Item # 12-1B

City of Carson City
Agenda Report

Date Submitted: October 6, 2009 **Agenda Date Requested:** October 15, 2009

To: Redevelopment Authority **Time Requested:** [redacted] Consent

From: Office of Business Development

Subject Title: Action to approve and recommend to the Board of Supervisors their consent to a $26,144.00 incentive request by The Blue Bull to redevelop the property at 107 E. Telegraph Street with the Redevelopment Authority finding that this project meets the incentive program criteria and the necessary findings set forth in NRS 279.486, specifically that the project benefits the current redevelopment plan area, that the project has no other reasonable means of financing available, that the incentive will be paid on a reimbursement basis for money expended by the applicant on the project, that other financing is available to pay for the remaining costs of the project and that the incentive is subject to the applicant fulfilling City requirements.

Staff Summary: On October 5, 2009, the Redevelopment Authority Citizens Committee (RACC) recommended approval of incentive funding for the complete remodeling of the building located at 107 E. Telegraph Street. This redevelopment project rehabilitates an abandoned, eyesore situated in the center of our downtown. RACC reviewed the application and supporting material provided to measure the project's benefit to the redevelopment area as it relates to the incentive program's criteria: aesthetics, curing of blight, job creation, business retention, addition of tax revenues and enhancement of the community's vision. RACC also determined that no other reasonable means of financing certain improvements associated with the project was available.

Type of Action Requested: (check one)
(____) Resolution (____) Ordinance
(_X_) Formal Action/Motion (____) Other (Specify)

Does This Action Require A Business Impact Statement: (___) Yes (_X_) No

Recommended Board Action: I move to approve and recommend to the Board of Supervisors their consent to a $26,144.00 incentive request by The Blue Bull to redevelop the property at 107 E. Telegraph Street with the Redevelopment Authority finding that this project meets the incentive program criteria and the necessary findings set forth in NRS 279.486, specifically that the project benefits the current redevelopment plan area, that the project has no other reasonable means of financing available, that the incentive will be paid on a reimbursement basis for money expended by the applicant on the project, that other financing is available to pay for the remaining costs of the project and that the incentive is subject to the applicant fulfilling City requirements.

Explanation for Recommended Board Action: The incentive funding will give the business owner the necessary financial support to complete proposed improvements this project and achieve a reasonable rate of return on its investment in a blighted property. The applicant has been apprised of the requirements detailed in redevelopment's rules and regulations and agrees to comply with every one of these requirements.

Applicable Statue, Code, Policy, Rule or Regulation: NRS 279.486 and 279.628.

Fiscal Impact: $26,144.00 of tax increment funds available in the RDA's unspent bond proceeds set-aside.

Explanation of Impact: The fiscal impact will not change.

Funding Source: Unspent bond proceeds associated with Redevelopment Project Area No. 1

Alternatives: Provide other direction

Supporting Material: Applicant and supporting material provided by the applicant

Prepared By: Eva Chwalisz, Management Assistant

Reviewed By: ______________________ Date: 10-7-09
(Department Head)

______________________ Date: 10/7/09
(City Manager)

Melanie Bruketta Date: 10-7-09
(District Attorney)

Janey Dawson Date: 10/7/09
(Finance Director)

Board Action Taken:

Motion: ______________________ 1) ______________ Aye/Nay
2) ______________ ________

____

____

____

____

____

(Vote Recorded By)

107 East Telegraph Street Carson City, NV

THE BLUE BULL

Terrence & Lara Poor

REDEVELOPMENT OF FORMER HEISS' STEAKHOUSE
CONVERTING TO THE BLUE BULL

Hello, we're Terry and Lara Poor, and we're writing this letter to ask the city and public for help. We recently purchased an historically significant building at 107 E. Telegraph Street and are looking for support in repairing a public walkway, shared among various downtown business', while improving the exterior of some.

Let me give you a little background. We purchased this building in early March 2009. During our escrow / due diligence period, we learned of a problem with the stairwell / walkway immediately west of our building owned by John Davis at 319 N. Carson Street. This stairwell / fire escape blocks our rear handicap access to our building thus lowering the occupancy level by approximately 33 customers, or 1/3 of its total capacity. Not exactly what you want when the purchase price is $310,000. You want to be able to use the whole building. We were told by building officials that this stairwell issue should be resolved with the impending closing escrow of Daniel Steele's property at 315 N. Carson Street. The new owners were going to reverse this stairwell, using our property but allowing us A.D.A rear handicap access. The sale fell through on the last possible day leading us to handle this walkway / stairwell handicap issue on our own. We decided to go through with the deal because we have faith in our location and our vision to open a nice, new, fun, non-pretentious bar downtown, serving a large variety of cocktails with quality products at neighborhood tavern prices.

We took over the building on May 7, 2009, with a target opening of early August. This stairwell issue has been a constant problem. Dealing with the building permit officials was not pleasant. Two different architects were hired to get things progressing. Delays were constant. Cost of the mortgage, insurance, and utilities have been eating away at our capital. This was all in conjunction with the fact that Terry's newspaper career of 19 years had ended in the beginning of January. The cost of supporting our household, with two young children, and those expenses of our property, has hurt us. The delays with building permits hurt. We turned in five sets of plans before finally being granted approval, and the main reasons for these delays has been the stairwell. The fact that building officials have themselves said it should never have been allowed to be built speaks volumes. Still, even with permits in hand, we had to hire a lawyer to write and record an egress agreement letter to be jointly signed by us and our neighboring property proprietors. This letter cost an additional $3,000. Mind you, the previous business owners (i.e. Heiss' Steak House and In Good Taste Furniture and Collectibles) did not need to have a rear handicap entrance. Why?

If things went smoother we would not be requesting this money. But because of the delays we sure could use help. All we're asking for is public funds to improve the area, both on our property and public property. The cost of the stairwell project is an extra $26,000. This sort of expense is enough to seriously damage our chances of completing Phase 1 and ever opening. Phase 2 of the plan will take place next spring. This will consist of creating a new facade on the building, changing windows to open wide to the front sidewalk and street, and leveling the patio in the rear of the bar for future outdoor use.

We are here to stay and expect The Blue Bull to be a fixture and a showcase bar in the downtown entertainment district. Your help and consideration will be greatly appreciated.

THANK YOU

Consolidated Municipality of Carson City
Office of Business Development

Incentive Program Application

Name of Business: **The Blue Bull**	Date: **September 2, 2009**
Business Address: **107 E. Telegraph Street, Carson City, Nevada 89701**	
Name of Tenant:	Phone Number
Address of Tenant:	Fax: E-mail:
Name of Property Owner: **T.L.A.C.P., LLC**	Phone Number: **775-882-5408**
Address of Property Owner: **1249 Ridge Point Dr., Carson City, NV 89706**	Fax: **775-882-5408** E-mail: **TPBRAVO1@sbcglobal.net**
History of Development Entity: **14 years as business owner/marketing** **12 years restaurant/management experience** **10 years bar work experience** **8 years experience in mixology and producer of own American Sweet Whisky and Cream Liqueur**	How Development vision complies with objectives of redevelopment agency plan: **Improving Downtown restaurant, entertainment and business corridor**
Project Name: **Blue Bull**	Project Area: (check one) • Area #1 _X_ • Area #2 ____
Project Address / Location: **107 E. Telegraph Street**	Assessors Parcel Number: **004-215-02**
Bldg Size: **2,150 Sq. Ft.**	Land Area: **2,614 Sq. Ft**

Project Description: **Interior tenant improvement and exterior ADA and EXIT path improvement for lounge/bar. The lounge will seat 27 and bar will seat 10. There will be a pool table and tournament dart area.**			
Total Tenant / Property Owner Investments	Land Acquisition:	$	
	Site Development Costs:	$	
	Public Improvements:	$	
	Building Costs (Hard):	$	
	Soft Costs (Professional / legal, etc.)	$	
	Other:	$	
	Other:		
	Total	$	
Total Tenant Investment	Site Development Costs:	$	%
	Public Improvements:	$	%
	Building Costs (Hard):	$	%
	Soft Costs (Professional / legal, etc.)	$	%
	Other:	$	%
	Other:	$	%
	Total	$	%
Total Property Owner Investment	Land Acquisition:	**$310,000.00**	**%54**
	Site Development Costs:	**$113,222.00**	**%19**
	Public Improvements:	**$26,144.00**	**%4.5**
	Building Costs (Hard):	**$71,166.00**	**%13**
	Soft Costs (Professional / legal, etc.)	**$13,558.00**	**%2**
	Other: Permits	**$1,116.00**	**%-1**
	Other: Bar, Fixture, Cooler, etc.	**$38,451.00**	**%6**
	Total	**$573,657.00**	**%99**
Total Estimated Project Cost		**$600,000.00**	
Total Incentive Funds Requested		**$26,144.00**	
Incentive as a % of total project		**%4.5**	
Demonstration why Redevelopment Agency funds are required for the development and evidence provided that no other reasonable means of financing is available.			
Estimated Project Start Date		**September 9, 2009**	
Estimated Project Completion Date		**October 19, 2009**	
Do you have a Business Plan?	X Yes		☐ No
Number of years business has existed under current organization:			**New Business**

<table>
<tr><td>Does the applicant own an existing business?</td><td>☐ Yes</td><td colspan="2">X No Closed in March 2009</td></tr>
<tr><td colspan="3">If yes, what is the name of the business?</td><td></td></tr>
<tr><td colspan="3">Number of years business has existed:</td><td></td></tr>
<tr><td colspan="3">Number of years business has existed under the ownership of applicant?</td><td></td></tr>
<tr><td colspan="3">Please attach the most recent financial reports for this business along with a credit report.</td><td>Schematic drawings of conceptual site plan.</td></tr>
<tr><td>• Organizational structure of development entity, including delineation of lines of responsibility.</td><td>• Proof of development entity ownership control, or a description of how entity intends to gain ownership control.</td><td colspan="2">• Breakdown of the sources and use of funds for the construction of the project.
• Pro-forma profit and loss statement for the project covering at least 5 years.</td></tr>
<tr><td>Project Team:
*Attach resumes for all</td><td>*Architect / *Designer</td><td colspan="2">Robert M. Darney, Architect
307 W. Winnie Ln., Suite 1
Carson City, NV 89703</td></tr>
<tr><td></td><td>*Contractor</td><td colspan="2">Tom Thomas, Star Builders
17455 Egret Ln., Reno, NV 89508</td></tr>
<tr><td></td><td>*Attorney</td><td colspan="2">N/A</td></tr>
<tr><td></td><td>*Accountant</td><td colspan="2">Lisa Tucker
Carson Valley Small Business Services</td></tr>
<tr><td></td><td>*Project Manager</td><td colspan="2">Terry Poor</td></tr>
<tr><td></td><td>*Construction Manager</td><td colspan="2">Tom Thomas</td></tr>
<tr><td></td><td>*Development Consultant</td><td colspan="2">N/A</td></tr>
</table>

<table>
<tr><td rowspan="6">Economic Impact Information</td><td>Anticipated Annual Payroll</td><td>$20,000-24,000.00</td></tr>
<tr><td>Description of how applicant will adhere to employment plan, if applicable.</td><td>EOE</td></tr>
<tr><td>Anticipated Annual Sales Tax Collections</td><td rowspan="2">$19,493.00</td></tr>
<tr><td></td></tr>
<tr><td>Anticipated Increase in Property Value</td><td rowspan="2">$230,000.00</td></tr>
<tr><td></td></tr>
</table>

Total Tenant Investment	Site Development Costs:	$	%
	Public Improvements:	$	%
	Building Costs (Hard):	$	%
	Soft Costs (Professional / legal, etc.)	$	%
	Other:	$	%
	Other:	$	%
	Total	$	%
Total Property Owner Investment	Land Acquisition:	$	%
	Site Development Costs:	$	%
	Public Improvements:	$	%
	Building Costs (Hard):	$	%
	Soft Costs (Professional / legal, etc.)	$	%
	Other:	$	%
	Other:	$	%
	Total	$	%

Submittals Checklist	Please submit where applicable:	
	X	Architects / Designer Proposal
		Architects / Designer Renderings or Drawings
	X	Project Budget Detail
	X	Site Plan
		Lease Agreement
	X	Building / Project Elevations
	X	Principals and Key Individuals Resumes (see above)
	X	Current financial statements, including a balance sheet and profit and loss statement with explanations regarding the valuation of assets and recognition of the revenue and expenses. Corresponding tax returns should also accompany the financial statements.
	X	Identification of current banking relationships and major credit references.
		Name, address and phone number of companies that have issued performance bonds on previous developments.

- Your project must conform to all applicable codes, ordinances, and regulations as well as the common design principles established by Downtown Design Standards.
- Construction documents describing your complete project must be submitted to the appropriate departments and agencies of the City for review and permitting prior to beginning work. In some cases, an architect and/or engineer must prepare these documents. All applicable permits must be obtained and all accompanying inspections must be successfully completed.
- Shop drawings must also be submitted for review for all awnings, ornamental ironwork, and signs prior to beginning work.

Acknowledgement of Application Provisions:

☐ I affirm that this project will not be initiated without written commitments and completed contract with the Consolidated Municipality of Carson City.

☐ I affirm that this project conforms to all applicable codes, ordinances and regulations, as well as the common design principles for Downtown Carson City.

☐ All applicable permits will be obtained for this project and all accompanying inspections will be successfully completed to receive reimbursement.

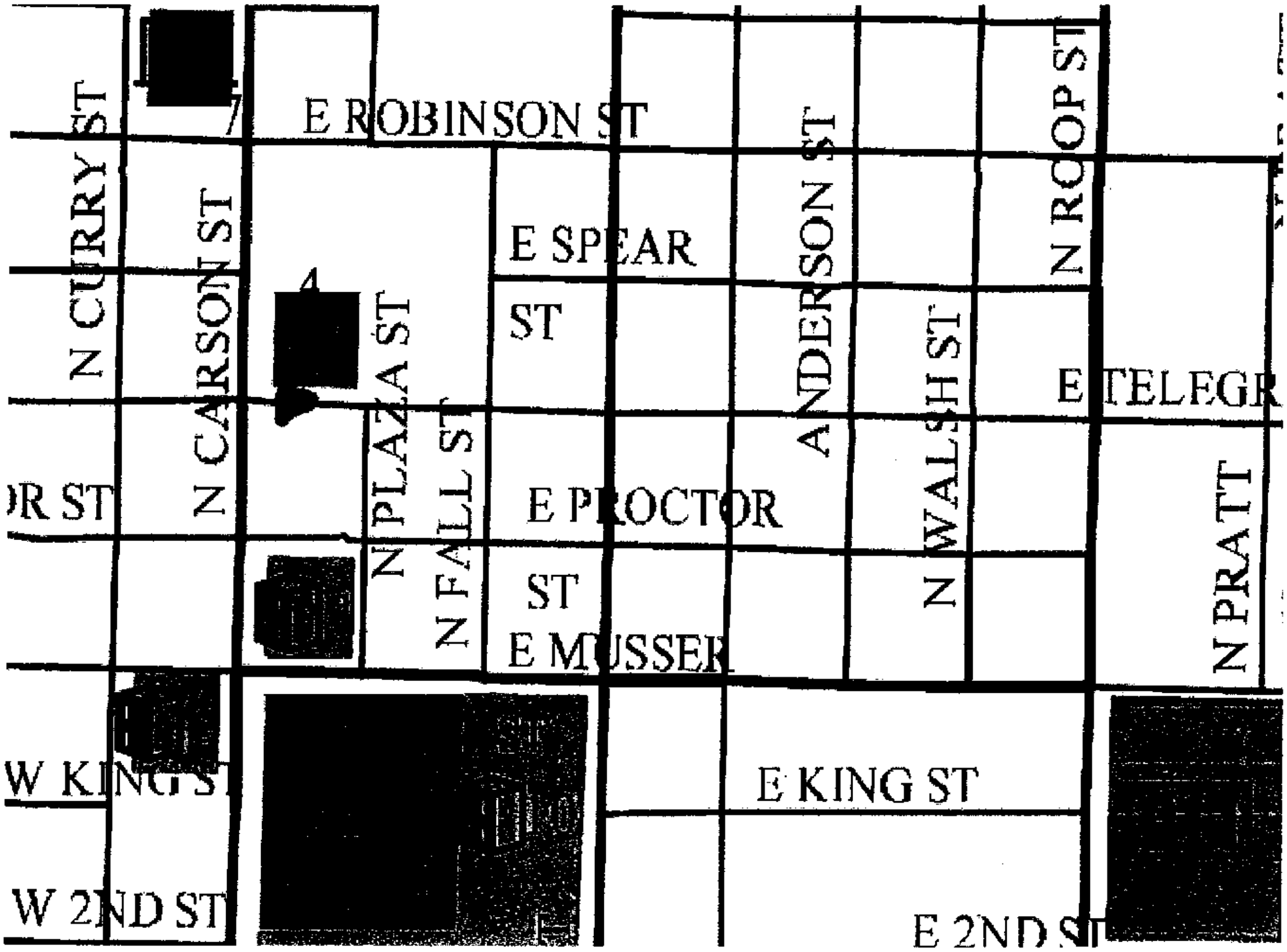
☐ I affirm that I am in good standing with the Consolidated Municipality of Carson City with respect to taxes, fees, loans or other financial obligations to the City.

☐ If this project is selected for an incentive from the Consolidated Municipality of Carson City, I acknowledge that photographs of my property may be used in promotional materials for Downtown Carson City.

	Date
I declare, under penalty of perjury, that I have not, in the filing of this application; willfully made any false statements nor have I made any unqualified statements that I know not to be true.	
Terence J. Poor ***Applicants Signature***	**September 2, 2009**
Lara D. Poor ***Applicants Signature***	**September 2, 2009**
Applicants Signature	Day ___ Month ____ Year _____

*Note: ALL project related invoices must be submitted for review at conclusion of the project prior to reimbursement. In addition, approved copies of required City building, sign and other permits must be submitted as a condition of reimbursement and in order for any and all liens to be released.

(For Internal Use Only)	**Date**
Application Approved:	
Project Commenced:	
Project Completed:	
Reimbursement Request submitted to Finance Department	
Reimbursement remitted to Applicant	



► Project Area

Bird's eye view maps can't be printed, so another map view has been substituted.

EXHIBIT D
RECIPROCAL GRANT OF EASEMENT

Site Plan of 107 East Telegraph Street, Carson City, Nevada,

by Robert M. Darney, Architect

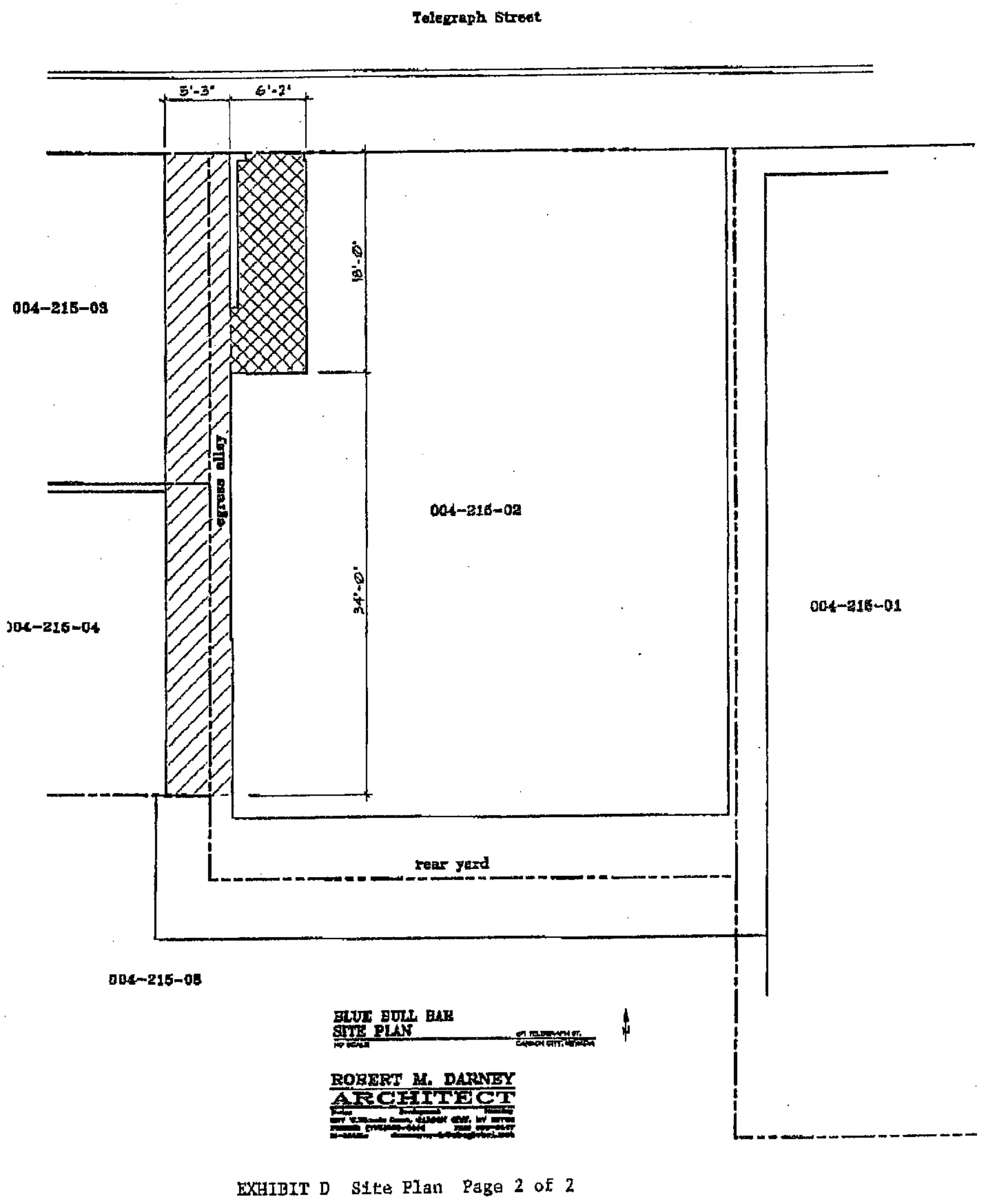
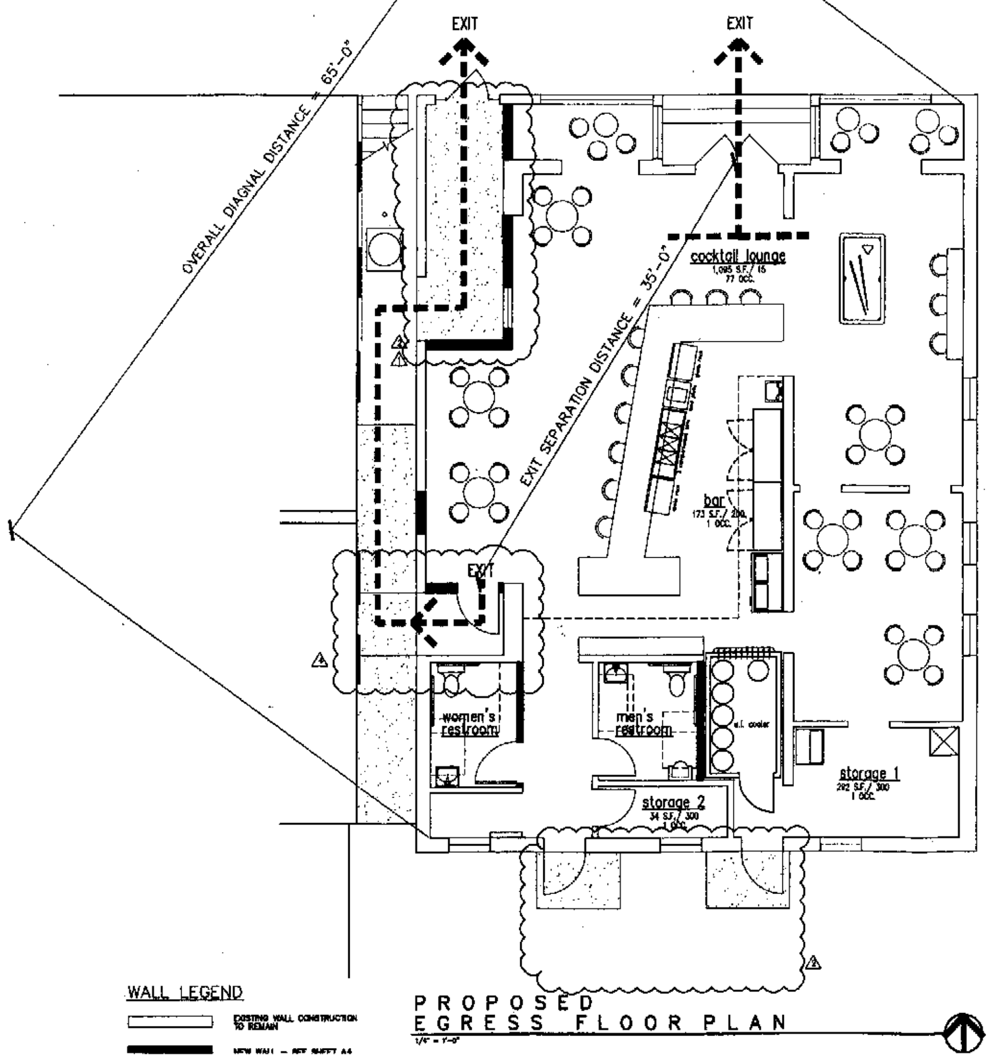


EXHIBIT D Site Plan Page 2 of 2



WALL LEGEND

EXISTING WALL CONSTRUCTION TO REMAIN

NEW WALL - SEE SHEET A4

PROPOSED EGRESS FLOOR PLAN

1/4" = 1'-0"

STAR BUILDERS

Nv. Lic. # 70149

Tom Thomas
Phone: 775.745.6127

BLUE BULL BAR

APN 004-215-02

107 TELEGRAPH

CARSON CITY, NEVADA

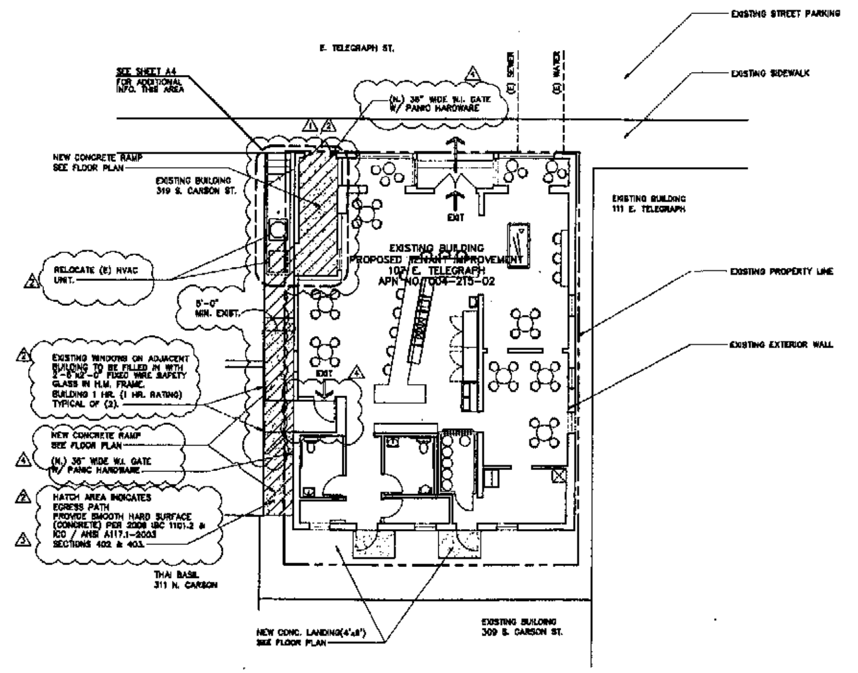
DATE: 3/24/2009

MAY 1, 2009 BLDG. DEPT.

JUNE 12, 2009 OWNER REV.

AUG. 18, 2009 OWNER REV.

A3



NOTE:
SEE FLOOR PLAN FOR ADDITIONAL INFORMATION

SITE PLAN
1/4" = 1'-0"

SEP 0 3 2009

Tom Thomas
Phone: 775.743.6127

STAR BUILDERS
Nv. Lic. # 70148

BLUE BULL BAR
APN 004-215-02
107 TELEGRAPH
CARSON CITY, NEVADA

DATE: 3/24/2009

1	MAY 1, 2009	BLDG. DEPT.
2	JUNE 22, 2009	OWNER REV.
3	JULY 27, 2009	BLDG. DEPT.
4	AUG. 19TH 2009	BLDG. DEPT.
5	SEPT. 1, 2009	BLDG. DEPT.

A1

QUESTION 1

Demonstration why Redevelopment Agency funds are required for the development and evidence provided that no other reasonable means of financing is available.

The sidewalk/stairwell area in question has been left in ruins for years and should have been addressed at an earlier date. In order for us to comply with ADA regulations and be in full operating capacity, we had to redesign our building layout thus increasing our expenses both by construction costs and permits. These are all necessary in order to have a clear pathway for handicap accessibility.

Even with our high credit scores, attaining a business loan in this economy is not an option we choose to pursue, or could pursue, for opening a bar. Due to the extended delays in receiving our building permits with regard to said pathway, we've exhausted our funds and need the money for working capital.

QUESTION 2

Organizational structure of development entity, including delineation of lines of responsibility.

Terrrence Poor - Owner, Head of Operations
Lara Poor - Owner, Manager

QUESTION 3

Breakdown of the sources and use of funds for the construction of the project.

a. Stocks, bonds and mutual funds = $220K
b. Money market / cash = $50K

See attachments for further detail on breakdown of finances.

BLUE BULL
PROJECTED REVENUE AND EXPENSES
FOR 2009 THROUGH 2014

	2009	2010	2011	2012	2013	2014
Sales						
Beverages	55,000	264,000	290,400	319,440	351,384	386,522
Gaming	0	21,000	21,000	21,000	21,000	21,000
	55,000	264,000	290,400	319,440	351,384	386,522
Cost of Goods Sold						
Labor	4,077	19,570	21,527	23,679	26,047	28,652
Purchases	20,000	98,000	105,600	116,160	127,776	140,554
Materials and supplies	2,500	12,000	13,200	14,520	15,972	17,569
	26,577	127,570	140,327	154,359	169,795	186,775
Gross Profit	28,423	136,430	150,073	165,081	181,589	199,748
Expenses						
Accounting	200	960	1,056	1,162	1,278	1,406
Advertising	100	480	528	581	639	703
Bank fees	100	480	528	581	639	703
Licenses and Permits	500	2,400	2,640	2,904	3,194	3,514
Office Supplies	250	1,200	1,320	1,452	1,597	1,757
Credit Card Fees	600	2,880	3,168	3,485	3,833	4,217
Postage	44	211	232	256	281	309
Promotion	500	2,400	2,640	2,904	3,194	3,514
Repairs	500	2,400	2,640	2,904	3,194	3,514
Taxes - State	4,111	19,734	21,707	23,878	26,266	28,893
Telephone	75	360	360	360	360	360
Television	450	2,148	2,148	2,148	2,148	2,148
Utilities	1,500	7,200	7,920	8,712	9,583	10,542
	8,930	42,865	47,152	51,867	57,054	62,759
Net Income	$19,493	93,565	102,922	113,214	124,535	136,989

STAR

BUILDERS

Nv.lic.# 70149

bonded & insured

17455 Egret Ln. Reno, Nv 89508 - (775)745-6127- FAX (775)677-2702

ADDITIONAL COST BREAKDOWN FOR BLUE BULL ALLEY WAY

08-08-2009

1. CONCRETE DEMO	$ 5,480.00
2. DOORS & WINDOWS	$ 4301.00
3.ELECTRICAL	$ 8100.00
4. NEW CONCRETE	$ 5200.00
5. WALL CONSTRUCTION	$1200.00
6. GATE WITH PANIC HARDWARE	$1863.00

TOTAL. $ 26,144.00

Star Builders

17455 Egret Lane
Reno, NV 89508

Estimate

Date	Estimate #
1/27/2009	25

Name / Address
TERRY POOR CARSON CITY

Project

Description	Qty	Rate	Total
Wall Framing and Patching		1,640.00	1,640.00
Plumbing Bathrooms & Bar hookup 4 sinks		8,900.00	8,900.00
Electrical & Lighting Allowance		16,404.00	16,404.00
Floor Coverings TILE IN BATHS		2,342.00	2,342.00
Plans		5,100.00	5,100.00
Demo		8,480.00	8,480.00
Remove Carpet, Replace with pergo		7,900.00	7,900.00
Bar & cabinets		7,200.00	7,200.00
Concrete (A.D.A. ramp in back of property)		6,308.00	6,308.00
Doors & Trim		3,340.00	3,340.00
GATE W/PANIC HARDWARE		1,863.00	1,863.00
Windows & Trim		3,201.00	3,201.00
Painting		1,200.00	1,200.00
Profit & Overhead		13,200.00	13,200.00

Total $87,078.00

SPARKS ELECTRICAL INC.

1924 FRAZER AVE. • SPARKS, NEVADA 89431 • (775) 359-2177 • FAX (775) 359-3144 • NV. LIC. 29849A

July 29, 2009

REVISED

STAR BUILDERS
17455 EGRET LN.
RENO, NV. 89508
PHONE: 745-6127
FAX: 622-1465

ATTENTION: TOMMY THOMAS

PROJECT: **BLUE BULL**
107 E. TELEGRAPH ST.
CARSON, NV.

TO TOMMY:
WE ARE PLEASED TO PROVIDE AN ELECTRICAL BID FOR THE ABOVE NAMED PROJECT

BASE BID $ 14,757.00

ADD FOR CITY REQUIRED EXTERIOR EMERGENCY LIGHTING $ 1,647.00

TOTAL $16,404.00

INCLUDES :
1. ELECTRICAL DRAWINGS
2. (6) 2-LAMP FLOURESCENT FIXTURES
3. (2) 4-LAMP FLOURESCENT FIXTURES
4. (1) EXIT LIGHT
5. (2) EXIT EMERGENCY COMBO
6. (4) EMERGENCY LIGHTS
7. (5) EXTERIOR EMERGENCY WALL PACK LIGHTS
8. (2) EXTERIOR EMRGENCY LIGHTS
9. (2) EXTERIOR EXIT LIGHTS
10. (1) WATER HEATER
11. (1) W.I. COOLER CONNECTION
12. (LOT) WIRING FOR PROPER CIRCUITRY FOR APPLIANCES AND CASH AREA

EXCLUSIONS:
1. PERMIT COSTS
2. TELEPHONE/SECURITY WIRING
3. FIRE ALARM AND INSTALL INSTALL

IF YOU HAVE ANY QUESTIONS PLEASE CALL ME AT 359-2177
SINCERELY,

ART CAUDLE ACCEPTED BY________________ DATE____________

Terrence Poor
1249 Ridge Point Drive
Carson City, NV: 89706
(775) 882-5408

Experience

7-95 to Present

BRAVO NEWSPAPER MARKETING
Stateline, Nevada
Owner/Operator
Operated a very successful newspaper marketing company for over 25 different papers. Responsible for every function of the business. This includes management, recruiting, training, bookkeeping, advertising and motivating both adult and teenage door to door, telemarketing, kiosk and fundraising sales crews. Main duties are to increase circulation, fundraising and total market coverage.

1-95 to7-95

BANNING RECORD GAZETTE
A subsidiary of Scripps League Newspapers
Banning, California
Circulation Director
Responsible and hands on for all aspects of circulation, including single copy, mail room and crewing. Circulation increased 20% during my tenure.

3-90 to 7-94

TAHOE DAILY TRIBUNE
A subsidiary of Swift Newspapers Inc.
South Lake Tahoe, California

12-93 to 7-94

Circulation Sales Manager
Increased circulation of the newspaper 40%, with 25% my first year. Developed innovative and successful sales promotions. Set and maintained budgets. Recruited, trained and managed sales crews and telemarketing staff. Initiated in-house telemarketing program.

3-90 to 12-93

District Sales Manager
Recruited, trained and managed over 35 carriers in all aspects of sales, collection and delivery. Number one in crew sales 39 of 42 months. Extensive public relations experience.

2-87 to 10-88

TELECONNECT
South Bend and Terre Haute, IN., Decatur, IL. and Cedar Rapids, I
Advertising Executive
Sales and marketing for a major independent directory of yellow page advertising and a variety of voice information line products in four new markets. Public relations and extensive cold calling. Consistently ranked in the top 5% of sales staff, achieving first place in voice information lines and second in overall sales in the markets of South Bend, Terre Haute and Decatur. Recognized by the President's Club as an outstanding salesperson.

8-85 to 2-87

BRIGHTTOWER COMMUNICATIONS WVTS-FM
Terre Haute, Indiana
Advertising Consultant
Sold radio air time. Produced radio station promotions.

Education

B.S. Indiana State University, Terre Haute, Indiana

LARA POOR
1249 Ridge Point Drive
Carson City, NV. 89706
(775) 882 - 5408

RELATED SKILLS

Supervised up to twelve co-workers in a fast paced restaurant
Trained new employees in standard restaurant procedures
Experience with the micros computer system
Effectively able to perform multiple tasks
Good interpersonal relations
Detail oriented

EMPLOYMENT HISTORY

Waitress: Alex's Restaurant, Ashland, Oregon
June 2001 - November 2001

Assistant Manager: Mama Mia's , Felton, California
September 1996 - January 2001

Waitress: Moonshadows, Felton, California
June 1995 -March 1997

Waitress: Harley - Davidson Cafe, New York, New York
August 1994 - December 1994

Assistant Manager: Pontiac Grill, Santa Cruz, California
May 1988 - June 1994

EDUCATION

Bachelor of Arts in Environmental Studies
University of California, Santa Cruz

REFERENCES

Frank Leamy: Owner, Mama Mia's	(831) 335-4414
Catherine Daniels: Owner, Pontiac Grill	(831) 335-5446

ROBERT M. DARNEY
4137 Kings Canyon Rd.
Carson City, NV 89703
775-721-7563

REGISTRATION:
Nevada Registered Architect #3044
Arizona Registered Architect #23471

EDUCATION:
Bachelor of Sciences/Architecture; Arizona State University
Associate of Science in Architectural Technology; University of Nevada, Reno
Technical degree in Architectural Drafting; Phoenix Institute of Technology

EXPERIENCE:
Thirty (30) years of Design and Project Management experience in a diverse variety of Gaming, Destination Resorts, Hospitality, Education, Healthcare, Entertainment, Commercial, Industrial, Government and Residential projects.

2005 – Present	Owner, Robert M. Darney, Architect, private practice, Carson City, NV Commercial, Gaming, Hospitality, Industrial, Multi-family, high end Residential.
1995-2005	Partner, Hannafin/Darney Architects, LLP. Carson City NV Commercial, Industrial, Hospitality, Government Contracts and high end Residential
1993 – 1995	Morris and Brown Architects, Project Architect, Reno, NV Entertainment, Hospitality, Commercial, specializing in large high-rise Hotel/Casinos, Gaming Vessels, and Destination Resorts.
1994 - 1995	Fred Dolven Architect, Project Architect, Reno, NV Education, Healthcare, Government Contracts
1990 – 1993	Peter B. Wilday, Architect, Project Architect, Reno, NV Entertainment, hospitality, commercial, contract interiors, and high end Residential. Specializing in Hotel/Casinos, Gaming Vessels and Destination Resorts.
1989 – 1990	Mentgen Associates, Architects, Project Architect, Reno, NV Education, University of Nevada, Reno

1988 – 1989 Brock, Craig and Thacker Architects, Project Architect, Mesa, AZ.
Education, specializing in K-12, commercial, Government Contracts.

1987 – 1988 Hickman, Schafer, Turley, Beck Architects, Project Architect, Mesa, AZ
Education, specializing in K-12 schools, Government Contracts.

1984 – 1987 Brock, Craig and Thacker Architects, Project Manager, Mesa, AZ.
Education, specializing in K-12 schools, commercial, Government Contracts.

1982 – 1984 Peter B. Wilday Architect, Job Captain – Draftsman, Reno, NV
Entertainment, Hospitality, Commercial, Contrast Interiors, and high end Residential. Specializing in Hotel/Casinos and Destination Resorts.

1981 Aquamatic Systems Ltd., Senior Draftsman, Reno, NV
Restaurant Kitchen Designer, Stainless Steel, Ventilation systems.

1980 – 1981 Dolven, Larsen, Daniels, Job Captain – Draftsman, Reno, NV
Education, specializing in K-12 schools, commercial, Airport Terminals, Government Contracts.

1979 Guardino Architect, Draftsman, Phoenix, AZ
Education, Commercial.

COMMUNITY SERVICE:

2001 – Present Historic Resources Commission, Vice Chairman, Carson City, NV

2003 Carson City Leadership Program, Class President.

2001 – 2005 Carson City Development Services, Appeals Committee, Vice Chairman

1974 – Present Boy Scouts of America, Eagle Scout, ongoing volunteer.

1981 Alumnus, Sigma Nu Fraternity, Delta Xi chapter, UNR

STAR
BUILDERS
Nv.lic.# 70149
bonded & insured

17455 Egret Lane
Reno Nv 89508
Cell Phone (775)745-6127
Fax (775)622-1465
Limit-$200,000.00

Thomas B. Thomas Jr.
17455 Egret Lane
Reno, NV 89508
(775)745-6127

Experience:
December 2007- Current / Owner- Star Builders

Projects: All projects include layout , framing, sheet rock, tape and texture, wall and floor coverings, set equipment, and all areas of project management unless otherwise noted.

Spudistro's at UNR- June2009- August 2009

Woodland Mart convenience store- July 2009- August 2009

MXI drive in freezer- May 2009 : Concrete

Little Ceasers @Northtowne- May 2009-June 2009

Port of Subs #24 remodel- May 2009

Port of Subs #16 remodel- April 2009

Massage Heights- March 2009

Port of Subs #88 remodel- March 2009

Home Remodel- February2009- April 2009

Port of Subs #86 remodel- February 2009

Port of Subs #200 build out- June 2008- July 2008

Port of Subs #7 build out- October 2008

References:

Chris Lopez- Owner Spudistro's
(775)250-2125

Matthew Thomas- Construction Coordinator Port of Subs Corp.
(775)250-2440

John Preku- Owner Triple Crown Construction
(775)750-4851

Tom Thomas- Owner Loyd-Thomas Construction
(775)217-3933

Natasha Hubbard- AlCal Arcade Contracting
(775)217-0032

Carson Valley Small Business Services
1662 US Hwy 395 N, Suite 208
Minden, NV 89423
775 782-8697
(Fax) 775 782-8657

LISA TUCKER

Qualifications: Twenty-five plus years of accounting experience that includes both the public and private sectors

Education: Obtained a Bachelor of Science in Business Administration and Management, University of Phoenix

Knowledge: Have experience with the following computer programs: MAS90, Creative Solutions Accounting, Peachtree, Quickbooks, CYMA, MYOB, ProSystems, Pro Series, T-Value, Microsoft Word and Excel, and WordPerfect

Employment: 01/2006 to present Owner, Carson Valley Small Business Services

Perform all aspects of accounting/bookkeeping – A/P, A/R, payroll, bank reconciliations, financial statements, payroll tax returns, sales tax returns, property tax returns, etc. These duties performed either on-site or in-house

7/2001 to 10/2005 Accountant, Steele & Associates, LLC

Performed all aspects of accounting from write up to financial statements, payroll tax returns, Sales tax returns, property tax returns, income tax returns, audits, and bookkeeping

1/2000 to 4/2001 Accountant, Armanino McKenna, LLP

Performed all aspects of accounting from write up to financial statements, payroll tax returns, sales tax returns, property tax returns, income tax returns, business valuations, and bookkeeping at client location

6/1998 to 1/2000 Accounting & Admin Manager, California Cartridge Company

Oversaw daily accounting and administrative functions. Supervised two bookkeepers and a receptionist. Performed month end closing, produced monthly reports, processed payroll, reconciled bank accounts, prepared sales tax returns for their California and New York offices, and performed all human resource functions. Responsible for reducing their A/R balances past 45 day from 25% to 2.6%.

5/1989 to 6/1998 Office Manager/Accountant, Anesthesiology Consultants

Responsible for all aspects of office functions. Performed all accounting functions through financial statements including payroll, payroll tax returns, and all human resource functions. Supervised office staff, produced quarterly schedule for 33 doctors, and audited billing tickets.

Further work history upon request

TENANT SCREENING CENTER INC.

EXECUTIVE OFFICES:
140 WIKIUP DRIVE
SANTA ROSA, CA 95403

PHONE: 707-578-5533 OR 800-523-2381
FAX: 707-544-8861 OR 800-799-8861
www.tsci.com

Credit Report

THE LANDLORD'S HANDBOOK – RECOMMENDED SCREENING CENTER

This notice is in compliance with California State Law when obtaining an employee or tenant screening. This report is only provided on the condition that an employer subject to California law agrees to abide by these conditions. Furthermore, by requesting a screening report, an employer certifies a compliance with California Civil Code Section 1786.16. By purchasing a report you agree to abide by these terms and conditions: 1) the report does not guarantee the accuracy of truthfulness of the information as to the subject of the investigation, but only that is accurately copied from public records. Evidence of identity theft may or may not be identified from this report to the subject of the report. 2) The recipient of this report shall give a copy of this report to the subject of the report. 3) Failure to provide a copy of the report as required by law may expose you to liability as specified in Section 1786.50. Section 1786.50 provides for fines and damages in the event a consumer is harmed by an employer not complying with this section. Section 1786.16 refers to certain requirements already in existence, such as obtaining releases.

THE LANDLORD'S HANDBOOK – RECOMMENDED SCREENING CENTER

MINI REPORT

DATE: 2/23/2009

*SUBSCRIBER: VAN NESS, SPERRY

REQUESTED BY: SPERRY

INVOICE: 90223068

PREPARED BY: LYNN (EXTENSION 19)

APPLICANT: POOR, TERRANCE J
AKA:

SPOUSE: POOR, LARA
AKA: BERG, LARA

UD – UNLAWFUL DETAINERS: CLEAR
TENANT INFORMATION REPORTED TO TSC: CLEAR

SOCIAL SECURITY TRACE:
APPLICANT: CLEAR
SPOUSE: CLEAR

EMPLOYMENT AND LANDLORD VERIFICATIONS ARE NOT INCLUDED IN THE MINI REPORT

FOR HELP WITH INTERPRETING THIS REPORT PLEASE GO TO: http://www.tsci.com/reports/report_trades.htm

*TERRENCE J POOR
1249 RIDGE POINT DR
CARSON CITY NV 897062392
RPTD: 1-03 TO 8-08 U 10X
LAST SUB: 1992888

SS: ***
DOB: 08/10/61

E: SELF
RPTD: 10-04 I

E: SELF NEWS PAPER
RPTD: 8-02 I

541-744-1096
FAX

*PO BOX 6541
STATELINE NV 894496541
RPTD: 7-96 TO 10-02 U 2X

*2143 POPLAR DR APT 3
MEDFORD OR 975042604
RPTD: 6-02 U

PROFILE SUMMARY

			CNT 00/00/00/00
PUBLIC RECORDS--------0	PAST DUE AMT---------$0	INQUIRIES---2	SATIS ACCTS--23
INST/OTH BAL---------$0	SCH/EST PAY---------$68+	INQS/6 MO---0	NOW DEL/DRG---0
R ESTATE BAL--$170,280	R ESTATE PAY----$1,182	TRADELINE--23	WAS DEL/DRG---0
TOT REV BAL-----$3,608	TOT REV AVAIL-------97%	PAID ACCT--15	OLD TRADE--1-89

SCORE SUMMARY

EXP/FAIR ISAAC RISK SCORE 2 = 810 SCORE FACTORS: 06, 08, 05, 10

TRADES

SUBSCRIBER / SUB# KOB TYP TRM ECOA / ACCOUNT #	OPEN / BALDATE / LAST PD	AMT-TYP1 / BALANCE / MONTH PAY	AMT-TYP2 / PYMT LEVEL / PAST DUE	ACCTCOND / MOS REV / MAXIMUM	PYMT STATUS / PYMT HISTORY / BY MONTH
PRINCIPAL RESIDENTL MT [redacted] R/C 30Y 4	2-03 2-07-05	$180,000-O	 2-05	TRANSFER (22)	CURR ACCT BCCCCCCCCCCC CCCCCCCCC
CHASE/CC [redacted] CRC REV 1	7-00 2-02-09 8-01	$6,500-L	$1,123-H 2-09	PAID (91)	CURR ACCT BCCCCCCCCCCC CCCCCCCCCCC
GEMB/LOWES [redacted] LZ CHG REV 1	1-03 10-08-08 11-03	$0-L	$1,206-H 10-08	PAID (70)	CURR ACCT B000000000000 000000000000
CITIMORTGAGE INC [redacted] FM R/C 30Y 2 [redacted]	1-06 8-31-08 7-08	$170,275-O	 8-08	PAID (29)	CURR ACCT BCCCCCCCCCCC -CCCCCCCCCCC
*AMEX [redacted] CRC 1 1	1-89 3-29-07 1-07	$1,085-H	 3-07	PAID (1)	CURR ACCT B
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **					
FNB OMAHA [redacted] CRC REV 2	12-01 2-15-07 7-02	$15,000-L	$1,346-H 2-07	PAID (62)	CURR ACCT B000000000000 000000000000
WELLS FARGO BANK NV NA [redacted] BB AUT 72 1 [redacted]	8-02 10-06-06 9-06	$14,915-O	 10-06	PAID (51)	CURR ACCT BCCCCCCCCCCC CCCCCCCCCCC

AMERICAN GENERAL FINAN			10-04	$2,500-H		PAID	CURR ACCT
[redacted]	FP CHG UNK	1	8-31-06		8-06	(23)	B000000000000
			7-05				0CCCCCCCCC
CITIMORTGAGE INC			12-02	$180,000-O		PAID	CURR ACCT
[redacted]	FM R/C 30Y	2	2-28-06		2-06	(13)	B-CCCCCCCCCCC
[redacted]							
G M A C			1-99	$33,692-O		PAID	CURR ACCT
[redacted]	FF AUT 60	1	3-01-04		3-04	(62)	BCCCCCCCCCCCC
[redacted]							CCCCCCCCCCCC
*CHASE			10-95	$6,000-L	$1,854-H	PAID	CURR ACCT
[redacted]	BC CRC REV	1	6-19-03		6-03	(72)	B000000000000
							000000000000
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **							
BANK OF AMERICA			5-98	$18,994-O		PAID	CURR ACCT
[redacted]	REC 180	1	9-30-02		9-02	(53)	BCCCCCCCCCCCC
[redacted]							CCCCCCCCCCCC
*CHASE			10-95	$6,000-L	$1,854-H	PAID	CURR ACCT
[redacted]	BC CRC REV	1	9-20-02		9-02	(82)	B000000000000
							0000000CCCC-
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **							
*AMEX			8-89	$3,482-H		PAID	CURR ACCT
[redacted]	BC CRC REV	1	12-11-01		12-01	(1)	B
** ACCOUNT CLOSED AT CONSUMER'S REQUEST **							
PEOPLES BANK OF COMMER			12-02	$180,000-O			PAID
[redacted]	BB UNS UNK	2	1-14-03		1-03	(1)	B
[redacted]							
AMEX			2-89	$11,300-L	$6,474-H	OPEN	CURR ACCT
[redacted]	BC CRC REV	1	2-22-09	$0	1-09	(2)	NO
			9-08	UNK			
FIA CSNA			9-02	$23,800-L	$3,609-H	OPEN	CURR ACCT
[redacted]	BC CRC REV	3	2-09-09	$463	2-09	(77)	CCCCC--------
			1-09	$15			---CCCCCCCCC
WELLS FARGO BANK			7-98	$12,400-L	$1,020-H	OPEN	CURR ACCT
[redacted]	BC CRC REV	1	2-06-09	$77	2-09	(99)	CCCCC000000CC
			1-09	$15			CCC0CC0CCCCC
BANK OF AMERICA			1-94	$35,500-L	$4,560-H	OPEN	CURR ACCT
[redacted]	BC CRC REV	1	2-04-09	$0	2-09	(99)	00000000NNNNN
			11-03				NNNN0-------
CAP ONE			12-01	$10,000-L	$4,319-H	OPEN	CURR ACCT
[redacted]	BC CRC REV	2	2-04-09	$2,374	2-09	(86)	CC0CCCCCCCCCC
			1-09	$23			CCCCCCC-CCCC
HSBC BANK			11-03	$10,000-L	$3,577-H	OPEN	CURR ACCT
[redacted]	BC CRC REV	1	1-31-09	$450	1-09	(64)	CCCCC0CC0C00C
			1-09	$15			CCCCCCCCCCC0

AMEX 3-89 $25,000-L $308-H OPEN CURR ACCT
1229200 BC CRC REV 1 1-29-09 $244 1-09 (1) C
12-08 UNK

WACHOVIA MORTGAGE, FSB 8-08 $171,000-O OPEN CURR ACCT
[redacted] FM R/C 30Y 2 1-21-09 $170,280 1-09 (6) CCCCCC
[redacted] 1-09 $1,182
MIN: [redacted]

------------------------------- INQUIRIES -------------------------------
FACTUAL DATA/2901 7-15-08 [redacted] FR UNK R/E
AMEX 2-03-07 [redacted] BC

------------------------------- MESSAGES -------------------------------
SSN MATCHES

**** JOINT FILE ****

LARA D POOR SS: *** E: [redacted]
1249 RIDGE POINT DR DOB: 02/07/69 RPTD: 8-94 I
CARSON CITY NV 897062392
RPTD: 1-03 TO 11-08 U 8X
LAST SUB: 2310220

*PO BOX 6541
STATELINE NV 894496541
RPTD: 4-01 TO 11-08 U 1X

*2610 JEFFERSON ST
EUGENE OR 974052524
RPTD: 2-01 TO 9-04 U

*LARA D BERG-POOR, POOR LARA BERG

------------------------------- PROFILE SUMMARY -------------------------------

			CNT 00/00/00/00
PUBLIC RECORDS-------0	PAST DUE AMT--------$0	INQUIRIES---2	SATIS ACCTS--17
INST/OTH BAL--------$0	SCH/EST PAY--------$58+	INQS/6 MO---1	NOW DEL/DRG---0
R ESTATE BAL--$170,280	R ESTATE PAY----$1,182	TRADELINE--17	WAS DEL/DRG---0
TOT REV BAL-----$3,531	TOT REV AVAIL------95%	PAID ACCT---8	OLD TRADE--2-89

------------------------------- SCORE SUMMARY -------------------------------
EXP/FAIR ISAAC RISK SCORE 2 = 784 SCORE FACTORS: 08, 05, 06, 09

------------------------------- TRADES -------------------------------
SUBSCRIBER OPEN AMT-TYP1 AMT-TYP2 ACCTCOND PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE BALANCE PYMT LEVEL MOS REV PYMT HISTORY
ACCOUNT # LAST PD MONTH PAY PAST DUE MAXIMUM BY MONTH

PRINCIPAL RESIDENTL MT 2-03 $180,000-O TRANSFER CURR ACCT
[redacted]M R/C 30Y 4 2-07-05 2-05 (22) BCCCCCCCCCCCC
[redacted] CCCCCCCCC

*UNVL/CITI 5-94 UNK CLOSED CURR ACCT
[redacted] BC CRC REV 1 7-31-00 $0 6-98 (75) B------------
3-00 -B----------
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **

GEMB/MERVYNS		11-90	$0-L		PAID	CURR ACCT
[redacted] DC CHG REV	1	10-23-08		10-08	(46)	B000000000000
						000000000000
CITIMORTGAGE INC		1-06	$170,275-O		PAID	CURR ACCT
[redacted] FM R/C 30Y	2	8-31-08		8-08	(29)	BCCCCCCCCCCCC
[redacted]		7-08				-CCCCCCCCCCC
FNB OMAHA		12-01	$15,000-L	$1,346-H	PAID	CURR ACCT
[redacted] BC CRC REV	2	2-15-07		2-07	(62)	B000000000000
		7-02				000000000000
CITIMORTGAGE INC		12-02	$180,000-O		PAID	CURR ACCT
[redacted] FM R/C 30Y	2	2-28-06		2-06	(13)	B-CCCCCCCCCCC
[redacted]						
*BAC/FLEET-BKCARD		10-93	$2,500-L	$1,973-H	PAID	CURR ACCT
[redacted] BC CRC REV	1	7-12-00		7-00	(81)	BCCCCCCCCCCCC
						CCCCCCCCCCCC
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST **						
PEOPLES BANK OF COMMER		12-02	$180,000-O			PAID
[redacted] BB UNS UNK	2	1-14-03		1-03	(1)	B
[redacted]						
KOHLS/CHASE		11-08	$1,500-L	$121-H	OPEN	CURR ACCT
[redacted] DC CRC REV	1	2-15-09	$0	2-09	(4)	0CCC
		12-08	$5			
FIA CSNA		9-02	$23,800-L	$3,609-H	OPEN	CURR ACCT
[redacted] BC CRC REV	1	2-09-09	$463	2-09	(77)	CCCCC--------
		1-09	$15			---CCCCCCCCC
CAP ONE		12-01	$10,000-L	$4,319-H	OPEN	CURR ACCT
[redacted] BC CRC REV	2	2-04-09	$2,374	2-09	(86)	CC0CCCCCCCCCC
		1-09	$23			CCCCCCC-CCCC
MCYDSNB		11-90	$2,000-L	$675-H	OPEN	CURR ACCT
[redacted] DZ CHG REV	1	2-02-09	$0	2-09	(99)	0000000000000
		10-05				000000000000
HSBC BANK		11-03	$10,000-L	$3,577-H	OPEN	CURR ACCT
[redacted] BC CRC REV	3	1-31-09	$450	1-09	(64)	CCCCC0CC0C00C
		1-09	$15			CCCCCCCCCCC0
AMEX		2-89	$11,300-L	$6,474-H	OPEN	CURR ACCT
[redacted] CRC REV	3	1-29-09	$0	1-09	(1)	0
		9-08	UNK			
AMEX		3-89	$25,000-L	$308-H	OPEN	CURR ACCT
[redacted] BC CRC REV	3	1-29-09	$244	1-09	(1)	C
		12-08	UNK			
WACHOVIA MORTGAGE, FSB		8-08	$171,000-O		OPEN	CURR ACCT
[redacted] FM R/C 30Y	2	1-21-09	$170,280	1-09	(6)	CCCCCC
[redacted]		1-09	$1,182			
MIN: [redacted]						

```
HSBC BANK                    10-92      $2,000-L    $1,990-H INACTIVE      CURR ACCT
[redacted]BC CRC REV   1   4-30-00        $0          4-00        (64) 000CCCCCCCCC-
                             2-00                                          CCCCCCCCC---
** ACCOUNT PAYMENTS MANAGED BY FINANCIAL COUNSELING PROGRAM **

-------------------------------- INQUIRIES ---------------------------------
KOHLS/CHASE                 11-13-08 [redacted] DC
FACTUAL DATA/2901            7-15-08 [redacted]R            UNK R/E

-------------------------------- MESSAGES ----------------------------------
SIMILAR SSN ON FILE

END
```

SCORE FACTORS

1. Amount owed on accounts is to high
2. Level of delinquency on accounts
3. Too few bank revolving accounts
4. Too many bank or national revolving accounts
5. Too many accounts with balances
6. Too many consumer finance company accounts
7. Account payment history is too new to rate
8. Too many recent inquiries last 12 months
9. Too many accounts recently opened
10. Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
11. Amount owed on revolving accounts is to high
12. Length of time accounts have been established
13. Time since delinquency is too recent or unknown
14. Length of time accounts have been established
15. Lack of recent bank revolving information
16. Lack of recent revolving account information
17. No recent non-mortgage balance information
18. Number of accounts with delinquency
19. Too few accounts currently paid as agreed
20. Length of time since derogatory public record or collection is too short
21. Amount past due on accounts
22. Serious delinquency, derogatory public record or collection filed
23. Number of bank or national revolving accounts with balances
24. No recent revolving balances
26. Number of revolving accounts
28. Number of established accounts
30. Time since most recent account opening too short
31. Too few accounts with recent payment information
32. Lack of recent installment loan information
33. Proportion of loan balances to loan amounts is to high
34. Amount owed on delinquent accounts
38. Serious delinquency and public record or collection filed
39. Serious delinquency
40. Derogatory public record or collection

TO CONTACT EXPERIAN REGARDING INFORMATION IN THIS CREDIT FILE THE CONSUMER MAY LOG ON AT WWW.experian.com/reportaccess OR BY TELEPHONE AT 1-888-397-3742.

STATE OF NEVADA
DEPARTMENT OF TAXATION

Web Site: http://tax.state.nv.us

1550 College Parkway, Suite 115
Carson City, Nevada, 89706-7937
Phone: (775) 684-2000 Fax: (775) 684-2020

JIM GIBBONS
Governor

THOMAS R. SHEETS
Chair, Nevada Tax Commission

DINO DICIANNO
Executive Director

LAS VEGAS OFFICE
Grant Sawyer Office Bldg, Suite 1300
555 E. Washington Avenue
Las Vegas, Nevada, 89101
Phone: (702)486-2300 Fax: (702) 486-2373

RENO OFFICE
4600 Kietzke Lane
Building L, Suite 235
Reno, Nevada, 89502
Phone: (775)688-1295 Fax: (775) 688-1303

HENDERSON OFFICE
2550 Paseo Verde Parkway, Suite 180
Henderson, Nevada, 89074
Phone: (702)486-2300 Fax: (702) 486-3377

BRAVO MARKETING LLC
1249 RIDGE POINT DR
CARSON CITY NV 89706-2392

Correspondence ID: [redacted]
Taxpayer ID: [redacted]
Date: 03/12/2009

Dear Taxpayer:
Your Business License registration application has been processed and the taxpayer identification number assigned to you is [redacted]. Please use this number on any correspondence with the Department of Taxation. Please review your attached license. You should advise the Department of Taxation promptly of any changes to your business information or of any additional locations. This license is renewed annually and you will receive a renewal notice in the mail prior to your license expiration. Entities no longer in business in this state must submit a written statement to the Department at least 10 days before their anniversary date in order to avoid the annual fee and a penalty for non-payment.

For more information on filing and payment options, including on-line payment and account inquiries, visit our website at http://tax.state.nv.us. To pay your taxes online or view your account online you will need to register your business by answering a few simple questions on our website. Your pre-approved authorization code is: [redacted]81.

NEVADA STATE BUSINESS LICENSE

State of Nevada
Department of Taxation

BRAVO MARKETING LLC

Taxpayer Identification Number:
[redacted]

Expiration Date:
[redacted]

In accordance with Title 32 of Nevada Revised Statutes, pursuant to proper application duly filed and payment of appropriate prescribed fees, the above named is hereby granted a Nevada State Business License for business activities conducted within the State of Nevada. Pursuant to NRS 360.780.5, it shall be considered valid until the expiration date listed above unless suspended or revoked for good cause in accordance with Title 32.

This document is not transferable and is not issued in lieu of any locally required business license, permit or registration.

STATE OF NEVADA SALES TAX PERMIT
DEPARTMENT OF TAXATION

Taxpayer ID: [redacted]
Correspondence ID: [redacted]
Date: 03/12/2009

THIS PERMIT:
IS NOT TRANSFERABLE TO ANY OTHER PERSON.
IS VOID IF ALTERED.
IS NOT ISSUED IN LIEU OF ANY LOCALLY REQUIRED BUSINESS LICENSE, PERMIT OR REGISTRATION.

BLUE BULL
1249 RIDGE POINT DR
CARSON CITY NV 89706-2392

Permit Location:
BLUE BULL
107 E TELEGRAPH ST
CARSON CITY NV 89701-4206

Is authorized to collect Nevada sales tax at the following location if different from above.

MUST BE DISPLAYED IN PUBLIC VIEW AT PERMIT LOCATION

(Detach Here)

Attached is your Nevada Sales Tax Permit.

single number, the TID (Taxpayer Identification Number), identifies a taxpayer for MOST tax types. Please use your TID and LOC (Location Number) on resale certificates, in correspondence or telephone calls to the Department.

ased on your estimated monthly taxable receipts as stated on the Nevada Business Registration Supplemental application, your filing equency will be monthly.

As stated on the application, your business start date is 08/01/2009, making your first remittance due on or before 09/30/2009.

he Department of Taxation has forms, publications and information available via internet at ***http://tax.state.nv.us/***.

The Department of Taxation is providing businesses with the ability to view and manage their accounts via the Internet through its teractive website, NevadaTax, located at ***http://nevadatax.nv.gov/***. Businesses can file tax returns, make payments, and view financials ssociated with their Sales and Use Tax account, Modified Business Tax account, and Business License account.

A business must first register and receive a username and password before NevadaTax will allow access to view and manage accounts. If u are already registered to use NevadaTax, this tax type will be added to your existing account.

Your business should use the following Pre-approved NevadaTax Activation Code when registering to use NevadaTax:
Pre-approved NevadaTax Activation Code: [redacted]

he Nevada Sales Tax Permit has been issued pursuant to an application duly filed and payment of prescribed fees. This Sales Tax Permit is subject to the provisions of Nevada Revised Statutes 372, 374, and 377. This Sales Tax Permit shall be considered valid unless canceled, suspended or revoked for good cause in accordance with Title 32.

DISTRICT OFFICE LOCATION

MAIN OFFICE	LAS VEGAS OFFICE	HENDERSON OFFICE	RENO OFFICE	ELKO OFFICE
1550 College Parkway, Suite 115 Carson City, Nevada, 89706-7937 Phone: (775) 684-2000	Grant Sawyer Office Bldg, Suite 1300 555 E. Washington Avenue Las Vegas, Nevada, 89101 Phone: (702)486-2300	2550 Paseo Verde Parkway, Suite 180 Henderson, Nevada, 89074 Phone: (702)486-2300	4600 Kietzke Lane Building L, Suite 235 Reno, Nevada, 89502 Phone: (775)688-1295	1010 Ruby Vista Drive Suite 102 Elko, Nevada, 89801 Phone: (775) 753-1115

In the event of an address change, please notify the Department of Taxation immediately in order to direct any correspondence to your new address.

Northern Nevada Title Company
307 W Winnie Lane #5
Carson City, NV 89703-4103
(775)-883-7513 * Fax (775)-887-5065

Buyer(s) Closing Statement

Dated As of 5/7/2009

Closing Date: 5/7/2009

Escrow No: [redacted]

Escrow Statement of:

Escrow Officer: Liz Svenningsen

T.L.A.C.P., LLC

Property Address: 107 E. Telegraph Street Carson City, NV 89701

	From	To	DEBITS	CREDITS
Total Consideration			$ 310,000.00	
Balance to Assume:				$ 250,000.00
Initial Deposit				$ 5,000.00
Additional Deposit				$ 63,135.61
Prorations/Adjustments				
Property Taxes for 12 Month(s) @ $1,138.17	5/7/2009	7/1/2009	$ 170.73	
Interest for 1 Day(s) @ $50.20	5/1/2009	5/7/2009		$ 301.20
Escrow Charges				
Escrow Fee			$ 315.00	
Loan Payoff				
Change of Records Fee			$ 50.00	
Principal Reduction			$ 7,901.08	
Totals			$ 318,436.81	$ 318,436.81

CARSON CITY, NEVADA

CONSOLIDATED MUNICIPALITY AND STATE CAPITAL
DEVELOPMENT SERVICES

LIQUOR AND ENTERTAINMENT BOARD
APRIL 16, 2009
NOTICE OF DECISION

An action to approve Terrence and Lara Poor as the liquor managers for the Blue Bull liquor license located at 107 E. Telegraph St., Carson City.

The Liquor and Entertainment Board conducted a public hearing on April 16, 2009, in conformance with the legal requirements of the City and State and the Liquor and Entertainment Board approved the following action. This decision was made on a vote of 6 ayes, 0 nays.

- **Approval of Terrence and Lara Poor as the liquor managers for the Blue Bull liquor license located at 107 E. Telegraph St., Carson City**

Lena E Tripp

Lena E Tripp
Senior Permit Technician

BUSINESS LICENSE DIVISION • 2621 Northgate Lane, Suite 6 • Carson City, Nevada 89706
Phone: (775) 887-2105 Fax: (775) 887-2202 TNosenzo@ci.carson-city.nv.us

WELLS FARGO ADVISORS

[redacted]90/3 *AUTO**5-DIGIT 89706
LARA BERG-POOR &
TERRENCE POOR JT TEN
1249 RIDGE POINT DR
CARSON CITY NV 89706-2392

COMBINED SNAPSHOT
Current period ending July 31, 2009

PRIMARY ACCOUNT NAME: LARA BERG-POOR & TERRENCE POOR JT TEN

PRIMARY ACCOUNT NUMBER: [redacted]

Your Financial Advisor:
JOANN STEWART/ TALENE AMADOONI
Phone: 650-858-3531 / 800-423-1736

1950 UNIVERSITY AVENUE
SUITE 300
EAST PALO ALTO CA 94303

Message from Wells Fargo Advisors

WE ARE PLEASED TO INTRODUCE YOUR FIRST STATEMENT UNDER THE WELLS FARGO ADVISORS BRAND: A NEW LOOK WITH THE SAME VALUABLE INFORMATION.

Command Asset Program News

COMMAND ASSET PROGRAM AND RESOURCE ACCOUNT CLIENTS CAN NOW USE WELLS FARGO BANK ATMS FREE OF CHARGE FOR ATM WITHDRAWALS. SEE WACHOVIA.COM FOR A LISTING OF WELLS FARGO ATMS. CHECK CASHING WILL BE MADE AVAILABLE IN WELLS FARGO BANK STORES AT A LATER DATE.

WELLS FARGO ADVISORS

COMBINED SNAPSHOT

LARA BERG-POOR &
TERRENCE POOR JT TEN

July 1 - July 31, 2009
PRIMARY ACCOUNT NUMBER: [redacted]

Your Financial Advisor

Please visit us at www.wellsfargoadvisors.com.

JOANN STEWART/ TALENE AMADOONI
Phone: 650-858-3531 / 800-423-1736

1950 UNIVERSITY AVENUE
SUITE 300
EAST PALO ALTO CA 94303

What's inside your combined Snapshot ...

ACCOUNT NAME	ACCOUNT NUMBER	TAX STATUS	PREVIOUS VALUE ON JUNE 30	NET CHANGE	CURRENT VALUE ON JULY 31
LARA BERG-POOR & TERRENCE POOR JT TEN	[redacted]	Taxable	112,149.01	-12,118.11	100,030.90
TERRENCE J POOR SEP IRA FCC AS CUSTODIAN	[redacted]	Retirement	8,966.06	414.90	9,380.96
TERRENCE J POOR ROTH IRA FCC AS CUSTODIAN	[redacted]	Retirement	1,345.98	107.12	1,453.10
Total			**$122,461.05**	**-$11,596.09**	**$110,864.96**

ADVISORS

COMBINED SNAPSHOT

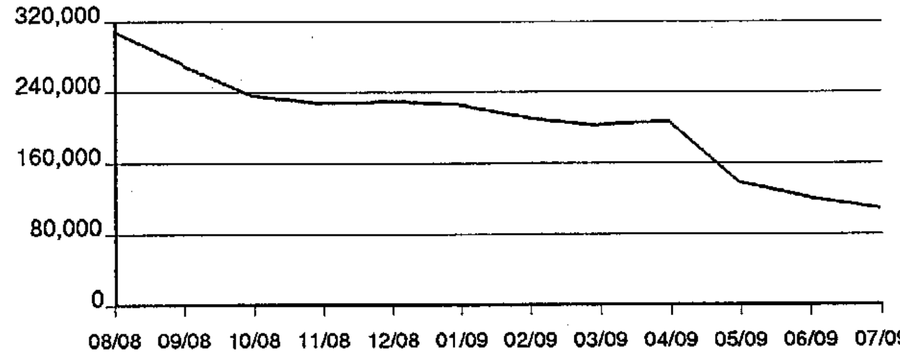
LARA BERG-POOR &
TERRENCE POOR JT TEN

July 1 - July 31, 2009
PRIMARY ACCOUNT NUMBER: [redacted]

Combined progress summary

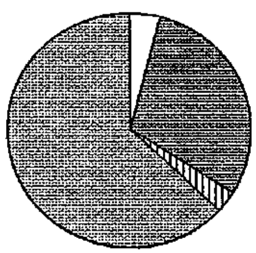
	THIS PERIOD	THIS YEAR
Opening value	**$122,461.05**	**$230,522.05**
Cash deposited	0.00	0.00
Securities deposited	0.00	0.00
Cash withdrawn	-14,515.50	-127,232.69
Securities withdrawn	0.00	0.00
Income earned	192.22	2,958.00
Change in value	2,727.19	4,617.60
Closing value	**$110,864.96**	**$110,864.96**

Value over time



Combined portfolio summary

CURRENT



	ASSET TYPE	PREVIOUS VALUE ON JUNE 30	%	CURRENT VALUE ON JULY 31	%	ESTIMATED ANN. INCOME
ASSETS	Cash and sweep balances	7,040.75	5.75	4,631.46	4.18	0
	Stocks and options	32,209.82	26.30	33,356.04	30.09	1,179
	Fixed income securities	3,148.50	2.57	3,145.72	2.84	128
	Mutual funds	80,061.98	65.38	69,731.74	62.90	2,516
	Asset value	**$122,461.05**	**100%**	**$110,864.96**	**100%**	**$3,823**

COMBINED SNAPSHOT

LARA BERG-POOR &
TERRENCE POOR JT TEN

July 1 - July 31, 2009
PRIMARY ACCOUNT NUMBER: [redacted]

Combined cash flow summary

	THIS PERIOD	THIS YEA
Opening value of cash and sweep balances	**$7,040.75**	
Income and distributions	192.22	2,958.0
Securities sold and redeemed	11,990.00	166,411.3
Net additions to cash	**$12,182.22**	**$169,369.3**
Withdrawals by check	-14,515.50	-127,212.6
Securities purchased	-76.01	-44,060.7
Other subtractions	0.00	-20.0
Net subtractions from cash	**-$14,591.51**	**-$171,293.4**
Closing value of cash and sweep balances	**$4,631.46**	

Combined gain/loss summary

		UNREALIZED	THIS PERIOD REALIZED	THIS YEAR REALIZE
TAXABLE ACCOUNTS	Short term	58.62	-11.40	-18.3
	Long term	7,719.71	0.00	-52,258.0
	Total for taxable accounts	**$7,778.33**	**-$11.40**	**-$52,276.3**
RETIREMENT ACCOUNTS	**Total for retirement accounts**	**- $1,611.89**	**$0.00**	**$0.0**
COMBINED SNAPSHOT TOTALS	**Total gain/loss on all accounts**	**$6,166.44**	**-$11.40**	**-$52,276.3**

Combined income summary

		THIS PERIOD	THIS YEA
TAXABLE ACCOUNTS	Money market/sweep funds	0.07	1.7
	Ordinary dividends and ST capital gains	13.16	614.2
	Qualified dividends	0.00	487.9
	Partnership distributions	0.00	36.0
	Taxable income on taxable accounts	**$13.23**	**$1,139.9**
	Interest	0.00	64.3
	Dividends	178.91	1,343.1
	Tax exempt income on taxable accounts	**$178.91**	**$1,407.5**
	Subtotal income on taxable accounts	**$192.14**	**$2,547.5**
RETIREMENT ACCOUNTS	**Subtotal income on retirement accounts**	**$0.08**	**$45.5**
COMBINED SNAPSHOT TOTALS	**Total income on all accounts**	**$192.22**	**$2,593.0**

ADVISORS

Specific instructions and disclosures

About this statement

Available funds
"Available for loan" reflects the approximate amount available as of the statement period ending date and should be reduced by any pending checks and Visa charges not yet cleared. This amount is the approximate amount available for withdrawal and loans. A margin loan is a variable rate loan secured by your account.

Callable bonds and preferred stock
Bonds and preferred stock that are subject to a partial call will be selected by an impartial lottery process pursuant to NYSE Rule 402.30 in which the probability of your securities being selected for redemption is proportional to the holdings of all shareholders of such securities held in street name. If a security is called prior to maturity it may affect the yield you receive. Additional information is available upon request.

Cost basis
This statement presents estimated unrealized or realized gains or losses for your information only. If acquisition or other information is not available, the gain/loss information may not be displayed and section and summary totals may not reflect your complete portfolio. Cost basis information is not verified by FCC, LLC or Wells Fargo Advisors and should not be relied upon for legal or tax purposes. Revisions to this information (due to corporate mergers, tenders and other reorganizations) may be required from time to time. To update your cost information or provide omitted cost information, contact Your Financial Advisor.

Cost basis for factored bonds (GNMA, CMO, etc.) will be adjusted for paydown of principal. Systematic investments in mutual funds and reinvested dividends for mutual funds and stocks have been consolidated for each position. Unit cost data for systematic investments and dividend reinvestment securities is provided for informational purposes only and is a non-weighted average.

Your account statement should not be used for tax preparation without assistance from your tax consultant because it does not constitute an official accounting of gains/losses. We do not report capital gains or losses to the IRS.

About your rights and responsibilities

IRA withholding notice **Form W-4P/OMB No.** [redacted]
The withdrawals you receive from your IRA (except Education IRA) are subject to Federal income tax withholding unless you elect not to have withholding apply. If you have a periodic, or an "on demand" distribution, your election regarding our withholding of Federal income tax on your behalf stays in effect until you change it. You may change or revoke your election at any time and as often as you wish by completing a new election form. If you elect check writing privileges, you will also have previously elected to have no withholding on your withdrawals. If you decide to have taxes withheld you will not be eligible for check writing from your IRA. If you elect not to have taxes withheld you will be liable for payment of all taxes due on the taxable portion of your distribution and you may be responsible for payment of estimated tax. You may be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate.

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ADVISORS

SNAPSHOT

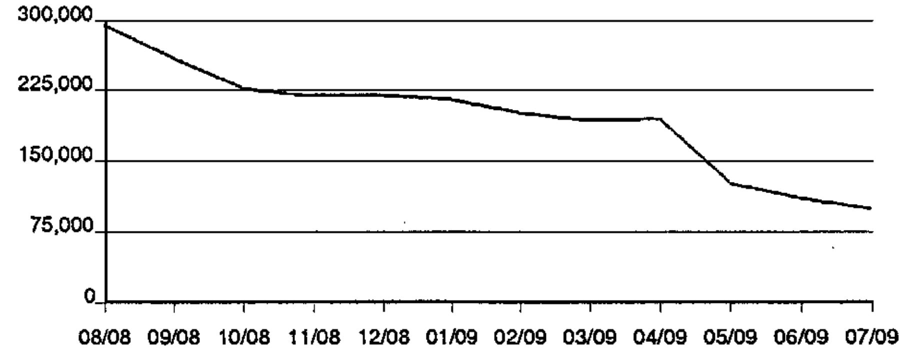
LARA BERG-POOR &
TERRENCE POOR JT TEN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Progress summary

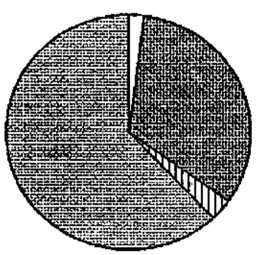
	THIS PERIOD	THIS YEAR
Opening value	**$112,149.01**	**$221,148.74**
Cash deposited	0.00	0.00
Securities deposited	0.00	0.00
Cash withdrawn	-14,515.50	-127,232.69
Securities withdrawn	0.00	0.00
Income earned	192.14	2,912.48
Change in value	2,205.25	3,202.37
Closing value	**$100,030.90**	**$100,030.90**

Value over time



Portfolio summary

CURRENT



	ASSET TYPE	PREVIOUS VALUE ON JUNE 30	%	CURRENT VALUE ON JULY 31	%	ESTIMATED ANN. INCOME
ASSETS	Cash and sweep balances	4,007.46	3.57	1,598.09	1.60	0
	Stocks and options	32,209.82	28.72	33,356.04	33.35	1,179
	Fixed income securities	3,148.50	2.81	3,145.72	3.14	128
	Mutual funds	72,783.23	64.90	61,931.05	61.91	2,400
	Asset value	**$112,149.01**	**100%**	**$100,030.90**	**100%**	**$3,707**

[redacted]

SNAPSHOT

LARA BERG-POOR &
TERRENCE POOR JT TEN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Cash flow summary

	THIS PERIOD	THIS YEA
Opening value of cash and sweep balances	**$4,007.46**	
Income and distributions	192.14	2,912.4
Securities sold and redeemed	11,990.00	166,411.3
Net additions to cash	**$12,182.14**	**$169,323.8**
Withdrawals by check	-14,515.50	-127,212.6
Securities purchased	-76.01	-44,016.2
Other subtractions	0.00	-20.0
Net subtractions from cash	**-$14,591.51**	**-$171,248.9**
Closing value of cash and sweep balances	**$1,598.09**	

Income summary

		THIS PERIOD	THIS YEA
TAXABLE	Money market/sweep funds	0.07	1.7
	Ordinary dividends and ST capital gains	13.16	614.2
	Qualified dividends	0.00	487.9
	Partnership distributions	0.00	36.0
	Total taxable income	**$13.23**	**$1,139.9**
TAX-EXEMPT	Interest	0.00	64.3
	Dividends	178.91	1,343.1
	Total federally tax-exempt income	**$178.91**	**$1,407.5**
	Total income	**$192.14**	**$2,547.5**

Gain/loss summary

	UNREALIZED	THIS PERIOD REALIZED	THIS YEAR REALIZE
Short term	58.62	-11.40	-18.3
Long term	7,719.71	0.00	-52,258.0
Total	**$7,778.33**	**-$11.40**	**-$52,276.3**

ADVISORS

SNAPSHOT

LARA BERG-POOR &
TERRENCE POOR JT TEN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Your Financial Advisor

JOANN STEWART/ TALENE AMADOONI
Phone: 650-858-3531 / 800-423-1736

1950 UNIVERSITY AVENUE
SUITE 300
EAST PALO ALTO CA 94303

Account profile

Full account name:	LARA BERG-POOR & TERRENCE POOR JT TEN
Account type:	Command Asset Program
Brokerage account number:	[redacted]
Command account number:	[redacted]
Tax status:	Taxable
Investment objective/Risk tolerance:	MODERATE GROWTH & INCOME
Sweep option:	BANK DEPOSIT SWEEP

Available funds

Cash	3.43
Money market and sweep funds	1,594.66
Available for loan	0.00
Your total available funds	**$1,598.09**

Client service information

Banking inquiries:	800-266-6263	(800) COMMAND
En espanol:	800-326-8977	
Website:	www.wellsfargoadvisors.com	

For your consideration

Go paperless. Signing up for online documents is easy and costs nothing. To participate, go to wellsfargoadvisors.com and click on the Access Online Login button on the upper right. If you already have a User ID and Password, please login and use the Add/Edit Documents option that is listed under Accounts & Services to enroll for online documents. If you do not have a User ID and Password, please click on the "Sign up Online" link on the right side of the Access online Login page or call 877-879-2495 for assistance.

Document delivery status

	Paper	Electronic
Statements:	X	
Trade confirmations:	X	
Tax documents:	X	
Shareholder communications:	X	

LARA BERG-POOR &
TERRENCE POOR JT TEN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Additional information

	THIS PERIOD	THIS YEAR
Gross proceeds	11,990.00	166,411.38

Portfolio detail

Cash and Sweep Balances

Bank Deposit Sweep - Consists of monies held in interest-bearing deposit accounts at three banks affiliated with Wells Fargo Advisors, LLC. These assets are not covered by SIPC, but are instead covered by FDIC insurance up to $250,000 per depositor per bank in accordance with FDIC rules, for a total of up to $750,000 in FDIC insurance when deposited at all three affiliated banks. If you have questions about your sweep option, including rates, please contact Your Financial Advisor.

DESCRIPTION	% OF ACCOUNT	ANNUAL PERCENTAGE YIELD EARNED*	CURRENT MARKET VALUE	ESTIMATED ANNUAL INCOME
Cash	0.00	N/A	3.43	N/A
BANK DEPOSIT SWEEP Interest Period 07/01/09 - 07/31/09	[illegible]59	0.03	1,594.66	0.47
Total Cash and Sweep Balances	**1.60**		**$1,598.09**	**$0.47**

* APY measures the total amount of the interest paid on an account based on the interest rate and the frequency of the compounding during the interest period. The annual percentage yield is expressed as an annualized rate, based on a 365- or 366-day year (as applicable).

Stocks and Options

Stocks

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
ABBOTT LABORATORIES ABT Acquired 10/12/93 L	4.50	100	12.95	1,295.27	44.9900	4,499.00	3,203.73	160.00	3.55
ALLIANCEBERNSTEIN HLDG LP LTD PARTNERSHIP INTERESTS AB Acquired 06/13/95 L	2.06	100	9.56	N/A	20.6400	2,064.00	N/A	164.00	7.94
DUKE REALTY CORP DRE Acquired 05/27/93 L	0.95	100	N/A##	N/A	9.4900	949.00	N/A	68.00	7.16

ADVISORS

LARA BERG-POOR &
TERRENCE POOR JT TEN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: 1[redacted]

[redacted]

Stocks and Options

Stocks continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
FAIRPOINT COMMUNICATIONS INC FRP									
Acquired [redacted]		1.73504	6.26	10.87		1.02	- 9.85		
Acquired [redacted]		2.26496	6.01	13.85		1.34	- 12.51		
Total	**0.00**	**4**		**$24.72**	**0.5900**	**$2.36**	**- $22.36**	**N/A**	**N/A**
HOSPIRA INC HSP									
Acquired [redacted]	0.38	10	8.27	82.76	38.4300	384.30	301.54	N/A	N/A
JOHNSON & JOHNSON JNJ									
Acquired [redacted]		32	33.30	1,065.77		1,948.48	882.71		
Acquired [redacted]		128	39.30	5,030.75		7,793.92	2,763.17		
Total	**9.74**	**160**		**$6,096.52**	**60.8900**	**$9,742.40**	**$3,645.88**	**$313.60**	**3.22**
ORACLE CORPORATION ORCL									
Acquired [redacted]	8.85	400	3.80	1,523.12	22.1300	8,852.00	7,328.88	80.00	0.90
VERIZON COMMUNICATIONS COM VZ									
Acquired [redacted]		92	25.40	2,337.23		2,950.44	613.21		
Acquired [redacted]		122	24.41	2,978.24		3,912.54	934.30		
Total	**6.86**	**214**		**$5,315.47**	**32.0700**	**$6,862.98**	**$1,547.51**	**$393.76**	**5.74**
Total Stocks	**33.35**			**$14,337.86**		**$33,356.04**	**$16,005.18**	**$1,179.36**	**3.54**
Total Stocks and Options	**33.35**			**$14,337.86**		**$33,356.04**	**$16,005.18**	**$1,179.36**	**3.54**

Cost information for one or more securities is not available. If you have cost information and would like to see it on future statements, contact Your Financial Advisor .

[redacted]

LARA BERG-POOR &
TERRENCE POOR JT TEN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Fixed Income Securities

Corporate and municipal bonds and other fixed income securities are priced by a computerized pricing service or, for less actively traded issues, by utilizing a yield-based matrix syste to arrive at an estimated market value.

Corporate Bonds

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ACCRUED INTEREST	ESTIMATED ANNUAL INCOME	ESTIMATED ANNU YIELD (
SEARIVER MARITIME DEFERRED INT DEBENTURES CPN 0.000% DUE 09/01/12 DTD 09/01/82 CALL 09/11/07 @ 87.896 Moody AAA , S&P AAA CUSIP [redacted] Acquired 11/29/94 L	0.92	1,000	24.70	247.00	92.1690	921.69	674.69	N/A	N/A	N
Total Corporate Bonds	**0.92**	**1,000**		**$247.00**		**$921.69**	**$674.69**			

Municipal Bonds

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ACCRUED INTEREST	ESTIMATED ANNUAL INCOME	ESTIMATED ANNU YIELD (
SANTA ROSA CALIFORNIA HOSP CPN CPN 10.300% DUE 03/01/11 DTD 09/01/80 FC 03/01/81 Moody AAA , S&P AAA CUSIP [redacted] Acquired 05/27/93 L	1.37	1,250	N/A##	N/A	109.3160	1,366.45	N/A	53.65	128.75	9.

ADVISORS

LARA BERG-POOR &
TERRENCE POOR JT TEN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Fixed Income Securities

Municipal Bonds continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ACCRUED INTEREST	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
CA ST DEPT TRANSN CTF PARTN CAP APPREC SER A OY=6.700% CPN 0.000% DUE 03/01/13 DTD 10/09/91 Moody BAA2 S&P A- CUSIP [redacted] Acquired 10/09/91 L	0.86	1,000	78.96 24.41	789.68 244.15	85.7580	857.58	67.90	N/A	N/A	N/A
Total Municipal Bonds	**2.22**	**2,250**		**$789.68 $244.15**		**$2,224.03**	**$67.90**	**$53.65**	**$128.75**	**5.79**
Total Fixed Income Securities	**3.14**			**$1,036.68 $491.15**		**$3,145.72**	**$742.59**	**$53.65**	**$128.75**	**4.09**

Cost information for one or more securities is not available. If you have cost information and would like to see it on future statements, contact Your Financial Advisor .

Mutual Funds

Mutual fund shares are priced at net asset value. Estimated Annual Income and Yield refer to Dividends and Interest Income only, and typically do not reflect Total return.

Open End Mutual Funds

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
DRYDEN CALIF MUN FD CALIF INCOME SER CL A PBCAX On Reinvestment									
Reinvestments L		310 .00500	11.01	3,414.21		3,081.42	-332.79		
Reinvestments S		39 .35100	9.74	383.35		391.17	7.82		
Total	**3.47**	**349 .35600**		**$3,797.56**	**9.9400**	**$3,472.59**	**- $324.97**	**$162.10**	**4.67**
FRANKLIN CALIF TX FREE INCOME FUND INC CLASS A FKTFX Acquired 06/09/93 L	19.37	2,936 .25000	N/A##	N/A	6.6000	19,379.25	N/A	971.89	5.01

LARA BERG-POOR &
TERRENCE POOR JT TEN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Mutual Funds

Open End Mutual Funds continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (
DRYDEN MUNI BOND FUND HIGH INCOME SERIES CL A PRHAX On Reinvestment									
Acquired 07/26/99 L		1	N/A##	N/A		8.75	N/A		
Reinvestments L		424.83500	10.44	4,437.45		3,717.30	- 720.15		
Reinvestments S		26.82500	8.64	231.87		234.72	2.85		
Total	**3.96**	**452.66000**		**$4,669.32**	**8.7500**	**$3,960.77**	**- $717.30**	**$239.90**	**6.**
JENNISON UTILITY FUND CLASS A On Reinvestment									
Reinvestments L		381.60500	14.00	5,344.89		3,083.37	- 2,261.52		
Reinvestments S		172.77400	7.83	1,353.11		1,396.01	42.90		
Total [redacted]	**4.48**	**554.37900**		**$6,698.00**	**8.0800**	**$4,479.38**	**- $2,218.62**	**$110.32**	**2.**
NUVEEN INVT TR MULTI-MANAGER LARGE CAP VALUE FD A NNGAX									
Reinvestments L	3.68	239.35700	25.68	6,147.79	15.3900	3,683.70	- 2,464.09	45.23	1.
OPPENHEIMER CALIFORNIA MUNICIPAL FUND CL A OPCAX On Reinvestment									
Acquired 10/12/98 L		149.56400	N/A##	N/A		1,002.08	N/A		
Reinvestments L		711.17100	10.55	7,507.67		4,764.81	- 2,742.86		
Reinvestments S		76.31100	6.60	504.41		511.31	6.90		
Total	**6.28**	**937.04600**		**$8,012.08**	**6.7000**	**$6,278.20**	**- $2,735.96**	**$521.93**	**8.**
VANGUARD MONEY MARKET RSVS INC PRIME PORTFOLIO [redacted]									
Acquired 05/11/09 S	16.00	16,000	1.00	16,001.85	1.0000	16,000.00	[redacted]	36.80	0.
Total Open End Mutual Funds	**57.24**			**$45,326.60**		**$57,253.89**	**- $8,462.79**	**$2,088.17**	**3.**

Cost information for one or more securities is not available. If you have cost information and would like to see it on future statements, contact Your Financial Advisor .

LARA BERG-POOR &
TERRENCE POOR JT TEN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

ıank Deposit Sweep Allocation

onies on deposit at each bank, together with any other deposits held in the same insurable capacity at each bank, are eligible for FDIC insurance up to $250,000 per depositor, per ank in accordance with FDIC rules for a total of up to $750,000 in FDIC insurance when deposited at multiple banks. These assets are not held in your securities brokerage account ıd therefore not covered by SIPC. Settlement timing differences will cause balances displayed in this section to vary from those indicated in the Portfolio detail section due to activity at occurs after 2 PM ET on the last business day of the month. If you have questions about your sweep option, including rates, please contact Your Financial Advisor.

ESCRIPTION	CURRENT VALUE	AS OF VALUE DATE
ELLS FARGO BANK, N.A.	1,594.59	07/31
ıtal Bank Deposits	**$1,594.59**	

ıctivity detail

ıcome and distributions

ıTE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT
'/01	Cash	DIVIDEND		NUVEEN CALIF QUALITY INCOME MUN FD INC 070109 75		5.51
'/01	Cash	DIVIDEND		NUVEEN CALIF PERFORMNCE PLUS MUN FD INC 070109 75		4.91
'/01	Cash	DIVIDEND		NUVEEN MUNICIPAL VALUE FUND INC 070109 175		6.83
'/01	Cash	DIVIDEND		VANGUARD MONEY MARKET RSVS INC PRIME PORTFOLIO 070109 28,000		7.93
'/06	Cash	DIVIDEND		FRANKLIN CALIF TX FREE INCOME FUND INC CLASS A 070609 2,936.25000		82.22
'/15	Cash	DIVIDEND		FRANKLIN UNIVERSAL TRUST SHARES OF BENEFICIAL INTEREST 071509 75		2.85
'/21	Cash	DIVIDEND		DRYDEN MUNI BOND FUND HIGH INCOME SERIES CL A 072009 452.66000 AS OF 7/20/09		18.34

ADVISORS

LARA BERG-POOR &
TERRENCE POOR JT TEN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Mutual Funds

Closed End Mutual Funds

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANN YIELD
FRANKLIN UNIVERSAL TRUST SHARES OF BENEFICIAL INTEREST FT Acquired 07/16/93 L	0.37	75	9.37	730.26	5.0000	375.00	- 355.26	34.20	9
HELIOS TOTAL RETURN FUND INC HTR Acquired 05/27/93 L	0.26	50	N/A##	N/A	5.1400	257.00	N/A	28.50	11
NUVEEN CALIF QUALITY INCOME MUN FD INC NUC Acquired 10/04/94 L	0.96	75	13.97	1,048.21	12.8500	963.75	- 84.46	66.15	6
NUVEEN CALIF PERFORMNCE PLUS MUN FD INC NCP Acquired 05/27/93 L	0.89	75	N/A##	N/A	11.8100	885.75	N/A	58.95	6
NUVEEN MUNICIPAL VALUE FUND INC NUV									
Acquired 01/28/94 L		141	9.83	1,386.38		1,332.45	- 53.93		
Acquired 01/28/94 L		34	9.83	334.30		321.30	- 13.00		
Total	**1.65**	**175**		**$1,720.68**	**9.4500**	**$1,653.75**	**- $66.93**	**$81.90**	**4**
VAN KAMPEN CALIF VALUE MUNI INCOME TR COM STK VCV Acquired 05/27/93 L	0.54	47	N/A##	N/A	11.5300	541.91	N/A	42.86	7
Total Closed End Mutual Funds	**4.68**			**$3,499.15**		**$4,677.16**	**- $506.65**	**$312.56**	**6**
Total Mutual Funds	**61.91**			**$48,825.75**		**$61,931.05**	**- $8,969.44**	**$2,400.73**	**3**

Cost information for one or more securities is not available. If you have cost information and would like to see it on future statements, contact Your Financial Advisor .

ADVISORS

LARA BERG-POOR &
TERRENCE POOR JT TEN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: 1485-8121

Activity detail continued

Income and distributions

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT
07/27	Cash	DIVIDEND		DRYDEN CALIF MUN FD CALIF INCOME SER CL A [redacted] 349.35600 AS OF 7/24/09		13.92
07/29	Cash	DIVIDEND		OPPENHEIMER CALIFORNIA MUNICIPAL FUND CL A [redacted] 937.04600 AS OF 7/28/09		43.75
07/30	Cash	DIVIDEND		HELIOS TOTAL RETURN FUND INC [redacted] 50		2.38
07/31	Cash	DIVIDEND		VAN KAMPEN CALIF VALUE MUNI INCOME TR COM STK [redacted] 47		3.43
07/31	Cash	INTEREST		BANK DEPOSIT SWEEP		0.07
				Total Income and distributions :		$192.14

Securities sold and redeemed

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT
07/06	Cash	SALE	- 4,000.00000	VANGUARD MONEY MARKET RSVS INC PRIME PORTFOLIO AS OF 7/02/09	1.0000	3,995.00
07/23	Cash	SALE	- 8,000.00000	VANGUARD MONEY MARKET RSVS INC PRIME PORTFOLIO	1.0000	7,995.00
				Total Securities sold and redeemed :		$11,990.00

LARA BERG-POOR &
TERRENCE POOR JT TEN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Activity detail continued

Withdrawals by check

Entries that display a blank in the expense code field are checks generated by the firm based upon standing or specific instructions that you have provided.

DATE	ACCOUNT TYPE	CHECK NUMBER	DESCRIPTION	EXPENSE CODE	AMOUN
07/06	Cash	0001715	TERRENCE J POOR	Unspecified	-4,000.0
07/10	Cash	0001716	CARSON SVC CTR	Unspecified	-315.2
07/10	Cash	0001717	LARA POOR	Unspecified	-500.0
07/14	Cash	0001718	TERRENCE POOR	Unspecified	-200.0
07/14	Cash	0001719	TERRENCE POOR	Unspecified	-200.0
07/15	Cash	0001720	TERRENCE N POOR	Unspecified	-200.0
07/16	Cash	0001721	NEXT DAY GOURMET	Unspecified	-657.8
07/17	Cash	0001722	SFGH MEDICAL GP	Unspecified	-78.3
07/17	Cash	0001723	MARK DANALY	Unspecified	-125.0
07/20	Cash	0001724	TERRENCE POOR	Unspecified	-150.0
07/21	Cash	0001725	TERRENCE J POOR	Unspecified	-130.0
07/22	Cash	0001726	LOWE'S	Unspecified	-72.7
07/22	Cash	0001727	TERRENCE POOR	Unspecified	-100.0
07/23	Cash	0001729*	NEXT DAY GOURMET	Unspecified	-636.4
07/27	Cash	0001730	BRAVO MARKETING	Unspecified	-4,000.0
07/27	Cash	0001731	TERRENCE J POOR	Unspecified	-150.0
07/29	Cash	0001732	TERRENCE J POOR	Unspecified	-3,000.0
				Total Withdrawals by check :	**- $14,515.5**

* Checks out of sequence

ADVISORS

LARA BERG-POOR &
TERRENCE POOR JT TEN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Activity detail continued

Securities purchased

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT
07/21	Cash	REINVEST DIV	2.10100	DRYDEN MUNI BOND FUND HIGH INCOME SERIES CL A	8.7300	-18.34
07/27	Cash	REINVEST DIV	1.40500	DRYDEN CALIF MUN FD CALIF INCOME SER CL A	9.9100	-13.92
07/29	Cash	REINVEST DIV	6.57900	OPPENHEIMER CALIFORNIA MUNICIPAL FUND CL A	6.6500	-43.75
				Total Securities purchased :		- $76.01

Cash sweep activity

Our Cash Sweep program allows you to earn a return on the idle cash balances in your account by automatically investing such balances into one of our cash sweep options. These 'sweep transactions' may represent a net amount for the day and occur on settlement date. The following section displays transfers into and out of your sweep option. Transactions displayed here are Transfer To, Transfer From and Reinvested Dividends and Interest. These transaction amounts are not included in your cash flow summary.

DATE	TRANSACTION	DESCRIPTION	AMOUNT
07/01		BEGINNING BALANCE	4,004.03
07/01	TRANSFER TO	BANK DEPOSIT SWEEP	3.43
07/02	TRANSFER TO	BANK DEPOSIT SWEEP	25.18
07/06	TRANSFER FROM	BANK DEPOSIT SWEEP	-4,000.00
07/07	TRANSFER TO	BANK DEPOSIT SWEEP	4,077.22
07/10	TRANSFER FROM	BANK DEPOSIT SWEEP	-815.20
07/14	TRANSFER FROM	BANK DEPOSIT SWEEP	-400.00
07/15	TRANSFER FROM	BANK DEPOSIT SWEEP	-200.00
07/16	TRANSFER TO	BANK DEPOSIT SWEEP	2.85
07/16	TRANSFER FROM	BANK DEPOSIT SWEEP	-657.84
07/17	TRANSFER FROM	BANK DEPOSIT SWEEP	-203.30
07/20	TRANSFER FROM	BANK DEPOSIT SWEEP	-150.00
07/21	TRANSFER FROM	BANK DEPOSIT SWEEP	-130.00
07/22	TRANSFER FROM	BANK DEPOSIT SWEEP	-172.74
07/23	TRANSFER FROM	BANK DEPOSIT SWEEP	-636.42
07/27	TRANSFER TO	BANK DEPOSIT SWEEP	7,995.00
07/27	TRANSFER FROM	BANK DEPOSIT SWEEP	-4,150.00
07/29	TRANSFER FROM	BANK DEPOSIT SWEEP	-3,000.00
07/31	REINVEST INT	BANK DEPOSIT SWEEP	0.07
07/31	TRANSFER TO	BANK DEPOSIT SWEEP	2.38
07/31		ENDING BALANCE	1,594.66

LARA BERG-POOR &
TERRENCE POOR JT TEN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: 1[redacted]

Realized gain/loss

Realized Gain/Loss Summary

	THIS PERIOD GAIN	THIS PERIOD LOSS	THIS PERIOD NET	THIS YEAR GAIN	THIS YEAR LOSS	THIS YEA NE
Short term	0.00	- 11.40	-11.40	1.44	- 19.75	-18.3
Long term	0.00	0.00	0.00	80.26	- 52,338.30	-52,258.0
Total Realized Gain/Loss	**$ 0.00**	**-$ 11.40**	**-$11.40**	**$ 81.70**	**-$ 52,358.05**	**-$52,276.3**

Realized Gain/Loss Detail

Short term

DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	DATE ACQUIRED	CLOSE DATE	PROCEEDS	ADJ COST/ ORIG COST	GAIN/LOS
VANGUARD MONEY MARKET RSVS INC PRIME PORTFOLIO	4,000.0000	1.0000	05/11/09	07/02/09	3,995.00	4,000.47	- 5.4
	8,000.0000	1.0000	05/11/09	07/23/09	7,995.00	8,000.93	- 5.9
Total Short term					**$ 11,990.00**	**$ 12,001.40**	**- $11.4**

ADVISORS

Statement balancing guide

1 Record in your account register all items which may appear on this statement that have not previously been entered in your account register, such as ATM/Check Card transactions, automatic transfers, preauthorized drafts, interest earned, service charges, proceeds from sales, security purchases, etc.

2 In your account register, check off the additions and subtractions as shown in the Activity Detail Section.

3 In the Outstanding Additions section at the right (Section A), list any outstanding additions such as deposits, dividends and interest, proceeds from sales, etc., that have been made since the date of this statement.

4 In the Outstanding Subtractions section at the right (Section B), list any checks that have not yet been paid and any outstanding subtractions such as ATM/Check Card transactions and any margin interest, service fees and purchases, etc., that have been made since the date of this statement.

5 Write in the Closing Balance shown in the Cash flow summary. ________

6 Write in the total amount of Outstanding additions (Section A). + ________

7 Total the amounts in lines 5 & 6. = ________

8 Write the total amount of Outstanding Subtractions (Section B). - ________

9 Subtract the amount in line 8 from the amount in line 7. This is your **Adjusted Statement Balance.** = ________

A. Outstanding Additions

Date	Amount	
	$	
Total		

B. Outstanding Subtractions

Number	Amount	
	$	
Total		

ADVISORS

SNAPSHOT

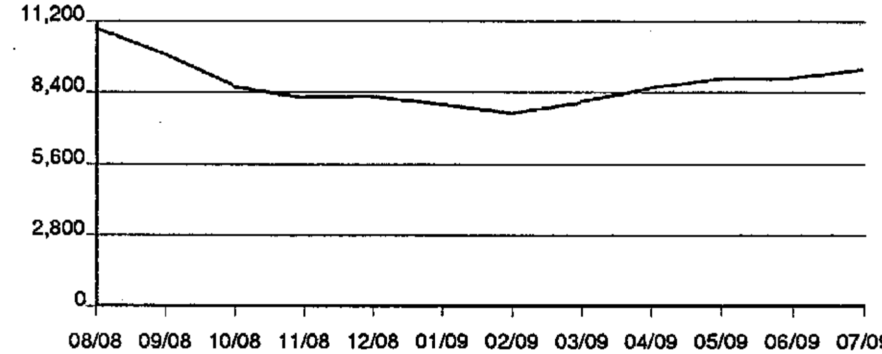
TERRENCE J POOR SEP IRA
FCC AS CUSTODIAN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Progress summary

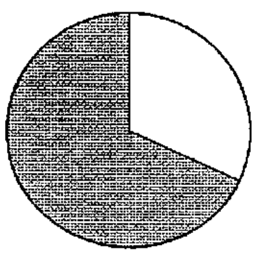
	THIS PERIOD	THIS YEAR
Opening value	**$8,966.06**	**$8,345.57**
Cash deposited	0.00	0.00
Securities deposited	0.00	0.00
Cash withdrawn	0.00	0.00
Securities withdrawn	0.00	0.00
Income earned	0.08	45.52
Change in value	414.82	989.87
Closing value	**$9,380.96**	**$9,380.96**

Value over time



Portfolio summary

CURRENT



	ASSET TYPE	PREVIOUS VALUE ON JUNE 30	%	CURRENT VALUE ON JULY 31	%	ESTIMATED ANN. INCOME
ASSETS	Cash and sweep balances	3,031.05	33.81	3,031.13	32.31	0
	Stocks and options	0.00	0.00	0.00	0.00	0
	Fixed income securities	0.00	0.00	0.00	0.00	0
	Mutual funds	5,935.01	66.19	6,349.83	67.69	96
	Asset value	**$8,966.06**	**100%**	**$9,380.96**	**100%**	**$96**

SNAPSHOT

TERRENCE J POOR SEP IRA
FCC AS CUSTODIAN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Cash flow summary

	THIS PERIOD	THIS YEA
Opening value of cash and sweep balances	**$3,031.05**	
Income and distributions	0.08	45.5
Net additions to cash	**$0.08**	**$45.5**
Securities purchased	0.00	-44.5
Net subtractions from cash	**$0.00**	**-$44.5**
Closing value of cash and sweep balances	**$3,031.13**	

Income summary

	THIS PERIOD	THIS YEA
Money market/sweep funds	0.08	1.0
Dividends and short term capital gains	0.00	44.5
Total income	**$0.08**	**$45.5**

Gain/loss summary

	UNREALIZED	THIS PERIOD REALIZED	THIS YEAR REALIZE
Short term	9.88	0.00	0.0
Long term	- 1,181.41	0.00	0.0
Total	**- $1,171.53**	**$0.00**	**$0.0**

ADVISORS

SNAPSHOT

TERRENCE J POOR SEP IRA
FCC AS CUSTODIAN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Retirement summary

IRA Plan Value **$9,380.96**

A portion of these assets may not be covered by SIPC. Bank products are covered by FDIC insurance up to $250,000 in accordance with FDIC rules.

IF YOU HAVE AN IRA ENROLLED IN AN ADVISORY PROGRAM, YOU MAY REFER TO THE "CASH BALANCES" SECTION OF THE PROGRAM AGREEMENT FOR MORE INFORMATION ABOUT THE BANK DEPOSIT SWEEP OPTION, WHICH WILL BEAR A REASONABLE RATE OF INTEREST.

ACCOUNT INFORMATION	
Account Holder Birthdate:	08/10/61
Attained Age as of 12/31/09:	48.0

Contact us if information on this page requires updates.
Your Financial Advisor
JOANN STEWART/ TALENE AMADOONI
650-858-3531 / 800-423-1736

RETIREMENT TRANSACTIONS

CONTRIBUTION SUMMARY	AMOUNT
Contributions	
2009 FOR 2009	$0.00

2009 DISTRIBUTION SUMMARY	AMOUNT
Gross Distributions	**$0.00**

SNAPSHOT

TERRENCE J POOR SEP IRA
FCC AS CUSTODIAN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Your Financial Advisor

JOANN STEWART/ TALENE AMADOONI
Phone: 650-858-3531 / 800-423-1736

1950 UNIVERSITY AVENUE
SUITE 300
EAST PALO ALTO CA 94303

Account profile

Full account name:	TERRENCE J POOR SEP IRA FCC AS CUSTODIAN
Account type:	SEP IRA
Brokerage account number:	[redacted]
Tax status:	Retirement
Investment objective/Risk tolerance:	MODERATE GROWTH
Sweep option:	BANK DEPOSIT SWEEP

Please visit us at www.wellsfargoadvisors.com.

For your consideration

Go paperless. Signing up for online documents is easy and costs nothing. To participate, go to wellsfargoadvisors.com and click on the Access Online Login button on the upper right. If you already have a User ID and Password, please login and use the Add/Edit Documents option that is listed under Accounts & Services to enroll for online documents. If you do not have a User ID and Password, please click on the "Sign up Online" link on the right side of the Access online Login page or call 877-879-2495 for assistance.

Document delivery status

	Paper	Electron
Statements:	X	
Trade confirmations:	X	
Tax documents:	X	
Shareholder communications:	X	

ADVISORS

TERRENCE J POOR SEP IRA
FCC AS CUSTODIAN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Portfolio detail

Cash and Sweep Balances

Bank Deposit Sweep - Consists of monies held in interest-bearing deposit accounts at three banks affiliated with Wells Fargo Advisors, LLC. These assets are not covered by SIPC, but are instead covered by FDIC insurance up to $250,000 per depositor per bank in accordance with FDIC rules, for a total of up to $750,000 in FDIC insurance when deposited at all three affiliated banks. If you have questions about your sweep option, including rates, please contact Your Financial Advisor.

DESCRIPTION	% OF ACCOUNT	ANNUAL PERCENTAGE YIELD EARNED*	CURRENT MARKET VALUE	ESTIMATED ANNUAL INCOME
BANK DEPOSIT SWEEP Interest Period 07/01/09 - 07/31/09	32.31	0.03	3,031.13	0.90
Total Cash and Sweep Balances	**32.31**		**$3,031.13**	**$0.90**

* APY measures the total amount of the interest paid on an account based on the interest rate and the frequency of the compounding during the interest period. The annual percentage yield is expressed as an annualized rate, based on a 365- or 366-day year (as applicable).

Mutual Funds

Mutual fund shares are priced at net asset value. Estimated Annual Income and Yield refer to Dividends and Interest Income only, and typically do not reflect Total return.
If a portion of your fund position was converted, the 'Client Investment' value may include reinvestments from previously held positions.

Open End Mutual Funds

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
CALAMOS INVT TR NEW GROWTH FD CL A [redacted]									
Acquired 07/07/03 L		66.18200	40.79	2,704.83		2,493.73	- 211.10		
Acquired 04/[redacted]04 L		9.90100	49.97	500.00		373.07	- 126.93		
Total	**30.56**	**76.08300**		**$3,204.83**	**37.6800**	**$2,866.80**	**- $338.03**	**N/A**	**N/A**
INVESTMENT CO AMERICA CLAS A [redacted] On Reinvestment									
Acquired 07/07/03 L		98.13700	27.51	2,705.00		2,276.77	- 428.23		
Acquired 04/21/04 L		16.53400	30.83	515.00		383.59	- 131.41		
Reinvestments L		30.97400	32.36	1,002.34		718.60	- 283.74		

TERRENCE J POOR SEP IRA
FCC AS CUSTODIAN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

[redacted]

Mutual Funds

Open End Mutual Funds continued

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUA YIELD (%
Reinvestments S		4.48600	20.99	94.19		104.07	9.88		
Total	37.13	150.13100		$4,316.53	23.2000	$3,483.03	- $833.50	$96.08	2.7
	Client Investment (Excluding Reinvestments)					$3,220.00			
	Gain/Loss on Client Investment (Including Reinvestments)					$263.03			
Total Open End Mutual Funds	67.69			$7,521.36		$6,349.83	- $1,171.53	$96.08	1.5
Total Mutual Funds	67.69			$7,521.36		$6,349.83	- $1,171.53	$96.08	1.5

Bank Deposit Sweep Allocation

Monies on deposit at each bank, together with any other deposits held in the same insurable capacity at each bank, are eligible for FDIC insurance up to $250,000 per depositor, per bank in accordance with FDIC rules for a total of up to $750,000 in FDIC insurance when deposited at multiple banks. These assets are not held in your securities brokerage account and therefore not covered by SIPC. Settlement timing differences will cause balances displayed in this section to vary from those indicated in the Portfolio detail section due to activity that occurs after 2 PM ET on the last business day of the month. If you have questions about your sweep option, including rates, please contact Your Financial Advisor.

DESCRIPTION	CURRENT VALUE	AS O VALUE DATE
WELLS FARGO BANK, N.A.	3,031.05	07/3
Total Bank Deposits	$3,031.05	

Activity detail

DATE	ACCOUNT TYPE	TRANSACTION/ CHECK NUMBER	QUANTITY	DESCRIPTION	PRICE	AMOUNT	CASH AND SWEEP BALANCES
07/01				BEGINNING BALANCE			3,031.0
07/31	Cash	INTEREST		BANK DEPOSIT SWEEP		0.08	3,031.1

[redacted]

Cash sweep activity

Our Cash Sweep program allows you to earn a return on the idle cash balances in your account by automatically investing such balances into one of our cash sweep options. These 'sweep transactions' may represent a net amount for the day and occur on settlement date. The following section displays transfers into and out of your sweep option. Transactions displayed here are Transfer To, Transfer From and Reinvested Dividends and Interest. These transaction amounts are not included in your cash flow summary.

ADVISORS

TERRENCE J POOR SEP IRA
FCC AS CUSTODIAN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Cash sweep activity continued

DATE	TRANSACTION	DESCRIPTION	AMOUNT
07/01		BEGINNING BALANCE	3,031.05
07/31	REINVEST INT	BANK DEPOSIT SWEEP	0.08

DATE	TRANSACTION	DESCRIPTION	AMOUNT
07/31		ENDING BALANCE	3,031.13

ADVISORS

SNAPSHOT

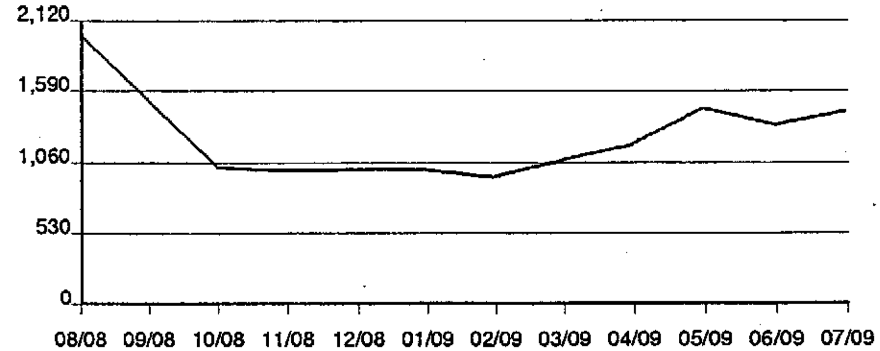
TERRENCE J POOR ROTH IRA
FCC AS CUSTODIAN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER [redacted]

Progress summary

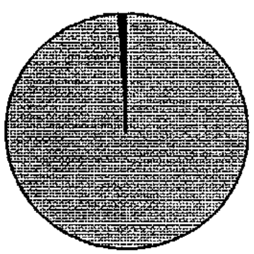
	THIS PERIOD	THIS YEAR
Opening value	**$1,345.98**	**$1,027.74**
Cash deposited	0.00	0.00
Securities deposited	0.00	0.00
Cash withdrawn	0.00	0.00
Securities withdrawn	0.00	0.00
Income earned	0.00	0.00
Change in value	107.12	425.36
Closing value	**$1,453.10**	**$1,453.10**

Value over time



Portfolio summary

CURRENT



	ASSET TYPE	PREVIOUS VALUE ON JUNE 30	%	CURRENT VALUE ON JULY 31	%	ESTIMATED ANN. INCOME
ASSETS	Cash and sweep balances	2.24	0.17	2.24	0.15	0
	Stocks and options	0.00	0.00	0.00	0.00	0
	Fixed income securities	0.00	0.00	0.00	0.00	0
	Mutual funds	1,343.74	99.83	1,450.86	99.85	20
	Asset value	**$1,345.98**	**100%**	**$1,453.10**	**100%**	**$20**

SNAPSHOT

TERRENCE J POOR ROTH IRA
FCC AS CUSTODIAN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Cash flow summary

	THIS PERIOD	THIS YEAR
Opening value of cash and sweep balances	**$2.24**	
Net additions to cash	**$0.00**	**$0.0**
Net subtractions from cash	**$0.00**	**$0.0**
Closing value of cash and sweep balances	**$2.24**	

Gain/loss summary

	UNREALIZED	THIS PERIOD REALIZED	THIS YEAR REALIZED
Short term	38.58	0.00	0.0
Long term	- 478.94	0.00	0.0
Total	**- $440.36**	**$0.00**	**$0.0**

[redacted]

ADVISORS

SNAPSHOT

TERRENCE J POOR ROTH IRA
FCC AS CUSTODIAN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Retirement summary

IRA Plan Value **$1,453.10**

A portion of these assets may not be covered by SIPC. Bank products are covered by FDIC insurance up to $250,000 in accordance with FDIC rules.

IF YOU HAVE AN IRA ENROLLED IN AN ADVISORY PROGRAM, YOU MAY REFER TO THE "CASH BALANCES" SECTION OF THE PROGRAM AGREEMENT FOR MORE INFORMATION ABOUT THE BANK DEPOSIT SWEEP OPTION, WHICH WILL BEAR A REASONABLE RATE OF INTEREST.

ACCOUNT INFORMATION	
Account Holder Birthdate:	08/10/61
Attained Age as of 12/31/09:	48.0

Contact us if information on this page requires updates.
Your Financial Advisor
JOANN STEWART/ TALENE AMADOONI
650-858-3531 / 800-423-1736

RETIREMENT TRANSACTIONS

CONTRIBUTION SUMMARY	AMOUNT
Contributions	
2009 FOR 2009	$0.00

2009 DISTRIBUTION SUMMARY	AMOUNT
Gross Distributions	**$0.00**

SNAPSHOT

TERRENCE J POOR ROTH IRA
FCC AS CUSTODIAN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER:[redacted]

Your Financial Advisor

JOANN STEWART/ TALENE AMADOONI
Phone: 650-858-3531 / 800-423-1736

1950 UNIVERSITY AVENUE
SUITE 300
EAST PALO ALTO CA 94303

Please visit us at www.wellsfargoadvisors.com.

Account profile

Full account name:	TERRENCE J POOR ROTH IRA FCC AS CUSTODIAN
Account type:	ROTH IRA
Brokerage account number:	[redacted]
Tax status:	Retirement
Investment objective/Risk tolerance:	MODERATE GROWTH & INCOME
Sweep option:	BANK DEPOSIT SWEEP

For your consideration

Go paperless. Signing up for online documents is easy and costs nothing. To participate, go to wellsfargoadvisors.com and click on the Access Online Login button on the upper right. If you already have a User ID and Password, please login and use the Add/Edit Documents option that is listed under Accounts & Services to enroll for online documents. If you do not have a User ID and Password, please click on the "Sign up Online" link on the right side of the Access online Login page or call 877-879-2495 for assistance.

Document delivery status

	Paper	Electroni
Statements:	X	
Trade confirmations:	X	
Tax documents:	X	
Shareholder communications:	X	

[redacted]

ADVISORS

TERRENCE J POOR ROTH IRA
FCC AS CUSTODIAN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Portfolio detail

Cash and Sweep Balances

Bank Deposit Sweep - Consists of monies held in interest-bearing deposit accounts at three banks affiliated with Wells Fargo Advisors, LLC. These assets are not covered by SIPC, but are instead covered by FDIC insurance up to $250,000 per depositor per bank in accordance with FDIC rules, for a total of up to $750,000 in FDIC insurance when deposited at all three affiliated banks. If you have questions about your sweep option, including rates, please contact Your Financial Advisor.

DESCRIPTION	% OF ACCOUNT	ANNUAL PERCENTAGE YIELD EARNED*	CURRENT MARKET VALUE	ESTIMATED ANNUAL INCOME
BANK DEPOSIT SWEEP Interest Period 07/01/09 - 07/31/09	0.15	N/A	2.24	N/A
Total Cash and Sweep Balances	**0.15**		**$2.24**	**$0.00**

* APY measures the total amount of the interest paid on an account based on the interest rate and the frequency of the compounding during the interest period. The annual percentage yield is expressed as an annualized rate, based on a 365- or 366-day year (as applicable).

Mutual Funds

Mutual fund shares are priced at net asset value. Estimated Annual Income and Yield refer to Dividends and Interest Income only, and typically do not reflect Total return.
If a portion of your fund position was converted, the 'Client Investment' value may include reinvestments from previously held positions.

Open End Mutual Funds

DESCRIPTION	% OF ACCOUNT	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED ANNUAL INCOME	ESTIMATED ANNUAL YIELD (%)
JENNISON NATURAL RESOURCES FUND INC CL A On Reinvestment									
Acquired 07/06/06 L		29.72700	50.46	1,506.00		1,115.36	- 390.64		
Reinvestments L		6.55200	50.99	334.13		245.83	- 88.30		
Reinvestments S		2.39000	21.37	51.09		89.67	38.58		
Total	**99.85**	**38.66900**		**$1,891.22**	**37.5200**	**$1,450.86**	**- $440.36**	**$20.64**	**1.42**
Client Investment (Excluding Reinvestments)					$1,506.00				
Gain/Loss on Client Investment (Including Reinvestments)					-$55.14				
Total Open End Mutual Funds	**99.85**			**$1,891.22**		**$1,450.86**	**- $440.36**	**$20.64**	**1.42**
Total Mutual Funds	**99.85**			**$1,891.22**		**$1,450.86**	**- $440.36**	**$20.64**	**1.42**

TERRENCE J POOR ROTH IRA
FCC AS CUSTODIAN

JULY 1 - JULY 31, 2009
ACCOUNT NUMBER: [redacted]

Bank Deposit Sweep Allocation

Monies on deposit at each bank, together with any other deposits held in the same insurable capacity at each bank, are eligible for FDIC insurance up to $250,000 per depositor, per bank in accordance with FDIC rules for a total of up to $750,000 in FDIC insurance when deposited at multiple banks. These assets are not held in your securities brokerage account and therefore not covered by SIPC. Settlement timing differences will cause balances displayed in this section to vary from those indicated in the Portfolio detail section due to activity that occurs after 2 PM ET on the last business day of the month. If you have questions about your sweep option, including rates, please contact Your Financial Advisor.

DESCRIPTION	CURRENT VALUE	AS O VALUE DAT
WELLS FARGO BANK, N.A.	2.24	07/3
Total Bank Deposits	**$2.24**	

[redacted]