERABLE THIS IS A LEGAL DOCUMENT READ CAREFULLY BEFORE SIGNING
087	SIGNATURE OF APPLICANT (if joint, ALL must sign)
3	
ID RETURI	Date //9/2012
SIGN AND RETURI	Date 1/9/2012 Pd 2/2/12 Renewal Fee \$48.00
SIGN AND RETURI	Pd. 2/2/2 232 Renewal Fee \$48.00
SIGN AND RETURI	The above Access Permit is hereby renewed, allowing the holder(s) thereof exclusive access to Grec Sacandaga Lake across Tract No on a strip of District-administered State land feet wide, and permitting said holder(s) to maintain such structures as are authorized. This Access Permit auxiliary MARCH 15, 2013
SIGN AND RETURI	The above Access Permit is hereby renewed, allowing the holder(s) thereof exclusive access to Grec Sacandaga Lake across Tract No on a strip of District-administered State land feet wide, and permitting said holder(s) to maintain such structures as are authorized. This Access Permit expires on MARCH 15, 2013 unless sooner revoked pursuant to the rules are regulations of the Board of the Regulating District. DAVID L. & LYNN A. SMITH IRR. TRUST Additionally Named
SIGN AND RETURN BOTH COPIES	The above Access Permit is hereby renewed, allowing the holder(s) thereof exclusive access to Grec Sacandaga Lake across Tract No on a strip of District-administered State land feet wide, and permitting said holder(s) to maintain such structures as are authorized. This Access Permit expires on MARCH 15, 2013 unless sooner revoked pursuant to the rules are regulations of the Board of the Regulating District.