NationsBank
NATIONSBANK OF TEXAS, N.A.

Personal Signature Card with Substitute Form W-9

Account Number [redacted]0707

☐ Temporary Signature Card (deposit accounts only)

Account Type

Account Title Kenneth L. Lay or Linda P. Lay

By below, I/we acknowledge and agree that this account is and shall be governed by the terms and conditions set forth in the following as amended from time to time: (1) if this account is a deposit account, the Deposit Agreement and Disclosures and the Personal and Service Schedule of Fees, and (2) if this account is a Line of Credit, the Line of Credit Agreement and Disclosures. Furthermore, I/we acknowledge the receipt of these documents. By signing below, I/we also acknowledge and agree that the signature(s) will serve as authorization for any transaction in association with this account, any Line of Credit checks which I/we may place, and as the certification set forth below for any transaction in association with this account, any Line of Credit checks which I/we may place, and as the certification set forth below of the taxpayer identification number to which I/we want interest reported.

Substitute Form W-9, (Required only for Deposit Accounts) **Certification:** Under penalties of perjury, I certify that (1) The number shown on this form is the correct taxpayer identification number (or I am waiting for a number to be issued to me), and (2) I am not subject to backup withholding because: (A) I am exempt from backup withholding, or (B) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (C) The IRS has notified me that I am no longer subject to backup withholding.

Certification Instructions:
You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return. (See also IRS Instructions for Substitute Form W-9 in the Deposit Agreement and Disclosures).

☐ Individual

Sign the blank(s) below if applicable

☐ Joint with Right of Survivorship

☐ Payable on Death ("POD")

☐ Totten Trust account

Tax Identification Number	Report Interest? On	Signature	ATM/CheckCard Requested.? * (Deposit Accounts Only)
1.	☐	Kenneth L Lay	☐
2.	☐	Linda P Lay	☐
3.	☐	Sally A Keepers	☐
4.	☐	Sherrie B Gibson	☐
5.	☐		☐

* By checking the box marked "ATM/CheckCard Requested ?", I/we hereby request an Automatic Teller Machine Card and/or a CheckCard.

I/We name the following person(s) as beneficiary(ies) of POD payout, whichever is applicable, of this account, superseding any prior designations.

Beneficiary's/POD Payee's Name

Beneficiary's/POD Payee's Social Security Number

Beneficiary's/POD Payee's Present Telephone Number

Beneficiary's/POD Payee's Present Address

(Please notify NationsBank of any subsequent changes of beneficiary(ies) or POD payee's address or telephone.)

NTX
(5-14-95 EVT)

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GOVERNMENT EXHIBIT
110
Crim. No. H-04-25 (S-2)

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Name Information

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Address Information

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Banking Center Name

Associate's Phone Number

Associate's Name

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