

**IN THE HIGH COURT OF SOUTH AFRICA
(GAUTENG LOCAL DIVISION, JOHANNESBURG)**

CASE NO: 58590/2021

In the matter between:

THE PRUDENTIAL AUTHORITY

Applicant

and

3SIXTY LIFE LIMITED

First Respondent

NATIONAL UNION OF METAL WORKERS

OF SOUTH AFRICA

Second Respondent

In re:

3SIXTY LIFE LIMITED

SECOND RESPONDENT'S ANSWERING AFFIDAVIT

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I, the undersigned,

IRVIN JIM

do hereby make an oath and state that:

A. INTRODUCTION

- 1 I am the General Secretary of the National Union of Metalworkers of South Africa ("**NUMSA**"), a trade union registered in terms of the Labour Relations Act, conducting business from 153 Lilian Ngoyi Street, corner Gerard Sekoto Street, Newtown, Johannesburg. I have been employed in this capacity of being the General Secretary of NUMSA since 2008.
- 2 I am deposing to this affidavit in response to the rule *nisi* that was issued by this court in terms of this honourable court's order dated 21 December 2021. NUMSA seeks leave to be joined to the proceedings as the second respondent and also seeks to respond to the relevant allegations made in the *ex parte* application.
- 3 In my capacity as General Secretary of NUMSA, I am essentially responsible for the day to day running of NUMSA. This includes ensuring proper administration of NUMSA and for the general co-ordination of its activities as well as managing the operations and resources of NUMSA. The



activities that I render at NUMSA are similar to those rendered by a Chief Executive Office or Managing Director of a company.

- 4 I depose to this affidavit on behalf of NUMSA, who has authorised me to do so. My authority to depose to this affidavit and to oppose this application on behalf of NUMSA is derived from my holding the office of the General Secretary of NUMSA. The Constitution of NUMSA sets out my functions and responsibilities. In particular, under chapter 7, clause 2(d)(iv)(14) of the Constitution of NUMSA, I am given broad powers "*to perform other duties required by the Constitution or the National Congress Central Committee or National Executive Committee*". In practice this power also includes my authority to depose to affidavits and to institute and defend legal proceedings on behalf of NUMSA. To this effect, I attach the relevant extract of NUMSA's constitution marked as annexure "IJ1".
- 5 The facts to which I depose herein are within my own personal knowledge and are, except where the context indicates otherwise or I expressly say so, to the best of my knowledge and belief, true and correct.
- 6 Any legal submissions that I may make are so made on the advice of NUMSA's legal representatives and I believe them to be correct.

B. STRUCTURE OF THIS AFFIDAVIT

- 7 For the court's convenience I structure this affidavit as follows:

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- 7.1 Firstly, I set out the details of the parties in these proceedings;
- 7.2 Secondly, the relationship between NUMSA and NUMSA Financial Services ("NFS");
- 7.3 Thirdly, the relationship between NUMSA Financial Services and NFS;
- 7.4 Fourthly, NUMSA'S Interest in the *ex parte* proceedings and order granted by the court that heard the *ex parte* application;
- 7.5 Fifthly, background facts;
- 7.6 Sixthly, the purpose of this affidavit;
- 7.7 Seventhly, the applicant's failure to disclose material facts in its *ex parte* application;
- 7.8 Eighthly, the absence of risk to policy holders;
- 7.9 Ninthly, the undesirability of curatorship and its effect on NUMSA Financial Services policyholders;
- 7.10 Finally, Conclusion and Costs.

C. THE PARTIES

- 8 The applicant is **THE PRUDENTIAL AUTHORITY**, a statutory juristic person established and operating within the administration of the South

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African Reserve Bank. The applicant's principal place of business is situated at 370 Helen Joseph Street.

- 9 The first respondent is **3SIXTY LIFE LIMITED** ("3Sixty"), a registered life insurance company and accredited to underwrite life and assistance policies. It was established in 1993 as HTG Life. The name was changed to Union Life in January of 2008 and subsequently re-branded as 3Sixty Life in 2018 to align with its parent company, 3Sixty Global Solutions Group.
- 10 The **NATIONAL UNION OF METALWORKERS OF SOUTH AFRICA** ("NUMSA"), a registered trade union, registered in terms of the Labour Relations Act, seeks to be joined to these proceedings as the second respondent.

D. THE RELATIONSHIP BETWEEN NUMSA AND NFS

- 11 NUMSA Financial Services ("NFS") is an authorised Financial Services Provider (FSP) accredited by the Financial Sector Conduct Authority (FSCA) and the Council of Medical Schemes (CMS).
- 12 NFS was established in 2010, pursuant to a resolution by NUMSA. NFS was established with the aim of providing members of NUMSA with affordable financial services products, tailored to suit their budget. NFS is one of the subsidiaries of 3Sixty Global Solutions Group.
- 13 The NFS has an extensive funeral service plan, policies and products, which cover single members of a family of up to 12 members, including extended family members.

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- 14 The NFS' funeral products cover any age from 0 to 84 years old and require no medical examination upon entry.
- 15 After nearly ten (10) years in the financial industry, NFS has extended its service offering to include short-term insurance which covers building, household content, all risk, motor, legal expenses product and mobile devices. NFS has partnered with Salt Employee Benefits which offers affordable and smart employee benefits solutions to discerning trustees, while NFS members can look forward to a responsive and pleasant experience. SALT EB offers retirement fund and client service such as stand-alone or umbrella solutions, in-house and/or third party administration, comprehensive benefit structures, Integrated administration system amongst other service.

E. THE RELATIONSHIP BETWEEN NFS AND 3SIXTY

- 16 3Sixty Life is ultimately owned for the benefit of members of NUMSA through NUMSA's investment arm, the NUMSA Investment Trust ("NIT"). 3Sixty, is an underwriter of life insurance and funeral policies, which are sold and marketed by NFS to NUMSA members.
- 17 3Sixty Life has over the years made significant contributions to the benefit of workers, including providing insurance products at affordable prices saving workers a lot of money in insurance premiums.

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- 18 3Sixty Life in the main, insures the clients of Doves and the members of NUMSA, mainly through NFS and directly to retirement funds where NUMSA organises workers. Doves and NFS respectively account for 49% and 26% of policyholders of 3Sixty Life in terms of premium income. Since Doves is ultimately owned by the NIT, its services are extensively marketed by NFS to NUMSA members. It therefore follows that a significant number of the policyholders of 3Sixty Life, who are members of NUMSA and are also indirect shareholders of 3Sixty Life.
- 19 NUMSA negotiates for additional financial services benefits for its members including funeral assistance by its (NUMSA's) involvement in selecting an insurer and by getting involved in negotiating stop orders.
- 20 NUMSA is the legitimate voice of members on insurance benefits offered through the workplace. It markets to its members 3Sixty products through NFS and is the policyholder on behalf of its members for the insurance of NUMSA's condition of membership compulsory funeral scheme.
- 21 NFS in the main has two main schemes, the compulsory scheme as well as the voluntary scheme. The compulsory scheme is available to every member of NUMSA by virtue of them being card carrying members of NUMSA. The compulsory scheme covers the policyholder (a member of NUMSA as well as members of their family).
- 22 If a compulsory scheme policy holder needs additional benefits over and above the ones that are offered under the compulsory scheme, they can



join the voluntary scheme and benefit from additional benefits offered therein.

23 Both compulsory and voluntary (additional benefits) schemes are insured by 3Sixty Life. This means that the NFS is a broker that sells to NUMSA members policies that are underwritten by 3Sixty.

24 The total membership of policyholders insured by 3Sixty is as follows:

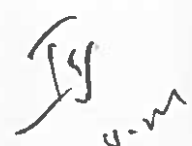
24.1 The compulsory scheme has over 280 000 active policyholders, who are offered funeral assistance by 3Sixty with total monthly premium of approximately R2.2 million per month;

24.2 The voluntary scheme has approximately 29 400 active policyholders, who are offered funeral assistance by 3Sixty with a total monthly premium of approximately R11 million per month.

F. NUMSA'S INTEREST IN THE EX PARTE PROCEEDINGS AND ORDER

25 In seeking an order for the provisional liquidation of 3Sixty, the Prudential Authority relied on many varied grounds. One of those grounds was that 3Sixty's financial position poses a risk to policyholders.

26 Since 3Sixty Life is ultimately owned for the benefit of members of NUMSA through the NUMSA Investment Trust; and NFS accounts for 26% of 3Sixty Life's policyholders in terms of premium income, therefore NFS and indeed

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NUMSA is an important voice when it comes to any potential or actual risk to policy holders that would be posed by the alleged insolvency of 3Sixty.

- 27 In fact, NUMSA will demonstrate before this honourable court that 3Sixty has not defaulted in respect of any of NFS' claims. In fact, that 3Sixty has not defaulted on any claims that have been submitted by any of its policyholders since the advent of the Covid-19 pandemic, which the Prudential Authority appears to have relied on in incorrectly making an assertion that there is a risk to policy holders resulting from 3Sixty's financial situation.
- 28 It is on, *inter alia*, the abovementioned bases that NUMSA supports the opposition of this application and seeks an order setting it aside.
- 29 NUMSA, through NFS, therefore has a direct and substantial interest in the present proceedings as it is the only entity that owns 3Sixty Life and accounts for 26% of 3Sixty Life's policyholders in terms of premium income.
- 30 NUMSA is therefore an important voice not only because it is directly affected by the 3Sixty Life's provisional curatorship order, the details of which I will set out below, but also because it seeks to set the record straight and place before this honourable court important information regarding the alleged risk to policyholders, which was misrepresented by the Prudential Authority in its *ex parte* application.

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31 Prior to dealing with these issues, I will set out the relevant background briefly and set out the purpose of this affidavit.

G. BACKGROUND FACTS

32 On 21 December 2021, this Court granted an interim curatorship order on an *ex parte* and urgent basis against 3Sixty with immediate effect pending the return date of 22 April 2022.

33 NUMSA found out about the Provisional Curatorship through the Chairman of NUMSA's Investment Company, Professor Kwandiwe Kondlo, who specifically informed me, in my capacity as General Secretary of NUMSA that in December 2021, 3Sixty was placed under provisional curatorship. I also received confirmation of 3Sixty's provisional curatorship through media reports. I also saw the response of 3Sixty's Acting Chief Executive Officer to the court order placing 3Sixty under provisional curatorship. It was circulated widely by his media liaison office.

34 Immediately upon finding out this information, NUMSA and NFS were extremely concerned about 3Sixty's provisional curatorship order so they asked to meet with the management of 3Sixty in order to get an explanation of how the provisional court order was obtained against 3Sixty.

35 Various meetings were organised between NUMSA, NFS and the management of 3Sixty. At these meetings, the management of 3Sixty informed us of the solid plan that it had in place in order to achieve financial

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soundness and that, in fact, curatorship is unwarranted. We were satisfied with the explanation given to us, we then indicated to 3Sixty's management that we would request data relating to 3Sixty's payment history of the claims of NUMSA's policyholders as well as all its other policyholders, as we have to this day not received any complaints from any NUMSA's policyholders that any of their claims were not paid because of concerns regarding 3Sixty's financial soundness. I will deal with these issues in detail below.

H. THE PURPOSE OF THIS AFFIDAVIT

- 36 I depose to this affidavit on behalf of NUMSA in response to the rule *nisi* that was issued by this honourable court in the order dated 21 December 2021.
- 37 Firstly, NUMSA seeks leave to be joined to the proceedings as the second respondent in the present proceedings and also to respond to the allegations made in the *ex parte* application.
- 38 Secondly, NUMSA seeks to reveal details relating to the alleged risk to policy holders, which were not disclosed by the Prudential Authority to this honourable court, which it was obliged to disclose as an *ex parte* applicant. It failed to do so.
- 39 Thirdly, NUMSA seeks to demonstrate to this court how undesirable the provisional curatorship of 3Sixty has been on its business as it holds a




significant interest in 3Sixty, through its ownership of 3Sixty Life through the NUMSA Investment Trust and also one of the major policyholders of 3Sixty through premium income. NUMSA will demonstrate how the business of NFS has been negatively affected by the provisional curatorship of 3Sixty.

- 40 In light of these submissions that NUMSA seeks to make, NUMSA submits that the rule *nisi* ought to be discharged and consequently that the order directing provisional curatorship of 3Sixty be set aside. Should this honorable court be so inclined, then it may be worthwhile to give 3Sixty's management strict and clear timelines to resolve any issues relating to its financial soundness. This is a subject that I offer no strong opinions on. It is a mere suggestion to ease the honorable court's load in the determination of this application should it have any concerns regarding 3Sixty's financial soundness.

I. APPLICANT'S FAILURE TO DISCLOSE MATERIAL FACTS IN ITS APPLICATION

- 41 I am advised that there is a heightened duty on an *ex parte* applicant to make a full disclosure of material facts to the honourable court. This is mainly because the *ex parte* applicant does not give notice of the application to any other party, for whatever reason.

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- 42 This means that only the *ex parte* applicant's version is before the court making a determination on the application. This requires the *ex parte* applicant to disclose all relevant adverse material that the absent party might have put up in opposition to the order. Therefore the *ex parte* applicant bears this heightened duty of full disclosure of material facts so as to neutralise the prejudice that the affected party suffers by their absence.
- 43 I am further advised that the failure of full disclosure of such facts, or suppression of such facts, may result in rescission of the *ex parte* order, whether such failure was wilful or negligent.
- 44 I am further advised that the courts have held that the *ex parte* applicant must also speak for the absent party by disclosing all relevant facts that he or she knows or reasonably expects the absent party would want placed before the court. This is crucial because if the Prudential Authority had brought notice of the application to 3Sixty and any of the policyholders in 3Sixty, including NFS, those parties would no doubt have wanted the details of 3Sixty's payment history of its claims to the policyholders placed before the court.
- 45 Had the Prudential Authority been genuinely interested in advancing the interests of the nameless and faceless policyholders, other than the two that it mentions by name, which it contends raised complaints against 3Sixty, it would at the very least have requested 3Sixty to furnish it with its payment history record and placed the true facts before this honourable court instead

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of speaking in general terms about risk to policyholders without substantiating its allegations.

46 I am advised that in light of the Prudential Authority's failure to make full disclosure of material facts and fell short of the requirements for disclosure in *ex parte* applications, on this basis alone the *rule nisi* ought to be discharged.

J. THE ABSENCE OF RISK TO POLICY HOLDERS

47 In the *ex parte* application, the Prudential Authority contended that there is a risk to policyholders that has arisen or that is present as a result of 3Sixty's liquidity challenges. I have no knowledge of 3Sixty's financial position as I am not employed by 3Sixty. However, I will sketch before this honourable court how 3Sixty has handled all claims submitted by NFS as well as other policy holders between the period January 2020 and December 2021. This is in order to demonstrate to this honourable court that there is no risk to policyholders, as alleged by the Prudential Authority or at all.

48 At the outset, the Prudential Authority referred to 3Sixty's "*unwillingness*" or "*inability*" to pay claims. The Prudential Authority premised this contention on a complaint that was raised by Dignity on 13 August 2021 in respect of claims of R1.7 million as well as complaints by members of the Chemical Industries National Provident Fund. The unpaid claims are construed as due to solvency or liquidity challenges. 3Sixty is best suited to respond to these

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very specific allegations relating to its alleged solvency or liquidity challenges.

49 Below, I will set out in detail how the interference by the Prudential Authority is prejudicial to the rights and interests of the very policyholders that the Prudential Authority claims to represent in this application. The rule *nisi* therefore ought to be discharged and the provisional order placing 3Sixty under provisional curatorship ought to be set aside on this basis also.

50 The Prudential Authority places much reliance on alleged risk to With-Profit Policyholders in support of its order placing 3Sixty under provisional curatorship. What baffles the mind is that other than the two claimants or policyholders that are mentioned by name above, the Prudential Authority fails to disclose the identities of or to provide any evidence of the interests of policyholders that are at risk. This is more concerning having regard to the fact that NUMSA, through its investment arm, NUMSA Investment Trust owns 3Sixty Life and also because the two entities that hold the biggest share of policyholders are Doves, which accounts for 49% of policyholders, followed by NFS, which accounts for 26% of policyholders of 3Sixty Life in terms of premium income. On behalf of NFS, I will demonstrate below why the risk to policyholders alleged by the Prudential Authority is more imagined than real.

51 One of the main reasons that the Prudential Authority contends will cause or has posed this risk is the advent of the Covid-19 pandemic. This contention is without substance.

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52 Since the advent of the Covid-19 pandemic at the beginning of 2020, more specifically from around March 2020, NUMSA is not aware of complaints by any of its members on any delay in payment or a complete non-payment of their benefits. In fact, all of NFS' approved benefits are being honoured. For purposes of this application and in an effort to demonstrate the true factual position, NFS sought data from 3Sixty which shows 3Sixty's payment history of all claims submitted on behalf of NUMSA members to 3Sixty during the period January 2020 to December 2021. In this regard, I attach hereto marked as **annexure IJ2**, a spreadsheet setting out all NFS' claims that have been submitted to 3Sixty between January 2020 and December 2021.

53 As evident from the spreadsheet, columns that are of importance for purposes of this application are the following:

53.1 Column J, which sets out the month of submission of claims;


53.2 Column K, which sets out the date of submission of claims;

53.3 Column L, which sets out the claim status;

53.4 Column M, which sets out the insurer's (3Sixty's) decision;

53.5 Column N, the total amounts paid'

53.6 Column O and P, respectively, listing the month and date of payment of claims, respectively;


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- 53.7 Column Y, which sets out the type of claim, that is whether it is a cash claim or an undertaker claim. A cash claim simply means that the cash claimed will be paid directly into the policyholder's account. The undertaker claim on the other hand means that as soon as a claim causing event arises (death), the policyholder would typically go to the funeral home, Doves in case of NUMSA and enquire regarding the funeral package that would be suitable for them. Once they have found the appropriate package, they will then instruct the insurer to not pay them the cash but to rather pay the claim to Doves in accordance with the chosen package. If there is a shortfall between the total amount paid by the insurer to Doves, then the policyholder will top up that amount at Doves. If the package that the policyholder chose is less than the total claim made by the policyholder, the insurer will pay the authorized amount to Doves and pay the balance in cash to the policyholder. This hybrid payment method is not as common.
- 53.8 Column Z is absolutely crucial as it sets out the details of the claims that were rejected by 3Sixty and the reasons given for such rejection of the claims. None of those reasons allude to the insufficiency of funds on 3Sixty's part. I will deal with this issue in more detail below.
- 54 What I wish to highlight is that the claims that are received by 3Sixty are usually paid within 48 hours from submission of the claim. This much

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appears in the spreadsheet. I will deal with the instances where there were deviations from this standard and the reasons therefor.

55 I also attach, marked as annexure "IJ3" a report prepared by 3Sixty dated 20 January 2022. This report covers the twenty four month period between January 2020 and December 2021. The purpose of this report is to provide a consolidated view of claims experience of the NUMSA Financial Service Product. NFS sought this report from 3Sixty for purposes of this application in order to demonstrate the correct factual position to this honourable court. The Prudential Authority omitted this information in its *ex parte* application.

56 In relation to the claims submitted for the NFS Product within this period, there was an increase of claim volumes as a result of the COVID-19 pandemic, as the national state of disaster was officially declared in March of 2020. The graph outlines the peaks driven by the various waves and those were the times we would likely experience some delays in payments.

57 In the year 2021 we experienced 3 waves, the second wave, which peaked in January 2021; the third wave, which we officially entered into in June 2021 and the fourth wave, which was spotted in December 2021.

58 In relation to the claims paid for NUMSA Financial Service Product, the claims paid follow the same pattern as the claims submitted. This means that 3Sixty was able to honour claims regardless of the increase in volumes.

59 At this stage I pause to state that the second wave of Covid-19 infections had a devastating impact. This was the one time when there were delays of

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up to a week or so in the payment of claims. This was mainly caused by the sheer volumes of claims that 3Sixty received. It is important that I set this out before this honourable court in great detail. The second wave of covid-19 pandemic was mainly between the period December 2020, it peaked in January 2021 and ended in February 2021. The detail of the delays in the payment of the individual claims can be gleaned from the spreadsheet.

Claims Paid SLA on NUMSA Financial Services Products (p3 of the report)

	Earlier than SLA (24 hours)	Within SLA (48 hours)	Total In SLA	Outside of SLA	Undertaker Claims Outside of SLA	Outside of SLA Cash Clients
2020	4171	984	5155	877	197	680
2021	2787	1543	4330	1577	173	1404

*SLA refers to the Service Level agreement for the processing of claims, which is 48 hours. This period is calculated from claims registration to final settlement.

60 The table above demonstrates the following:

60.1 87% of cash claims paid within SLA in 2020

60.2 68% of cash claims paid within SLA in 2021

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61 It is important that I set out the reasons for the claims paid outside of SLA Hours, they range from the following:

61.1 Where additional information or documents are required from the claimant to process the claim, an example would be a letter of authority, certified copies of ID, payment reconciliation, manual death certificates where the deceased was not registered in the population register etc.

61.2 Undertaker Claims where 3Sixty Life pays on the undertaker invoice. The family receives the funeral and post funeral 3Sixty Life will pay the undertaker invoice as part of the claims process. In 2020, 197.

62 The details of the individual claims which were paid outside of the SLA period are set out in the spreadsheet (annexure "IJ2") where the above reasons appear.

63 None of the reasons for the delays were as a result of potential insolvency of 3Sixty.

Claims Statistics on NUMSA Financial Service Product (p4 of the report)

	Total Claims Submitted	Total Claims Paid	Total Claims Declined	Pending
2020	6579	6374	205	0
2021	6396	6096	293	7

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Pending Claims

- 64 As evident from the table above, there are 7 pending claims for 2021.
- 65 Pending claims are due to submission in last days of December 2021 where there was a long weekend present. This resulted in these 7 claims being in January 2022. There were also delays due to the Department of Justice delays in issuing letter of authority. All 7 claims were settled early in January 2022.
- 66 I highlight that the claims are declined when a letter of authority is not provided, or where the deceased passed away during the initial waiting period or where there is a lapse due to nonpayment of premium(s). The lapse of the claim due to non-payment of the premium occurs when the premium has not been paid for a period of three months. Sixty is authorized by law to declare that claim lapsed as a result. The details of the individual claims where the reasons for the decline which are set out above are reflected in the spreadsheet.
- 67 Therefore, NUMSA can categorically state that in respect of itself as a policyholder (for compulsory scheme) and in respect of its members as individual policyholders for additional benefits, none of them are at risk.
- 68 The Prudential Authority's assertion that the interests of policyholders are at risk is at best reckless as it is not substantiated by anything, and at best

misleading to the Honourable Court as I have demonstrated that the actual position is the opposite of what the Prudential Authority contends.

3Sixty's Payment of All other Claims other than NFS

69 Since the allegation is that 3Sixty is failing to honour its claims as a result of solvency or liquidity challenges, it is crucial that I set out for this court the manner in which 3Sixty has been dealing with all of its claims in order to demonstrate that what the Prudential Authority contends is in fact not true.

All Claims Submitted to 3Sixty Life

70 In relation to All Claims Submitted to 3Sixty Life, at the bottom of page 2 of the report, there is consistency in the claims trend across the different products and portfolios.

All Claims Paid by 3Sixty Life

71 In relation to All Claims Paid by 3Sixty Life, the graph on top of page 3 of the report demonstrates the position regarding all claims paid by 3Sixty during the twenty four month period.

72 This graph demonstrates that there is consistency between claims submitted and claims paid.

73 I reiterate that the evidence demonstrates that all claims received and approved by 3Sixty during the period of January 2020 until December 2021

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were in fact all honoured by 3Sixty. This further demonstrates that the contention that there is a risk to all of 3Sixty's shareholders is false. The Prudential Authority would have been able to verify all of this information prior to launching its *ex parte* application only if it had requested the relevant documents or even this report which is attached as annexure "IJ3". It was therefore necessary for NUMSA to place this information before this honourable court in order to set out the true position of 3Sixty's payment history of claims.

- 74 If the court that heard the *ex parte* application had been in possession of this report, maybe it would not have granted the provisional curatorship order against 3Sixty. Now that 3Sixty has been placed under curatorship, this has had a detrimental effect on the business of NFS.

K. THE UNDESIRABILITY OF CURATORSHIP AND ITS EFFECT ON NFS' POLICYHOLDERS

- 75 NUMSA is concerned about the instability and uncertainty of curatorship and its potential to disturb the cover for its members who are 3Sixty Life policyholders. This is because the provisional *ex parte* order materially has dire effects on its policyholders, many of whom are NFS policy holders and who are also the beneficial owners of 3Sixty.
- 76 3Sixty's provisional curatorship has caused anxiety and panic amongst policyholders in relation to the future of 3Sixty. The business of NFS has

been affected negatively since the provisional curatorship in the following respects:

- 76.1 Since the NFS' funeral insurance products are underwritten by 3Sixty Life, it's provisional curatorship has created uncertainty and doubt to policyholders regarding the services offered by NFS Funeral Insurance and the future of their own NFS policies. This has led to queries and complaints from individual policyholders who have been calling NFS' sales teams in order to get clarity regarding the effect of 3Sixty's provisional curatorship on their policies. At this stage, the queries have only been via telecon and verbally to NFS' sales managers. The position may change should the provisional curatorship order remain in place for long.
- 76.2 The verbal feedback that NFS is receiving from its sales teams is that 3Sixty's provisional curatorship has also created an opportunity for competitors to market themselves as a better option by circulating the notice of 3Sixty's provisional curatorship to NFS Funeral Insurance policyholders directly.
- 76.3 Due to the notice that has been circulated within NUMSA and NFS specifically regarding 3Sixty's provisional curatorship, new business has also been suspended which means that all NFS Funeral Sales Agents are prohibited from earning commissions from new business. Their primary source of income is commissions from policies sold. Daily they are losing out on potential sales. There

is therefore a high risk of NFS loosing high performing agents to competitors and seeking stability.

- 76.4 To put this in perspective, new business sales are normally at an average of 450 new individual policies sold for the January month. Since 3Sixty's provisional curatorship, no sales have been recorded for January 2022.
- 76.5 3Sixty's provisional curatorship also poses a risk of Sales agents moving to other brokers.
- 77 The above details of the effect of 3Sixty's provisional curatorship are confirmed in the confirmatory affidavit of Khumo Simelane, NFS' Chief Executive Office, which is attached hereto and marked as annexure "IJ4".
- 78 Granted, the provisional order for 3Sixty's curatorship is only a month old and its full impact has not yet been felt in its entirety especially by the policyholders at this stage. However, there is likely to be more devastation that will arise from 3Sixty's provisional curatorship. That is why NUMSA contends that there is a need for this application to be urgently determined.

L. URGENCY OF THE FINAL ADJUDICATION OF THIS APPLICATION

- 79 In light of the absence of risk to any of 3Sixty's policyholders and all policyholders in general, which I have demonstrated above as well as the negative effect that the provisional curatorship has on 3Sixty's



policyholders, NUMSA therefore contends that the final adjudication of this matter is urgent.



80 In NUMSA's view, and in light of the facts set out in this affidavit, there is no reason for the return date of the rule *nisi* to be fixed on 12 April 2022 as was contended by the Prudential Authority before the court which heard its *ex parte* application and as per the court order dated 21 December 2021. A much earlier date for determination of this application is necessary.

81 This is more so because there is ongoing material prejudice suffered by 3Sixty's policyholders who are NUMSA members in circumstances where the applicant failed to make a full disclosure to the court or even make accurate allegations, some of which I have corrected in this affidavit. It is therefore not in the interest of justice for this court to only determine this application on 12 April 2022.

82 NUMSA therefore supports 3Sixty's request to have this matter heard by the urgent court on 1 February 2022 as sufficient notice would have been given to the Prudential Authority to file its reply (if any).

M. APPROPRIATE RELIEF

83 NUMSA contends that the appropriate relief would be to join it as a second respondent in these proceedings and to discharge the rule and thereby set aside the order placing 3Sixty under provisional curatorship.

N. CONCLUSION

84 In the above circumstances, NUMSA seeks to be joined as the second respondent in these proceedings and for this court to discharge the rule and thereby set aside the order placing 3Sixty under provisional curatorship.

85 NUMSA will only seek costs against any party that opposes its joinder to these proceedings and the relief sought.

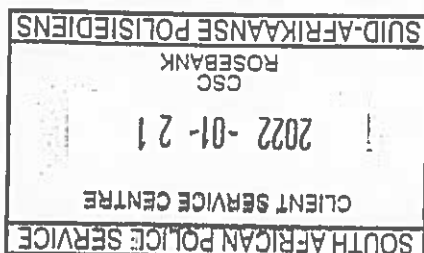


DEPONENT

I CERTIFY THAT THIS AFFIDAVIT WAS SIGNED AND SWORN TO BEFORE ME AT Rosebank ON THIS THE 21 DAY OF January BY THE DEPONENT WHO ACKNOWLEDGED THAT HE KNOWS AND UNDERSTANDS THE CONTENTS OF THIS AFFIDAVIT, HAS NO OBJECTION TO TAKING THE PRESCRIBED OATH, CONSIDERS THE PRESCRIBED OATH TO BE BINDING ON HER CONSCIENCE AND UTTERED THE FOLLOWING WORDS: "I SWEAR THAT THE CONTENTS OF THIS AFFIDAVIT ARE BOTH TRUE AND CORRECT, SO HELP ME GOD."



COMMISSIONER OF OATHS



Handwritten initials

Full Names: NEOTAPHOHONI

Capacity: CST

Address: 15 Sturdee Avenue.

SOUTH AFRICAN POLICE SERVICE
CLIENT SERVICE CENTRE
2022 -01- 21
CSC
ROSEBANK
SUID-AFRIKAANSE POLISIEDIENS

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CHAPTER 7

7. REGIONAL AND NATIONAL OFFICE BEARERS AND ELECTED OFFICIALS

(1) REGIONAL OFFICE BEARERS AND ELECTED OFFICIALS

(a) Regional Office Bearers

- (i) The Regional Office Bearers of the Union shall be:
 - 1. the Regional Chairperson;
 - 2. the Regional Vice-Chairperson;
 - 3. the Regional Treasurer, who shall be a member of the Regional Finance Committee; and
 - 4. the Regional Secretary.
- (ii) The Regional Congress shall elect from amongst themselves a Chairperson, Vice-Chairperson, Treasurer and three (3) members of the Regional Finance Committee who shall hold office for four years.
- (iii) The Regional Chairperson, Vice-Chairperson and Treasurer shall be eligible for re-election.
- (iv) The duties of the President and Vice-Presidents as prescribed in this constitution shall apply on a regional basis to the duties of the Regional Chairperson and Vice-Chairperson and will also apply on a local basis to the duties of the Local Chairperson and Vice-Chairperson.
- (v) The Regional Treasurer shall have the same powers and duties as the Regional Finance Committee.
- (vi) The powers and duties of the RFC are as per Clause 5(4)(b)(i) to (v).

(b) Regional Elected officials

- (i) The Regional Elected official of the Union shall be the Regional Secretary.
- (ii) Each Regional Congress shall elect a Regional Secretary for each region who shall be a full-time official and employee of the Union and whose term of office shall be four years.
- (iii) The duties of Regional Secretaries shall be:
 - 1. to ensure the proper administration and co-ordination of the Union's activities in defined regions;
 - 2. to provide full reports to each Regional Congress and Regional Executive Committee meeting, on regional activities;
 - 3. to deal with all regional correspondence;
 - 4. to prepare monthly statements of income and expenditure and to submit copies thereof to the General Secretary;
 - 5. to collect subscriptions, fines and levies and issue receipts for monies received other than by stop-order;
 - 6. to bank all monies within seven days of receipt and to ensure transfer of monies to the head office of the Union in accordance with the decision of the Central Committee;
 - 7. to be a co-signatory to the regional bank account of the Union;
 - 8. to issue notices of regional meetings, attend such meetings and take minutes;
 - 9. to send minutes to the General Secretary;
 - 10. promptly and accurately process applications for membership of the Union;
 - 11. keep a register of members; and
 - 12. to perform such other duties as required by this constitution, the Central Committee or National Executive Committee.
- (iv) A Regional Secretary may resign after giving one month's written notice to the Regional Executive Committee having jurisdiction.

(2) NATIONAL OFFICE BEARERS AND ELECTED OFFICIALS

(a) National Office Bearers

The National Office Bearers are:

- (i) the President;
- (ii) two Vice-Presidents;
- (iii) the National Treasurer, who shall be a member of the National Finance Committee; and
- (iv) the General Secretary and the Deputy General Secretary.

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(b) **National elected officials**

The national elected officials are:

- (i) the General Secretary, and
- (ii) the Deputy General Secretary.

(c) **Election and term of office**

- (i) Union members are eligible for election as National Office Bearers if they are:
 1. in good standing; and
 2. accredited delegates to a National Congress.
- (ii) Members at the National Congress shall nominate and duly second persons appropriate for the position of President, Vice-Presidents, National Treasurer, General Secretary and Deputy General Secretary.
- (iii) National Congress shall then elect by ballot members for these positions.
- (iv) The President, Vice-Presidents, National Treasurer, General Secretary and Deputy General Secretary shall:
 1. hold office until the next ordinary congress; and
 2. be eligible for re-election upon the expiry of their terms of office.

(d) **Powers and duties**

The powers and duties of the office bearers and officials shall be as follows:

(i) The President:

1. preside at Congresses and all meetings of the Central Committee and National Executive Committee. The President shall have a deliberative vote only¹⁶;
2. sign minutes of meetings;
3. supervise the affairs of the Union and work of the General Secretary;
4. be a co-signatory to the national banking accounts of the Union;
5. attend and report to National Congresses;
6. perform any other duties which arise from usage or custom or the provisions of this constitution with regard to the position of the President.

(ii) The Vice-Presidents shall:

1. assist the President; and
2. exercise the powers, functions and duties of the President in his/her absence.

(iii) The National Treasurer shall have the same powers and functions as the National Finance Committee.

(iv) The General Secretary shall:

1. be a full-time official and employee of the Union;
2. be responsible for the proper administration of the Union and for the general co-ordination of its activities;
3. supervise the work of the Regional Secretaries and other officials of the Union;
4. attend and report fully to each National Congress and meetings of the National Executive Committee and Central Committee on all aspects of the Union's activity;
5. be responsible for the minutes of the National Congress, National Executive Committee and Central Committee;
6. submit the minutes of all National Executive Committee meetings and monthly financial statements to all NEC members;
7. deal with all the correspondence of the head office of the Union;
8. ensure that proper books of account are kept and that such books are audited annually;
9. be a co-signatory to the national banking accounts of the Union;
10. issue official receipts for all monies received and to bank such monies within seven

¹⁶ The President will vote if there is a deadlock in the voting results.

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- 11. days of receipt;
- 11. visit regions for reasons determined by the Central Committee;
- 12. ensure that a register of members is maintained;
- 13. ensure that disciplinary action is taken against employees of the Union in accordance with the Union's Disciplinary Code and Procedure; and
- 14. perform other duties required by this constitution or the National Congress, Central Committee or National Executive Committee.

(v) The Deputy General Secretary shall:

- 1. be accountable to the National Executive Committee and shall:
- 2. assist the General Secretary in the performance of his/her duties; and
- 3. perform the functions of the General Secretary as he/she may be temporarily or permanently unable to perform.

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Account	Account Description	Account Type	Account Balance	Account Status	Account Location	Account Date	Account Amount	Account Unit	Account Rate	Account Fee	Account Total	Account Remarks
801	SAVING	SAVING	1000.00	Open	SAVING	2023-01-01	1000.00	1	0.00	0.00	1000.00	
802	SAVING	SAVING	2000.00	Open	SAVING	2023-01-01	2000.00	1	0.00	0.00	2000.00	
803	SAVING	SAVING	3000.00	Open	SAVING	2023-01-01	3000.00	1	0.00	0.00	3000.00	
804	SAVING	SAVING	4000.00	Open	SAVING	2023-01-01	4000.00	1	0.00	0.00	4000.00	
805	SAVING	SAVING	5000.00	Open	SAVING	2023-01-01	5000.00	1	0.00	0.00	5000.00	
806	SAVING	SAVING	6000.00	Open	SAVING	2023-01-01	6000.00	1	0.00	0.00	6000.00	
807	SAVING	SAVING	7000.00	Open	SAVING	2023-01-01	7000.00	1	0.00	0.00	7000.00	
808	SAVING	SAVING	8000.00	Open	SAVING	2023-01-01	8000.00	1	0.00	0.00	8000.00	
809	SAVING	SAVING	9000.00	Open	SAVING	2023-01-01	9000.00	1	0.00	0.00	9000.00	
810	SAVING	SAVING	10000.00	Open	SAVING	2023-01-01	10000.00	1	0.00	0.00	10000.00	
811	SAVING	SAVING	11000.00	Open	SAVING	2023-01-01	11000.00	1	0.00	0.00	11000.00	
812	SAVING	SAVING	12000.00	Open	SAVING	2023-01-01	12000.00	1	0.00	0.00	12000.00	
813	SAVING	SAVING	13000.00	Open	SAVING	2023-01-01	13000.00	1	0.00	0.00	13000.00	
814	SAVING	SAVING	14000.00	Open	SAVING	2023-01-01	14000.00	1	0.00	0.00	14000.00	
815	SAVING	SAVING	15000.00	Open	SAVING	2023-01-01	15000.00	1	0.00	0.00	15000.00	
816	SAVING	SAVING	16000.00	Open	SAVING	2023-01-01	16000.00	1	0.00	0.00	16000.00	
817	SAVING	SAVING	17000.00	Open	SAVING	2023-01-01	17000.00	1	0.00	0.00	17000.00	
818	SAVING	SAVING	18000.00	Open	SAVING	2023-01-01	18000.00	1	0.00	0.00	18000.00	
819	SAVING	SAVING	19000.00	Open	SAVING	2023-01-01	19000.00	1	0.00	0.00	19000.00	
820	SAVING	SAVING	20000.00	Open	SAVING	2023-01-01	20000.00	1	0.00	0.00	20000.00	
821	SAVING	SAVING	21000.00	Open	SAVING	2023-01-01	21000.00	1	0.00	0.00	21000.00	
822	SAVING	SAVING	22000.00	Open	SAVING	2023-01-01	22000.00	1	0.00	0.00	22000.00	
823	SAVING	SAVING	23000.00	Open	SAVING	2023-01-01	23000.00	1	0.00	0.00	23000.00	
824	SAVING	SAVING	24000.00	Open	SAVING	2023-01-01	24000.00	1	0.00	0.00	24000.00	
825	SAVING	SAVING	25000.00	Open	SAVING	2023-01-01	25000.00	1	0.00	0.00	25000.00	
826	SAVING	SAVING	26000.00	Open	SAVING	2023-01-01	26000.00	1	0.00	0.00	26000.00	
827	SAVING	SAVING	27000.00	Open	SAVING	2023-01-01	27000.00	1	0.00	0.00	27000.00	
828	SAVING	SAVING	28000.00	Open	SAVING	2023-01-01	28000.00	1	0.00	0.00	28000.00	
829	SAVING	SAVING	29000.00	Open	SAVING	2023-01-01	29000.00	1	0.00	0.00	29000.00	
830	SAVING	SAVING	30000.00	Open	SAVING	2023-01-01	30000.00	1	0.00	0.00	30000.00	
831	SAVING	SAVING	31000.00	Open	SAVING	2023-01-01	31000.00	1	0.00	0.00	31000.00	
832	SAVING	SAVING	32000.00	Open	SAVING	2023-01-01	32000.00	1	0.00	0.00	32000.00	
833	SAVING	SAVING	33000.00	Open	SAVING	2023-01-01	33000.00	1	0.00	0.00	33000.00	
834	SAVING	SAVING	34000.00	Open	SAVING	2023-01-01	34000.00	1	0.00	0.00	34000.00	
835	SAVING	SAVING	35000.00	Open	SAVING	2023-01-01	35000.00	1	0.00	0.00	35000.00	
836	SAVING	SAVING	36000.00	Open	SAVING	2023-01-01	36000.00	1	0.00	0.00	36000.00	
837	SAVING	SAVING	37000.00	Open	SAVING	2023-01-01	37000.00	1	0.00	0.00	37000.00	
838	SAVING	SAVING	38000.00	Open	SAVING	2023-01-01	38000.00	1	0.00	0.00	38000.00	
839	SAVING	SAVING	39000.00	Open	SAVING	2023-01-01	39000.00	1	0.00	0.00	39000.00	
840	SAVING	SAVING	40000.00	Open	SAVING	2023-01-01	40000.00	1	0.00	0.00	40000.00	
841	SAVING	SAVING	41000.00	Open	SAVING	2023-01-01	41000.00	1	0.00	0.00	41000.00	
842	SAVING	SAVING	42000.00	Open	SAVING	2023-01-01	42000.00	1	0.00	0.00	42000.00	
843	SAVING	SAVING	43000.00	Open	SAVING	2023-01-01	43000.00	1	0.00	0.00	43000.00	
844	SAVING	SAVING	44000.00	Open	SAVING	2023-01-01	44000.00	1	0.00	0.00	44000.00	
845	SAVING	SAVING	45000.00	Open	SAVING	2023-01-01	45000.00	1	0.00	0.00	45000.00	
846	SAVING	SAVING	46000.00	Open	SAVING	2023-01-01	46000.00	1	0.00	0.00	46000.00	
847	SAVING	SAVING	47000.00	Open	SAVING	2023-01-01	47000.00	1	0.00	0.00	47000.00	
848	SAVING	SAVING	48000.00	Open	SAVING	2023-01-01	48000.00	1	0.00	0.00	48000.00	
849	SAVING	SAVING	49000.00	Open	SAVING	2023-01-01	49000.00	1	0.00	0.00	49000.00	
850	SAVING	SAVING	50000.00	Open	SAVING	2023-01-01	50000.00	1	0.00	0.00	50000.00	

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Table with multiple columns containing names, dates, and other identifiers. The names are listed in a column, followed by dates in another column. There are several columns of smaller text and numbers. The table appears to be a record-keeping document.

Handwritten signatures and initials at the bottom right of the page.

Table with columns for Unit, Name, Address, Status, Date, and Agency. The table contains multiple rows of data, including entries for 'GAULTING' and 'GAULTING CAPE'. The entries are organized into groups, possibly representing different units or projects. The right side of the page contains a large handwritten signature and the initials 'V.M.'.

[Handwritten Signature]
V.M.

Account	Balance	Debit	Credit	Balance	Account	Balance	Debit	Credit	Balance
GAFTN001	11794			11794	GAFTN001	11794			11794
GAFTN002	11794			11794	GAFTN002	11794			11794
GAFTN003	11794			11794	GAFTN003	11794			11794
GAFTN004	11794			11794	GAFTN004	11794			11794
GAFTN005	11794			11794	GAFTN005	11794			11794
GAFTN006	11794			11794	GAFTN006	11794			11794
GAFTN007	11794			11794	GAFTN007	11794			11794
GAFTN008	11794			11794	GAFTN008	11794			11794
GAFTN009	11794			11794	GAFTN009	11794			11794
GAFTN010	11794			11794	GAFTN010	11794			11794
GAFTN011	11794			11794	GAFTN011	11794			11794
GAFTN012	11794			11794	GAFTN012	11794			11794
GAFTN013	11794			11794	GAFTN013	11794			11794
GAFTN014	11794			11794	GAFTN014	11794			11794
GAFTN015	11794			11794	GAFTN015	11794			11794
GAFTN016	11794			11794	GAFTN016	11794			11794
GAFTN017	11794			11794	GAFTN017	11794			11794
GAFTN018	11794			11794	GAFTN018	11794			11794
GAFTN019	11794			11794	GAFTN019	11794			11794
GAFTN020	11794			11794	GAFTN020	11794			11794
GAFTN021	11794			11794	GAFTN021	11794			11794
GAFTN022	11794			11794	GAFTN022	11794			11794
GAFTN023	11794			11794	GAFTN023	11794			11794
GAFTN024	11794			11794	GAFTN024	11794			11794
GAFTN025	11794			11794	GAFTN025	11794			11794
GAFTN026	11794			11794	GAFTN026	11794			11794
GAFTN027	11794			11794	GAFTN027	11794			11794
GAFTN028	11794			11794	GAFTN028	11794			11794
GAFTN029	11794			11794	GAFTN029	11794			11794
GAFTN030	11794			11794	GAFTN030	11794			11794
GAFTN031	11794			11794	GAFTN031	11794			11794
GAFTN032	11794			11794	GAFTN032	11794			11794
GAFTN033	11794			11794	GAFTN033	11794			11794
GAFTN034	11794			11794	GAFTN034	11794			11794
GAFTN035	11794			11794	GAFTN035	11794			11794
GAFTN036	11794			11794	GAFTN036	11794			11794
GAFTN037	11794			11794	GAFTN037	11794			11794
GAFTN038	11794			11794	GAFTN038	11794			11794
GAFTN039	11794			11794	GAFTN039	11794			11794
GAFTN040	11794			11794	GAFTN040	11794			11794
GAFTN041	11794			11794	GAFTN041	11794			11794
GAFTN042	11794			11794	GAFTN042	11794			11794
GAFTN043	11794			11794	GAFTN043	11794			11794
GAFTN044	11794			11794	GAFTN044	11794			11794
GAFTN045	11794			11794	GAFTN045	11794			11794
GAFTN046	11794			11794	GAFTN046	11794			11794
GAFTN047	11794			11794	GAFTN047	11794			11794
GAFTN048	11794			11794	GAFTN048	11794			11794
GAFTN049	11794			11794	GAFTN049	11794			11794
GAFTN050	11794			11794	GAFTN050	11794			11794

Handwritten marks: "17" and "V.M."

Table with columns: Name, Address, City, State, Zip, Phone, Fax, Email, Website, and other contact information. The table contains numerous entries for various companies and individuals, including addresses like '14644 90th' and '115.11', and phone numbers like '313.566.0000'.

Ref	Company	Product	Quantity	Unit Price	Total	Remarks
001	ABC COMPANY	ITEM 001	100	1.50	150.00	
002	DEF COMPANY	ITEM 002	200	2.00	400.00	
003	GHI COMPANY	ITEM 003	300	3.00	900.00	
004	JKL COMPANY	ITEM 004	400	4.00	1600.00	
005	MNO COMPANY	ITEM 005	500	5.00	2500.00	
006	PQR COMPANY	ITEM 006	600	6.00	3600.00	
007	STU COMPANY	ITEM 007	700	7.00	4900.00	
008	VWX COMPANY	ITEM 008	800	8.00	6400.00	
009	YZA COMPANY	ITEM 009	900	9.00	8100.00	
010	BAD COMPANY	ITEM 010	1000	10.00	10000.00	
011	CGH COMPANY	ITEM 011	1100	11.00	12100.00	
012	DIJ COMPANY	ITEM 012	1200	12.00	14400.00	
013	EKL COMPANY	ITEM 013	1300	13.00	16900.00	
014	FHM COMPANY	ITEM 014	1400	14.00	19600.00	
015	GIN COMPANY	ITEM 015	1500	15.00	22500.00	
016	HOJ COMPANY	ITEM 016	1600	16.00	25600.00	
017	KIP COMPANY	ITEM 017	1700	17.00	28900.00	
018	LQR COMPANY	ITEM 018	1800	18.00	32400.00	
019	MST COMPANY	ITEM 019	1900	19.00	36100.00	
020	NUV COMPANY	ITEM 020	2000	20.00	40000.00	
021	OWX COMPANY	ITEM 021	2100	21.00	44100.00	
022	PYZ COMPANY	ITEM 022	2200	22.00	48400.00	
023	QAB COMPANY	ITEM 023	2300	23.00	52900.00	
024	RCD COMPANY	ITEM 024	2400	24.00	57600.00	
025	SEF COMPANY	ITEM 025	2500	25.00	62500.00	
026	TGH COMPANY	ITEM 026	2600	26.00	67600.00	
027	UIJ COMPANY	ITEM 027	2700	27.00	72900.00	
028	VKL COMPANY	ITEM 028	2800	28.00	78400.00	
029	WMO COMPANY	ITEM 029	2900	29.00	84100.00	
030	XNP COMPANY	ITEM 030	3000	30.00	90000.00	
031	YQR COMPANY	ITEM 031	3100	31.00	96100.00	
032	ZRS COMPANY	ITEM 032	3200	32.00	102400.00	
033	AST COMPANY	ITEM 033	3300	33.00	108900.00	
034	BTV COMPANY	ITEM 034	3400	34.00	115600.00	
035	CXY COMPANY	ITEM 035	3500	35.00	122500.00	
036	DZL COMPANY	ITEM 036	3600	36.00	129600.00	
037	EAM COMPANY	ITEM 037	3700	37.00	136900.00	
038	FBN COMPANY	ITEM 038	3800	38.00	144400.00	
039	GCO COMPANY	ITEM 039	3900	39.00	152100.00	
040	HDP COMPANY	ITEM 040	4000	40.00	160000.00	
041	IEQ COMPANY	ITEM 041	4100	41.00	168100.00	
042	JFR COMPANY	ITEM 042	4200	42.00	176400.00	
043	KGS COMPANY	ITEM 043	4300	43.00	184900.00	
044	LHT COMPANY	ITEM 044	4400	44.00	193600.00	
045	MJU COMPANY	ITEM 045	4500	45.00	202500.00	
046	NKV COMPANY	ITEM 046	4600	46.00	211600.00	
047	OWL COMPANY	ITEM 047	4700	47.00	220900.00	
048	PMX COMPANY	ITEM 048	4800	48.00	230400.00	
049	QNY COMPANY	ITEM 049	4900	49.00	240100.00	
050	RQZ COMPANY	ITEM 050	5000	50.00	250000.00	
051	SAT COMPANY	ITEM 051	5100	51.00	260100.00	
052	TBU COMPANY	ITEM 052	5200	52.00	270400.00	
053	UCV COMPANY	ITEM 053	5300	53.00	280900.00	
054	WDX COMPANY	ITEM 054	5400	54.00	291600.00	
055	YFE COMPANY	ITEM 055	5500	55.00	302500.00	
056	ZGL COMPANY	ITEM 056	5600	56.00	313600.00	
057	AHI COMPANY	ITEM 057	5700	57.00	324900.00	
058	BJL COMPANY	ITEM 058	5800	58.00	336400.00	
059	CKM COMPANY	ITEM 059	5900	59.00	348100.00	
060	DLN COMPANY	ITEM 060	6000	60.00	360000.00	
061	EMO COMPANY	ITEM 061	6100	61.00	372100.00	
062	FNP COMPANY	ITEM 062	6200	62.00	384400.00	
063	GQR COMPANY	ITEM 063	6300	63.00	396900.00	
064	HRS COMPANY	ITEM 064	6400	64.00	409600.00	
065	IJT COMPANY	ITEM 065	6500	65.00	422500.00	
066	KLU COMPANY	ITEM 066	6600	66.00	435600.00	
067	LMS COMPANY	ITEM 067	6700	67.00	448900.00	
068	MNV COMPANY	ITEM 068	6800	68.00	462400.00	
069	NOX COMPANY	ITEM 069	6900	69.00	476100.00	
070	OPY COMPANY	ITEM 070	7000	70.00	490000.00	
071	QRT COMPANY	ITEM 071	7100	71.00	504100.00	
072	RUS COMPANY	ITEM 072	7200	72.00	518400.00	
073	SAT COMPANY	ITEM 073	7300	73.00	532900.00	
074	TBU COMPANY	ITEM 074	7400	74.00	547600.00	
075	UCV COMPANY	ITEM 075	7500	75.00	562500.00	
076	WDX COMPANY	ITEM 076	7600	76.00	577600.00	
077	YFE COMPANY	ITEM 077	7700	77.00	592900.00	
078	ZGL COMPANY	ITEM 078	7800	78.00	608400.00	
079	AHI COMPANY	ITEM 079	7900	79.00	624100.00	
080	BJL COMPANY	ITEM 080	8000	80.00	640000.00	
081	CKM COMPANY	ITEM 081	8100	81.00	656100.00	
082	DLN COMPANY	ITEM 082	8200	82.00	672400.00	
083	EMO COMPANY	ITEM 083	8300	83.00	688900.00	
084	FNP COMPANY	ITEM 084	8400	84.00	705600.00	
085	GQR COMPANY	ITEM 085	8500	85.00	722500.00	
086	HRS COMPANY	ITEM 086	8600	86.00	739600.00	
087	IJT COMPANY	ITEM 087	8700	87.00	756900.00	
088	KLU COMPANY	ITEM 088	8800	88.00	774400.00	
089	LMS COMPANY	ITEM 089	8900	89.00	792100.00	
090	MNV COMPANY	ITEM 090	9000	90.00	810000.00	
091	NOX COMPANY	ITEM 091	9100	91.00	828100.00	
092	OPY COMPANY	ITEM 092	9200	92.00	846400.00	
093	QRT COMPANY	ITEM 093	9300	93.00	864900.00	
094	RUS COMPANY	ITEM 094	9400	94.00	883600.00	
095	SAT COMPANY	ITEM 095	9500	95.00	902500.00	
096	TBU COMPANY	ITEM 096	9600	96.00	921600.00	
097	UCV COMPANY	ITEM 097	9700	97.00	940900.00	
098	WDX COMPANY	ITEM 098	9800	98.00	960400.00	
099	YFE COMPANY	ITEM 099	9900	99.00	980100.00	
100	ZGL COMPANY	ITEM 100	10000	100.00	1000000.00	

Handwritten signature and initials.

Table with columns for dates, locations, and financial figures. The table is organized in vertical columns, with some text written vertically along the right edge. The data appears to be a ledger or account book.

Vertical text on the right side of the page, possibly a signature or a name, oriented vertically.

REG	ACCT	NAME	DATE	AMOUNT	STATUS	DESCRIPTION	POSTED	DATE	AMOUNT	CHECK	MEMO
001	GAUTHER	North Fremont St. 000125915	01/18/20	200.00	Approved	GAUTHER	01/18/20	200.00			
001	GAUTHER	North Fremont St. 000125916	01/19/20	200.00	Approved	GAUTHER	01/19/20	200.00			
001	GAUTHER	North Fremont St. 000125917	01/20/20	200.00	Approved	GAUTHER	01/20/20	200.00			
001	GAUTHER	North Fremont St. 000125918	01/21/20	200.00	Approved	GAUTHER	01/21/20	200.00			
001	GAUTHER	North Fremont St. 000125919	01/22/20	200.00	Approved	GAUTHER	01/22/20	200.00			
001	GAUTHER	North Fremont St. 000125920	01/23/20	200.00	Approved	GAUTHER	01/23/20	200.00			
001	GAUTHER	North Fremont St. 000125921	01/24/20	200.00	Approved	GAUTHER	01/24/20	200.00			
001	GAUTHER	North Fremont St. 000125922	01/25/20	200.00	Approved	GAUTHER	01/25/20	200.00			
001	GAUTHER	North Fremont St. 000125923	01/26/20	200.00	Approved	GAUTHER	01/26/20	200.00			
001	GAUTHER	North Fremont St. 000125924	01/27/20	200.00	Approved	GAUTHER	01/27/20	200.00			
001	GAUTHER	North Fremont St. 000125925	01/28/20	200.00	Approved	GAUTHER	01/28/20	200.00			
001	GAUTHER	North Fremont St. 000125926	01/29/20	200.00	Approved	GAUTHER	01/29/20	200.00			
001	GAUTHER	North Fremont St. 000125927	01/30/20	200.00	Approved	GAUTHER	01/30/20	200.00			
001	GAUTHER	North Fremont St. 000125928	01/31/20	200.00	Approved	GAUTHER	01/31/20	200.00			
001	GAUTHER	North Fremont St. 000125929	02/01/20	200.00	Approved	GAUTHER	02/01/20	200.00			
001	GAUTHER	North Fremont St. 000125930	02/02/20	200.00	Approved	GAUTHER	02/02/20	200.00			
001	GAUTHER	North Fremont St. 000125931	02/03/20	200.00	Approved	GAUTHER	02/03/20	200.00			
001	GAUTHER	North Fremont St. 000125932	02/04/20	200.00	Approved	GAUTHER	02/04/20	200.00			
001	GAUTHER	North Fremont St. 000125933	02/05/20	200.00	Approved	GAUTHER	02/05/20	200.00			
001	GAUTHER	North Fremont St. 000125934	02/06/20	200.00	Approved	GAUTHER	02/06/20	200.00			
001	GAUTHER	North Fremont St. 000125935	02/07/20	200.00	Approved	GAUTHER	02/07/20	200.00			
001	GAUTHER	North Fremont St. 000125936	02/08/20	200.00	Approved	GAUTHER	02/08/20	200.00			
001	GAUTHER	North Fremont St. 000125937	02/09/20	200.00	Approved	GAUTHER	02/09/20	200.00			
001	GAUTHER	North Fremont St. 000125938	02/10/20	200.00	Approved	GAUTHER	02/10/20	200.00			
001	GAUTHER	North Fremont St. 000125939	02/11/20	200.00	Approved	GAUTHER	02/11/20	200.00			
001	GAUTHER	North Fremont St. 000125940	02/12/20	200.00	Approved	GAUTHER	02/12/20	200.00			
001	GAUTHER	North Fremont St. 000125941	02/13/20	200.00	Approved	GAUTHER	02/13/20	200.00			
001	GAUTHER	North Fremont St. 000125942	02/14/20	200.00	Approved	GAUTHER	02/14/20	200.00			
001	GAUTHER	North Fremont St. 000125943	02/15/20	200.00	Approved	GAUTHER	02/15/20	200.00			
001	GAUTHER	North Fremont St. 000125944	02/16/20	200.00	Approved	GAUTHER	02/16/20	200.00			
001	GAUTHER	North Fremont St. 000125945	02/17/20	200.00	Approved	GAUTHER	02/17/20	200.00			
001	GAUTHER	North Fremont St. 000125946	02/18/20	200.00	Approved	GAUTHER	02/18/20	200.00			
001	GAUTHER	North Fremont St. 000125947	02/19/20	200.00	Approved	GAUTHER	02/19/20	200.00			
001	GAUTHER	North Fremont St. 000125948	02/20/20	200.00	Approved	GAUTHER	02/20/20	200.00			
001	GAUTHER	North Fremont St. 000125949	02/21/20	200.00	Approved	GAUTHER	02/21/20	200.00			
001	GAUTHER	North Fremont St. 000125950	02/22/20	200.00	Approved	GAUTHER	02/22/20	200.00			
001	GAUTHER	North Fremont St. 000125951	02/23/20	200.00	Approved	GAUTHER	02/23/20	200.00			
001	GAUTHER	North Fremont St. 000125952	02/24/20	200.00	Approved	GAUTHER	02/24/20	200.00			
001	GAUTHER	North Fremont St. 000125953	02/25/20	200.00	Approved	GAUTHER	02/25/20	200.00			
001	GAUTHER	North Fremont St. 000125954	02/26/20	200.00	Approved	GAUTHER	02/26/20	200.00			
001	GAUTHER	North Fremont St. 000125955	02/27/20	200.00	Approved	GAUTHER	02/27/20	200.00			
001	GAUTHER	North Fremont St. 000125956	02/28/20	200.00	Approved	GAUTHER	02/28/20	200.00			
001	GAUTHER	North Fremont St. 000125957	02/29/20	200.00	Approved	GAUTHER	02/29/20	200.00			
001	GAUTHER	North Fremont St. 000125958	02/30/20	200.00	Approved	GAUTHER	02/30/20	200.00			

Handwritten signature and initials.

Account	Account Name	Account Type	Account Status	Account Balance	Account Date	Account Location	Account Description	Account Category	Account Sub-Category	Account Code	Account Unit	Account Rate	Account Fee	Account Tax	Account Total	Account Remark
001	001-001-001	001-001-001	001-001-001	001-001-001	001-001-001	001-001-001	001-001-001	001-001-001	001-001-001	001-001-001	001-001-001	001-001-001	001-001-001	001-001-001	001-001-001	001-001-001

Handwritten signature and initials.

Agency	Unit	Employee ID	Position Title	Grade	Pay Grade	Start Date	End Date	Status	Remarks	Reporting Agency
GA/7076	GA/7076	111146	GA/7076	GA/7076	GA/7076	2020-03-11				MOOREVILLE
GA/7076	GA/7076	111147	GA/7076	GA/7076	GA/7076	2020-03-11				MOOREVILLE
GA/7076	GA/7076	111148	GA/7076	GA/7076	GA/7076	2020-03-11				MOOREVILLE

Handwritten signatures and initials at the bottom right of the page.

Table with columns: No, Name, Address, City, State, Zip, Date, Status, and Remarks. The table lists numerous entries, likely related to a government or institutional record, with a dense grid of data points.

Handwritten mark or signature in the bottom right corner of the page.

Table with columns: No, Locality, Name, Address, City, State, Zip, Date, Status, Amount, and Remarks. The table lists numerous entries for various localities including EASTERN LAKE, WESTERN LAKE, and others, with associated names and addresses.

Handwritten signature and initials at the bottom right of the page.

Ref	Account	Account Description	Account Type	Account Subtype	Account Name	Account Address	Account City	Account State	Account Zip	Account Phone	Account Fax	Account Email	Account Website	Account Status	Account Effective Date	Account Expiration Date	Account Balance	Account Balance Date	Account Balance Type	Account Balance Description
01	010000	010000	010000	010000	010000	010000	010000	010000	010000	010000	010000	010000	010000	010000	010000	010000	010000	010000	010000	010000

Handwritten signature or initials.

Ref	Client	Account	Address	City	State	Zip	Phone	Fax	Website	Product	Item	QTY	Price	Amount	Disc	Net	Due	Comments
801	GAUPTHEE	North America	2130 S. 1st Street	San Jose	CA	95128	408.233.8800			North America	2130 S. 1st Street	1	175.00	175.00	0.00	2023-09-29		
802	GAUPTHEE	North America	2130 S. 1st Street	San Jose	CA	95128	408.233.8800			North America	2130 S. 1st Street	1	175.00	175.00	0.00	2023-09-29		
803	GAUPTHEE	North America	2130 S. 1st Street	San Jose	CA	95128	408.233.8800			North America	2130 S. 1st Street	1	175.00	175.00	0.00	2023-09-29		
804	GAUPTHEE	North America	2130 S. 1st Street	San Jose	CA	95128	408.233.8800			North America	2130 S. 1st Street	1	175.00	175.00	0.00	2023-09-29		
805	GAUPTHEE	North America	2130 S. 1st Street	San Jose	CA	95128	408.233.8800			North America	2130 S. 1st Street	1	175.00	175.00	0.00	2023-09-29		
806	GAUPTHEE	North America	2130 S. 1st Street	San Jose	CA	95128	408.233.8800			North America	2130 S. 1st Street	1	175.00	175.00	0.00	2023-09-29		
807	GAUPTHEE	North America	2130 S. 1st Street	San Jose	CA	95128	408.233.8800			North America	2130 S. 1st Street	1	175.00	175.00	0.00	2023-09-29		
808	GAUPTHEE	North America	2130 S. 1st Street	San Jose	CA	95128	408.233.8800			North America	2130 S. 1st Street	1	175.00	175.00	0.00	2023-09-29		
809	GAUPTHEE	North America	2130 S. 1st Street	San Jose	CA	95128	408.233.8800			North America	2130 S. 1st Street	1	175.00	175.00	0.00	2023-09-29		
810	GAUPTHEE	North America	2130 S. 1st Street	San Jose	CA	95128	408.233.8800			North America	2130 S. 1st Street	1	175.00	175.00	0.00	2023-09-29		

Handwritten signature and initials, possibly 'M.' and 'V.M.'.

Table with columns: Ref, Div, Name, Address, City, State, Zip, Phone, Fax, Email, Website, and other details. The table contains a large number of entries, many of which are partially obscured or illegible due to the image quality. Some entries include company names like 'GAULT'S' and various addresses.

Handwritten marks and signatures at the bottom right of the page, including a large stylized signature and the number '13'.

Account	Balance	Debit	Credit	Balance	Account	Balance	Debit	Credit	Balance
84					84				
85					85				
86					86				
87					87				
88					88				
89					89				
90					90				
91					91				
92					92				
93					93				
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200					200				

Handwritten signature and initials.

Ref	Owner	Location	Area	Address	City	State	Zip	Acres	Value	Assessed	Exemption	Notes
81	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900
82	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900
83	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900
84	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900
85	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900
86	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900
87	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900
88	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900
89	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900
90	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900
91	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900
92	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900
93	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900
94	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900
95	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900
96	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900
97	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900
98	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900
99	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900
100	GAULTING	GAULTING	GAULTING	11160 GAULTING RD	GAULTING	GA	30508	1.12	12900	11290	12900	12900




Table with columns: #, EASTERN LANE, Name of Applicant, Address, City, State, Zip, Date, Status, Amount, and Agent. The table lists numerous property transactions, including sales and leases, with detailed information for each entry.

Handwritten signatures and initials at the bottom right of the page.

Table with columns: Name, Address, City, State, Zip, Phone, Fax, Email, Website, and other contact information. The table lists numerous companies and their details.

Handwritten signature and initials at the bottom right of the page.

Table with columns for location (e.g., LANTON, HURTY), date (e.g., 2020-07-24), status (e.g., Approved), and other details. The table is organized into sections by location, with some sections marked as 'None'.

Handwritten signature and initials at the bottom right of the page.

MS	Location	Address	City	State	Zip	Phone	Fax	Web	Year	Area	Code	Value	Area	Code	Value	Area	Code	Value	Area	Code	Value		
84	EAST LONDON	11100	EAST LONDON	OH	44022				2009	Industrial	030	13440	Industrial	030	13440								
85	EAST LONDON	11100	EAST LONDON	OH	44022				2009	Industrial	030	13440	Industrial	030	13440								
86	EAST LONDON	11100	EAST LONDON	OH	44022				2009	Industrial	030	13440	Industrial	030	13440								
87	EAST LONDON	11100	EAST LONDON	OH	44022				2009	Industrial	030	13440	Industrial	030	13440								
88	EAST LONDON	11100	EAST LONDON	OH	44022				2009	Industrial	030	13440	Industrial	030	13440								
89	EAST LONDON	11100	EAST LONDON	OH	44022				2009	Industrial	030	13440	Industrial	030	13440								
90	EAST LONDON	11100	EAST LONDON	OH	44022				2009	Industrial	030	13440	Industrial	030	13440								
91	EAST LONDON	11100	EAST LONDON	OH	44022				2009	Industrial	030	13440	Industrial	030	13440								
92	EAST LONDON	11100	EAST LONDON	OH	44022				2009	Industrial	030	13440	Industrial	030	13440								
93	EAST LONDON	11100	EAST LONDON	OH	44022				2009	Industrial	030	13440	Industrial	030	13440								
94	EAST LONDON	11100	EAST LONDON	OH	44022				2009	Industrial	030	13440	Industrial	030	13440								
95	EAST LONDON	11100	EAST LONDON	OH	44022				2009	Industrial	030	13440	Industrial	030	13440								
96	EAST LONDON	11100	EAST LONDON	OH	44022				2009	Industrial	030	13440	Industrial	030	13440								
97	EAST LONDON	11100	EAST LONDON	OH	44022				2009	Industrial	030	13440	Industrial	030	13440								
98	EAST LONDON	11100	EAST LONDON	OH	44022				2009	Industrial	030	13440	Industrial	030	13440								
99	EAST LONDON	11100	EAST LONDON	OH	44022				2009	Industrial	030	13440	Industrial	030	13440								
100	EAST LONDON	11100	EAST LONDON	OH	44022				2009	Industrial	030	13440	Industrial	030	13440								

Handwritten signature and initials.

Table with columns for Name, Address, City, State, ZIP, Phone, and other details. The table contains numerous rows of data, likely representing a directory or list of individuals and their contact information.

Handwritten signatures and initials at the bottom right of the page.

Table with columns: Name, Address, City, State, Zip, Phone, Fax, Email, Website, and other contact information for various companies and individuals.

Handwritten signature and initials.

Table with multiple columns containing alphanumeric codes, names, dates, and other identifiers. The table is organized into several vertical sections, possibly representing different categories or departments. The content includes various alphanumeric strings and some text labels.

Handwritten signatures and initials, including a large stylized signature and the initials 'Vom'.

Table with columns for Date, Location, Type, Amount, and Description. Includes entries for various locations like GAITHERSBURG, WESTMINSTER, and various bank services.

Handwritten signature and initials at the bottom right of the page.

ST	ACCOUNT	DATE	AMOUNT	CHECK	DESCRIPTION	REF	ACCOUNT	DATE	AMOUNT	CHECK	DESCRIPTION	REF	ACCOUNT	DATE	AMOUNT	CHECK	DESCRIPTION	REF	ACCOUNT	DATE	AMOUNT	CHECK	DESCRIPTION	REF
94	GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON	
95	GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON	
96	GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON	
97	GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON	
98	GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON	
99	GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON	
100	GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON		GAUT/TON	2020-08-14	115.00		GAUT/TON	

(Handwritten initials)

Acct No	Acct Name	Acct Type	Acct Sub	Acct Desc	Acct Unit	Acct Amt	Acct Date	Acct Status	Acct Notes	Acct Type	Acct Sub	Acct Desc	Acct Unit	Acct Amt	Acct Date	Acct Status	Acct Notes	Acct Type	Acct Sub	Acct Desc	Acct Unit	Acct Amt	Acct Date	Acct Status	Acct Notes	
...

Handwritten initials/signature

FILE DATE	NUMERAL	TYPE	DESCRIPTION	AMOUNT	CHECK NO.	CHECK DATE	DEBIT	CREDIT	BALANCE	ACCOUNT
01/01/01	00000000	OPENING BALANCE								
01/02/01	00000001	DEPOSIT								
01/03/01	00000002	DEPOSIT								
01/04/01	00000003	DEPOSIT								
01/05/01	00000004	DEPOSIT								
01/06/01	00000005	DEPOSIT								
01/07/01	00000006	DEPOSIT								
01/08/01	00000007	DEPOSIT								
01/09/01	00000008	DEPOSIT								
01/10/01	00000009	DEPOSIT								
01/11/01	00000010	DEPOSIT								
01/12/01	00000011	DEPOSIT								
01/13/01	00000012	DEPOSIT								
01/14/01	00000013	DEPOSIT								
01/15/01	00000014	DEPOSIT								
01/16/01	00000015	DEPOSIT								
01/17/01	00000016	DEPOSIT								
01/18/01	00000017	DEPOSIT								
01/19/01	00000018	DEPOSIT								
01/20/01	00000019	DEPOSIT								
01/21/01	00000020	DEPOSIT								
01/22/01	00000021	DEPOSIT								
01/23/01	00000022	DEPOSIT								
01/24/01	00000023	DEPOSIT								
01/25/01	00000024	DEPOSIT								
01/26/01	00000025	DEPOSIT								
01/27/01	00000026	DEPOSIT								
01/28/01	00000027	DEPOSIT								
01/29/01	00000028	DEPOSIT								
01/30/01	00000029	DEPOSIT								
01/31/01	00000030	DEPOSIT								
02/01/01	00000031	DEPOSIT								
02/02/01	00000032	DEPOSIT								
02/03/01	00000033	DEPOSIT								
02/04/01	00000034	DEPOSIT								
02/05/01	00000035	DEPOSIT								
02/06/01	00000036	DEPOSIT								
02/07/01	00000037	DEPOSIT								
02/08/01	00000038	DEPOSIT								
02/09/01	00000039	DEPOSIT								
02/10/01	00000040	DEPOSIT								
02/11/01	00000041	DEPOSIT								
02/12/01	00000042	DEPOSIT								
02/13/01	00000043	DEPOSIT								
02/14/01	00000044	DEPOSIT								
02/15/01	00000045	DEPOSIT								
02/16/01	00000046	DEPOSIT								
02/17/01	00000047	DEPOSIT								
02/18/01	00000048	DEPOSIT								
02/19/01	00000049	DEPOSIT								
02/20/01	00000050	DEPOSIT								
02/21/01	00000051	DEPOSIT								
02/22/01	00000052	DEPOSIT								
02/23/01	00000053	DEPOSIT								
02/24/01	00000054	DEPOSIT								
02/25/01	00000055	DEPOSIT								
02/26/01	00000056	DEPOSIT								
02/27/01	00000057	DEPOSIT								
02/28/01	00000058	DEPOSIT								
02/29/01	00000059	DEPOSIT								
02/29/01	00000060	DEPOSIT								

FD
1-3

Ref	Account	Account Name	Account Type	Account Status	Account Balance	Account Date	Account Description	Account Location	Account Category	Account Sub-Category	Account Code	Account Remark
85	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE
86	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE
87	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE
88	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE
89	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE
90	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE
91	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE
92	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE
93	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE
94	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE
95	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE
96	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE
97	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE
98	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE
99	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE
100	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE	GAUTIERE

Handwritten signature and initials.

Ref	Entity	Account	Account Description	Category	Amount	Date	Status	Notes
85	GAUTIERE	182175	182175 2020 Nov	Approved	2020 11 09			
86	GAUTIERE	182176	182176 2020 Nov	Approved	2020 11 09			
87	GAUTIERE	182177	182177 2020 Nov	Approved	2020 11 09			
88	GAUTIERE	182178	182178 2020 Nov	Approved	2020 11 09			
89	GAUTIERE	182179	182179 2020 Nov	Approved	2020 11 09			
90	GAUTIERE	182180	182180 2020 Nov	Approved	2020 11 09			
91	GAUTIERE	182181	182181 2020 Nov	Approved	2020 11 09			
92	GAUTIERE	182182	182182 2020 Nov	Approved	2020 11 09			
93	GAUTIERE	182183	182183 2020 Nov	Approved	2020 11 09			
94	GAUTIERE	182184	182184 2020 Nov	Approved	2020 11 09			
95	GAUTIERE	182185	182185 2020 Nov	Approved	2020 11 09			
96	GAUTIERE	182186	182186 2020 Nov	Approved	2020 11 09			
97	GAUTIERE	182187	182187 2020 Nov	Approved	2020 11 09			
98	GAUTIERE	182188	182188 2020 Nov	Approved	2020 11 09			
99	GAUTIERE	182189	182189 2020 Nov	Approved	2020 11 09			
100	GAUTIERE	182190	182190 2020 Nov	Approved	2020 11 09			

Handwritten signature and initials:  V.M.

W/E	Account	Description	Sub-Description	Unit	Unit Type	Unit Size	Area	Volume	Value	Rate	Status	Notes
01	GA11000	GA11000	GA11000	GA11000	GA11000	GA11000	GA11000	GA11000	GA11000	GA11000	GA11000	GA11000
01	GA11000	GA11000	GA11000	GA11000	GA11000	GA11000	GA11000	GA11000	GA11000	GA11000	GA11000	GA11000

Table with columns for Name, Address, City, State, Zip, Date, Amount, and Agency. Contains numerous entries such as 'DORIS B. BROWN', 'LARRY L. BROWN', 'MARTIN L. BROWN', etc., with corresponding financial data.

Handwritten signature 'J-F' and initials 'V-W' at the bottom right of the page.