

**HO3/DP3 Combined SINKHOLE CLAIMS | HO3/DP3 SINKHOLE CLAIMS BY LAW FIRM
AS OF 3/31/2011 AS OF 3/31/2011**

Law Firm	Accident Year	Incurred Loss Paid	ALAE Incurred	Claim Count	Total Incurred Loss	Total Claim Count	Average Claim Payment
Alvarez Carbonell	2009	\$ 99,500.00	\$ 18,429.71	1	\$ 299,500.00	3	\$ 99,833.33
	2009	\$ 100,000.00	\$ 9,645.00	1			
	2010	\$ 100,000.00	\$ 12,216.64	1			
Amir Hayavi	2008	\$ 120,000.00	\$ 14,607.58	1	\$ 120,000.00	1	\$ 120,000.00
Amy Boggs	2006	\$ 375,548.58	\$ 58,465.15	3	\$ 2,276,544.89	20	\$ 113,827.24
	2007	\$ 969,568.19	\$ 79,855.11	4			
	2008	\$ 319,000.00	\$ 44,865.96	4			
	2009	\$ 198,429.04	\$ 51,316.32	4			
	2010	\$ 235,000.00	\$ 34,248.68	3			
	2007	\$ 131,999.08	\$ 26,200.90	1			
	2010	\$ 47,000.00	\$ 12,700.00	1			
Andrew C. Eckhoff Esquire	2007	\$ 220,000.00	\$ 16,018.76	1	\$ 507,500.00	3	\$ 169,166.67
	2007	\$ 127,500.00	\$ 22,060.31	1			
	2008	\$ 160,000.00	\$ 17,587.90	1			
Andrew M. Bragg	2009	\$ 155,000.00	\$ 13,075.00	1	\$ 155,000.00	1	\$ 155,000.00
Austin & Larato PA	2006	\$ 185,000.00	\$ 36,060.21	2	\$ 2,230,397.46	23	\$ 96,973.80
	2007	\$ 572,449.26	\$ 125,440.24	4			
	2008	\$ 419,716.79	\$ 112,722.52	5			
	2009	\$ 600,462.45	\$ 151,150.76	8			
	2006	\$ 127,600.00	\$ 20,937.83	1			
	2007	\$ 75,000.00	\$ 23,779.12	1			
	2008	\$ 150,000.00	\$ 18,237.55	1			
	2009	\$ 100,168.96	\$ 10,919.40	1			
Aylin Morales	2007	\$ 100,000.00	\$ 18,301.14	1	\$ 100,000.00	1	\$ 100,000.00
Banker, Lopez & Gassler, P.A.	2010	\$ 149,433.05	\$ 9,343.90	1	\$ 149,433.05	1	\$ 149,433.05
Barefield & Bragg	2007	\$ 120,000.00	\$ 18,898.86	1	\$ 1,081,905.93	11	\$ 98,355.08
	2008	\$ 175,798.36	\$ 42,646.80	2			
	2009	\$ 667,997.41	\$ 79,337.98	5			
	2010	\$ 107,622.00	\$ 25,537.25	2			
	2009	\$ 10,488.16	\$ 14,146.92	1			
Benjamin R. Alvarez	2009	\$ 100,000.00	\$ 13,798.47	1	\$ 100,000.00	1	\$ 100,000.00
Berger & Dowling	2008	\$ 120,500.00	\$ 23,579.45	1	\$ 120,500.00	1	\$ 120,500.00
Bob Freemon	2010	\$ 45,000.00	\$ 10,687.60	1	\$ 45,000.00	1	\$ 45,000.00
Boyette Cummings & Nailos	2009	\$ 763,252.35	\$ 68,541.93	5	\$ 1,773,274.54	19	\$ 93,330.24
	2010	\$ 756,884.31	\$ 106,748.22	10			
	2009	\$ 18,237.23	\$ 15,081.95	1			
	2010	\$ 234,900.65	\$ 36,811.45	3			
Brian Freeman	2007	\$ 100,000.00	\$ 31,252.60	1	\$ 233,250.00	2	\$ 116,625.00
	2009	\$ 133,250.00	\$ 21,179.40	1			
Bryne Law Firm	2009	\$ 113,640.26	\$ 11,486.30	1	\$ 208,640.26	3	\$ 69,546.75
	2010	\$ 50,000.00	\$ 12,584.95	1			
	2009	\$ 45,000.00	\$ 8,213.75	1			
Charles Gallagher III, ESQ	2007	\$ 110,000.00	\$ 37,427.24	1	\$ 110,000.00	1	\$ 110,000.00
Christopher M. Palermo	2010	\$ 45,000.00	\$ 640.80	1	\$ 50,998.33	2	\$ 25,499.17
	2010	\$ 5,998.33	\$ 8,566.25	1			
Colling Gilbert Wright & Carter / Michael Cerasa	2010	\$ 45,000.00	\$ 13,255.90	1	\$ 45,000.00	1	\$ 45,000.00
Corless & Associates PLC	2009	\$ 322,300.00	\$ 17,730.50	1	\$ 502,300.00	2	\$ 251,150.00
	2010	\$ 180,000.00	\$ 8,324.41	1			
Craig A LeValley	2006	\$ 1,501,955.10	\$ 193,372.61	9	\$ 2,850,529.45	18	\$ 158,362.75
	2007	\$ 784,953.42	\$ 83,083.60	5			
	2008	\$ 175,000.00	\$ 16,131.61	1			
	2006	\$ 288,620.93	\$ 41,069.26	2			
	2007	\$ 100,000.00	\$ 18,102.46	1			

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AS OF 3/31/2011 AS OF 3/31/2011**

Law Firm	Accident Year	Incurred Loss Paid	ALAE Incurred	Claim Count	Total Incurred Loss	Total Claim Count	Average Claim Payment
Danahy & Murray	2008	\$ 100,000.00	\$ 6,740.81	1	\$ 3,240,302.71	25	\$ 129,612.11
	2009	\$ 100,000.00	\$ 14,508.50	1			
	2010	\$ 252,180.00	\$ 27,047.24	2			
	2006	\$ 232,400.00	\$ 35,947.25	2			
	2007	\$ 580,000.00	\$ 85,971.62	5			
	2009	\$ 173,400.00	\$ 16,244.40	1			
	2010	\$ 45,000.00	\$ 12,342.92	1			
David C. Murray	2006	\$ 414,232.45	\$ 68,993.20	3	\$ 924,877.62	6	\$ 154,146.27
	2007	\$ 510,645.17	\$ 66,242.95	3			
David D. Neiser	2007	\$ 298,894.54	\$ 32,342.78	1	\$ 523,894.54	2	\$ 261,947.27
	2009	\$ 225,000.00	\$ 26,195.92	1			
David J. Pettinato	2007	\$ 109,000.00	\$ 20,932.03	1	\$ 109,000.00	1	\$ 109,000.00
David R. Fuller-Freemon & Miller PA	2010	\$ -	\$ 1,061.60	1	\$ -	1	\$ -
Douglas Grose	2006	\$ 250,000.00	\$ 21,108.31	1	\$ 250,000.00	1	\$ 250,000.00
Duboff Law Firm	2010	\$ -	\$ 2,488.67	1	\$ 100,000.00	2	\$ 50,000.00
	2009	\$ 100,000.00	\$ 3,370.88	1			
Eddy R. Resnick	2007	\$ 18,750.00	\$ 11,595.75	1	\$ 18,750.00	1	\$ 18,750.00
Elizabeth A Schumacher	2009	\$ 493,668.35	\$ 38,666.53	2	\$ 581,379.91	4	\$ 145,344.98
	2010	\$ 87,711.56	\$ 22,686.05	2			
Ferrer, Laima	2007	\$ -	\$ 11,163.20	1	\$ -	1	\$ -
Frank Butler, PA	2008	\$ 145,920.00	\$ 20,021.56	1	\$ 145,920.00	1	\$ 145,920.00
Freeman Law Firm	2010	\$ 45,000.00	\$ 8,104.00	1	\$ 45,000.00	1	\$ 45,000.00
Freemon & Miller	2008	\$ 434,650.83	\$ 70,639.75	3	\$ 434,650.83	3	\$ 144,883.61
Gibbon Neuman Bello Segall Allen	2007	\$ 589,800.00	\$ 52,945.83	2	\$ 1,363,652.96	7	\$ 194,807.57
	2008	\$ 117,300.00	\$ 18,543.17	1			
	2009	\$ 357,500.00	\$ 36,755.87	2			
	2010	\$ 146,096.00	\$ 10,718.10	1			
	2009	\$ 152,956.96	\$ 15,104.43	1			
Givens Law Group	2008	\$ -	\$ 11,503.60	1	\$ 427,025.88	13	\$ 32,848.14
	2009	\$ 155,189.88	\$ 27,206.18	3			
	2010	\$ 226,836.00	\$ 76,998.75	8			
	2010	\$ 45,000.00	\$ 9,640.80	1			
Gray Marks	2009	\$ -	\$ 2,760.84	1	\$ -	1	\$ -
Gunn Law Group	2008	\$ 120,000.00	\$ 25,133.40	1	\$ 165,000.00	2	\$ 82,500.00
	2007	\$ 45,000.00	\$ 9,902.50	1			
Haahr Law Group	2007	\$ 10,000.00	\$ 15,120.19	1	\$ 230,000.00	5	\$ 46,000.00
	2008	\$ 45,000.00	\$ 16,321.98	1			
	2009	\$ 75,000.00	\$ 22,081.48	2			
	2009	\$ 100,000.00	\$ 11,668.24	1			
Hancock & Hancock PA	2009	\$ 104,388.37	\$ 7,874.00	1	\$ 149,388.37	2	\$ 74,694.19
	2010	\$ 45,000.00	\$ 10,214.15	1			
Hans Peter Haahr	2009	\$ 90,000.00	\$ 15,110.30	1	\$ 90,000.00	1	\$ 90,000.00
Hoss Hernandez	2010	\$ 45,000.00	\$ 3,123.25	1	\$ 45,000.00	1	\$ 45,000.00
James J. Armington, PA	2009	\$ 145,000.00	\$ 14,790.62	1	\$ 145,000.00	1	\$ 145,000.00
Jaramillo & Freeman PA	2007	\$ 513,800.00	\$ 62,047.43	3	\$ 634,393.59	4	\$ 158,598.40
	2008	\$ 120,593.59	\$ 116,179.68	1			
Jason T. Salgado	2007	\$ 125,000.00	\$ 20,068.73	1	\$ 125,000.00	1	\$ 125,000.00
Jawdet I Rubaii	2008	\$ 147,500.00	\$ 23,899.26	1	\$ 769,318.10	6	\$ 128,219.68
	2009	\$ 366,640.00	\$ 35,327.14	3			
	2006	\$ 75,000.00	\$ 23,853.22	1			
	2007	\$ 180,178.10	\$ 27,699.83	1			
Jean F. Niven	2007	\$ 206,500.00	\$ 35,827.53	2	\$ 316,500.00	3	\$ 105,500.00
	2008	\$ 110,000.00	\$ 25,805.48	1			

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Jeffrey J Zwim	2007	\$ 100,000.00	\$ 13,188.41	1	\$ 200,000.00	2	\$ 100,000.00
	2008	\$ 100,000.00	\$ 13,718.20	1			
Jerry Jaramillo	2006	\$ 115,500.00	\$ 30,136.56	1	\$ 1,921,861.90	16	\$ 120,116.37
	2007	\$ 555,000.00	\$ 114,355.20	4			
	2008	\$ 766,361.90	\$ 140,502.28	7			
	2008	\$ 485,000.00	\$ 72,721.40	4			
Joe Porcelli	2008	\$ 135,400.04	\$ 22,869.07	1	\$ 1,086,931.04	10	\$ 108,693.10
	2009	\$ 461,400.00	\$ 44,941.31	3			
	2010	\$ 490,131.00	\$ 54,207.64	6			
John E "Jed" Thomas	2006	\$ 410,000.00	\$ 53,531.40	3	\$ 4,652,699.29	36	\$ 129,241.65
	2007	\$ 2,800,699.29	\$ 384,893.18	20			
	2008	\$ 967,000.00	\$ 153,420.43	9			
	2009	\$ 50,000.00	\$ 21,484.34	1			
	2007	\$ 210,000.00	\$ 20,408.02	1			
	2008	\$ 215,000.00	\$ 34,069.70	2			
John J. Thurber	2006	\$ 100,000.00	\$ 17,118.61	1	\$ 100,000.00	1	\$ 100,000.00
John M. Byrne	2006	\$ 476,800.00	\$ 105,681.92	5	\$ 1,172,800.00	10	\$ 117,280.00
	2007	\$ 546,000.00	\$ 73,548.97	4			
	2008	\$ 150,000.00	\$ 27,012.57	1			
Joseph A Porcelli	2007	\$ 539,000.00	\$ 52,807.00	4	\$ 4,334,055.91	34	\$ 127,472.23
	2008	\$ 644,293.28	\$ 66,138.14	5			
	2009	\$ 1,604,579.77	\$ 144,275.56	10			
	2010	\$ 1,546,182.86	\$ 181,099.04	15			
K.C. Williams	2006	\$ 138,900.00	\$ 17,789.90	1	\$ 1,828,956.53	14	\$ 130,639.75
	2007	\$ 671,000.00	\$ 88,177.54	5			
	2008	\$ 343,000.00	\$ 41,272.11	2			
	2009	\$ 528,556.53	\$ 56,403.61	4			
	2010	\$ -	\$ 8,597.55	1			
	2008	\$ 147,500.00	\$ 17,146.55	1			
Kenneth C. Thomas	2006	\$ 687,750.00	\$ 81,967.46	4	\$ 1,007,750.00	6	\$ 167,958.33
	2008	\$ 200,000.00	\$ 26,980.15	1			
	2006	\$ 120,000.00	\$ 17,394.62	1			
Kenneth C. Thomas Jr Esquire	2006	\$ 1,163,324.87	\$ 155,436.66	7	\$ 2,213,618.98	14	\$ 158,115.64
	2007	\$ 375,159.51	\$ 53,474.52	2			
	2008	\$ 263,500.00	\$ 36,619.54	2			
	2006	\$ 411,634.60	\$ 55,452.22	3			
Kim E. Wells, Esq., - Wells Law Group, P.A.	2008	\$ 150,000.00	\$ 24,838.68	1	\$ 150,000.00	1	\$ 150,000.00
Keough & Dubose PA	2008	\$ 164,010.00	\$ 9,360.55	1	\$ 164,010.00	1	\$ 164,010.00
Kirk Gibbons	2007	\$ 106,000.00	\$ 19,680.03	1	\$ 887,607.48	7	\$ 126,801.07
	2008	\$ 351,607.48	\$ 42,823.90	2			
	2009	\$ 300,000.00	\$ 29,581.00	2			
	2010	\$ -	\$ 11,309.48	1			
	2007	\$ 130,000.00	\$ 20,130.97	1			
Kristin Demers-Crowell	2007	\$ 165,000.00	\$ 19,682.63	1	\$ 165,000.00	1	\$ 165,000.00
LaValle & Napolitano	2008	\$ 209,000.00	\$ 15,752.94	1	\$ 209,000.00	1	\$ 209,000.00
Law Office of Daniel A. Goldstein	2010	\$ 90,000.00	\$ 3,511.37	1	\$ 90,000.00	1	\$ 90,000.00
Law Office of David S. Farber P.A.	2008	\$ 177,500.00	\$ 18,090.24	1	\$ 177,500.00	1	\$ 177,500.00
Law Offices of Fancis R. Morse	2009	\$ 45,000.00	\$ 14,339.95	1	\$ 45,000.00	1	\$ 45,000.00
Law Office of Russel Lazega	2006	\$ 37,500.00	\$ 11,117.50	1	\$ 37,500.00	1	\$ 37,500.00
Law Offices of David P. Yon P.A.	2009	\$ 99,500.00	\$ 3,196.77	1	\$ 99,500.00	1	\$ 99,500.00
Le Valley Napolitano & McMienamin	2006	\$ 1,496,167.02	\$ 204,729.57	10			
	2007	\$ 3,890,738.67	\$ 528,895.92	23			
	2008	\$ 890,210.00	\$ 117,485.97	6			

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AS OF 3/31/2011 AS OF 3/31/2011**

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	2009	\$ 200,000.00	\$ 23,551.60	2	\$ 9,217,416.98	57	\$ 161,709.07
	2010	\$ 294,000.00	\$ 11,302.45	1			
	2007	\$ 1,534,371.30	\$ 174,609.53	10			
	2008	\$ 224,499.99	\$ 36,258.87	2			
	2009	\$ 687,430.00	\$ 56,934.62	3			
Lilly, OToole & Brown	2008	\$ 150,000.00	\$ 16,470.90	1	\$ 150,000.00	1	\$ 150,000.00
Mackinnon Law Group PA	2008	\$ 141,500.00	\$ 17,331.80	1	\$ 1,141,871.85	10	\$ 114,187.19
	2009	\$ 623,465.54	\$ 72,961.52	5			
	2010	\$ 204,622.84	\$ 28,847.51	3			
	2010	\$ 172,283.47	\$ 13,247.36	1			
Marlin Law Group P.A.	2006	\$ 140,000.00	\$ 22,219.49	1	\$ 140,000.00	1	\$ 140,000.00
Marshall Thomas & Burnett	2006	\$ 8,658,815.39	\$ 1,403,439.81	60	\$ 89,460,738.52	680	\$ 131,559.91
	2007	\$ 35,570,328.91	\$ 5,318,909.83	230			
	2008	\$ 17,419,178.93	\$ 2,613,414.05	125			
	2009	\$ 9,685,258.44	\$ 1,356,592.23	91			
	2010	\$ 2,852,746.14	\$ 478,465.26	47			
	2006	\$ 120,589.49	\$ 18,932.14	1			
	2006	\$ 669,933.35	\$ 156,034.04	6			
	2007	\$ 6,147,613.15	\$ 1,010,406.82	49			
	2008	\$ 5,275,681.05	\$ 772,163.82	39			
	2009	\$ 2,509,030.90	\$ 370,447.11	25			
	2010	\$ 551,562.77	\$ 85,246.77	7			
Matthew R. Danahy	2007	\$ 150,000.00	\$ 21,780.54	1	\$ 150,000.00	1	\$ 150,000.00
Merlin Law Group	2006	\$ 972,302.96	\$ 166,893.30	6	\$ 8,410,391.31	55	\$ 152,916.21
	2007	\$ 3,343,636.12	\$ 411,917.77	22			
	2008	\$ 2,228,711.76	\$ 282,243.44	14			
	2009	\$ 664,269.47	\$ 97,893.25	6			
	2007	\$ 310,771.00	\$ 21,127.11	1			
	2006	\$ 274,000.00	\$ 20,694.46	1			
	2007	\$ 327,500.00	\$ 49,695.35	3			
	2008	\$ 135,000.00	\$ 23,967.55	1			
	2009	\$ 154,200.00	\$ 13,853.37	1			
Michael J. Terrana-Terrana Perez & Salgado	2010	\$ 2,909.40	\$ 11,191.20	1	\$ 2,909.40	1	\$ 2,909.40
Michael V. Laurato	2006	\$ 129,501.53	\$ 19,319.64	1	\$ 129,501.53	1	\$ 129,501.53
Middagh Law Group	2006	\$ -	\$ 22,283.29	1	\$ -	1	\$ -
Militzok & Levy PA	2009	\$ 89,079.65	\$ 12,630.13	1	\$ 89,079.65	1	\$ 89,079.65
Morgan & Morgan	2006	\$ 62,500.00	\$ 29,388.89	1	\$ 877,289.01	9	\$ 97,476.56
	2007	\$ 176,897.70	\$ 19,733.65	1			
	2009	\$ 207,339.47	\$ 25,432.99	2			
	2010	\$ 210,801.81	\$ 29,188.77	4			
	2007	\$ 219,750.03	\$ 26,481.32	1			
Morgan Barfield	2008	\$ 82,683.68	\$ 15,514.04	1	\$ 344,893.28	4	\$ 86,223.32
	2009	\$ 162,209.60	\$ 36,699.35	2			
	2009	\$ 100,000.00	\$ 14,947.50	1			
Neiser & Neiser PA	2009	\$ 150,000.00	\$ 19,431.25	1	\$ 150,000.00	1	\$ 150,000.00
Patrick J. Cremeens	2009	\$ -	\$ 13,527.46	1	\$ -	1	\$ -
Peter Napolitano	2006	\$ 226,400.00	\$ 38,270.83	2	\$ 396,500.00	3	\$ 132,166.67
	2008	\$ 170,100.00	\$ 17,322.30	1			
Richard T Heiden P.A.	2008	\$ 153,000.00	\$ 18,471.70	1	\$ 198,000.00	2	\$ 99,000.00
	2010	\$ 45,000.00	\$ -	1			
Robert Austin	2007	\$ 100,000.00	\$ 35,475.96	1	\$ 100,000.00	1	\$ 100,000.00
Ronald J. Perez, Jr.	2007	\$ 168,000.00	\$ 16,799.56	1	\$ 168,000.00	1	\$ 168,000.00
Ronald P. Haynes, Esquire	2006	\$ 96,335.31	\$ 17,605.67	1			

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	2007	\$ 240,000.00	\$ 20,695.37	1	\$ 702,583.16	5	\$ 140,516.63
	2008	\$ 76,700.00	\$ 17,409.45	1			
	2009	\$ 289,547.85	\$ 28,940.85	2			
Sanchez Query Law Offices	2010	\$ 4,248.70	\$ 9,587.00	1	\$ 4,248.70	1	\$ 4,248.70
Sinkhole Investigation Legal Team	2006	\$ 426,176.51	\$ 59,726.43	3	\$ 18,909,537.59	200	\$ 94,547.69
	2007	\$ 3,166,804.91	\$ 521,273.59	28			
	2008	\$ 4,589,980.06	\$ 684,399.05	39			
	2009	\$ 4,304,442.30	\$ 688,479.63	49			
	2010	\$ 1,393,811.91	\$ 234,693.22	24			
	2006	\$ 100,000.00	\$ 19,581.00	1			
	2007	\$ 434,541.41	\$ 63,193.60	3			
	2008	\$ 948,500.00	\$ 125,365.08	7			
	2009	\$ 2,178,185.70	\$ 303,714.65	21			
	2010	\$ 1,367,094.79	\$ 250,547.26	25			
Terano, Perez & Salgado	2006	\$ 432,200.00	\$ 45,394.69	3	\$ 3,802,067.72	27	\$ 140,817.32
	2007	\$ 1,586,100.00	\$ 180,795.41	10			
	2008	\$ 858,500.00	\$ 129,448.66	7			
	2009	\$ 349,427.72	\$ 38,219.95	2			
	2006	\$ 123,300.00	\$ 18,145.62	1			
	2007	\$ 150,100.00	\$ 17,517.31	1			
	2008	\$ 202,440.00	\$ 47,454.10	2			
	2010	\$ 100,000.00	\$ 13,131.45	1			
The Freeman Law Firm	2009	\$ 182,743.04	\$ 34,462.40	2	\$ 317,743.04	5	\$ 63,548.61
	2010	\$ 90,000.00	\$ 9,716.80	2			
	2010	\$ 45,000.00	\$ 9,829.03	1			
The Law Firm of Pratico & Smith	2009	\$ 182,300.48	\$ 13,067.11	1	\$ 182,300.48	1	\$ 182,300.48
The Nation Law Firm	2010	\$ 45,000.00	\$ 10,251.92	1	\$ 45,000.00	1	\$ 45,000.00
Theodore A. Corless	2010	\$ 90,000.00	\$ 23,640.82	2	\$ 90,000.00	2	\$ 45,000.00
Tyler & Hamilton P.A.	2007	\$ 65,000.00	\$ 11,947.65	1	\$ 198,002.52	4	\$ 49,500.63
	2008	\$ 75,000.00	\$ 11,513.70	1			
	2010	\$ 23,002.52	\$ 9,786.10	1			
	2008	\$ 35,000.00	\$ 12,392.60	1			
Wells Law Group	2006	\$ 120,350.00	\$ 22,722.08	1	\$ 437,354.31	3	\$ 145,784.77
	2007	\$ 317,004.31	\$ 45,684.19	2			
Williams Law Associates	2006	\$ 308,496.96	\$ 37,461.43	2	\$ 2,874,587.65	31	\$ 92,728.63
	2008	\$ 140,000.00	\$ 27,627.70	2			
	2009	\$ 1,045,556.00	\$ 170,923.31	11			
	2010	\$ 308,033.91	\$ 50,918.90	5			
	2006	\$ 60,000.00	\$ 28,763.53	1			
	2007	\$ 145,087.00	\$ 16,388.84	1			
	2009	\$ 867,413.78	\$ 116,566.43	8			
	2010	\$ -	\$ 9,022.40	1			

Grand Totals \$ 183,027,636.25 \$26,995,163.28 1,481 \$ 183,027,636.25 1,481 \$10,502,926.40