

Mr. Lay Line of Credit
Recent Transactions

Daily Activity		Interest Calculation		Interest		Interest		Recorded to		Payback w/		Shares		Payback w/	
Date	Transaction	Advances	Paybacks	Line of Credit Balance (*)	Basis of Interest Calculation	Date From	Date To	Days	Rate	Incurred	the Ledger	Variance	Shares	Received	Cash
01/25/01	Advance	4,000,000.00		4,000,000.00	4,000,000.00	01/25/01	01/31/01	6	5.61%	3,688.77	3,688.77	(0.00)			
02/01/01	Payback (with shares)		(4,000,000.00)	-	-					-	-	-	50,814	50,814	53.71
03/23/01	Advance	1,100,000.00		1,100,000.00	1,100,000.00	03/23/01	03/31/01	8	5.07%	1,222.36	1,222.36	(0.00)			
04/01/01	Roll prior month LOC			1,100,000.00	1,100,000.00	04/01/01	04/27/01	27	4.94%	4,019.67	4,019.67	0.00			
04/05/01	Advance	950,000.00		2,050,000.00	950,000.00	04/05/01	04/27/01	22	4.94%	2,828.66	2,828.66	(0.00)			
04/19/01	Advance	1,950,000.00		4,000,000.00	1,950,000.00	04/19/01	04/27/01	8	4.94%	2,111.34	2,105.57	5.77			
04/27/01	Payback (with shares)		(4,000,000.00)	-	-					-	-	-	63,152	63,152	24.26
05/03/01	Advance	4,000,000.00		4,000,000.00	4,000,000.00	05/03/01	05/14/01	11	4.77%	5,750.14	5,750.14	(0.00)			
05/14/01	Payback (with shares)		(4,000,000.00)	-	-					-	-	-	68,182	68,182	57.64
05/23/01	Advance	4,000,000.00		4,000,000.00	4,000,000.00	05/23/01	05/25/01	2	4.77%	1,045.48	1,045.48	(0.00)			
05/25/01	Payback (with shares)		(4,000,000.00)	-	-					-	-	-	75,491	75,491	22.48
06/11/01	Advance	4,000,000.00		4,000,000.00	4,000,000.00	06/11/01	06/12/01	1	5.02%	550.14	550.14	(0.00)			
06/12/01	Payback (with shares)		(4,000,000.00)	-	-					-	-	-	79,423	79,423	13.63
06/15/01	Advance	4,000,000.00		4,000,000.00	4,000,000.00	06/15/01	06/19/01	4	5.02%	2,200.55	2,200.55	(0.00)			
06/19/01	Payback (with shares)		(4,000,000.00)	-	-					-	-	-	86,665	86,665	10.85
06/22/01	Advance	4,000,000.00		4,000,000.00	4,000,000.00	06/22/01	06/22/01	0	5.02%	-	-	-			
06/22/01	Payback (with shares)		(4,000,000.00)	-	-					-	-	-	89,126	89,126	25.12
06/26/01	Advance	4,000,000.00		4,000,000.00	4,000,000.00	06/26/01	06/26/01	0	5.02%	-	-	-			
06/26/01	Payback (with shares)		(4,000,000.00)	-	-					-	-	-	90,518	90,518	9.58
06/27/01	Advance	4,000,000.00		4,000,000.00	4,000,000.00	06/27/01	06/27/01	0	5.02%	-	-	-			
06/27/01	Payback (with shares)		(4,000,000.00)	-	-					-	-	-	85,616	83,306	20.48
06/28/01	Advance	4,000,000.00		4,000,000.00	4,000,000.00	06/28/01	06/28/01	0	5.02%	-	-	-			
06/28/01	Payback (with shares)		(4,000,000.00)	-	-					-	-	-	82,747	85,057	10.02
06/29/01	Advance	4,000,000.00		4,000,000.00	4,000,000.00	06/29/01	06/30/01	1	5.02%	550.14	-	550.14			
07/01/01	Roll prior month LOC			-	4,000,000.00	07/01/01	07/26/01	26	5.12%	14,588.49	15,149.59	(561.10)			
07/26/01	Payback (with shares)		(4,000,000.00)	-	-					-	-	-	85,720	85,720	24.79
07/27/01	Advance	4,000,000.00		4,000,000.00	4,000,000.00	07/27/01	07/31/01	4	5.12%	2,244.38	-	2,244.38			
08/01/01	Roll prior month LOC			-	4,000,000.00	08/01/01	08/20/01	20	4.99%	10,936.99	13,124.38	(2,187.39)			
08/20/01	Payback (with shares)		(4,000,000.00)	-	-					-	-	-	110,706	110,706	31.88
08/21/01	Advance	4,000,000.00		4,000,000.00	4,000,000.00	08/21/01	08/23/01	2	4.99%	1,093.70	1,093.70	(0.00)			
08/23/01	Payback (with shares)		(4,000,000.00)	-	-					-	-	-	108,254	108,254	25.86
08/24/01	Advance	4,000,000.00		4,000,000.00	4,000,000.00	08/24/01	08/24/01	0	4.99%	-	-	-			
08/24/01	Payback (with shares)		(4,000,000.00)	-	-					-	-	-	110,041	110,041	9.65
08/28/01	Advance	4,000,000.00		4,000,000.00	4,000,000.00	08/28/01	08/30/01	2	4.99%	1,093.70	1,090.71	2.99			
08/30/01	Payback (with shares)		(4,000,000.00)	-	-					-	-	-	112,706	112,706	30.70
08/31/01	Advance	4,000,000.00		4,000,000.00	4,000,000.00	08/31/01	08/31/01	0	4.99%	-	-	-			
09/01/01	Roll prior month LOC			-	4,000,000.00	09/01/01	09/04/01	4	4.82%	2,112.88	2,112.88	(0.00)			
09/04/01	Payback (with shares)		(4,000,000.00)	-	-					-	-	-	114,346	110,891	2.88
09/06/01	Advance	4,000,000.00		4,000,000.00	4,000,000.00	09/06/01	09/30/01	24	4.82%	12,677.26	12,677.26	0.00			
10/01/01	Roll prior month LOC			-	4,000,000.00	10/01/01	10/23/01	23	4.59%	11,569.32	11,066.30	503.02			
10/23/01	Payback (with shares)		(1,500,000.00)	2,500,000.00	-					-	-	-	76,995	76,995	12.51
10/24/01	Advance	3,500,000.00		6,000,000.00	2,500,000.00	10/23/01	10/24/01	1	4.59%	314.38	314.38	0.00			
10/24/01	Payback (with shares)		(1,700,000.00)	4,300,000.00	-					-	-	-	103,614	103,614	8.64
10/25/01	Advance	1,500,000.00		5,800,000.00	4,300,000.00	10/24/01	10/25/01	1	4.59%	540.74	540.74	(0.00)			
10/25/01	Payback (with shares)		(550,000.00)	5,250,000.00	-					-	-	-	33,672	33,672	3.54
10/26/01	Advance	2,000,000.00		7,250,000.00	5,250,000.00	10/25/01	10/26/01	1	4.59%	660.21	660.21	(0.00)			
10/26/01	Payback (with shares)		(2,275,000.00)	4,975,000.00	4,975,000.00	10/26/01	10/31/01	5	4.59%	3,128.12	2,502.49	625.63	147,770	147,770	2.21
11/01/01	Roll prior month LOC			4,975,000.00	4,975,000.00	11/01/01	11/30/01	30	4.13%	16,887.74	16,887.74	(0.00)			
11/01/01	Advance	1,000,000.00		5,975,000.00	1,000,000.00	11/01/01	11/30/01	29	4.13%	3,281.37	3,281.37	(0.00)			
11/09/01	Advance	525,000.00		6,500,000.00	525,000.00	11/09/01	11/30/01	21	4.13%	1,247.49	1,247.49	(0.00)			
11/27/01	Advance	1,000,000.00		7,500,000.00	1,000,000.00	11/27/01	11/30/01	3	4.13%	339.45	339.45	0.00			
12/31/01	Roll prior month LOC			7,500,000.00	7,500,000.00	12/01/01	12/31/01	31	3.97%	25,288.36	25,288.36	(0.00)			
12/31/01	Interest Payback (with check)										1,183.40	(1,183.40)			1,180.42
12/31/01	Interest Payback (with check)														47,044.40
		<u>77,525,000.00</u>	<u>(70,025,000.00)</u>							<u>131,971.79</u>	<u>131,971.79</u>	<u>0.00</u>	<u>1,775,558</u>	<u>1,775,558</u>	<u>48,625.25</u>

* Line of credit maximum of \$7,500,000

Note: In the event of more than one transaction occurring on the same day, the events are presented in the order in which the actual transactions occurred.

Total LOC in 2001 77,525,000.00
Total Payback in 2001 (70,025,000.00)
7,500,000.00

Interest Balance from prior months 1,183.41
Interest income to be recorded (already paid) (2.99)
Prior month Accrued interest correction 1,180.42
Current Accrued Interest 47,044.40
Total Interest Due 48,224.82 Paid on 12/31/01

* The amount of interest was not provided to Sherrie Gibson for total interest due prior to year end 2001, therefore amount was written off. Discovered calculation error on 1/11/2002.

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GOVERNMENT
EXHIBIT
4203

Crim. No. H-04-25 (S-2)