

RESPONSE TO REQUEST NO. 25

TO: Tom DuBREVIL

FROM: JACK BELKETT

RE: E. ALBERTA VEZEY

FAX #: (302) 655-3042

DATE: 07-17-12

MESSAGE: INCOME / EXPENSES

Subj: **Veazey Guardianship Income Option**
 Date: 7/13/2012 2:44:44 P.M. Eastern Daylight Time
 From: tdubreuil@htk.com
 To: bckttj@aol.com

Jack,

I have prepared the letter below to send to Bob Thomas. Before I send it I want you to review it first. Call me Monday with any questions, comments or changes. Thanks, Tom

Bob,

From the beginning of my association with Jack Beckett his overriding concern has been having enough income to pay for Alberta's care at Brandywine Assisted Living which is on the average \$6650 month. Currently the source of that monthly payment is as follows:

Alberta's social security:	\$2094	2,117.75	
Genworth LTC Policy benefit:	\$3000 +/- (actual benefit \$100/day)	3,000.00	AVG
Jack Beckett	\$1556	2,206.00	
Total:	\$6650	7,323.75	SEE ATTACHMENT

6,452.25 PER MO
 (SINCE BEGINNING OF
 GUARDIANSHIP)

Once I did my analysis my recommendation to Jack is to use what money Alberta had in her name and leverage it to create an income stream she couldn't outlive so Jack wouldn't have to pay for her care out of pocket. Jack agreed this was the best course of action. To accomplish the maximum income payout to the guardianship the plan is to transfer Alberta's Nationwide annuity of about \$193,000 to a single premium immediate annuity (SPIA). The terms to be a 5 yr period certain benefit of about \$2300 per month, and if after the 5 yr period Alberta were to still be alive she would be guaranteed to receive the same \$2300 per month for life. If she died prior to the 5 yr time frame Jack, Bob, and Don would equally split what money was left. This would be enough money to replace Jack contribution, and then some.

There is one issue though. The Genworth LTC policy benefit of \$100 per day runs out on Dec 21, 2012. After that Jack is back on the hook for continued monthly payment. Except for about \$6600 in Alberta's Wells Fargo brokerage account, and her various checking and savings accounts the only other money she has any connection to is the \$310,990.10, and whatever value there is in her Lewes home in the Family LLC.

Lastly, Jack to this point in time has lent about \$33,000 to the guardianship for Alberta's ongoing care. This amount is growing by about \$1506 per month.

What we would like to do in the short term is get the court's permission to continue the transfer process of the Nationwide Annuity to the SPIA to get an income stream started into the guardianship account which would be directed to Brandywine Assisted Living for Alberta's care. If Alberta's continues to live beyond Dec. 21, 2012 we will need to figure out where the money will come from for her continued care.

Sincerely yours,
 Thomas DuBreuil, MBA / Financial Strategist

Blackwell Associates
 Brandywine Plaza West
 621 Concord Pike, Suite 305
 Wilmington, DE 19803-3644

SEE ATTACHMENT:

WELLS FARGO BROKERAGE = 4,274.00 (35% PER MO.)
 SPENDING MONEY = 3,592.00 (219.33 PER MO.)
 (PERSONAL FUNDS SPENDING ACCT. AT BRANDYWINE
 (07-06-11 THRU 06-29-12)
 AUTO INSURANCE / SERVICE = 1,722.37 (143.53)
 MISC. = 501.00 (41.75 PER MO.)

Sunday, July 15, 2012 AOL: bckttj

LAW OFFICES
RYAN & COPPOLA
3600 CHAIN BRIDGE ROAD
SUITE 14
FAIRFAX, VIRGINIA 22030-3202

JOHN E. RYAN, CFA
MEMBER VA AND NY BAR

JOHN M. COPPOLA, MBA
MEMBER VA, MD AND DC BAR

918 PRINCESS ANNE STREET
FREDERICKSBURG, VIRGINIA 22401
540-372-6511

A REGISTERED LIMITED
LIABILITY PARTNERSHIP

TELEPHONE 703-934-4895
TELECOPIER 703-273-6959
E-MAIL: JERYAN@EROLS.COM
WWW.RYANCOPPOLA.COM

April 14, 2011

Joseph J. Beckett
3439 Postal Lane
Lewes, DE 19958

Re: E. Alberta Veazey Gifting Trust, etc.

Dear Mr. Beckett:

I recently met with Don and he mentioned that the management arrangement relating to your mother's trust, LLC, and power of attorney had changed. That raised a few other issues and he asked if I would write to you to address these matters.

1. Don's resignation. Don informed me that he had resigned as your mother's agent under the power of attorney, as Trustee of the Veazey Gifting Trust, and as managing member of the LLC. It is important for all concerned that you officially accept those duties as the designated successor to Don. If you agree to assume the responsibility of these roles, please sign this document below and return a copy to me in the envelope provided.

2. Bob's Debt. Don believes that there is an issue concerning your brother, Bob – specifically that your mother lent him funds over the past few years and that he had agreed to pay her back but has not done so. According to Don, you believe that the sum lent totaled \$45,000. You likely have a duty to attempt to secure the repayment of the funds as agent, or ultimately as your mother's executor. You might consider collecting any papers that evidence that debt in the event that Bob disputes the debt or the amount of the debt. You should also consider the effect on your mother's taxes of the imputed interest rules and whether they apply in this case.

3. Personal Possessions. It will be your duty to secure your mother's possessions for her benefit, and ultimately for division among the family. In light of the presence in the home of workers and your mother's absence, it would be prudent to have a list and take photos of the valuables (silver, jewelry, etc.) to use (1) in order to make an insurance claim if anything turns up missing, and (2) as a basis of dividing the possessions in the event of your mother's death. If photos exist, I recommend

circulating them so that each brother can raise issues now if there is a difference of opinion as to how things should be divided.

I suggest that you and Don, and if practicable, Bob, come to agreement on what items exist, and what claims any of you have on certain items, including items that you believe have already been gifted by your mother. In the interim, since it is your duty to safeguard the possessions, you might consider using the safe deposit box that Don has used to date for this purpose. Don can arrange to make you an authorized party on the box so that you can utilize it at your convenience. Don is concerned that the possessions are being distributed and that this will cause confusion and perhaps trouble between the family members in the future.


4. Existing Gifts. On the same theme, a common source of conflict is the dispute about gifts that are claimed to have been made to a family member by a parent during lifetime. Legally, if possession of the item was not physically transferred to the recipient of the gift when made, then the gift is not valid. The statement that "I want you to have this when I am gone" or words to that effect, without the transfer of possession, do not constitute a valid gift. It would perhaps avoid hard feelings (and attorneys fees) in the future if you would all come to agreement about any such gifts or claimed gifts.

5. Autos. Driving an auto owned by another person raises potential liability issues. Again, you, as agent, are potentially on the hook if you permit use of an auto and that use ends up creating a liability for the estate (i.e., in a case such as Bob's accident). It would be best for the ownership to be transferred to the person most often using it. The financial arrangements can be worked out amongst you. If you agree that your mother intended for one of you to have a vehicle (Don thinks your mother intended for you to have the truck) then it would be best to transfer it now in order to avoid the liability potentiality. If you decide not to do this, then at the very least I would have a written statement from the insurance company setting forth the covered drivers. This is a matter of some urgency and I would suggest that you be very cautious in permitting use of the vehicles in the interim.

Please contact me if you have any questions.

Very truly yours,

RYAN & COPPOLA, LLP


John Ryan

JOSEPH J. BECKETT

Subj: Veazey - E. Alberta Veazey/Joseph J. Beckett Guardian - My letter dated June 27, 2011 - Reply status inquiry
Date: 7/13/2011 5:15:30 P.M. Eastern Daylight Time
From: rthomas@ycst.com
To: jervan@erols.com
CC: BckttJ@aol.com

Mr. Ryan,

We are trying to finalize the Inventory required by the Court in the context of the Alberta Veazey guardianship proceedings; and, toward that end, I await the documentation/information requested of your client, Donald Veazey, in connection with his capacities as, respectively, manager of E. Alberta Veazey Family LLC and trustee of the E. Alberta Veazey Family Gifting Trust. PDFs of my June 27, 2011 letter requesting that documentation/information and the Order appointing Jack Beckett as guardian for Mrs. Veazey are attached for your reference.

Please advise as to the status of a response to my letter request of the 27th.

I look forward to hearing from you; and I thank you for your assistance in this matter.

Bob Thomas

Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP

Sussex County Office
110 W. Pine Street
P.O. Box 594
Georgetown, DE 19947
Phone: 302-856-3571 or (800) 255-2234 (DE Only)
Facsimile: 302-576-3340 or 302-856-9338
E-mail: rthomas@ycst.com<mailto:rthomas@ycst.com>

Wilmington Office
The Brandywine Building
1000 West Street, 17th Floor
P.O. Box 391
Wilmington, DE 19899-0391
Phone: 302-571-6602 or (800) 253-2234 (DE Only)
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E-mail: rthomas@ycst.com<mailto:rthomas@ycst.com>

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Thursday, July 14, 2011 AOL: bckttj

Subj: **Veazey - E. Alberta Veazey/Joseph J. Beckett Guardian - My letter dated June 27, 2011 - Reply status inquiry**
Date: 7/14/2011 11:56:09 A.M. Eastern Daylight Time
From: rthomas@ycst.com
To: jeryan@ryancoppola.com
CC: BckttJ@aol.com

Mr. Ryan,

We are trying to finalize the inventory required by the Court in the context of the Alberta Veazey guardianship proceedings; and, toward that end, I await the documentation/information requested of your client, Donald Veazey, in connection with his capacities as, respectively, manager of E. Alberta Veazey Family LLC and trustee of the E. Alberta Veazey Family Gifting Trust. PDFs of my June 27, 2011 letter requesting that documentation/information and the Order appointing Jack Beckett as guardian for Mrs. Veazey are attached for your reference. As an aside, my June 27th letter was sent both by email and by first class mail. We have not received a return of our posted mailing of that letter; so, presumably, the letter reached your office. As for our email transmission of the letter, while we do not show that email transmission as having been rejected, I today was advised by your assistant, when I called your office, that your current email address is jeryan@ryancoppola.com. For that reason, I am directing this transmission to that email address.

Our next Court date is next Wednesday, July 22nd. Therefore, I would appreciate a response to my letter of the 27th before the 22nd, if at all possible.

I look forward to hearing from you; and I thank you for your assistance in this matter.

Bob Thomas

Robert L. Thomas, Esquire
Firm: Conaway Stargatt & Taylor, LLP

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110 W. Pine Street
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Thursday, July 14, 2011 AOL: bckttj

Subj: Veazey - E. Alberta Veazey/Joseph J. Beckett Guardian - Status inquiry response
Date: 7/22/2011 10:41:54 A.M. Eastern Daylight Time
From: rthomas@ycst.com
To: jeryan@ryancoppola.com

John,

Thanks for the update. When you are speaking with Don Veazey, please ask him about the following:

1. Were gift tax returns filed on behalf of Mrs. Veazey incident to the retitling of her home and, it appears, at least the bulk of her investments into the name of E. Alberta Veazey Family LLC? She does have any interest in the LLC; but, it seems, she was the source of those retitled assets.

2. The only documentation we have on the Nationwide Annuity (Contract #01-6049490) does not identify the owner of the annuity but does identify Don as the annuitant. Is this correct; and, if so, was a gift tax return filed in connection with the acquisition of the annuity (value approximates \$189,000)?

These are initial questions. As I have more, I will let you know.

I look forward to hearing from you after you connect with Don.

Bob Thomas

Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP

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110 W. Pine Street
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Phone: 302-856-3571
Facsimile: 302-576-3340 or 302-856-9338
E-mail: rthomas@ycst.com

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From: John Ryan [mailto:jeryan@ryancoppola.com]

Friday, July 22, 2011 AOL: bckttj

Sent: Friday, July 22, 2011 10:29 AM

To: Thomas, Robert

Subject: Re: Veazey - E. Alberta Veazey/Joseph J. Beckett Guardian - Status update inquiry

Bob:

Don was out of town on an extended trip and just returned my calls/emails yesterday. I have a telephone conference with him today and will report to you ASAP after the call. I assume he has not completed the accounting but i will know more in a few hours...

John Ryan

On Thu, Jul 21, 2011 at 5:02 PM, Thomas, Robert <rthomas@ycst.com> wrote:

John,

Any update to report. Our Inventory in connection with Mrs. Veazey's guardianship is due tomorrow; so, any additional information which you might obtain from Donald Veazey would be good to include since, I feel sure, the Court will be interested in knowing more about the LLC and Trust.

Bob Thomas

Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP

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From: Thomas, Robert

Sent: Thursday, July 14, 2011 5:31 PM

To: 'John Ryan'

Friday, July 22, 2011 AOL: bckttj

Subject: RE: Veazey - E. Alberta Veazey/Joseph J. Beckett Guardian - My letter dated June 27, 2011 - Reply status inquiry

ohn,

Thanks for your reply (and I did receive from your assistant a pdf of the signed LLC agreement). As soon as the LLC and trust accountings become available from Don Veazey, I look forward to receiving those copies.

Bob Thomas

Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP

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E-mail: rthomas@ycst.com

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From: John Ryan [mailto:jeryan@ryancoppola.com]

Sent: Thursday, July 14, 2011 3:20 PM

To: Thomas, Robert

Subject: Re: Veazey - E. Alberta Veazey/Joseph J. Beckett Guardian - My letter dated June 27, 2011 - Reply status inquiry

Bob:

Sent the LLC Operating Agreement to you today.

Don Veazey is working on the accountings. I'll try to get a status to you in the next 24 hours. My understanding is that he was keeping a running accounting throughout the period of his management - so hopefully the deadline of the 22nd will not be a problem.

John Ryan

Friday, July 22, 2011 AOL: bckttj

On Thu, Jul 14, 2011 at 11:45 AM, Thomas, Robert <rthomas@ycst.com> wrote:

Mr. Ryan,

We are trying to finalize the Inventory required by the Court in the context of the Alberta Veazey guardianship proceedings; and, toward that end, I await the documentation/information requested of your client, Donald Veazey, in connection with his capacities as, respectively, manager of E. Alberta Veazey Family LLC and trustee of the E. Alberta Veazey Family Gifting Trust. PDFs of my June 27, 2011 letter requesting that documentation/information and the Order appointing Jack Beckett as guardian for Mrs. Veazey are attached for your reference. As an aside, my June 27th letter was sent both by email and by first class mail. We have not received a return of our posted mailing of that letter; so, presumably, the letter reached your office. As for our email transmission of the letter, while we do not show that email transmission as having been rejected, I today was advised by your assistant, when I called your office, that your current email address is jeryan@ryancoppola.com. For that reason, I am directing this transmission to that email address.

Our next Court date is next Wednesday, July 22nd. Therefore, I would appreciate a response to my letter of the 27th before the 22nd, if at all possible.

I look forward to hearing from you; and I thank you for your assistance in this matter.

Bob Thomas

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Friday, July 22, 2011 AOL: bckttj

Subj: Veazey - E. Alberta Veazey/Joseph J. Beckett Guardian - Status update inquiry
Date: 7/22/2011 2:29:41 P.M. Eastern Daylight Time
From: rthomas@ycst.com
To: jeryan@ryancoppola.com

John,

Thanks for your reply. Needless to say, the information which you provided is a ton more than I had prior to receipt of your email. On the strength of your email, we will file the Inventory on the basis that neither the LLC nor Trust are part of Mrs. Veazey's guardianship estate.

One comment on my part, however: While your email reports that a remainder interest in Mrs. Veazey's residence was conveyed to the trust, the deed copy which we pulled states that she is reserving only the right to reside in the house. Since that reserved right is not equivalent to a life estate, the distinction may have a bearing on the gift tax returns which were filed.

I look forward to receiving a copy of those returns when the copies become available; and, as well, I look forward to receiving Don's trustee resignation document next week and, when you have a chance, your take on the LLC manager issue.

Have a good week-end (and, since you are on the East Coast, I hope that your plans allow you to stay cool).

Bob Thomas

Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP

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From: John Ryan [mailto:jeryan@ryancoppola.com]
Sent: Friday, July 22, 2011 2:17 PM

Saturday, July 23, 2011 AOL: bckttj

On Fri, Jul 22, 2011 at 4:38 PM, Thomas, Robert <rthomas@ycst.com> wrote:
nn,

Agreed; but, the problem is practical one. The LPL Investment folks and Nationwide folks have everything set up with Donald as the player. For Jack Beckett, acting on his signature alone, to document the transition from Don to Jack will not be readily received by LPL or Nationwide, in my experience. Again, I ask for formal resignation documentation signed by Donald. Since the objective is to have LPL and Nationwide rely on the documentation, I further request that the resignations be dated, witnessed and notarized. Once we receive that documentation, we will take matters from that point forward (and I will be glad to copy you to keep Donald in the loop). I do intend to copy James Veazey on the transition.

Thanks.

Bob Thomas

Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP

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From: John Ryan [mailto:jeryan@ryancoppola.com]
Sent: Friday, July 22, 2011 4:32 PM
To: Thomas, Robert
Subject: Veazey Trust and LLC

rb:

Don will execute the resignation documents early next week.

Saturday, July 23, 2011 AOL: bckttj

assets to recognize Jack's succession of Don.

2. Whatever instrument, signed by Don, is appropriate under VA law formally to document his resignation as Manager of Alberta Veazey Family LLC, and the appointment of Jack Beckett as successor Manager. Again, Don indicated in the same correspondence referenced above that Don was going to resign as Manager; but, more formal documentation (i.e., free of the exchanges contained in that correspondence) is appropriate for Jack's use in demonstrating to third parties Jack's succession to Don's Manager capacity. A reading of the LLC operating agreement (of which I do not have a signed copy) would suggest that Jack's appointment as a successor Manager to Don is accomplished by the Member amending the operating agreement; but, if you have a different take, I would appreciate your thoughts.

Thanks.

Bob Thomas

Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP

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Saturday, July 23, 2011 AOL: bckttj

Subj: **Veazey Trust and Veazey Family LLC**
Date: 7/22/2011 5:02:59 P.M. Eastern Daylight Time
From: rthomas@ycst.com
To: jeryan@ryan Coppola.com

John,

The terms of the trust state specifically that, if Donald resigns, Jack Beckett is successor trustee; so, no need for Donald's trustee resignation to reference Jack. The terms of the LLC are totally silent on both the potential for the resignation/death/removal of the manager or the mechanism for establishing a successor manager. Therefore, I likewise do not see the need or benefit of Donald, in his manager resignation, referencing Jack Beckett as successor manager. In each instance, a formal resignation would seem to suffice.

Bob Thomas

Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP

Sussex County Office
110 W. Pine Street
P.O. Box 594
Georgetown, DE 19947
Phone: 302-856-3571
Facsimile: 302-576-3340 or 302-856-9338
E-mail: rthomas@ycst.com

Wilmington Office
The Brandywine Building
100 West Street, 17th Floor
P.O. Box 391
Wilmington, DE 19899-0391
Phone: 302-571-6602
Facsimile: 302-576-3340
E-mail: rthomas@ycst.com

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From: John Ryan [mailto:jeryan@ryan Coppola.com]
Sent: Friday, July 22, 2011 4:57 PM
To: Thomas, Robert
Subject: Re: Veazey Trust and Veazey Family LLC

It isn't clear. I agree and will be sending you "official" resignation documents. Do you want me to include language appointing/designating Jack as the new Trustee and Manager?

Saturday, July 23, 2011 AOL: bckttj

To: Thomas, Robert

Subject: Re: Veazey - E. Alberta Veazey/Joseph J. Beckett Guardian - Status update inquiry

E .

Spoke to Don.

By way of background, the sole member of the LLC is a trust which Don was the trustee of and which named the three brothers as beneficiaries. Mrs. Veazey gifted certain assets into the LLC in late 2009 or early 2010. She had no interest in the LLC or trust. A gift tax return was filed by the CPA - we will have this to you as soon as possible but the accountant (Mike Jones 703 642-0750) is on vacation until the week after next. Don will look for a copy of the return and we will have it to you immediately if and when located.

The gifted assets were: ^{WACHOVIA SECURITIES CASHED ??} \$285,000 in cash, an annuity worth \$190,000 and a remainder interest in Mrs. Veazey's home.

*Roughly \$100,000 in cash was left in Mrs. Veazey's ownership.

Given this, the LLC assets post transfer should not require an accounting for guardianship purposes as they no longer belonged to Mrs. Veazey.

Don is aware that Jack, as beneficiary of the trust, is entitled to an accounting of the LLC and trust and Don will provide an accounting if Jack would like one prepared.

*Don is working on collecting the account statements from the period of transfer. I will have those to you as soon as I have them.

In light of this information, please let me know if you agree that an LLC accounting is not needed for guardianship purposes. If you disagree, let's discuss the issue.

If you do agree, but still seek the accounting on Jack's behalf, then please let me know if the various account statements covering the period will suffice or if you would like a more official format showing an itemization of beginning assets, income, expenses, etc.

Lastly, I'll have the trustee resignation document to you early next week and will get back to you on the LLC manager issue.

John Ryan

His position is this:

On Fri, Jul 22, 2011 at 1:31 PM, Thomas, Robert <rthomas@ycst.com> wrote:
Jack,

When you are communicating with Don Veazey in connection with Alberta Veazey's situation, I ask that you obtain from him (in whatever "formal" format VA law finds acceptable), the following:

1. A signed resignation by Don as trustee of The Veazey Family Trust (the terms provide that Jack Beckett becomes successor trustee of the trust automatically upon Don's resignation). While I recognize that Don indicated in correspondence to Jack Beckett earlier this year that Don was going to resign as trustee, and your subsequent letter to Jack confirmed that resignation, we lack a formal resignation document, executed by Don, which Jack can use to cause the trust titled accounts and

Saturday, July 23, 2011 AOL: bckttj

The Trust is the sole member of the LLC and as such the Trustee - Jack Beckett - possesses the authority to name a replacement manager. It is not required that the LLC have a manager in order to carry out its business, so it seems that he could choose to act on its behalf under his authority as member, or appoint himself (or anyone else) as manager.

John Ryan

Saturday, July 23, 2011 AOL: bckttj

Subj: **Veazey - Albert E. Veazey - Irrevocable Trust and Veazey Family LLC - Status of Donald Veazey Resignations**
Date: 8/12/2011 5:11:59 P.M. Eastern Daylight Time
From: rthomas@ycst.com
To: jeryan@ryancoppola.com
CC: bckttj@aol.com

John,

This email follows up on the message which, when I could not speak with you, I left this week with your staff asking that you to advise me when we should expect to receive Donald Veazey's resignations as (a) trustee of the irrevocable trust which Alberta Veazey signed and (b) manager of The Veazey Family, LLC. As time continues to pass, we remain unable to facilitate the transition of the trust/LLC financial account management despite Donald's resignation. I do need to hear from you.

While it is yet to be determined how, if at all, the trust and LLC ultimately fits into Mrs. Veazey's guardianship proceedings, the Court has made known its interest in knowing more about these entities. The questions prompted by the guardian ad litem's report concern the background prompting the establishment of the trust and LLC, Mrs. Veazey's funding of the same, and the preparation and filing of gift tax returns incident to that funding. On a more practical front, we also have the issue, particularly in the current state of the financial markets, of the ongoing management of the trust investment accounts. While Donald, both directly by way of his letter to Jack Beckett and indirectly, by way of your follow-up letter to Jack, conveyed Donald's interest in knowing that those financial investments were appropriately managed by Jack Beckett, it is not possible for Jack to undertake that management without Donald's resignations being documented in a manner which allows the transition to Jack of management authority over those accounts.

I am sure that you can appreciate the desire to respond to the Court's interest in knowing more about the trust and the LLC and, as part of that process, getting the oversight of each entity properly vested in Jack Beckett.

Please make a point of connecting with me on Monday. I can be reached, by phone, in our Sussex office; but, I would prefer a and supporting documentation to present to the Court and to the trust investment firm.

Thanks, in advance, for your cooperation. I look forward to hearing from you on Monday.

Bob Thomas

Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP

Sussex County Office
110 W. Pine Street
P.O. Box 594
Georgetown, DE 19947
Phone: 302-856-3571
Facsimile: 302-576-3340 or 302-856-9338
E-mail: rthomas@ycst.com

Wilmington Office
The Brandywine Building
1000 West Street, 17th Floor
P.O. Box 391
Wilmington, DE 19899-0391
Phone: 302-571-6602
Facsimile: 302-576-3340
E-mail: rthomas@ycst.com

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Sunday, August 14, 2011 AOL: bckttj

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From: Thomas, Robert
Sent: Friday, July 22, 2011 4:38 PM
To: 'John Ryan'
Subject: Veazey Trust and Veazey Family LLC

John,

Agreed; but, the problem is practical one. The LPL Investment folks and Nationwide folks have everything set up with Donald as the player. For Jack Beckett, acting on his signature alone, to document the transition from Don to Jack will not be readily received by LPL or Nationwide, in my experience. Again, I ask for formal resignation documentation signed by Donald. Since the objective is to have LPL and Nationwide rely on the documentation, I further request that the resignations be dated, witnessed and notarized. Once we receive that documentation, we will take matters from that point forward (and I will be glad to copy you to keep Donald in the loop). I do intend to copy James Veazey on the transition.

Thanks.

Bob Thomas

Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP

Sussex County Office
 110 W. Pine Street
 P.O. Box 594
 Georgetown, DE 19947
 Phone: 302-856-3571
 Facsimile: 302-576-3340 or 302-856-9338
 E-mail: rthomas@ycst.com

Wilmington Office
 The Brandywine Building
 1000 West Street, 17th Floor
 P.O. Box 391
 Wilmington, DE 19899-0391
 Phone: 302-571-6602
 Facsimile: 302-576-3340
 E-mail: rthomas@ycst.com

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Sunday, August 14, 2011 AOL: bckttj

your cooperation.

From: John Ryan [mailto:jeryan@ryancoppola.com]

Sent: Friday, July 22, 2011 4:32 PM

To: Thomas, Robert

Subject: Veazey Trust and LLC

Bob:

Don will execute the resignation documents early next week.

The Trust is the sole member of the LLC and as such the Trustee - Jack Beckett - possesses the authority to name a replacement manager. It is not required that the LLC have a manager in order to carry out its business, so it seems that he could choose to act on its behalf under his authority as member, or appoint himself (or anyone else) as manager.

John Ryan

Sunday, August 14, 2011 AOL: bckttj

September 28, 2011

To Whom It May Concern:

I, Jack Beckett, as guardian for E. Alberta Veazey, successor manager of The E. Alberta Veazey Family LLC and successor trustee of The E. Alberta Veazey Family Trust give you my permission to speak freely with Robert L. Thomas and Craig A. Karsnitz both of Young Conaway Stargatt & Taylor, LLP. Thank you in advance for your cooperation.

Sincerely,

A handwritten signature in black ink that reads "Jack Beckett". The signature is written in a cursive style with a large, looped initial "J".

Jack Beckett

Subj: Veazey - E. Alberta Veazey - 10/17/11 Request for Trust EIN
Date: 11/21/2011 10:51:27 A.M. Eastern Standard Time
From: rthomas@ycst.com
To: jeryan@ryancoppola.com
CC: bckttj@aol.com, ckarsnitz@ycst.com, cleanandsendaspdf@ycstworkshare.com

John,

As a follow-up to my email inquiry of this past Thursday, the 17th, attached fyi is a copy of a November 15, 2011 notice from the IRS, prompted by the filing of the 2010 return for the The Veazey Family Gifting Trust, assigning to the Trust EIN 30-6303009. The Notice instructions also establish a protocol in the event that the trust already has an EIN; so, once you determine whether that is or is not the case, I renew our request that you advise me accordingly. Thanks.

Bob Thomas

>Robert L. Thomas, Esquire
 >Young Conaway Stargatt & Taylor, LLP
 >
 >Sussex County Office
 >110 W. Pine Street
 >P.O. Box 594
 >Georgetown, DE 19947
 >Phone: 302-856-3571 or (800) 255-2234 (DE Only)
 >Facsimile: 302-576-3340 or 302-856-9338
 >E-mail: rthomas@ycst.com

>
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 >The Brandywine Building
 >1000 West Street, 17th Floor
 >P.O. Box 391
 >Wilmington, DE 19899-0391
 >Phone: 302-571-6602 or (800) 253-2234 (DE Only)
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>

-----Original Message-----
 From: Thomas, Robert
 Sent: Thursday, November 17, 2011 10:41 AM
 To: 'John Ryan'
 Cc: 'Bckttj@aol.com'; Karsnitz, Craig
 Subject: Veazey - E. Alberta Veazey - 10/17/11 Request for Trust EIN

John,

Any hope of obtaining from your client the EIN for Mrs. Veazey's trust?

\ Thomas

Monday, November 21, 2011 AOL: bckttj

>Robert L. Thomas, Esquire
>Young Conaway Stargatt & Taylor, LLP

>
>Sussex County Office
>110 W. Pine Street
>P.O. Box 594
>Georgetown, DE 19947
>Phone: 302-856-3571 or (800) 255-2234 (DE Only)
>Facsimile: 302-576-3340 or 302-856-9338
>E-mail: rthomas@ycst.com

>
>Wilmington Office
>The Brandywine Building
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>P.O. Box 391
>Wilmington, DE 19899-0391
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-----Original Message-----

From: Thomas, Robert
Sent: Monday, October 17, 2011 12:21 PM
To: 'John Ryan'
Subject: Veazey - E. Alberta Veazey - Don prepared LLC & Trust Accounting 6/30/09 through 3/31/11

John,

We ^{WEREN'T} able to locate the in for the LLC among Mrs. Veazey's papers. Can you provide, from your files or Donald Veazey's records, the EIN for the Trust?

Bob Thomas

Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP

Sussex County Office
110 W. Pine Street
P.O. Box 594
Georgetown, DE 19947
Phone: 302-856-3571
Facsimile: 302-576-3340 or 302-856-9338
E-mail: rthomas@ycst.com <mailto:rthomas@ycst.com>

Wilmington Office
The Brandywine Building
1000 West Street, 17th Floor
P.O. Box 391

Monday, November 21, 2011 AOL: bckttj

Wilmington, DE 19899-0391
Phone: 302-571-6602
Facsimile: 302-576-3340
E-mail: rthomas@ycst.com <mailto:rthomas@ycst.com>

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From: Thomas, Robert
Sent: Friday, October 14, 2011 1:48 PM
To: 'John Ryan'
Cc: 'Jamie Sharp'; Karsnitz, Craig
Subject: RE: Veazey - E. Alberta Veazey - Don prepared LLC & Trust Accounting 6/30/09 through 3/31/11

John,

At this point in time, Jack feels that his obligation to the Court in connection with Mrs. Veazey's affairs is such that he wants to have exclusive management/trustee authority. Once the situation with Mrs. Veazey's affairs stabilizes, I have no indication that Jack would not be open to any arrangement which keeps all three brothers in the loop.

Bob Thomas

Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP

Sussex County Office
110 W. Pine Street
P.O. Box 594
Georgetown, DE 19947
Phone: 302-856-3571
Facsimile: 302-576-3340 or 302-856-9338
E-mail: rthomas@ycst.com <mailto:rthomas@ycst.com>

Wilmington Office
The Brandywine Building
1000 West Street, 17th Floor
P.O. Box 391
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Monday, November 21, 2011 AOL: bckttj

herein.

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From: John Ryan [mailto:jeryan@ryancoppola.com]
Sent: Friday, October 14, 2011 1:43 PM
To: Thomas, Robert
Subject: Re: Veazey - E. Alberta Veazey - LLC & Trust Accounting

Bob,

I forgot to remind Don about the formal resignation. I'll contact him about it and provide him a statement to sign and will try to get it you in the next week or ten days.

I mentioned to you a while back that Don would like to resume participating in the management of the entities, if Jack is agreeable. I think you inquired and responded to me on this but I don't recall the answer. I raise it again because Don might inquire on this point in connection with the request for the formal resignation...

On Fri, Oct 14, 2011 at 1:27 PM, Thomas, Robert <rthomas@ycst.com> wrote:

John,

Thank you for your email and its accompanying accounting prepared by Donald. Once we have had the opportunity to review the accounting (which clearly appears, based even on my cursory reading, to provide much more in the way of details than otherwise has been available to us or to Mrs. Veazey's guardian ad litem), we will follow up with Don/you as necessary.

Any word from Don on a signed resignation by him in his capacities as trustee of the trust and manager of the LLC? To date we have only your letter stating that he resigned both capacities; and, necessarily, I would prefer, as circumstances require, to have a direct resignation to disclose (rather than a copy of your letter).

Bob Thomas

Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP

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110 W. Pine Street
P.O. Box 594
Georgetown, DE 19947
Phone: 302-856-3571
Facsimile: 302-576-3340 or 302-856-9338
E-mail: rthomas@ycst.com <mailto:rthomas@ycst.com>

Wilmington Office
The Brandywine Building
800 West Street, 17th Floor
P.O. Box 391

Monday, November 21, 2011 AOL: bckttj

Wilmington, DE 19899-0391
Phone: 302-571-6602
Facsimile: 302-576-3340
mail: rthomas@ycst.com <mailto:rthomas@ycst.com>

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From: John Ryan [mailto:jeryan@ryancoppola.com]
Sent: Friday, October 14, 2011 1:12 PM
To: Thomas, Robert
Subject: Veazey LLC

Bob:

I have attached the accounting prepared by Don Veazey. He did not have access to all of the records and therefore the document lacks the level of detail ordinarily provided. Don has acknowledged this. If after reviewing the enclosed Jack would like more detail Don will arrange to have the accounting professionally prepared.

John Ryan

Monday, November 21, 2011 AOL: bckttj

Subj: **RE: Veazey - E Alberta Veazey - Question from Tom Dubreuil re POA titled assets**
Date: 11/30/2011 7:35:50 P.M. Eastern Standard Time
From: tdubreuil@financialguide.com
To: rthomas@ycst.com
CC: bckttj@aol.com, ckarsnitz@ycst.com

Bob,

That is what I thought. I will send you what documentation that I have about the accounts before I have the financial planning software populated with all of the data. I will call Jack to see if he has a copy of the POA for you to research.

Sincerely yours,
Thomas DuBreuil, MBA

Swarthmore Financial Services
Two Penn's Way, Suite 412
New Castle, DE 19720
302 325 0700 Ext 137
302 242 7338 cell
302 325 3659 Fax
866 300 5994 Toll Free
www.swarthmorefinancial.com
Website-www.financialguide.com/Thomas-DuBreuil
My email address has changed to tdubreuil@financialguide.com
Please note the change in your contact list.

From: Thomas, Robert [mailto:rthomas@ycst.com]
Sent: Wednesday, November 30, 2011 5:09 PM
To: Dubreuil, Thomas
Cc: E. Albert Veazey (bckttj@aol.com); Karsnitz, Craig
Subject: Veazey - E Alberta Veazey - Question from Tom Dubreuil re POA titled assets

Tom,

My sense, without research, is that Jack's guardianship appointment trumps Don's power of attorney and that Jack now is positioned to revoke any power of attorney granted by his mother. Once we have a good understanding of the accounts/policies/etc. of Mrs. Veazey still in play but currently not titled in the name of the guardianship, we can pursue getting those assets retitled into the name of the guardianship.

Bob Thomas
Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP
Sussex County Office
110 W. Pine Street
P.O. Box 594
Georgetown, DE 19947
Phone: 302-856-3571 or (800) 255-2234 (DE Only)
Facsimile: 302-576-3340 or 302-856-9338
E-mail: rthomas@ycst.com
Wilmington Office

Wednesday, November 30, 2011 AOL: bckttj

The Brandywine Building
1000 West Street, 17th Floor
Box 391
Wilmington, DE 19899-0391
Phone: 302-571-6602 or (800) 253-2234 (DE Only)
Facsimile: 302-576-3340
E-mail: rthomas@ycst.com

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From: Dubreuil, Thomas [mailto:tdubreuil@financialguide.com]
Sent: Wednesday, November 30, 2011 4:25 PM
To: Thomas, Robert
Subject: E Alberta Veazey

Bob,

I have a legal question related to the Alberta Veazey. Several financial statements of Alberta's I have come across where the associated assets outside are of the gifting trust and Family LLC show Don Veazey as Power of Attorney. Specifically a non-qualified securities account, and an annuity. Now that Jack Beckett is Mrs. Veazey's legal guardian, and is required to provide for her financially, does Jack's guardianship role supersede Don's role as POA. In other words could Jack have the legal right to manage these accounts as he saw fit to provide for his mother's care without having to go through Don?

As I remember Alberta gave Don ^{Jack} POA over her assets sometime in 2008. I have to think that Jack and Bob were made aware of this, and may possibly have a copy of that POA. Please give it some thought and either call my cell phone (302) 242-7338 or respond to this e-mail. Thank you.

Sincerely yours,
Thomas DuBreuil, MBA

Swarthmore Financial Services
Two Penn's Way, Suite 412
New Castle, DE 19720
302 325 0700 Ext 137
302 242 7338 cell
302 325 3659 Fax
866 300 5994 Toll Free

ycst@swarthmorefinancial.com

Website-www.financialguide.com/Thomas-DuBreuil

My email address has changed to tdubreuil@financialguide.com

Wednesday, November 30, 2011 AOL: bckttj

Subj: **Mesothelioma Settlement**
Date: 12/1/2011 12:11:00 P.M. Eastern Standard Time
From: tdubreuil@financialguide.com
To: bckttj@aol.com

Jack & Kristin,

Do either of you remember or have a record of what the total settlement from Sam Veazey's wrongful death law suit was. I have come up with a figure, and I want to see if it matches what I have. All of the money was deposited in Wachovia Bank between 7/30/09 and 9/25/09.

Sincerely yours,
Thomas DuBreuil, MBA

Swarthmore Financial Services
Two Penn's Way, Suite 412
New Castle, DE 19720
302 325 0700 Ext 137
302 242 7338 cell
302 325 3659 Fax
866 300 5994 Toll Free
www.swarthmorefinancial.com
Website-www.financialguide.com/Thomas-DuBreuil
My email address has changed to tdubreuil@financialguide.com
Please note the change in your contact list.

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Thursday, December 01, 2011 AOL: bckttj

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1295 State St.
Springfield, MA 01111-0001
(413) 788-8411

Wednesday, November 30, 2011 AOL: bckttj

To BOB THOMAS:

Subj: LLC
Date: 12/1/2011 10:18:52 A.M. Eastern Standard Time
From: don@elysiumeast.com
To: beckj4sf@comcast.net, bckttj@aol.com

The LLC will need to withdraw \$15,000 from the nationwide annuity and deposit it into the Wells Fargo Money Market before year end for tax and liquidity purposes. The request must be started this week or next.

Somebody got this?

Don

Thursday, December 01, 2011 AOL: bckttj

Subj: **FW: Veazey - E Alberta Veazey - Question from Tom Dubreuil re POA titled assets**
Date: 12/1/2011 4:23:58 P.M. Eastern Standard Time
From: tdubreuil@financialguide.com
To: rthomas@ycst.com
CC: bckttj@aol.com

Bob,

Based on the e-mail below I assume that you have a copy of the Don Veazey PA for Alberta. With that in hand would you be able to determine if Jack's guardianship agreement would be able to supersede Don's POA. Let me know what conclusion your research leads you to. Thanks.

Sincerely yours,
Thomas DuBreuil, MBA

Swarthmore Financial Services
Two Penn's Way, Suite 412
New Castle, DE 19720
302 325 0700 Ext 137
302 242 7338 cell
302 325 3659 Fax
866 300 5994 Toll Free
www.swarthmorefinancial.com
Website-www.financialguide.com/Thomas-DuBreuil
email address has changed to tdubreuil@financialguide.com
Please note the change in your contact list.

From: Bckttj@aol.com [mailto:Bckttj@aol.com]
Sent: Thursday, December 01, 2011 8:16 AM
To: rthomas@ycst.com
Cc: Dubreuil, Thomas; ckarsnitz@ycst.com
Subject: Re: Veazey - E Alberta Veazey - Question from Tom Dubreuil re POA titled assets

Good Morning Bob - In an effort to be proactive I am faxing you a copy of the POA for Alberta. Thanks, Kristen
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Thursday, December 01, 2011 AOL: bckttj

Subj: Veazey - E Alberta Veazey - Question from Tom Dubreuil re POA titled assets
Date: 12/1/2011 4:27:41 P.M. Eastern Standard Time
From: rthomas@ycst.com
To: tdubreuil@financialguide.com
CC: bckttj@aol.com

Tom,

Jack's guardian capacity allows him to revoke the POA; and I intend to have him do that once we have a handle on the accounts which are titled in the name of the POA or which we otherwise learn are tied in some fashion to the POA.

Bob Thomas

Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP
Sussex County Office

110 W. Pine Street
P.O. Box 594
Georgetown, DE 19947
Phone: 302-856-3571 or (800) 255-2234 (DE Only)
Facsimile: 302-576-3340 or 302-856-9338
E-mail: rthomas@ycst.com

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From: Dubreuil, Thomas [mailto:tdubreuil@financialguide.com]
Sent: Thursday, December 01, 2011 4:23 PM
To: Thomas, Robert
Cc: bckttj@aol.com
Subject: FW: Veazey - E Alberta Veazey - Question from Tom Dubreuil re POA titled assets

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Based on the e-mail below I assume that you have a copy of the Don Veazey PA for Alberta. With that in hand would you be able to determine if Jack's guardianship agreement would be able to supersede Don's POA. Let me know what conclusion your research leads

Thursday, December 01, 2011 AOL: bckttj

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Sincerely yours,
Thomas DuBreuil, MBA

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Website-www.financialguide.com/Thomas-DuBreuil
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Please note the change in your contact list.

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Sent: Thursday, December 01, 2011 8:16 AM
To: rthomas@ycst.com
Cc: Dubreuil, Thomas; ckarsnitz@ycst.com
Subject: Re: Veazey - E Alberta Veazey - Question from Tom Dubreuil re POA titled assets

Good Morning Bob - In an effort to be proactive I am faxing you a copy of the POA for Alberta. Thanks, Kristen
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Thursday, December 01, 2011 AOL: bckttj

Subj: **E. Alberta Veazey POA Accounts**
Date: 12/1/2011 4:56:25 P.M. Eastern Standard Time
From: tdubreuil@financialguide.com
To: rthomas@ycst.com
CC: bckttj@aol.com

Bob,

In the above attachment are statements that I found in the paperwork Jack gave me. They are both POA accounts. One is a Nationwide Annuity and the other is a non-qualified brokerage account with Wachovia/Wells Fargo Securities. The annuity statement is fairly new (6/30/2011). I feel comfortable it is still intact. There is one disturbing thing about the annuity I noticed. Don somehow managed to name himself as the annuitant. From what I could determine the initial deposit came from a Transamerica Annuity that was Alberta's. I have those statements as well.

The brokerage account dated 1/31/09 I am not so sure of. The statement is over 2 years old. I can help guide Jack through the maze of changing the title if he needs it.

Sincerely yours,
Thomas DuBreuil, MBA

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866 300 5994 Toll Free

www.swarthmorefinancial.com

Website-www.financialguide.com/Thomas-DuBreuil

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Please note the change in your contact list.

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Thursday, December 01, 2011 AOL: bckttj

Subj: E. Alberta Veazey POA Accounts
Date: 12/1/2011 5:00:22 P.M. Eastern Standard Time
From: rthomas@ycst.com
To: tdubreuil@financialguide.com
CC: bckttj@aol.com

Thanks, Tom. When I get a chance to check out your attachments, I will circle back to Jack and you.

Bob Thomas

Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP
Sussex County Office

110 W. Pine Street

P.O. Box 594

Georgetown, DE 19947

Phone: 302-856-3571 or (800) 255-2234 (DE Only)

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From: Dubreuil, Thomas [mailto:tdubreuil@financialguide.com]

Sent: Thursday, December 01, 2011 4:56 PM

To: Thomas, Robert

Cc: bckttj@aol.com

Subject: E. Alberta Veazey POA Accounts

Bob,

In the above attachment are statements that I found in the paperwork Jack gave me. They are both POA accounts. One is a Nationwide Annuity and the other is a non-qualified brokerage account with Wachovia/Wells Fargo Securities. The annuity statement is fairly new (6/30/2011). I feel comfortable it is still intact. There is one disturbing thing about the annuity I noticed. Don somehow managed to name himself as the annuitant. From what I could determine the initial deposit came from a Transamerica Annuity that was Alberta's. I

Thursday, December 01, 2011 AOL: bckttj

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Thursday, December 01, 2011 AOL: bckttj

Subj: **Veazey - E. Alberta Veazey - Email of 12/1/11 from Don Beckett to Jack Beckett re Need to Withdraw from Nationwide Annuity**
Date: 12/2/2011 6:00:52 P.M. Eastern Standard Time
From: rthomas@ycst.com
To: jeryan@ryancoppola.com
CC: bckttj@aol.com, tdubreuil@financialguide.com, ckarsnitz@ycst.com

John,

Jack Beckett yesterday received an email from his brother, Don, reporting that it was necessary for the family LLC to withdraw \$15,000 from the Nationwide annuity and deposit it into the Wells Fargo Money Market before year end. According to the email, this was necessary for tax and liquidity purposes; and the request had to be initiated this week or next week. We would appreciate some clarification regarding Don Beckett's advice. Please advise whether we should work through you for that clarification or contact Don directly. The proposed exchange would be with me.

Thanks.

Bob Thomas
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Saturday, December 03, 2011 AOL: bckttj

Subj: RE: Veazey - E. Alberta Veazey - Email of 12/1/11 from Don Beckett to Jack Beckett re Need to Withdraw from Nationwide Annuity
Date: 12/5/2011 10:02:31 A.M. Eastern Standard Time
From: rthomas@ycst.com
To: tdubreuil@financialguide.com
CC: bckttj@aol.com, ckarsnitz@ycst.com

Tom,

Thanks for your follow-up to the cc of my email to John Ryan. I figured that we would give him today to reply, and, absent hearing from John Ryan, I propose to call Don, directly, tomorrow.

Bob Thomas

Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP

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From: Dubreuil, Thomas [mailto:tdubreuil@financialguide.com]
Sent: Monday, December 05, 2011 9:46 AM
To: Thomas, Robert
Cc: bckttj@aol.com; Karsnitz, Craig
Subject: RE: Veazey - E. Alberta Veazey - Email of 12/1/11 from Don Beckett to Jack Beckett re Need to Withdraw from Nationwide Annuity

Bob,

Tuesday, December 06, 2011 AOL: bckttj

There are several questions to consider for this transaction:

Why does the Family LLC need to withdraw money from Alberta's personal money for taxes and liquidity when the LLC should have money of its own? Withdrawing money from an annuity could have several monetary consequences. First, money withdrawn from an annuity is done on a LIFO basis (last in first out). This means earnings, first (which are taxable), then principal. The primary purpose of any tax deferred annuity is to ultimately generate an income for the owner/annuitant not act as a source of liquidity. Second, withdrawing money from the annuity may trigger a surrender charge which would be a percentage of the withdrawal amount. This charge is paid to the annuity carrier.

Secondly, what Wells Fargo Money market is he talking about? Who has access to it? I seem to remember that in either June or July of 2009 when the money for Sam Veazey's wrongful death suit was paid I, as a Wachovia banker, opened an account(s) titled under the Veazey Family LLC to accept the money. It is likely this account(s) is still open.

Lastly, the purpose of "taxes and liquidity" sounds vague. Is there a tax bill due? What liquidity issues are there?

Sincerely yours,
Thomas DuBreuil, MBA

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www.swarthmorefinancial.com
Website-www.financialguide.com/Thomas-DuBreuil
My email address has changed to tdubreuil@financialguide.com
Please note the change in your contact list.

From: Thomas, Robert [<mailto:rthomas@ycst.com>]
Sent: Friday, December 02, 2011 6:01 PM
To: 'John Ryan'
Cc: E. Albert Veazey (bckttj@aol.com); Dubreuil, Thomas; Karsnitz, Craig
Subject: Veazey - E. Alberta Veazey - Email of 12/1/11 from Don Beckett to Jack Beckett re Need to Withdraw from Nationwide Annuity

John,

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Tuesday, December 06, 2011 AOL: bckttj

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Bob Thomas

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Tuesday, December 06, 2011 AOL: bckttj

Subj: RE: Veazey - E. Alberta Veazey - Email of 12/1/11 from Don Beckett to Jack Beckett re Need to Withdraw from Nationwide Annuity
Date: 12/5/2011 9:46:55 A.M. Eastern Standard Time
From: tdubreuil@financialguide.com
To: rthomas@ycst.com
CC: bckttj@aol.com, ckarsnitz@ycst.com

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Date: Friday, December 02, 2011 6:01 PM

To: 'John Ryan'

Cc: E. Albert Veazey (bckttj@aol.com); Dubreuil, Thomas; Karsnitz, Craig

Tuesday, December 06, 2011 AOL: bckttj

Subject: Veazey - E. Alberta Veazey - Email of 12/1/11 from Don Beckett to Jack Beckett re Need to Withdraw from Nationwide Annuity

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Date: 12/5/2011 10:51:18 A.M. Eastern Standard Time
From: tdubreuil@financialguide.com
To: bckttj@aol.com
CC: rthomas@ycst.com, ckarsnitz@ycst.com

Jack & Kristin,

Thank you for getting me the copy of Don's settlement spreadsheet.

It occurred to me after I sent this e-mail that you may, (or may not) have Wachovia Bank statements where the title on the account(s) are the "E. Alberta Veazey Family LLC and /or "The Veazey Family Gifting Trust". The address may be Don's address in Virginia. Please send via fax or e-mail attachment any and all statements you could find. These statements will show original money coming in from the settlement. The dates could be between June and Sept. of 2009.

Also, I came across 2 Wachovia money market statements that were opened for Alberta on 7/30/09 (see attachments). They are the first statements issued for these accounts. Note two identical deposits for \$213,916.66 made in each account, and the account titling E. Alberta Veazey POD Bob Beckett and Jack Beckett. The accounts may represent Alberta's share of Sam's wrongful death settlement. Can you find and send me any and all statements you have for these specific accounts?

As a matter of fact any bank statements of Alberta's, Wachovia or otherwise, that you can come up with and get to me from June 2009 to the present would be helpful. This may be the best way to track the money trail. If there is too much to fax or e-mail call me and I will arrange to meet you.

Sincerely yours,
Thomas DuBreuil, MBA

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302 242 7338 cell

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Website-www.financialguide.com/Thomas-DuBreuil

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Please note the change in your contact list.

.n: Dubreuil, Thomas

Sent: Monday, December 05, 2011 9:46 AM

To: 'Thomas, Robert'

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Cc: 'E. Albert Veazey (bckttj@aol.com)'; Karsnitz, Craig

Subject: RE: Veazey - E. Alberta Veazey - Email of 12/1/11 from Don Beckett to Jack Beckett re Need to Withdraw from Nationwide Annuity

Bob,

There are several questions to consider for this transaction:

Why does the Family LLC need to withdraw money from Alberta's personal money for taxes and liquidity when the LLC should have money of its own? Withdrawing money from an annuity could have several monetary consequences. First, money withdrawn from an annuity is done on a LIFO basis (last in first out). This means earnings, first (which are taxable), then principal. The primary purpose of any tax deferred annuity is to ultimately generate an income for the owner/annuitant not act as a source of liquidity. Second, withdrawing money from the annuity may trigger a surrender charge which would be a percentage of the withdrawal amount. This charge is paid to the annuity carrier.

Secondly, what Wells Fargo Money market is he talking about? Who has access to it? I seem to remember that in either June or July of 2009 when the money for Sam Veazey's wrongful death suit was paid I, as a Wachovia banker, opened an account(s) titled under the Veazey Family LLC to accept the money. It is likely this account(s) is still open.

Lastly, the purpose of "taxes and liquidity" sounds vague. Is there a tax bill due? What liquidity issues are there?

Sincerely yours,
Thomas DuBreuil, MBA

Swarthmore Financial Services

Two Penn's Way, Suite 412

New Castle, DE 19720

302 325 0700 Ext 137

302 242 7338 cell

302 325 3659 Fax

866 300 5994 Toll Free

www.swarthmorefinancial.com

Website-www.financialguide.com/Thomas-DuBreuil

My email address has changed to tdubreuil@financialguide.com

Please note the change in your contact list.

From: Thomas, Robert [<mailto:rthomas@ycst.com>]

Sent: Friday, December 02, 2011 6:01 PM

To: 'John Ryan'

Cc: E. Albert Veazey (bckttj@aol.com); Dubreuil, Thomas; Karsnitz, Craig

Subject: Veazey - E. Alberta Veazey - Email of 12/1/11 from Don Beckett to Jack Beckett re Need to Withdraw from Nationwide Annuity

Tuesday, December 06, 2011 AOL: bckttj

John,

Jack Beckett yesterday received an email from his brother, Don, reporting that it was necessary for the family LLC to withdraw \$15,000 from the Nationwide annuity and deposit it into the Wells Fargo Money Market before year end. According to the email, this was necessary for tax and liquidity purposes; and the request had to be initiated this week or next week. We would appreciate some clarification regarding Don Beckett's advice. Please advise whether we should work through you for that clarification or contact Don directly. The proposed exchange would be with me.

Thanks.

Bob Thomas

Robert L. Thomas, Esquire

Young Conaway Stargatt & Taylor, LLP

Sussex County Office

110 W. Pine Street

P.O. Box 594

Georgetown, DE 19947

Phone: 302-856-3571 or (800) 255-2234 (DE Only)

Facsimile: 302-576-3340 or 302-856-9338

E-mail: rthomas@ycst.com

Wilmington Office

The Brandywine Building

1000 West Street, 17th Floor

P.O. Box 391

Wilmington, DE 19899-0391

Phone: 302-571-6602 or (800) 253-2234 (DE Only)

Facsimile: 302-576-3340

E-mail: rthomas@ycst.com

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1295 State St.

Springfield, MA 01111-0001

(413) 788-8411

Tuesday, December 06, 2011 AOL: bckttj

Subj: Veazey - E. Alberta Veazey - Email of 12/1/11 from Don Beckett to Jack Beckett re Need to Withdraw from Nationwide Annuity
ate: 12/5/2011 1:47:02 P.M. Eastern Standard Time
From: rthomas@ycst.com
To: jeryan@ryan Coppola.com
CC: bckttj@aol.com, tdubreuil@financialguide.com, ckarsnitz@ycst.com

John,

Please reply to let me know that you at least received my email of this past Friday. I would like to move forward in replying, either through you or to Don Veazey directly, to Don's email of last Thursday to Jack Beckett. Thank you.

Bob Thomas

Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP

Sussex County Office
110 W. Pine Street
P.O. Box 594
Georgetown, DE 19947
Phone: 302-856-3571
Facsimile: 302-576-3340 or 302-856-9338
E-mail: rthomas@ycst.com

Wilmington Office
The Brandywine Building
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Wilmington, DE 19899-0391
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From: Thomas, Robert
Sent: Friday, December 02, 2011 6:01 PM
To: 'John Ryan'
Cc: E. Albert Veazey (bckttj@aol.com); tdubreuil@financialguide.com; Karsnitz, Craig
Subject: Veazey - E. Alberta Veazey - Email of 12/1/11 from Don Beckett to Jack Beckett re Need to Withdraw from Nationwide Annuity

John,

Tuesday, December 06, 2011 AOL: bckttj

Jack Beckett yesterday received an email from his brother, Don, reporting that it was necessary for the family LLC to withdraw \$15,000 from the Nationwide annuity and deposit it into the Wells Fargo Money Market before year end. According to the email, this was necessary for tax and liquidity purposes; and the request had to be initiated this week or next week. We would appreciate some clarification regarding Don Beckett's advice. Please advise whether we should work through you for that clarification or contact Don directly. The proposed exchange would be with me.

Thanks.

Bob Thomas

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Tuesday, December 06, 2011 AOL: bckttj

Subj: Veazey - E. Alberta Veazey Guardianship - Our phone conversation of this morning
Date: 12/9/2011 1:22:21 P.M. Eastern Standard Time
From: rthomas@ycst.com
To: jeryan@ryancoppola.com
CC: Bckttj@aol.com, tdubreuil@financialguide.com, ckarsnitz@ycst.com, cleanandsendaspdf@ycstworkshare.com

John,

This email follows up on our phone conversation of this morning in response to my call to you of earlier this week. I appreciate, very much, your taking the time to share with me your recollection of what, why and how concerning the realignment of Mrs. Veazey's finances several years ago; and I look forward to the supplemental documentation which you anticipated sending to me. Hopefully, that supplemental documentation, when coupled with the documentation which we have been able to cobble together, will go a long way toward producing a coherent explanation to the Court of Mrs. Veazey's financial situation.

As I promised when we spoke, I am attaching to this email several pdfs of account statements, etc. which, as you will note, reflect varied titling protocols. When I quickly reviewed several of the account titles with you, you indicated that the titling likely reflects nothing more than client error in setting up the accounts following establishment of the LLC and the Trust.

I also am using a copy of this email to pass along to Jack Beckett and to Craig Karsnitz of our office your report that Don does not want to resign. I interpret his position in that regard to encompass all three of his positions (i.e., as trustee of the trust, manager of the LLC or co-attorney-in-fact with Jack Beckett under Mrs. Veazey's power of attorney). If Don's decision extends to less than all of those fiduciary positions, please advise. Since Jack Beckett currently is only a co-attorney-in-fact under Mrs. Veazey's power of attorney and both the LLC and the trust otherwise have only Don serving as manager and trustee, respectively, we need to verify the each situation as soon as practical (and to document who, in fact, is empowered to act and willing to do so on behalf of each of the LLC and the trust).

Finally, I appreciated also your summary explanation regarding Don's prior health issues; and I was glad to hear that Don currently considers those issues now to be resolved. I likewise look forward to receiving from you the EIN information responding to my email to you of this past Monday and copies of the supplemental documentation (e.g., the side agreement among Don, Bob (Jack) which you indicated that you might be able to provide from your files.

Bob Thomas

>Robert L. Thomas, Esquire
 >Young Conaway Stargatt & Taylor, LLP

>
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 >Georgetown, DE 19947
 >Phone: 302-856-3571 or (800) 255-2234 (DE Only)
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>
 >Wilmington Office
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Sunday, December 11, 2011 AOL: bckttj

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Sunday, December 11, 2011 AOL: bckttj

Subj: RE: Veazey - E. Alberta Veazey Guardianship - Our phone conversation of this morning
Re: 12/12/2011 2:56:35 P.M. Eastern Standard Time
From: rthomas@ycst.com
To: jeryan@ryancoppola.com
CC: bckttj@aol.com, ckarsnitz@ycst.com

Thank you, John. I look forward to hearing from you once you complete your review of the documentation attached to my email sent to you last Friday.

Bob Thomas

Robert L. Thomas, Esquire

Young Conaway Stargatt & Taylor, LLP

Sussex County Office

110 W. Pine Street

P.O. Box 594

Georgetown, DE 19947

Phone: 302-856-3571 or (800) 255-2234 (DE Only)

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Wilmington Office

The Brandywine Building

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P.O. Box 391

Wilmington, DE 19899-0391

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From: John Ryan [mailto:jeryan@ryancoppola.com]

Sent: Monday, December 12, 2011 2:10 PM

To: Thomas, Robert

Subject: Re: Veazey - E. Alberta Veazey Guardianship - Our phone conversation of this morning

Bob:

I have attached a copy of the gift tax return filed for Mrs. Veazey in connection with the transfers into the LLC; the EIN for the LLC; and an unsigned copy of the agreement between the family members relating to the transfers and their purpose(s).

I do not have a signed copy of the agreement but can obtain one from Don Veazey if you need or would like to have

On the phone I mentioned that the agreement concerned the situation where Don as managing member might decide to

Monday, December 12, 2011 AOL: bckttj

distribute funds from the LLC and gift them to Mrs. Veazey for her health care or support. One of my purposes in making the agreement was to provide Don with pre-approval for such uses of the funds.

The agreement does not in fact do this; Don did not feel the need to "cover" himself in that event and believed that there would be no issues with his brothers were funds to be used for their mother's care.

The agreement as it was executed set forth the understanding regarding Mrs. Veazey's intent with regard to the division of the litigation proceeds between her children. The LLC/Trust structure was designed to mirror her estate plan in terms of the interests between the sons and I wanted to make sure they all agreed on the division.

I will review the documents attached to your email and get back to you with in a day or two.

John Ryan

On Fri, Dec 9, 2011 at 1:21 PM, Thomas, Robert <rthomas@ycst.com> wrote:
John,

This email follows up on our phone conversation of this morning in response to my call to you of earlier this week. I appreciate, very much, your taking the time to share with me your recollection of what, why and how concerning the realignment of Mrs. Veazey's finances several years ago; and I look forward to the supplemental documentation which you anticipated sending to me. Hopefully, that supplemental documentation, when coupled with the documentation which we have been able to cobble together, will go a long way toward producing a coherent explanation to the Court of Mrs. Veazey's financial situation.

As I promised when we spoke, I am attaching to this email several pdfs of account statements, etc. which, as you note, reflect varied titling protocols. When I quickly reviewed several of the account titles with you, you indicated that the titling likely reflects nothing more than client error in setting up the accounts following establishment of the LLC and the Trust.

I also am using a copy of this email to pass along to Jack Beckett and to Craig Karsnitz of our office your report that Don does not want to resign. I interpret his position in that regard to encompass all three of his positions (i.e., as trustee of the trust, manager of the LLC or co-attorney-in-fact with Jack Beckett under Mrs. Veazey's power of attorney). If Don's decision extends to less than all of those fiduciary positions, please advise. Since Jack Beckett currently is only a co-attorney-in-fact under Mrs. Veazey's power of attorney and both the LLC and the trust otherwise have only Don serving as manager and trustee, respectively, we need to verify the each situation as soon as practical (and to document who, in fact, is empowered to act and willing to do so on behalf of each of the LLC and the trust.

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Bob Thomas

>Robert L. Thomas, Esquire
>Young Conaway Stargatt & Taylor, LLP
>
>Sussex County Office
> 1 W. Pine Street
>P.O. Box 594
>Georgetown, DE 19947

Monday, December 12, 2011 AOL: bckttj

>Phone: 302-856-3571 or (800) 255-2234 (DE Only)

>Facsimile: 302-576-3340 or 302-856-9338

mail: rthomas@ycst.com

>

>Wilmington Office

>The Brandywine Building

>1000 West Street, 17th Floor

>P.O. Box 391

>Wilmington, DE 19899-0391

>Phone: 302-571-6602 or (800) 253-2234 (DE Only)

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>

Subj: **LLC year end tax planning**
 Date: 12/12/2011 8:58:21 P.M. Eastern Standard Time
 From: don@elysiumeast.com
 To: bckttj@aol.com, beckj4sf@comcast.net

I have reviewed the checking and money market accounts for the LLC. Based on a checking balance of \$6,176 on 1/1/2011, net transfers from the money market of \$14,329 and a current balance of \$8,390 minus fed taxes of \$501 gives tax deductible expenses of \$11,614.

A withdraw of \$24,711 from the Nationwide annuity, rather than my earlier estimate of \$15,000, would yield \$11,614 of taxable interest to offset expenses. The LLC will need to show a profit for tax year 2011. It is my recommendation that an additional \$3,289, totalling \$28,000 be withdrawn yielding a net operating profit for 2011 of \$1,546. Further, I recommend making a payment of \$1,000 to Federal IRS, and \$500 to Virginia Department of Revenue. I base my estimates on the Nationwide annuity being 47% taxable interest.

In reviewing the LLC accounts I noticed a withdraw on 8/9/2011 from the money market of \$8,604.80 and a deposit into checking of \$4,428.61 leaving \$3,176.19 unaccounted for. I'm presuming in my above computations that the \$3,176.19 is for a legitimate business expense.

The bulk of the cash reserves - about \$8,000 - have been moved from the interest bearing money market to the non interest bearing checking account and the money market is now incurring a \$19/monthly service charge. Also Verizon is now debiting from the the LLC's account for mom's phone. I don't believe this is allowable and may jeopardize the LLC. Finally, the LLC is paying for a POD storage container that was meant to be temporary while renovations on the house were underway. The cost is far exceeding the value of the contents. The storage container should be unloaded back into the house and the storage terminated.

Don Veazey

Tuesday, December 13, 2011 AOL: bckttj

Subj: **RE: Veazey - Don's 12/12/11 email captioned "LLC year-end tax planning"**
 Date: 12/15/2011 3:58:25 P.M. Eastern Standard Time
 From: tdubreuil@financialguide.com
 To: rthomas@ycst.com
 CC: Bckttj@aol.com, ckarsnitz@ycst.com

Bob,

REFER TO BOB'S B. ON 12/21/11

(In Don Veazey's "Accounting of the E. Alberta Veazey Family LLC June 30, 2009 through March 31, 2011" he indicated that the "Nationwide Annuity", contract # 01-6049490, was an asset of the gifting trust. The quarterly statement of the Nationwide Annuity, Apr 1 2011 to June 30, 2011 is not titled as an asset of the trust. It is titled Donald B Veazey, POA-Donald B Veazey, Donald Veazey-Annuitant. The contract issue date is 12/22/2008. The date of the gifting trust is 6/18/2009. Furthermore, the assets that started the Nationwide Annuity were transferred in from a Transamerica annuity where E. Alberta Veazey was owner and annuitant. Don Veazey was POA for Alberta on both annuities. The Nationwide Annuity does not appear to an asset of the LLC, and does not seem eligible to be used as a source from which to withdraw LLC expense money as Don is recommending in his most recent e-mail.)

Sincerely yours,
 Thomas DuBreuil, MBA

Swarthmore Financial Services
Two Penn's Way, Suite 412
New Castle, DE 19720
302 325 0700 Ext 137
302 242 7338 cell
302 325 3659 Fax
866 300 5994 Toll Free

www.swarthmorefinancial.com

Website-www.financialguide.com/Thomas-DuBreuil

My email address has changed to tdubreuil@financialguide.com

Please note the change in your contact list.

From: Thomas, Robert [mailto:rthomas@ycst.com]
Sent: Wednesday, December 14, 2011 4:40 PM
To: 'Bckttj@aol.com'
Cc: Karsnitz, Craig; Dubreuil, Thomas
Subject: Veazey - Don's 12/12/11 email captioned "LLC year-end tax planning"

Jack,

My schedule is such that I will be unable to focus on the specifics of your brother's email until Friday. In the meantime, it would be helpful if you can add any detail (if you have any to add), for the benefit of Tom DuBreuil, Craig and me, with respect to the "8/9/2011 [withdrawal] from the money market of \$8,604.80 and [the] deposit into checking of \$5,428.61" or the \$76.19 unaccounted for."

Friday, December 16, 2011 AOL: bckttj

Bob

Robert L. Thomas, Esquire

Young Conaway Stargatt & Taylor, LLP

Sussex County Office

110 W. Pine Street

P.O. Box 594

Georgetown, DE 19947

Phone: 302-856-3571 or (800) 255-2234 (DE Only)

Facsimile: 302-576-3340 or 302-856-9338

E-mail: rthomas@ycst.com

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P.O. Box 391

Wilmington, DE 19899-0391

Phone: 302-571-6602 or (800) 253-2234 (DE Only)

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From: Bckttj@aol.com [<mailto:Bckttj@aol.com>]

Sent: Wednesday, December 14, 2011 3:31 PM

To: Thomas, Robert

Cc: Karsnitz, Craig; tdubreuil@financialguide.com

Subject: Fwd: LLC year end tax planning

Good Afternoon - Just an fyi...received from Don on Monday. Thanks, Kristen

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Springfield, MA 01111-0001

(413) 788-8411

Friday, December 16, 2011 AOL: [bckttj](#)

Subj: Fwd: your email
Date: 12/17/2011 4:54:43 P.M. Eastern Standard Time
From: beckj4sf@comcast.net
To: bckttj@aol.com

Jack I have no idea about the \$28,000 Don mentions in his email. I haven't emailed or text him on this matter. My email 12/17 is a response.

From: beckj4sf@comcast.net
To: don@elysiumeast.com
Sent: Friday, December 16, 2011 4:33:55 PM
Subject: Re: your email

Don, as stated I've not been privy to the LLC, the Gifting Trust, or Improvements on Mom's home. My assumption was you and Jack were jointly working together.....until through email You and Jack were in disagreement on accounting and other potential issues concerning the LLC. While east for thanksgiving I spent a lot of time with Mom.....she is aware Jack has been appointed guardian by the Chancery Court of DE. I explained to the best of my abilities of the duties and obligations of a guardian. Either you or Jack will be filling Fed. taxes for the LLC. Your suggestion to convert from taxable dollars to post tax dollars sounds reasonable. Question who is filling for the LLC. I saw Jack on two occasions while east I'm still uniformed on communications between your attorneys. As I have said: until Mom passes her best interest must be served. If our objectives are about our Mother and prudent management of assets what is the conflict?!! I did look at the document creating the LLC and have questions concerning the document. I also read the letter you sent Jack. The written diatribe was humorous although not meant to be. I remain neutral and ask in what is the conflict if our goals are the same and we are forthright and truthful with each other. Bob

From: don@elysiumeast.com
To: beckj4sf@comcast.net
Sent: Friday, December 16, 2011 12:07:27 PM
Subject: re:your email

If your talking about the \$28,000 - simple - we can convert taxable annuity dollars to post tax dollars without taxes if done before 12/31. if we pass up this opportunity then we'll pay higher taxes later. I understand the LLC and would prefer to resume managing it directly.

I worry about what Jack has told mom about all this. I worry he doesn't understand and may have mis-informed her..

Monday, December 19, 2011 AOL: bckttj

Subj: FW: Veazey - Don's 12/12/11 email captioned "LLC year-end tax planning"
Date: 12/19/2011 10:20:50 A.M. Eastern Standard Time
From: tdubreuil@financialguide.com
To: BckttJ@aol.com

Jack & Kristin,

Just resending to you what I sent to Bob Thomas last week. The legal titling on the Nationwide Annuity does not indicate that it is part of the Veazey Family LLC through the gifting trust. If there are expenses or taxes of the LLC to be paid shouldn't it be paid from assets of the LLC and not Alberta's assets? Furthermore lump sum withdrawals from a tax deferred annuity such as this may be subject to what is called a contingent deferred sales charge (CDSC). In other words a charge to withdraw money from the annuity. The LLC does have a brokerage account that is titled under the LLC. If additional liquid assets are needed it seems to me the money could be pulled from there instead.

Bottom line, in my opinion, the Nationwide Annuity is not a good place to pull money for expenses of the LLC.

Sincerely yours,
 Thomas DuBreuil, MBA

Swarthmore Financial Services
 1000 Penn's Way, Suite 412

New Castle, DE 19720

302 325 0700 Ext 137

302 242 7338 cell

302 325 3659 Fax

866 300 5994 Toll Free

www.swarthmorefinancial.com

Website-www.financialguide.com/Thomas-DuBreuil

My email address has changed to tdubreuil@financialguide.com

Please note the change in your contact list.

From: Dubreuil, Thomas
Sent: Thursday, December 15, 2011 3:58 PM
To: 'Thomas, Robert'
Cc: 'BckttJ@aol.com'; Karsnitz, Craig
Subject: RE: Veazey - Don's 12/12/11 email captioned "LLC year-end tax planning"

Bob,

In Don Veazey's "Accounting of the E. Alberta Veazey Family LLC June 30, 2009 through March 31, 2011" he indicated that the "Nationwide Annuity", contract # 01-6049490, was an asset of the gifting trust. The quarterly statement of the Nationwide Annuity, Apr 1 2011 to June 30, 2011 is not titled as an asset of the trust. It is titled Donald B Veazey, POA-Donald B Veazey, Donald Veazey-Annuitant. The contract issue date is 12/22/2008. The date of the gifting trust is 6/18/2009. Furthermore, the assets that started the Nationwide Annuity were

Monday, December 19, 2011 AOL: bckttj

transferred in from a Transamerica annuity where E. Alberta Veazey was owner and annuitant. Don Veazey was POA for Alberta on both annuities. The Nationwide Annuity does not appear to be an asset of the LLC, and does not seem eligible to be used as a source from which to withdraw LLC expense money as Don is recommending in his most recent e-mail.

Sincerely yours,
Thomas DuBreuil, MBA

Swarthmore Financial Services

Two Penn's Way, Suite 412

New Castle, DE 19720

302 325 0700 Ext 137

302 242 7338 cell

302 325 3659 Fax

866 300 5994 Toll Free

www.swarthmorefinancial.com

Website-www.financialguide.com/Thomas-DuBreuil

My email address has changed to tdubreuil@financialguide.com

Please note the change in your contact list.

From: Thomas, Robert [<mailto:rthomas@ycst.com>]

Sent: Wednesday, December 14, 2011 4:40 PM

To: 'Bckttj@aol.com'

Cc: Karsnitz, Craig; Dubreuil, Thomas

Subject: Veazey - Don's 12/12/11 email captioned "LLC year-end tax planning"

Jack,

My schedule is such that I will be unable to focus on the specifics of your brother's email until Friday. In the meantime, it would be helpful if you can add any detail (if you have any to add), for the benefit of Tom DuBreuil, Craig and me, with respect to the "8/9/2011 [withdrawal] from the money market of \$8,604.80 and [the] deposit into checking of \$5,428.61" or the "\$3,176.19 unaccounted for."

Bob

Robert L. Thomas, Esquire

Young Conaway Stargatt & Taylor, LLP

Sussex County Office

110 W. Pine Street

P.O. Box 594

Georgetown, DE 19947

Phone: 302-856-3571 or (800) 255-2234 (DE Only)

Facsimile: 302-576-3340 or 302-856-9338

E-mail: rthomas@ycst.com

Wilmington Office

The Brandywine Building

1000 West Street, 17th Floor

Box 391

Wilmington, DE 19899-0391

Monday, December 19, 2011 AOL: bckttj

Phone: 302-571-6602 or (800) 253-2234 (DE Only)

Facsimile: 302-576-3340

Email: rthomas@ycst.com

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From: Bckttj@aol.com [mailto:Bckttj@aol.com]

Sent: Wednesday, December 14, 2011 3:31 PM

To: Thomas, Robert

Cc: Karsnitz, Craig; tdubreuil@financialguide.com

Subject: Fwd: LLC year end tax planning

Good Afternoon - Just an fyi...received from Don on Monday. Thanks, Kristen

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Springfield, MA 01111-0001
(413) 788-8411

Monday, December 19, 2011 AOL: bckttj

Subj: **LLC end of year**
Date: 12/19/2011 4:41:07 P.M. Eastern Standard Time
From: don@elysiumeast.com
To: beckj4sf@comcast.net, bckttj@aol.com

Just a reminder - failure to reclassify the \$28,000 by year end will result in the loss of thousands of dollars to the LLC. It is my understanding Jack is solely responsible for this. The deadline is midnight December 31, 2011.

The tax payments I spoke of are prepayment of 2011 due year end and not payment of 2010 taxes.

I need confirmation Jack is proceeding. We have 10 days left.

Monday, December 19, 2011 AOL: bckttj

Subj: Re: your email
Date: 12/19/2011 5:06:48 P.M. Eastern Standard Time
From: beckj4sf@comcast.net
To: don@elysiumeast.com

Don I've reviewed the LLC document and the Gifting trust.....It is my assumption your attorney has signed off on both documents. Jack, is Mom's guardian. He is subrogated to Mother. He has all the power and responsibilities for matters that pertain to her. In this case subrogation arises not by operation of law but in equity (DE Chancery) the state of VA also has Chancery. Any litigation will be in Chancery. Two basic principles of equity are: The Clean Hands Doctrine and Equity does what Equity is or Equity does what ought to be done. Equity merged in most states with the law.....too bad. One of my favorite subjects was Equity.....it is not bound by codified law. I'm telling you this because unless whatever discussions or issues cannot be resolved between the attorneys will be resolved in Chancery. I must remain neutral no matter the consequences. Because this matter involves family as I was raised by Sam; One Of 3 Persons Who Change My life it hurts that issues are being raised in the family.....Beckett v Veazey. This issue has never until now been raised or considered. My belief is that ENTITLEMENT may very well resolved in Chancery. I'm sorry but I will not get involved. Bob

From: don@elysiumeast.com
To: mbeckj4sf@comcast.net
Sent: Saturday, December 17, 2011 7:00:38 PM
Subject: Re: your email

You were the one who first used the word standing (or lack thereof) to me when describing how you understand why you weren't named in the lawsuit. I saw it as an unfortunate technicality. Had you and Jack been named in the suit, we would have gotten about \$900,000 more. As long as everyone gets a full and equal share of the lawsuit money regardless of technicalities or standing, its all good. Had I not arranged to get money to the both of you I couldn't have lived with myself. It's what mom wanted, it was her money to do with as she saw fit, and she saw fit to gift to you two and exclude me - understandably - because I "already got my money".

Black letter law refers to the basic standard elements for a particular field of law, which are generally known and free from doubt or dispute. Therefor Standing is free from doubt or dispute. OK, I see, you're thinking the LLC has something to do with the lawsuit. No relationship exists. You had no standing in the lawsuit; you, are a beneficiary with complete standing in the LLC. Why suggest I speak to my attorney? In fact, I'm asking you to use your standing to resolve the logjam.

This is partly my fault and partly Jacks. My drinking caused my childish and unprofessional reaction to Jack's comment. Jack stepped over a line that no-one crosses with me. Jack and I will not resolve this. I will always remember the last thing I heard from Jack was a really shitty comment said only to cause pain. No resolution. I want to remember Jack that way. That I did everything I could to his benefit and his reaction was pain and spite. What kind of a human being does this? How does he sleep at night? How can he ...

We have a business to run that Jack doesn't have the skill set to manage. I do. It affects all three of us. at if the stock market starts to crash - who do you want making the decision to sell and take losses or hold firm - me or jack. I'm sorry you have been dragged into this. My fault. When I'm ready to do AA step 5

Monday, December 19, 2011 AOL: bckttj

I will call you and make amends. You cannot remain neutral. If my calculations are correct, mom will never need any of the assets in the LLC. The LLC represents an early inheritance. 1/3 is your inheritance. In (), we could dissolve the LLC today, and give each boy \$300,000 to invest as they see fit. Even if it were dissolved today, the three boys would take care of mom using that money - it will always remain for mom's benefit - held in the LLC, distributed, partly distributed. Remember my list of reasons the LLC should be dissolved? If the LLC remains in tact, that means either I or Jack are managing your \$300,000. You're neutral? I'll say again, I am completely wrong to involve you this way. My very bad. I'm sorry, Bob. I'm really really concerned about Jack's involvement. I'm truly afraid he will lose our money if he is manager. I need to be able to do the cash transfers and tax pre-payments for 2011. Remember, a LLC must pay all due taxes before Dec 31 2011. Jack is talking about 2010 taxes. Again, I need to be in charge. Again, I beg your support.

On Sun, 18 Dec 2011 00:39:14 +0000 (UTC), beckj4sf@comcast.net wrote:

Don, don't speak to me about STANDING speak to your attorney.....standing is black letter law.....don't confuse standing with beneficiaries. Management of the LLC involves fiduciary duties which your attorney has informed you of the legal responsibilities and duties. As your attorney may have informed you one major benefit of an irrevocable trust is avoiding probate and tax benefits. I haven't seen the Trust document so I can't comment on "adding Mom's name would be correct." I'm not privy to Jack and his attorneys issues nor am I privy to any challenge your attorney has to issues raised by Jack. I remain neutral and now that legal issues are raised I can't get involved. As I have stated Mom best interest and open forthright communication about the LLC should not result in conflicts. I believe Jack said the taxes for the LLC have been filed. I hope you and Jack can resolve whatever conflicts you may have without further litigation. Mom is not aware of any legal conflicts.

Bob

From: don@elysiumeast.com
To: beckj4sf@comcast.net
Sent: Saturday, December 17, 2011 2:07:43 PM
Subject: Re: your email

Diatribes: a bitter and abusive speech or piece of writing.

It wasn't ment to be. I presume (now) that everything I write will be distributed beond Jack and I try to write as if our attorneys were sitting beside me. I am concerned about the missing \$3,000.

Lots of points made below. What is the conflict:

1. Jack was surprised that Mom's irrevocable trust didn't name mom as a beneficiary. He thought that was the wrong thing to do. Now, you are an attorney. You understand that irrevocable gift means just that - mom can't give herself a gift! To be excluded from the clutches of chancery court, it must be an irrevocable trust. How do I reason with someone who doesn't understand the law and is criticizing me for not adding her name "as his attorney said would be correct".

2. Item 1 indicates he either he doesn't have a true attorney or his attorney is incompetent OR - my highest fear - he is getting advice from the chancery court's attorney who would love to take the million dollars the trust is worth for himself and the courts. The trust was created to PROTECT the assets from chancery court. Jack just may do something unwise like give it back. If that happens, we - you, me, Jack,

Monday, December 19, 2011 AOL: bckttj

mom loose the money mom and dad worked for and the court and the attorney get lots of funding for next year. This is why I implore you; beg you; plead with you - support my retaking control of the LLC. Do it now. this is not something Jack can handle and I can. I can show monthly visits to my doc with blood test showing total abstinence from alcohol for 8 months now (liver enzymes AST & ALT).

3. Mom's interests are being served in that the money is preserved within the family and can only go to the three boys, who can then serve mom's interest as the three boys see fit - not some court or attorney who gets a cut.

4. Who is filling taxes for the LLC, Who is managing the LLC. I, back in March, needing time to get sober, (and really pissed at Jack) sent a rambling drunk resignation that I'm still not strong enough to go back and read but I generally remember it being childish, mean, boorish, and totally improper. It was also not official, leaving me technically still in control. I'm afraid of Jack's attorney. They are pushing for an official resignation that my attorney advised me not to sign. Right now the LLC is on autopilot and I'm afraid to do anything. I have asked both you and Jack to support my retaking control of the LLC. In my mind, I need to get things done before year end and feel this needs to be resolved right now. I ask that you get involved ASAP and support me. Please contact Jack and, if you agree, give me your support. As a one third owner of the LLC, you have the tie breaking vote. I beg your support and immediate action and apologise for dragging you into this. My bad.

5. All family trusts and LLC papers are boilerplate. Does anyone think an attorney starts from scratch for every family setting up an estate LLC and trust? I'm sure it matches the one found on every website as well as every trust and LLC created in the last 5 years except for the names of the members. Yes, it is boilerplate. Do we have something different that should have been included?

As before, the following is my venting and problem. Do not speak of, act on, or disseminate -

5. The man looked me in the face and said "you don't know shit about what you're doing ...". Think about this - can you think of any instance where you would look someone in the face and say that? Your banker, a chef that just cut himself, even a driver that ran into you? And not get the living crap beat out of you? Conflict?!! I spent a year putting this together and the thanks I get is "I don't know shit"? I saw to it that, as soon as possible, you and he got an advance on inheritance- did he worry about mom's best interest then? You both got inheritance I'll never share in - \$900,000 split to both of you to compensate for your not being able to participate in the lawsuit. As you know, you two didn't have standing and weren't entitled to anything but I saw that you both got an equal share. That reduced my inheritance by \$285,000. My attorney said it was the first time he has heard of someone giving up over a quarter million dollars just to make things right to a party that was excluded from a settlement on a technicality. And the man looks me in the face and says I don't know shit about what I'm doing? What is the conflict?!! Bob, put yourself in my shoes. Every day I get up and one of the first things I think of is the ingratitude, the blatant taunting, the pure meanness, the small mindedness, the COLD HEARTED PURE HURTFULLNESS of Jack. I am serious. This eats at me day in and day out every day without exception. And I am certain, just to add insult to injury, he's told mom I "stole" her money. I swear to god this eats at me every single day. This is pure, unfettered, unrelenting, anger that sticks with me all day long, every single day, without exception.

6. Where was he when we put mom in the home? Where was He when mom threw me out because it was me who put her there? When I can't go back because mom's rage against me. I CAN'T SEE MY MOTHER AT CHRISTMAS BECAUSE JACK NEEDED TO TEACH SOME HIGH SCHOOL PUNK HOW TO WRECK THE FAMILY BMW. Where is Jack for me? What did Jack tell mom when she wanted to know why she couldn't leave and screamed at me? He was conveniently working. Chased Gina and I out

of the home screaming. Has he explained the three boys followed the Doctors advice?

On Sat, 17 Dec 2011 00:33:55 +0000 (UTC), beckj4sf@comcast.net wrote:

Don as I have stated I've not been privy to the LLC, the Gifting Trust, or the improvements on Mom's home. My assumption was you and Jack were jointly working together.....until through email You and Jack were in disagreement on accounting of the LLC. and other potential issues. While east for thanksgiving I spent a lot of time with Mom.....she is aware Jack has been appointed guardian by the Chancery Court of DE. I explained to the best of my abilities of the duties and obligations of a guardian. Either you or Jack will be filling Fed. taxes for the LLC. Your suggestion to convert from taxable dollars to post tax dollars sounds reasonable. Question who is filling for the LLC. I saw Jack on two occasions while east I'm still uniformed on communications between your attorneys. As I have said until Mom passes her best must be served. I ask both You and Jack if our interest is Mom and prudent management of the assets what is the conflict?!! I did look at the documents creating the LLC I do have questions concerning the document and defined terms. At best it appears to be a boilerplate from some source. I also read the letter you sent Jack. The verbal diatribe was humorous. I remain neutral and ask what is the conflict if our goals are the same. Bob

From: don@elysiumeast.com
To: beckj4sf@comcast.net
Sent: Friday, December 16, 2011 12:07:27 PM
Subject: re:your email

If your talking about the \$28,000 - simple - we can convert taxable annuity dollars to post tax dollars without taxes if done before 12/31. if we pass up this opportunity then we'll pay higher taxes later. I understand the LLC and would prefer to resume managing it directly.

I worry about what Jack has told mom about all this. I worry he doesn't understand and may have mis-informed her..

Subj: Fwd: LLC end of year
Re: 12/19/2011 10:23:13 P.M. Eastern Standard Time
From: beckj4sf@comcast.net
To: bckttj@aol.com

Jack I'm sending or forwarding Don's text or email only for the purpose of clarifying or informing. I hope Don's attorney will cooperate with your attorney. Bob

From: don@elysiumeast.com
To: beckj4sf@comcast.net, bckttj@aol.com
Sent: Monday, December 19, 2011 1:41:05 PM
Subject: LLC end of year

Just a reminder - failure to reclassify the \$28,000 by year end will result in the loss of thousands of dollars to the LLC. It is my understanding Jack is solely responsible for this. The deadline is midnight December 31, 2011.

The tax payments I spoke of are prepayment of 2011 due year end and not payment of 2010 taxes.

I need conformation Jack is proceeding. We have 10 days left.

Tuesday, December 20, 2011 AOL: bckttj

Subj: **Alberta Veazey**
Date: 12/20/2011 4:28:51 P.M. Eastern Standard Time
From: tdubreuil@financialguide.com
To: rthomas@ycst.com
CC: Bckttj@aol.com, ckarsnitz@ycst.com

Bob,

I just wanted to reach out to you after the meeting that Jack Beckett and I yesterday.

Our meeting yesterday was for me to formally deliver to Jack Alberta Veazey's financial plan that I have been working on, along with my suggestion on how to ensure that there is an income stream to pay for Alberta's nursing home care. I have indicated to Jack my willingness and desire to schedule a face to face meeting with you and Jack to review the plan and share any additional insights that I may have that could help you and the family bring this case to a close. Jack was amenable to such a meeting. I look forward to helping in any way I can.

I wish you and your family a happy holiday season and look forward to working with you in the new year.

Sincerely yours,
Thomas DuBreuil, MBA

Swarthmore Financial Services

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302 325 0700 Ext 137

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Website-www.financialguide.com/Thomas-DuBreuil

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Springfield, MA 01111-0001
(413) 788-8411

Tuesday, December 20, 2011 AOL: bckttj

Subj: **MISUSE OF A TERM**
Date: 12/22/2011 8:38:14 P.M. Eastern Standard Time
From: beckj4sf@comcast.net
To: bckttj@aol.com

Jack a BIG MISUSE OF A TERM. In EQUITABLE PROCEEDINGS ISSUES ARE CONTROVERSIES AND ARE RESOLVED. NOT LITIGATED. Bob

Friday, December 23, 2011 AOL: bckttj

Subj: **RE: Alberta Veazey**
Date: 12/20/2011 4:42:35 P.M. Eastern Standard Time
From: rthomas@ycst.com
To: tdubreuil@financialguide.com
CC: BckttJ@aol.com, ckarsnitz@ycst.com

Tom,

Thanks for your email (and your efforts on behalf of Jack and Mrs. Veazey). I certainly am amenable, if and when Jack elects, to a meeting with Jack and you regarding Mrs. Veazey's finances.

My best to your family and you, as well, for this holiday season and the New Year to follow.

Bob Thomas

Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP

Sussex County Office

110 W. Pine Street

P.O. Box 594

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Phone: 302-856-3571 or (800) 255-2234 (DE Only)

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E-mail: rthomas@ycst.com

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From: Dubreuil, Thomas [mailto:tdubreuil@financialguide.com]

Sent: Tuesday, December 20, 2011 4:28 PM

To: Thomas, Robert

Cc: BckttJ@aol.com; Karsnitz, Craig

Subject: Alberta Veazey

Bob,

I just wanted to reach out to you after the meeting that Jack Beckett and I yesterday.

Our meeting yesterday was for me to formally deliver to Jack Alberta Veazey's financial plan

Tuesday, December 20, 2011 AOL: bckttj

that I have been working on, along with my suggestion on how to ensure that there is an income stream to pay for Alberta's nursing home care. I have indicated to Jack my willingness and desire to schedule a face to face meeting with you and Jack to review the plan and share any additional insights that I may have that could help you and the family bring this case to a close. Jack was amenable to such a meeting. I look forward to helping in any way I can.

I wish you and your family a happy holiday season and look forward to working with you in the new year.

Sincerely yours,
Thomas DuBreuil, MBA

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302 242 7338 cell

302 325 3659 Fax

866 300 5994 Toll Free

www.swarthmorefinancial.com

Website-www.financialguide.com/Thomas-DuBreuil

My email address has changed to tdubreuil@financialguide.com

Please note the change in your contact list.

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Springfield, MA 01111-0001

(413) 788-8411

Tuesday, December 20, 2011 AOL: bckttj

Subj: **Jan 31 Meeting w/ Tom DuBreuil**
Date: 1/19/2012 4:25:45 P.M. Eastern Standard Time
From: tdubreuil@htk.com
To: bckttj@aol.com

Dear Jack,

This e-mail is to confirm our scheduled meeting on Jan 31 at my new office @ 3:30pm. I look forward to seeing you then.

Sincerely yours,
Tom DuBreuil

Rockwell Associates
1521 Concord Pike, Suite 305
Brandywine Plaza West
Wilmington, DE 19803

Office Phone: 302-655-7151
Cell Phone: 302-242-7338
e-mail: tdubreuil@htk.com
Company Website: www.rockwellassociates.com

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Thursday, January 19, 2012 AOL: bckttj

Subj: Veazey - E. Alberta Veazey - LLC Action of Sole Member Appointing Jack as Successor Manager
te: 1/23/2012 9:23:41 A.M. Eastern Standard Time
um: rthomas@ycst.com
To: tdubreuil@htk.com
CC: bckttj@aol.com, ckarsnitz@ycst.com, cleanandsendaspdf@ycstworkshare.com

Tom,

Following up on our p/c of this morning, attached in the form of LLC Action of Sole Member (set up to be signed by Jack as successor trustee of the Veazey Family Gifting Trust) pursuant to which the Trust selects Jack as manager to succeed Donald. As I indicated when you and I spoke, having determined a while back that Donald was not going to cooperate, I prepared the attached action so that Jack, unilaterally, could replace Don. While this approach leaves open the issue of Jack picking up liability to his brothers for actions taken as successor trustee of the trust and as successor manager of the LLC, my conclusion is that, as long as Jack acts in the best interests of his mother, the Chancery Court likely will accommodate whatever Jack does on his mother's behalf (the theory being that the Court would infer the consent of the three sons if funds were devoted to their mother's care).

Call with any questions or comments.

Bob

P.S. Congratulations on your affiliation with Rockwell Associates, and best wishes in that regard.

Robert L. Thomas, Esquire
 Young Conaway Stargatt & Taylor, LLP

Sussex County Office
 110 W. Pine Street
 P.O. Box 594
 Georgetown, DE 19947
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Wilmington Office
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 P.O. Box 391
 Wilmington, DE 19899-0391
 Phone: 302-571-8602 or (800) 253-2234 (DE Only)
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—Original Message—

From: Molina, Jessie
 Sent: Monday, January 23, 2012 9:12 AM
 To: rthomas, Robert
 Subject: Emailing: E. Alberta Veazey Family LLC Action of Sole Member.pdf

Monday, January 23, 2012 AOL: bckttj

Your message is ready to be sent with the following file or link attachments:

E. Alberta Veazey Family LLC Action of Sole Member.pdf

Note: To protect against computer viruses, e-mail programs may prevent sending or receiving certain types of file attachments. Check your e-mail security settings to determine how attachments are handled.

Subj: Veazey - Tom Dubreuil - New Contact info
Re: 1/23/2012 10:15:40 A.M. Eastern Standard Time
From: rthomas@ycst.com
To: tdubreuil@htk.com
CC: bckttj@aol.com, ckarsnitz@ycst.com

Tom,

As I related to Jack (or Kristin, if she was the one between the two of them with whom I spoke regarding the Action), given Donald's ongoing lack of cooperation, the Action is the "easier", "less expensive" and "more expeditious" way to proceed; but, Jack could face a challenge down the road from his brothers if he unilaterally uses LLC funds to benefit Mrs. Veazey. My preference, once the accounts are accessible to Jack under his signature, would be to obtain Court approval for using the funds for Mrs. Veazey's benefit. Jack then would seem to be "bullet proofed."

Bob Thomas

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Facsimile: 302-576-3340 or 302-856-9338

E-mail: rthomas@ycst.com

Wilmington Office

The Brandywine Building

110 West Street, 17th Floor

Box 391

Wilmington, DE 19899-0391

Phone: 302-571-6602 or (800) 253-2234 (DE Only)

Facsimile: 302-576-3340

E-mail: rthomas@ycst.com

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From: DuBreuil, Thomas [mailto:tdubreuil@htk.com]
Sent: Monday, January 23, 2012 9:22 AM
To: Thomas, Robert
Subject: Tom Dubreuil - New Contact info

Bob,

Thanks for the call today. I will review what you send me, then explain it to Jack. What you described sounds like a better way to go as opposed to litigation.

Monday, January 23, 2012 AOL: bckttj

Sincerely yours,
Thomas DuBreuil, MBA

Rockwell Associates



Est. 1965

**1521 Concord Pike
Brandywine Plaza West
Wilmington, DE 19803-3644
Phone: 302-655-7151
Cell: 302-242-7388
E-mail: tdubreuil@htk.com
Website: www.rockwellassociates.com**

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Monday, January 23, 2012 AOL: bckttj

Subj: **Alberta - Guardianship/Trust**
Date: 1/23/2012 4:12:31 P.M. Eastern Standard Time
From: tdubreuil@htk.com
To: Bckttj@aol.com, bckttj@aol.com
CC: rthomas@ycst.com

Jack & Kristin,

I have had several conversations with Bob Thomas today and we seem to have some direction on how to handle Alberta's money issues.

First, Bob sent Jack a document to sign called the "E. Alberta Veazey Family LLC Action of Sole Member" for you to sign. I would like to discuss it with you to make sure that you understand what it is all about.

Secondly, regarding Alberta's personal assets where Don is POA Bob feels that your guardianship agreement supersedes Don's POA. Getting those assets under your control may be nothing more than a phone call to the appropriate companies and sending them the guardianship agreement. I will be willing to be on that call with you to get that done if you like. To get all this accomplished I would like to schedule a separate meeting, other than the one we have on Jan. 31 in my office. Please contact me to discuss and set up meeting.

Lastly Kristin Jack told me you were to have some surgery this past Friday. I hope all went well and you heal soon.

Sincerely yours,
Thomas DuBreuil, MBA

Rockwell Associates



Est. 1965

1521 Concord Pike
Landwyne Plaza West

Tuesday, January 24, 2012 AOL: bckttj

Wilmington, DE 19803-3644

one: 302-655-7151

Cell: 302-242-7388

E-mail: tdubreuil@htk.com

Website: www.rockwellassociates.com

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Tuesday, January 24, 2012 AOL: bckttj

February 6, 2012

Processing and Compliance,

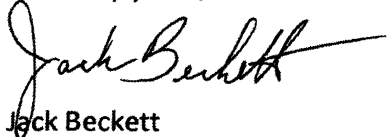
The purpose of this **letter of instruction** is to facilitate a "Final order for Appointment of guardian of the person and property of E. Alberta Veazey".

My instructions are to remove Donald Veazey as power of attorney from Nationwide Annuity contract 01-6049490, and add myself Jack Beckett as guardian to the legal title of the annuity. I also wish to have the mailing address on the annuity changed to 2129 M Street; Rehoboth Beach, DE 19971. If you have any questions in this regard you have my permission to contact Tom DuBreuil, Financial Advisor with Rockwell Associates at 302-655-7151.

My mother resides in a nursing home near where I live. It is now my legal responsibility to manage her affairs including the payment of her nursing home bill and expenses. The Nationwide Annuity is only financial asset of E. Alberta Veazey's who's existence I have proof of. I am currently paying a portion of her nursing home bill out of my own pocket until I am able to gain control of this asset and my goal is to use the Nationwide Annuity as a source of funds to pay this and other bills.

If you have any questions of me please call me at 302-542-4078.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Jack Beckett", with a stylized, flowing script.

Jack Beckett

Subj: RE: Veazey - Jack Beckett - copy of 2/7/12 ltr to Nationwide requesting transfer to guardianship
From: 2/9/2012 12:18:44 P.M. Eastern Standard Time
To: tdubreuil@htk.com
rthomas@ycst.com, bckttj@aol.com

Bob and Jack,

I received a phone call from Nationwide stating that Don Veazey has been taken off of the Nationwide Annuity as POA, and Jack Beckett has been added as guardian. Jack you will be receiving a conformation letter in the mail informing you of the change. The statements will also now be going to you as well.

Sincerely yours,
Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates
Brandywine Plaza West
1521 Concord Pike, Suite 305
Wilmington, DE 19803-3644
(C) 302-242-7338 (O) 302-655-7151 (F) 302-655-3042
tdubreuil@htk.com / www.rockwellassoc.com
<http://rockwell.leap-link.com/strategy.html>

From: Thomas, Robert [mailto:rthomas@ycst.com]
Sent: Wednesday, February 08, 2012 5:16 PM
To: DuBreuil, Thomas
Subject: Veazey - Jack Beckett - copy of 2/7/12 ltr to Nationwide requesting transfer to guardianship

Tom,

Thanks for the copy of Jack's letter to Nationwide. Let me know what response Jack receives

Bob

Robert L. Thomas, Esq
Young Conaway Stargatt & Taylor, LLP

Wilmington Office

Rodney Square
1000 North King Street
Wilmington, DE 19801
P 302.571.6602
F 302.576.3340
rthomas@ycst.com

Sussex County Office

110 W. Pine Street
P.O. Box 594
Georgetown, DE 19947
P 302.856.3571
F 302.856.9338
rthomas@ycst.com

* Kindly update your contacts with our new address.

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Thursday, February 09, 2012 AOL: bckttj

believe you received this message by mistake, please notify us by return e-mail, and then delete this message. Thank you for your cooperation.

From: DuBreuil, Thomas [mailto:tdubreuil@htk.com]
Sent: Wednesday, February 08, 2012 4:43 PM
To: Thomas, Robert
Subject: Veazey - Jack Beckett

Bob,

See attached copy of letter of instruction sent to Nationwide Annuity Co. to transfer annuity to Jack Beckett's guardianship.

Sincerely yours,
Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates
Brandywine Plaza West
1521 Concord Pike, Suite 305
Wilmington, DE 19803-3644
(C) 302-242-7338 (O) 302-655-7151 (F) 302-655-3042
tdubreuil@htk.com / www.rockwellassoc.com
<http://rockwell.leap-link.com/strategy.html>

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Thursday, February 09, 2012 AOL: bckttj

Subj: (no subject)
Date: 2/17/2012 3:21:35 P.M. Eastern Standard Time
From: tdubreuil@htk.com
To: bckttj@aol.com

Jack & Kristin,

The above attachment is the confirmation letter now listing Jack Beckett as Alberta's Guardian on her Nationwide Annuity account. This means Jack can officially conduct business on this account.

Sincerely yours,
Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates

Brandywine Plaza West
1521 Concord Pike, Suite 305
Wilmington, DE 19803-3644
(C) 302-242-7338 (O) 302-655-7151 (F) 302-655-3042
tdubreuil@htk.com / www.rockwellassoc.com
<http://rockwell.leap-link.com/strategy.html>

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Saturday, February 18, 2012 AOL: bckttj



On Your Side®

Nationwide Financial
Individual Annuity Account Services
P.O. Box 182021
Columbus, OH 43218-2021
www.nationwide.com
February 08, 2012

JOSEPH J BECKETT
2129 M STREET
REHOBOTH BEACH, DE 19971

Contract Number: 018049490

Thank you for the opportunity to respond to your request regarding the annuity contract listed above.

Based on the document we received, we have updated our files to list you as the Guardian of the property of E. Alberta Veazey in our files.

If you have any questions, please contact our Annuity Service Center at (800) 848-6331, Monday through Friday, between the hours of 8:00 am and 8:00 pm EST.

Sincerely,
Nationwide Financial

Annuities and life insurance products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor for variable insurance products is Nationwide Investment Services Corporation, member FINRA. In MI only: Nationwide Investment Svcs. Corporation.

ACCOUNT CHANGE FORM

NATIONWIDE LIFE INSURANCE COMPANY
 ATTN: BEST OF AMERICA SERVICE TEAM
 INDIVIDUAL INVESTMENT PRODUCTS
 P.O. BOX 182021
 COLUMBUS, OHIO 43218-2021
 1-800-848-6331

Last 4 # Albertas
 Social 1992

NON-FINANCIAL CHANGES

BY SIGNING BELOW, I AM CERTIFYING THAT I AM AUTHORIZED TO MAKE THIS REQUEST AND REQUESTING THAT NATIONWIDE LIFE INSURANCE COMPANY MAKE THE CHANGES AS INDICATED IN THE "NON-FINANCIAL CHANGES" SECTION. I AGREE, FOR MYSELF AND ANY OTHER PARTY TO THE CONTRACT, TO REVIEW ANY WRITTEN CONFIRMATION RESULTING FROM THIS REQUEST, OR IF THERE IS NO CONFIRMATION, TO REVIEW THE NEXT QUARTERLY STATEMENT FOR THIS CONTRACT, AND I WILL NOTIFY NATIONWIDE® AS SOON AS PRACTICAL OF ANY ERRORS APPEARING THEREON WHICH RELATE TO THIS REQUEST. I AUTHORIZE NATIONWIDE®, ITS SUCCESSORS AND ASSIGNS, TO RELY ON ANY FAILURE OF SUCH NOTIFICATION AS A RATIFICATION OF THE CHANGES REFLECTED ON THE CONFIRMATION OR ON THE QUARTERLY STATEMENT.

SIGNATURE _____

DATE _____

ACTIVITY

OWNER*
 NAME & ADDRESS

CURRENT INFORMATION

E ALBERTA VEAZEY
 21219 M ST
 REHOBOTH BEACH DE 19971-8441

CHANGE TO

IF CHANGING THE CONTRACT OWNER, PLEASE INCLUDE:

- A COMPLETED IRS FORM W-9 WITH THE NEW OWNER'S SOCIAL SECURITY NUMBER & SIGNATURE
 - THE NEW OWNER'S DATE OF BIRTH
- AN OWNERSHIP CHANGE MAY BE A TAXABLE EVENT. PLEASE CONSULT YOUR TAX ADVISOR BEFORE EXECUTING SUCH A REQUEST.

ANNUITANT*
 NAME & ADDRESS

GUARDIANSHIP INFO SEE REMARKS
 DONALD B VEAZEY
 11956 RAYBORN CREEK DR
 MANASSAS VA 20109-4822

IF CHANGING THE ANNUITANT, PLEASE INCLUDE:

- A SIGNED ANNUITANT MEDICAL QUESTIONNAIRE
- A COMPLETED IRS FORM W-9 WITH THE NEW ANNUITANT'S SOCIAL SECURITY NUMBER & SIGNATURE
- THE NEW ANNUITANT'S DATE OF BIRTH

PRIMARY BENEFICIARY* AS STATED ON APPLICATION
 UNLESS OTHERWISE
 CHANGED

CONTINGENT BENEFICIARY* AS STATED ON APPLICATION
 UNLESS OTHERWISE
 CHANGED

PLEASE ATTACH ADDITIONAL INFORMATION IF THERE IS MULTIPLE BENEFICIARIES OR COMPLEX DETAILS INVOLVED.

* Contract rights are reserved to the Contract Owner (see the Contract Data Page) unless delegated to the Annuitant or to another party. Such delegation is only effective if Nationwide® has received and recorded the delegation in its records. In the case of contracts issued to qualified plans and certain 403(b) plans, please consult with your Plan Administrator, who generally must authorize most transactions. "Certain 403(b) plans" include ERISA 403(b) plans (generally, plans with employer contributions), and other 403(b) plans governed by a plan document. Withdrawals from qualified plans or 403(b) plans are generally not permitted before age 59 1/2 unless you have separated from service with the sponsoring employer. It is generally not permitted to change either the owner or the annuitant on a contract held under a qualified plan, a 403(b) annuity, or an IRA. Beneficiary designations on such contracts may be subject to limits or requirements under the employer's plan, if any.



On Your Side®

Nationwide Financial
Individual Annuity Account Services
P.O. Box 182021
Columbus, OH 43218-2021
www.nationwide.com
February 08, 2012

JOSEPH J BECKETT
2129 M STREET
REHOBOTH BEACH, DE 19971

Contract Number: 016049490

Thank you for the opportunity to respond to your request regarding the annuity contract listed above.

Based on the document we received, we have updated our files to list you as the Guardian of the property of E. Alberta Vezzey in our files.

If you have any questions, please contact our Annuity Service Center at (800) 848-6331, Monday through Friday, between the hours of 8:00 am and 6:00 pm EST.

Sincerely,
Nationwide Financial

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Subj: (no subject)
Date: 2/17/2012 3:21:35 P.M. Eastern Standard Time
From: tdubreuil@htk.com
To: bckttj@aol.com

Jack & Kristin,

The above attachment is the confirmation letter now listing Jack Beckett as Alberta's Guardian on her Nationwide Annuity account. This means Jack can officially conduct business on this account.

Sincerely yours,
Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates
Brandywine Plaza West
1521 Concord Pike, Suite 305
Wilmington, DE 19803-3644
(C) 302-242-7338 (O) 302-655-7151 (F) 302-655-3042
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Saturday, February 25, 2012 AOL: bckttj

Subj: Veazey - Alberta Veazey - John Ryan Communication re Nationwide Annuity, LPL Brokerage Account, and LLC administration
Date: 2/20/2012 7:29:23 P.M. Eastern Standard Time
From: rthomas@ycst.com
To: tdubreuil@htk.com
CC: bckttj@aol.com

Tom,

Thank you for your email (and your efforts to piece together the history regarding Mrs. Veazey's funds) I was out of the office today babysitting for my granddaughters (my son and daughter-in-law, both in the military, had Presidents week-end leave; and my wife and I gave them a week-end in NYC, plus free babysitting).

If you get a chance tomorrow or Wednesday, please call me.

Bob

Robert L. Thomas, Esq.
Young Conaway Stargatt & Taylor, LLP

Wilmington Office

Rodney Square
1000 North King Street
Wilmington, DE 19801
P 302.571.6602
F 302.576.3340
rthomas@ycst.com

Sussex County Office

110 W Pine Street
P O Box 594
Georgetown, DE 19947
P 302.856.3571
F 302.856.9338
rthomas@ycst.com

ndly update your contacts with our new address.

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From: DuBreuil, Thomas [mailto:tdubreuil@htk.com]
Sent: Monday, February 20, 2012 3:12 PM
To: Thomas, Robert
Subject: FW: Veazey - Alberta Veazey - John Ryan Communication re Nationwide Annuity, LPL Brokerage Account, and LLC administration

Bob,

Jack Beckett shared with me the letter John Ryan sent to you regarding the meeting he had with Don Veazey. Me gave me permission to share with you some of my insights and concerns.

In item 1 Alberta's Nationwide annuity was never titled under the LLC. The attachments I have included show where he was named POA, and where Jack is now named as guardian. To me this is now a non

Tuesday, February 21, 2012 AOL: bckttj

issue. Jack is now in control of this asset for his mother.

Item 3 Don is correct. That LTC policy was taken out a long time ago.

Item 2 regarding the disposition on Alberta's brokerage account gives me the most concern. The Alberta's share of her husband's Mesothelioma lawsuit was about \$427,000. The Wachovia brokerage acct. that Don refers to had about \$133,000 in it on 1/31/2009. The statement copy I have shows Don as POA on that account on that date. The LPL brokerage account for the LLC was started by Don with only \$285,000. As of right now I have run into a dead end as to where the lawsuit money or the brokerage account money went. I calculate that about \$275,000 of Alberta's money is unaccounted for.

Lastly, the issue about the trust/llc K-1 needs to be resolved. When Jack filed the return for the entity(s) last year I am not sure he had the correct TIN # for it. I suggested to him that he may have to hire a CPA the straighten out this issue. He used H & R Block for those returns for 2010 TY.

I will call you sometime tomorrow to discuss. If Jack agrees to meet with Don and John Ryan I am willing to provide you with any information I can to substantiate or refute Don's statements in the letter.

Sincerely yours,
Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates

Brandywine Plaza West
1521 Concord Pike, Suite 305
Wilmington, DE 19803-3644
P 302-242-7338 (O) 302-655-7151 (F) 302-655-3042
tdubreuil@htk.com / www.rockwellassoc.com
<http://rockwell.leap-link.com/strategy.html>

From: Thomas, Robert [mailto:rthomas@ycst.com]
Sent: Friday, February 17, 2012 4:22 PM
To: E. Albert Veazey (bckttj@aol.com)
Cc: Karsnitz, Craig
Subject: Veazey - Alberta Veazey - John Ryan Communication re Nationwide Annuity, LPL Brokerage Account, and LLC administration

Jack,

I received the attached email today from John Ryan. We can discuss next week.

Bob

Robert L. Thomas, Esq
Young Conaway Stargatt & Taylor, LLP

Wilmington Office

Rodney Square
1000 North King Street
Wilmington, DE 19801
P 302.571.6602
F 302.576.3340
rthomas@ycst.com

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110 W. Pine Street
P.O. Box 594
Georgetown, DE 19947
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F 302.856.9338
rthomas@ycst.com

Tuesday, February 21, 2012 AOL: bckttj

* Kindly update your contacts with our new address.

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From: John Ryan [mailto:jeryan@ryancoppola.com]
Sent: Friday, February 17, 2012 4:09 PM
To: Thomas, Robert
Subject: Alberta Veazey

Bob:

I recently met with Don Veazey and he reviewed with me the various account statements that you sent in December looking for input as to the origins and other details about the accounts. This is what Don recalls:

1. The Nationwide annuity was purchased as a rollover of an existing Transamerica annuity. Though the statement appears to indicate that Don is the owner, we believe that the actual owner was and is the LLC, with Don being the managing member.
2. The LPL brokerage account titled to the LLC was funded with the assets from Mrs. Veazey's Wachovia brokerage account together with cash that had accumulated from the litigation settlement.
3. The long term care policy Don believes was purchased years before he began acting as agent under the POA.

On a different issue, there is concern about the tax status and general operations of the LLC; Neither Don, nor apparently brother Bob, have received a K-1 from the LLC for 2011. Both have tried without success to contact Jack on several occasions to inquire about the tax situation, as well as, in Don's case, other administrative issues related to the LLC. I understand that Jack has been busy with the guardianship matters, but he is nevertheless bound to communicate in some fashion with the other members of the LLC regarding its operations. There are particular concerns that the rationale behind the LLC -- to preserve assets for the benefit of Mrs. Veazey's children -- may be inadvertently undermined by actions taken in connection with Jack's management.

Given the level of confusion that has existed regarding the creation of the LLC, specifically its purposes and funding, I think it would be productive to have a call with Jack, Don, you, and me for the purpose of clearing the air. If possible, I would like to schedule that for the next week or two.

On a shorter timeframe, we would like to have guidance from Jack no later than this coming Thursday, if at all possible, regarding what the members of the LLC might expect vis a vis income taxes.

I look forward to speaking with you soon.

John Ryan
703 934 4895

Tuesday, February 21, 2012 AOL: bckttj

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Subj: RE: Veazey - Alberta Veazey - John Ryan Communication re Nationwide Annuity, LPL Brokerage Account, and LLC administration
Date: 2/21/2012 12:46:23 P.M. Eastern Standard Time
From: rthomas@ycst.com
To: jeryan@ryancoppola.com
CC: bckttj@aol.com

John,

Thank you for your 2/17/12 email summary of Don's understanding with respect to the several accounts pertinent to Mrs. Veazey and to the LLC which your email referenced. With reference to Don's concerns (as noted by your email) which Don has regarding how Jack Beckett's handling of the accounts to which Jack has had access or Jack's handling of the LLC, more information and participation by Don, or you on Don's behalf, predictably would facilitate Jack's efforts.

I anticipate receiving, within the next week and from an individual who has been assisting Jack with Mrs. Veazey's finances, a summary compiled by that individual regarding those accounts of which Jack is aware; and, once that summary is available, it probably would be productive, as proposed by your email, for Don, you and me (with or without Jack's participation, as he elects) to meet and review the summary results. I will follow up with you once I have that summary in hand.

Bob Thomas

Robert L. Thomas, Esq.
Young Conaway Stargatt & Taylor, LLP

Wilmington Office

Rodney Square
1000 North King Street
Wilmington, DE 19801
F 302.571.6602
F 302.576.3340
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F 302.856.9338
rthomas@ycst.com

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From: John Ryan [mailto:jeryan@ryancoppola.com]
Sent: Friday, February 17, 2012 4:09 PM
To: Thomas, Robert
Subject: Veazey - Alberta Veazey - John Ryan Communication re Nationwide Annuity, LPL Brokerage Account, and LLC administration

Bob:

I recently met with Don Veazey and he reviewed with me the various account statements that you sent in December looking for input as to the origins and other details about the accounts. This is what Don recalls:

Tuesday, February 21, 2012 AOL: bckttj

1. The Nationwide annuity was purchased as a rollover of an existing Transamerica annuity. Though the statement appears to indicate that Don is the owner, we believe that the actual owner was and is the LLC, with Don being the managing member.
2. The LPL brokerage account titled to the LLC was funded with the assets from Mrs. Veazey's Wachovia brokerage account together with cash that had accumulated from the litigation settlement.
3. The long term care policy Don believes was purchased years before he began acting as agent under the POA.

On a different issue, there is concern about the tax status and general operations of the LLC; Neither Don, nor apparently brother Bob, have received a K-1 from the LLC for 2011. Both have tried without success to contact Jack on several occasions to inquire about the tax situation, as well as, in Don's case, other administrative issues related to the LLC. I understand that Jack has been busy with the guardianship matters, but he is nevertheless bound to communicate in some fashion with the other members of the LLC regarding its operations. There are particular concerns that the rationale behind the LLC -- to preserve assets for the benefit of Mrs. Veazey's children -- may be inadvertently undermined by actions taken in connection with Jack's management.

Given the level of confusion that has existed regarding the creation of the LLC, specifically its purposes and funding, I think it would be productive to have a call with Jack, Don, you, and me for the purpose of clearing the air. If possible, I would like to schedule that for the next week or two.

On a shorter timeframe, we would like to have guidance from Jack no later than this coming Thursday, if at all possible, regarding what the members of the LLC might expect vis a vis income taxes.

Look forward to speaking with you soon.

John Ryan
703 934 4895

Tuesday, February 21, 2012 AOL: bckttj

Subj: **Veazey - E. Alberta Veazey - Tom DuBrueil Analysis of EAV Financial Account History 12/22/08-7/30/09 to present**
Date: 3/11/2012 2:08:02 P.M. Eastern Daylight Time
From: rthomas@ycst.com
To: tdubreuil@htk.com
CC: ckarsnitz@ycst.com, bckttj@aol.com

Tom,

Thanks for your historical analysis of Mrs. Veazey's accounts. I am replying by way of a forward of your email so that I can cc Craig Karsnitz and include your attachment with that cc. While you probably have shared your analysis with Jack Beckett, I also will cc Jack on this reply.

Part of the answer to "where has the money gone" may be answered by the gift tax returns which John Ryan reported that he had filed pertinent to transfers by Mrs. Veazey when the LLC and trust were set up. I am not in our office this week; so, determining how that gifting interfaces with your analysis will have to wait until after my return to the office on the 19th.

I will connect with Jack and you after that return.

Bob Thomas

Robert L. Thomas, Esq.
Young Conaway Stargatt & Taylor, LLP

Wilmington Office

Rodney Square
1000 North King Street
Wilmington, DE 19801
T 302.571.6602
F 302.576.3340
rthomas@ycst.com

Sussex County Office

110 W Pine Street
P.O. Box 594
Georgetown, DE 19947
P 302.856.3571
F 302.856.9338
rthomas@ycst.com

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From: DuBrueil, Thomas [mailto:tdubreuil@htk.com]
Sent: Friday, March 09, 2012 3:15 PM
To: Thomas, Robert
Subject: Veazey Analysis of Financial Transaction

Bob,

I let that I have fully completed the financial transaction analysis for Alberta Veazey including an exhibit page. I did rewrite the section about her brokerage account due to acquiring new information, along with

Monday, March 12, 2012 AOL: bckttj

updating some of the annuity information. Please read it over and let me know if you have any questions. If everything is ok I will send you the supporting documentation separately.

Sincerely yours,

Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates

Brandywine Plaza West

1521 Concord Pike, Suite 305

Wilmington, DE 19803-3644

(C) 302-242-7338 (O) 302-655-7151 (F) 302-655-3042

tdubreuil@htk.com / www.rockwellassoc.com

<http://rockwell.leap-link.com/strategy.html>

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Monday, March 12, 2012 AOL: bckttj

Subj: **RE: Veazey - E. Alberta Veazey - Tom DuBrueil Analysis of EAV Financial Account History 12/22/08-7/30/09 to present**
Date: 3/12/2012 9:22:44 A.M. Eastern Daylight Time
From: tdubreuil@htk.com
To: rthomas@ycst.com
CC: ckarsnitz@ycst.com, bckttj@aol.com

Bob,

Attached is my final draft of the analysis letter with all of the supporting documentation. Jack has not seen this final version. This is also being shared with Craig Karsnitz.

I agree that in order to see the full picture an analysis of the gift tax returns may be helpful. What may also be helpful are the documents included with exhibit H, the Agreement and Memorandum of Understanding, where I include a breakdown of the lawsuit settlement that Don Veazey had done and my own breakdown of how the assets were distributed to all of the family members.

I hope this will help you in your efforts. Please do not hesitate to call me for anything else related to the case.

Sincerely yours,

Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates

Brandywine Plaza West

1771 Concord Pike, Suite 305

Wilmington, DE 19803-3644

(C) 302-242-7338 (O) 302-655-7151 (F) 302-655-3042

tdubreuil@htk.com / www.rockwellassoc.com

<http://rockwell.leap-link.com/strategy.html>

From: Thomas, Robert [mailto:rthomas@ycst.com]

Sent: Sunday, March 11, 2012 2:08 PM

To: DuBreuil, Thomas

Cc: Karsnitz, Craig; E. Albert Veazey (bckttj@aol.com)

Subject: Veazey - E. Alberta Veazey - Tom DuBrueil Analysis of EAV Financial Account History 12/22/08-7/30/09 to present

Tom,

Thanks for your historical analysis of Mrs. Veazey's accounts. I am replying by way of a forward of your email so that I can cc Craig Karsnitz and include your attachment with that cc. While you probably have shared your analysis with Jack Beckett, I also will cc Jack on this reply

Part of the answer to "where has the money gone" may be answered by the gift tax returns which John Ryan reported that he had filed pertinent to transfers by Mrs. Veazey when the LLC and trust were set up. I am not in our office this week, so, determining how that gifting interfaces with your analysis will have to wait until after my return to the office on the 19th

I will connect with Jack and you after that return

Bob Thomas

Robert L. Thomas, Esq

Conaway Stargatt & Taylor, LLP

Wilmington Office

Sussex County Office

Friday, March 16, 2012 AOL: bckttj

Rodney Square
1100 North King Street
Wilmington, DE 19801
P 302.571.6602
F 302.576.3340
rthomas@ycst.com

110 W. Pine Street
P O Box 594
Georgetown, DE 19947
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From: DuBreuil, Thomas [mailto:tdubreuil@htk.com]
Sent: Friday, March 09, 2012 3:15 PM
To: Thomas, Robert
Subject: Veazey Analysis of Financial Transaction

F b

I feel that I have fully completed the financial transaction analysis for Alberta Veazey including an exhibit page. I did rewrite the section about her brokerage account due to acquiring new information, along with updating some of the annuity information. Please read it over and let me know if you have any questions. If everything is ok I will send you the supporting documentation separately.

Sincerely yours,
Thomas DuBreuil, MBA / Financial Strategist

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Friday, March 16, 2012 AOL: bckttj

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Friday, March 16, 2012 AOL: bckttj

Exhibits for E. Alberta Veazey Analysis of Financial Transactions

Exhibit A – Nationwide Quarterly statement, Contract # 01-6049490, April 1, 2011 to June 30, 2011.

Exhibit B – Transamerica Life Insurance Co. Secure Path Annuity Contract # 26134746, June 20, 2008 to September 20 2008.

Exhibit C – Confirmation letter from Nationwide Re: Contract # 01-6049490 updating their files listing Joseph J. Beckett as Guardian of the property of E. Alberta Veazey.

Exhibit D – First Clearing, LLC change of registration notification for Wachovia Brokerage account 6001-9730.

Exhibit E – Wachovia Securities 1099 Summary of Reportable Tax information on account 60019730 for tax years 2008, 2009, 2010 and E. Alberta Veazey's Tax Return for tax year 2010.

Exhibit F – Wachovia Bank statement for bank account #1010246822633 dated 7/30/2009 to 8/26/2009.

Exhibit G – Wachovia Bank statement for bank account #1010246822646 dated 7/30/2009 to 8/26/2009.

Exhibit H – Agreement and Memorandum of Understanding.

Exhibit I – Wachovia Bank account status listing for E. Alberta Veazey on 4/22/2011.

Exhibit J – Wachovia Bank Account statement for E. Alberta Veazey Family LLC, account #2000031033332 dated 1/1/2010 to 2/26/2010.

Exhibit K – Wachovia Bank account activity report dated 3/2/2010 for account 2000031033332.

Exhibit L – Account Summary for E. Alberta Veazey Family LLC Account # 5451-7282 at LPL Financial.

Exhibit M – LPL Financial account statement dated 1/31/2011 for account # 5451-7282.

Exhibit N – Letter of Instruction sent to LPL Financial for account #5451-7282.

Exhibit O – Don Veazey's resignation letter as Trustee of the Veazey Gifting Trust and as managing non-member of the Veazey Family LLC.

Exhibit P – Veazey Family LLC Action of Sole Member.

Subj: **Veazey - Nationwide Annuity Withdrawl**
Date: 3/22/2012 3:23:45 P.M. Eastern Daylight Time
From: tdubreuil@htk.com
To: rthomas@ycst.com
CC: bckttj@aol.com

Bob,

Just for your records the attachment above are the withdrawl requests Don Veazey submitted to Nationwide Annuity Co. for the \$37,000 he withdrew from Alberta's annuity. I was able to get them from Nationwide.

Sincerely yours,
Thomas DuBreuil, MBA / Financial Strategist

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Brandywine Plaza West
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Wilmington, DE 19803-3644
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Thursday, March 22, 2012 AOL: bckttj

Subj: Veazey - 2011 Tax Returns - 2011 Accounting/Payments to Don Veazey's spouse
Date: 3/24/2012 11:43:38 A.M. Eastern Daylight Time
From: rthomas@ycst.com
To: jeryan@ryancoppola.com
CC: bckttj@aol.com, ckarsnitz@ycst.com

John,

I will follow up with Jack Beckett on Monday regarding your email

Bob Thomas

Robert L. Thomas, Esq
 Young Conaway Stargatt & Taylor, LLP

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 1000 North King Street
 Wilmington, DE 19801
 P 302.571.6602
 F 302.576.3340
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From: John Ryan [mailto:jeryan@ryancoppola.com]
Sent: Friday, March 23, 2012 4:43 PM
To: Thomas, Robert
Subject: Veazey

Received your letter dated March 21, 2012 and will be working with Don Veazey to gather the information. We anticipate hiring the accountant who did the 2010 returns to prepare a proper accounting. I believe that this is a LLC/Trust expense. Let me know if you do not agree.

Don is very impatient about the tax situation - his wife is due a 1099 for 2011 for funds she was paid from the LLC to help Don prepare the response to the prior request for information. He thinks that the LLC will incur \$250/day IRS penalties for each day past March 1 that it fails to send the 1099. I have not researched this question but it would be helpful if Jack's tax people could expedite this to avoid this becoming an intractable issue. If you or they need additional details please let me know.

I CAN'T MANAGE A LETTER IF I CAN'T GET INFORMATION RE: DONUTS, BEGINNING WITH AN FIVE \$ REQUESTED IN 2010. NO INFORMATION ON LPA MYSELF
 John Ryan WHAT DON DROPPED OFF ON THE LAST MARCH 2011. IT WAS ONLY REQUESTED FOR 1099.

Sunday, March 25, 2012 AOL: bckttj

Subj: **Next week**
Date: 3/30/2012 2:50:44 P.M. Eastern Daylight Time
From: tdubreuil@htk.com
To: bckttj@aol.com

Jack & Kristin,

Just to let you know I got the physicians letter. Thank you.

Jack, would you have time on Monday to meet me at the Wachovia on Concord Pike around lunch time to see if we can find out something about Alberta's accounts. If you do respond to this e-mail or call me on my cell, otherwise I will see you next Tues. at 3:00pm.

Sincerely yours,
Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates
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1521 Concord Pike, Suite 305
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Saturday, March 31, 2012 AOL: bckttj

Subj: **RE: Wells fargo LLC Account Statements form 2009 to present**
Date: 4/5/2012 4:20:15 P.M. Eastern Daylight Time
From: tdubreuil@htk.com
To: BckttJ@aol.com

Thanks Kristin. I will forward these on to Bob Thomas as well.

Sincerely yours,
Thomas DuBreuil, MBA / Financial Strategist

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From: BckttJ@aol.com [mailto:BckttJ@aol.com]
Sent: Thursday, April 05, 2012 4:09 PM
To: DuBreuil, Thomas
Subject: Wells fargo LLC Account Statements form 2009 to present

Tom - Jack asked me to copy these as well...

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Thursday, April 05, 2012 AOL: bckttj

Subj: **Veazey - Chancery Court Order Authorizing Wells Fargo Accounts to Remain in place pending identification of debit/credit sources**
Date: 4/10/2012 11:04:56 A.M. Eastern Daylight Time
From: rthomas@ycst.com
To: tdubreuil@htk.com
CC: bckttj@aol.com, cleanandsendaspdf@ycstworkshare.com

Tom,

Attached is the Court's order allowing Mrs. Veazey's personal Wells Fargo accounts to remain in place, subject to all withdrawals being distributed directly to the existing guardianship account. If Wells Fargo wants a certified copy of the order, let me know and we will obtain one to send to the bank. Note: We will need to know to whom to direct that transmittal.

Bob

Robert L. Thomas, Esq.
Young Conaway Stargatt & Taylor, LLP

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Thursday, April 12, 2012 AOL: bckttj



IN THE COURT OF CHANCERY OF THE STATE OF DELAWARE

IN THE MATTER OF:

E. ALBERTA VEAZEY

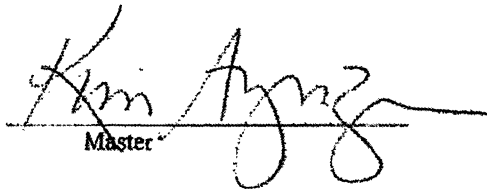
A DISABLED PERSON

CM No.: 15916-S

ORDER

AND NOW, this 9th day of April, 2012, the Court having considered, with respect to Wells Fargo checking account (#1014153105821) and a money market account (#1010125842844) currently in the name of E. Alberta Veazey, the April 3, 2012 letters from Robert L. Thomas, Esquire, requesting that such accounts remain in place (rather than be closed into the Wells Fargo guardianship account established pursuant to this Court's Order dated June 24, 2011) to allow the Guardian the opportunity to investigate and identify the source of ongoing credits and debits pertaining to these accounts,

IT IS HEREBY ORDERED, ADJUDGED, and DECREED that Petitioner's Letter Request is GRANTED.


Master

Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates
Leidywine Plaza West
1521 Concord Pike, Suite 305
Wilmington, DE 19803-3644
(C) 302-242-7338 (O) 302-655-7151 (F) 302-655-3042 tdubreuil@htk.com / www.rockwellassoc.com http://rockwell.leap-link.com/strategy.html

-----Original Message-----

From: Thomas, Robert [mailto:rthomas@ycst.com]
Sent: Tuesday, April 10, 2012 11:05 AM
To: DuBreuil, Thomas
Cc: E. Albert Veazey (bckttj@aol.com); Clean and Send as PDF
Subject: Veazey - Chancery Court Order Authorizing Wells Fargo Accounts to Remain in place pending identification of debit/credit sources

Tom,

Attached is the Court's order allowing Mrs. Veazey's personal Wells Fargo accounts to remain in place, subject to all withdrawals being distributed directly to the existing guardianship account. If Wells Fargo wants a certified copy of the order, let me know and we will obtain one to send to the bank. Note: We will need to know to whom to direct that transmittal.

Bob

Robert L. Thomas, Esq.
Young Conaway Stargatt & Taylor, LLP

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Saturday, April 14, 2012 AOL: bckttj

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4/1/2017 12:44 PM

rthomas@ycst.com

cailyn.brown@wsfsbank.com

bckttj@aol.com tdubreuil@htk.com cleanandsendaspdf@ycstworkshare.com

1/1/2017

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Subj: **Veazey - Chancery Court Order Authorizing Wells Fargo Accounts to Remain in place pending identification of debit/credit sources**
Date: 4/10/2012 12:25:17 P.M. Eastern Daylight Time
From: rthomas@ycst.com
To: tdubreuil@htk.com
CC: bckttj@aol.com, JMolina@ycst.com

Tom,

I connected with Caitlyn; and once we have the certified order (likely tomorrow), we are teed up to get a pdf to her by fax and a hard copy by overnight delivery.

Bob

Robert L. Thomas, Esq.
Young Conaway Stargatt & Taylor, LLP

Wilmington Office

Rodney Square
1000 North King Street
Wilmington, DE 19801
P 302.571.6602
F 302.576.3340
rthomas@ycst.com

Sussex County Office

110 W. Pine Street
P.O. Box 594
Georgetown, DE 19947
P 302.856.3571
F 302.856.9338
rthomas@ycst.com

* Kindly update your contacts with our new Wilmington office address effective 1/30/12.

To ensure compliance with requirements imposed by the Internal Revenue Service in Circular 230 on tax practitioners, we inform that, unless we expressly state otherwise in this communication (including any attachments), any federal tax advice contained in this communication is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing, or recommending to another party any transaction or other matter addressed herein.

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-----Original Message-----

From: DuBreuil, Thomas [mailto:tdubreuil@htk.com]
Sent: Tuesday, April 10, 2012 12:03 PM
To: Thomas, Robert
Subject: RE: Veazey - Chancery Court Order Authorizing Wells Fargo Accounts to Remain in place pending identification of debit/credit sources

Bob,

Wells Fargo would like a certified copy of the order. Please send to the following address:

Wells Fargo Bank-Fairfax Store
Attn: Caitlyn B. Brown, Personal Banker
2011 Concord Pike
Wilmington, DE 19803

This document can be faxed her contact information is, Phone: 302-421-7508, Fax: 302-421-7838.

Sincerely yours,

Saturday, April 14, 2012 AOL: bckttj

Subj: **VEAZEY - Certified Order re Wells Fargo Accounts.pdf**
Date: 4/10/2012 4:04:22 P.M. Eastern Daylight Time
From: rthomas@ycst.com
To: caitlyn.brown@wsfsbank.com
CC: bckttj@aol.com, tdubreuil@htk.com, cleanandsendaspdf@ycstworkshare.com

Caitlyn,

Per our p/c of this morning regarding the Veazey guardianship and the residual Wells Fargo accounts of Mrs. Veazey with respect to which, unknown to Mr. Beckett, there has been ongoing debit and credit activity since Mr. Beckett's appointment as his mother's guardian, attached is a copy of the certified Court of Chancery order signed yesterday by Master Avayzian. We are sending the order, as certified by the Court, to you today by way of Federal Express.

Thank you.

Bob Thomas

Robert L. Thomas, Esq.
Young Conaway Stargatt & Taylor, LLP

Wilmington Office

Rodney Square
1000 North King Street
Wilmington, DE 19801
P 302.571.6602
F 302.576.3340
rthomas@ycst.com

Sussex County Office

110 W. Pine Street
P.O. Box 594
Georgetown, DE 19947
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F 302.856.9338
rthomas@ycst.com

Kindly update your contacts with our new Wilmington office address effective 1/30/12.

To ensure compliance with requirements imposed by the Internal Revenue Service in Circular 230 on tax practitioners, we inform you that, unless we expressly state otherwise in this communication (including any attachments), any federal tax advice contained in this communication is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing, or recommending to another party any transaction or other matter addressed herein.

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-----Original Message-----

From: Molina, Jessie
Sent: Tuesday, April 10, 2012 3:58 PM
To: Thomas, Robert
Subject: Emailing: VEAZEY - Certified Order re Wells Fargo Accounts.pdf

Your message is ready to be sent with the following file or link attachments:

VEAZEY - Certified Order re Wells Fargo Accounts.pdf

Note: To protect against computer viruses, e-mail programs may prevent sending or receiving certain types of file attachments. Check your e-mail security settings to determine how attachments are handled.

Saturday, April 14, 2012 AOL: bckttj

Robert L Thomas Esquire,
Craig A Karsnitz Esquire,
Young, Conaway, Stargatt & Taylor, LLP
110 West Pine Street
PO Box 59
Georgetown, DE 19947

April 16, 2012

Mr. Jack Beckett
21219 M street
Rehoboth Beach, De, 19971

Mr. James Robert Beckett
331 Yerba Buena Rd
San Francisco Ca, 94130

Re: E Alberta Veazey LLC, E Alberta Veazey Family Gifting Trust, E Alberta Veazey
guardianship representation

Dear Robert & Craig,

I am excited to address your mailing of March 21, 2012, and further, to lay out serious issues
needing to be addressed in the matters referenced above. These will be addressed in the
following order:

1. 1099 received for the LLC
2. Full accounting of the LLC
3. Documentation to support full accounting of the LLC
4. Ongoing management of the LLC and trust
5. Access to and management of accounts belonging to my mother, Mrs. Veazey
6. Mismanagement of Mrs. Veazey's assets
7. Mismanagement of the LLC and trust
8. Intentional refusal to issue a 1099
9. Mrs. Veazey's possessions at the time of guardianship
10. Items removed from Mrs. Veazey's home before guardianship
11. LLC 2010 tax return
12. LLC 2011 tax return
13. Suggested resolution

Item 1: 1099 received for the LLC

The sole 1099 has been forwarded by Mr. Ryan.

Item 2: Full accounting of the LLC

I have engaged the CPA firm of James C Jones CPA, specifically Mike Jones, for the full
accounting and have provided the auditor with monthly statements beginning at the inception of

the LLC, through March 2012. Please note that the audit period will include the time period that Mr. Beckett was sole manager and withdrew large sums of cash from the LLC's money market. Mr. Beckett is asked to produce documentation for what appears to be a missing \$2,604.81.

Item 3: Documentation to support full accounting of the LLC

While managing the trust and LLC, I followed standard business management practices, all funds moving through the checking account to produce a record of expenditures. Mr. Beckett has sole possession of all check carbon copies. Mr. Beckett has been asked to provide to my attorney copies of all LLC checking account check carbon copies from June 2009 through present. As this audit is in progress and the only outstanding items necessary to complete it are the check carbon copies, as well as the explanation for the missing funds noted in item 2 above, we are awaiting Mr. Beckett's prompt production of the documents.

Item 4: Ongoing management of the LLC and trust

We are all aware that I had a medical issue with alcohol. From mid-2009 to early 2010, I was unable to control my drinking. I'm one year sober now. I faced the challenges of managing a family law suit and managing my mother's finances. I set up a trust and LLC to protect family wealth, and although Messrs. Beckett did not have legal standing to participate in a lawsuit, I worked with Mr. Ryan to use the one-million-dollar gift tax exclusion to transfer nearly one half-million dollars to each, an early inheritance that reduced my eventual inheritance by \$285,000.

Mr. Beckett and I have always had joint control of all LLC matters should one of us become incapacitated. I wrote a drunken response to Mr. Beckett's accusation, "Don, you don't know shit about what you're doing – you don't know shit! I have friends that watch a lot of TV and they all say you don't know shit about what you're doing." After giving it some thought, I felt Mr. Beckett should stand in my shoes. My recovery has taken a year and I've needed Mr. Beckett to take charge. According to the Operating Agreement of E. Alberta Veazey Family LLC, section 5.02, Authority of Managers, the member(s) may, but shall be under no obligation to, from time to time delegate to one or more Managers such authority and duties as the Member(s) may deem advisable....Any delegation of authority and duties to a Manager or Managers pursuant to this section may be revoked at any time by the Member(s), with or without cause.

I have 25 years of experience working as a systems analysts in the finance department of major corporations, such as SallieMae, Freddie Mac, Dyncorp, and others. Mr. Beckett lacks such a background. I believe it would be in everyone's best interest if I were to resume responsibility as primary manager of the LLC and trust.

Item 5: Access to and management of accounts belonging to my mother, Mrs. Veazey

I cannot access or manage any account belonging to my mother, Mrs. Veazey, now that guardianship has been granted. Mr. Beckett, as controller of my mother's estate, is tasked with protecting all assets, including banking accounts. Mrs. Veazey's abandoned accounts remained linked to the personal accounts belonging to my wife and me. On two occasions I have spoken with Wells Fargo about blocking or removing these accounts. The only option would be to close

the accounts and only the guardian can do this. By leaving these accounts open and accessible to me, Mr. Beckett accepts banking errors will occur and will be reversed. This is not "exercising continued control."

Mr. Beckett has asked for a full accounting of Mrs. Veazey's finances. Again, I have engaged the CPA firm of James C Jones CPA, specifically Mike Jones regarding performing a full accounting of Mrs. Veazey's finances from January 2009 through March 2012. I have provided Mr. Jones with PDFs of all documents I have access to, specifically the following Wells Fargo accounts:

1. Mrs. Veazey's abandoned checking account 1014153105821
2. Mrs. Veazey's abandoned money market account 1010125842844
3. Mrs. Veazey's abandoned money market account 1010224139908

The downloaded statements from January, 2009 through June 2010 have check copies attached. After June 2010, only Mr. Beckett has the check copies needed. I met with Mr. Bob Panahandeh of Wells Fargo (direct dial - 703 934 1953) on Thursday 4/11/12 asking for the requested bank statements of my mother's accounts dating to 1/1/2009. Mr. Panahandeh was very helpful but said that Wells Fargo would not supply the statements to me; however, if Mrs. Veazey or her conservator were to come into any bank branch of Wells Fargo, they would be happy to retrieve and print those statements.

Mr. Beckett has exclusive possession of Mrs. Veazey's check carbons from July 2010 through March 2012. I suspect there are 3 more money market accounts that were open and closed during the year 2009. Mr. Beckett will need to exercise his access as conservator to request documents of these accounts and forward them to Mr. Ryan.

Item 6: Mismanagement of Mrs. Veazey's assets

Mrs. Veazey has 19 ounces of gold bullion in a bank safe deposit box. Its value is currently more than \$30,000. This constitutes the bulk of Mrs. Veazey's investments. Mr. Beckett has been made aware of the danger and improper management of this portion of Mrs. Veazey's investment portfolio. Mr. Beckett's comment was "I don't know about all that stuff." I question that investment strategy.

Mr. Beckett has many times commented that his brother James Robert (Bob) Beckett owes the estate over \$40,000. IRS rules state that any sibling must pay interest yearly on any loan, or that loan will become a gift. Mr. Beckett, in order to comply with IRS tax laws should have collected interest from Mr. Bob Beckett in 2010 and should do so again in 2011 and 2012. Should the IRS declare the loan a gift, given Mrs. Veazey has exhausted her gift exclusion, Mrs. Veazey would be liable for a gift tax of \$20,000. Mr. Jack Beckett has stated many times he has all documentation of this loan. Having a personal interest in Mrs. Veazey's estate, I ask Mr. Beckett to please provide my attorney, Mr. Ryan, with all details of Mr. Bob Beckett's loan and a repayment schedule. I also suggest Mr. Jack Beckett not file Mrs. Veazey's 2011 tax returns until this issue is resolved. I feel this is another example of improper management of Mrs. Veazey's assets.

Mr. Beckett has possession of Mrs. Veazey's two vehicles. Mrs. Veazey is paying the insurance and suffering the depreciation loss while Messr. Beckett use these vehicles as their own, without compensating Mrs. Veazey, and creating a liability hazard for Mrs. Veazey. I'm concerned Mr. Beckett may also loan these cars to his children.

Looking at my own reimbursement for packing supplies, I remember I reimbursed Mr. Beckett \$215, check number 1043 on March 6, 2011, for packing supplies. Mr. Beckett indicated he was wrapping Mrs. Veazey's silver service. I too wrapped a lesser value silver service, placing it in the bank safe deposit box. When Mr. Beckett was asked to store Mrs. Veazey's silver there as well, he refused, saying he'd prefer to keep it himself.

Mrs. Veazey had lost several Social Security checks, each for more than \$2,000. I have spoken with Mr. Beckett about the need to take Mrs. Veazey to the Social Security office to have them reissued. It is my understanding the opportunity to have the checks reissued may have expired during Mr. Beckett's guardianship, possibly costing Mrs. Veazey to forfeit thousands of dollars.

Item 7: Mismanagement of the LLC and trust

Mr. Beckett was notified in early December 2011 of the need to make certain withdrawals from the LLC's annuity, as these withdrawals, including interest, would be offset by repair work on the house owned by the LLC, thus producing a favorable tax result. Mr. Beckett intentionally ignored the need for this financial move, and in doing so cost the LLC thousands of dollars in unnecessary taxes. According to the Operating Agreement of E. Alberta Veazey Family LLC, specifically section 10.01, if Mr. Beckett were to be sued for the intentional loss he caused, he would bear any cost incurred "in the prosecution of such action."

Mr. Beckett has inexplicably moved the bulk of the LLC's cash from an interest-bearing money market account to an checking account. Because of this move, the LLC is now suffering monthly fees on the money market account.

Mr. Beckett has started paying Mrs. Veazey's phone bill from the LLC's accounts. In addition, Mr. Beckett is paying for storage of Mrs. Veazey's belongings, again from the LLC's accounts. This is not authorized under the terms of the LLC. He is violating his duties to the members of the LLC, and is jeopardizing the purpose of the LLC by treating the assets as belonging to Mrs. Veazey.

Mr. Beckett's repeated detrimental moves indicate he's actually trying to destroy the LLC.

Again, according to the Operating Agreement of E. Alberta Veazey Family LLC, Article IV, section 4.02, "In managing the affairs of the Company and exercising its power, the Member(s) shall act collectively through meetings and/or written consents" I met with Messr Beckett each and every month to review the LLC's status and strategy. Mr. Beckett has not complied nor extended reciprocal courtesy over the past year with 4.02.

Mr. Beckett has indicated to LPL Financial that he intends to move the investment account to another firm, and perhaps move some of the money into Mrs. Veazey's accounts, a violation of sections 4.04 and 7.06 of the Operating Agreement.

Item 8: Intentional refusal to issue a 1099

The IRS has been notified of Mr. Beckett's refusal to provide my wife with a 1099. According to the attached Wall Street Journal article, "Traps for Small Businesses," given Mr. Beckett's intentional failure to file, the fine of \$250 applies. Mr. Beckett will not pay this fine from LLC funds. I have attached the Form 3949A filed with the IRS.

Item 9: Mrs. Veazey's possessions at the time of guardianship

Mr. Thomas, as a courtesy, please provide me with a complete itemized inventory of Mrs. Veazey's possessions at the time of guardianship.

Item 10: Items removed from Mrs. Veazey's home before guardianship

Mr. Thomas, please have Mr. Beckett provide a complete itemized inventory of items removed from Mrs. Veazey's home by Mr. Beckett before the guardianship, including the current location of those items and a description of the specific measures being taken to ensure they are secured and appropriately insured.

Items 11 and 12: LLC 2010 and 2011 tax return

Please have Mr. Beckett forward a full copy of the LLC's and trust's 2010 tax return, and, when available, a full copy of the LLC'S and trust's 2011 tax return including all supporting documentation for both.

Item 13: A suggested resolution

The most pressing issue is the lack of communication. Mr. Beckett hasn't given any indication as to Mrs. Veazey's estate and financial situation as well as the LLC and trust's financials. I find Mr. Thomas's communication sporadic. Mr. Ryan has repeatedly asked I give Mr. Beckett and Mr. Thomas an opportunity to resolve issues I've raised before taking more serious steps. Having no response from either I will begin taking action presuming Mr. Beckett and Mr. Thomas will continue to be un-commutative and only by involving the IRS and other agencies will my issues be addressed. Messrs Beckett have prior experience with my taking unresolved issues to the proper authorities.

I believe I'm well versed on actions available to me regarding issues of the LLC and trust. I will seek insight on Delaware guardianship from a friend from high school and boy scouts, The Honorable Vice Chancellor Sam Glasscock III. We joined scouts on the same night and were tent mates and best friends back in the day. I think it's time to reach out.

As a beneficiary of Mrs. Veazey's estate, I want to be certain Mrs. Veazey's finances are being handled properly and professionally. I trust Mr. Beckett will resolve the issues or justify his

actions with Mrs. Veazey's estate promptly. Specifically, Mr. Beckett will close Mrs. Veazey's abandoned checking/savings/money market accounts now linked to my banking. I will be seeking a full accounting of Mrs. Veazey's estate at the time of guardianship and a full listing of all items Mr. Beckett has removed. Mr Beckett will retrieve from Wells Fargo all documents I am unable to obtain, as outlined above, along with copies of check carbons, and forward these documents to Mr. Ryan.

I have a bullion trading account and am able to trade at the spot market. I would be happy to assist Mr. Beckett in liquidating Mrs. Veazey's gold holdings.

Messrs Beckett's use of Mrs. Veazey's cars would likely be considered unauthorized by the insurance company (Can a stage 3 Alzheimer's victim give consent? Doesn't guardianship serve as evidence the answer is no?) and thus uninsured in the event of a serious collision with injuries and a resulting civil suit. Mrs. Veazey's estate, the driver's estate, and Mr. Beckett's estate could be wiped out. I'm stunned this is continuing and believe the solution is obvious.

I would have hoped Mr. James Beckett would have resolved his outstanding loan. If no action is taken to set up a repayment plan, I'm concerned Mrs. Veazey could face a \$20,000 IRS gift tax. Lacking such action, my only recourse would be to report the lack of interest or principal payment to the IRS, again form 3949 A, and Messrs Beckett can resolve the issue through the IRS. Mr. Beckett will provide me with Mrs. Veazey's 2010 tax return and, within 30 days of filing, Mrs. Veazey's 2011 tax return – necessary evidence when notifying the IRS in the case of James Robert Beckett may be in non repayment of his loan.

With regards to the LLC and trust full accounting, I expect Mr. Beckett will provide quickly the requested documents.

Mr. Beckett's refusal to execute proper tax planning before the end of 2011, mishandling of 1099 reporting, refusal to communicate with managers, and jeopardizing the LLC by paying of Mrs. Veazey's phone bill and storage fees from LLC, and his indication of his intention to pull money out of the LLC for Mrs. Veazey's care indicate a lack of business professionalism. After receiving the LLC and trust's 2011 tax return, I will give Mr. Beckett the opportunity to reimburse the LLC and trust for the loss before discussing recovery with Mr. Ryan. Mr. Beckett will note the LLC is a Virginia corporation.

Collectively, these issues are powerful evidence that Mr. Beckett lacks a basic understanding of estate planning and the necessary skill set for successful management.

I find Mr. Beckett's handling of the LLC and trust appalling, and quite frankly, I worry Mr. Beckett's actions will result in forfeiture of the entire estate to the IRS, something my mother actively worked with me to avoid just as she actively worked with me to ensure Messrs Beckett and I received gifts from her. I find the thought of a one-million-dollar trust in unqualified hands truly frightening. In this economic environment, the trust and LLC need competent management, something I believe my returning as primary manager would provide. Therefore, I would hope that Mr. Beckett would agree to relinquish control to me and to do so with a marked sense of urgency.

Thank You
Don Veazey

April 24, 2012

First Clearing, LLC
2801 Market St.
St. Louis, MO 63103

To Whom It May Concern;

Consider this a **Letter of Instruction** to change the current registration on brokerage account **6001-9730** for E. Alberta Veazey.

The current Power of Attorney on this account, Donald Veazey, has resigned as Mrs. Veazey's POA. I Joseph Beckett, will now be assuming the role of Mrs. Veazey's power of attorney as allowed for on the enclosed POA document. Also I have been appointed by the State of DE Register in Chancery as Mrs. Veazey's legal guardian, also enclosed. Lastly, I wish to have all of Mrs. Veazey's statements and correspondence mailed to me at my home address of **21219 M St.; Rehoboth Beach, DE 19971.**

Furthermore I authorize Thomas DuBreuil of Rockwell Associates, who is my financial advisor, to make inquiries as to the status of my Letter of Instruction. His phone number is 302-655-7151, and his e-mail address is tdubreuil@htk.com.

I thank you for your prompt attention to this matter. If you have any questions of me I can be reached at 302-542-4078.

Sincerely yours,



Joseph Beckett

Cc: Thomas DuBreuil
Robert Thomas, Attorney-at-Law
File

Subj: RE: Power of Attorney for Alberta
Date: 4/25/2012 12:38:22 P.M. Eastern Daylight Time
From: tdubreuil@htk.com
To: BckttJ@aol.com

Kristin,

I got the POA and letter from Don. Thank you.

Here is what I needed from Jack:

- I scheduled him for a medical exam for him at the New Castle home on Monday April 30 @ 9:00am. I need to know if the time and date are good for him, or do I need to reschedule. The exam is to see what his underwriting status is for a possible life insurance and/or long term care policy.
- I have some papers for him to sign related to the transfer of Alberta's assets.
- I need a VOIDED check from the Guardianship bank account to send to the new annuity company.
- I also need him to call Nationwide and change Don as the annuitant before the transfer of her Nationwide annuity takes place. Some forms from Nationwide are being mailed to his home in Rehoboth to make that happen, but I need to explain to him what is happening.

When he gets back on Friday he can call me so we can arrange a time and place to meet. I hope all is well with you.

Sincerely yours,
 Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates
 Brandywine Plaza West
 1521 Concord Pike, Suite 305
 Wilmington, DE 19803-3644
 (C) 302-242-7338 (O) 302-655-7151 (F) 302-655-3042
 tdubreuil@htk.com / www.rockwellassoc.com
<http://rockwell.leap-link.com/strategy.html>

From: BckttJ@aol.com [mailto:BckttJ@aol.com]
Sent: Wednesday, April 25, 2012 7:53 AM
To: DuBreuil, Thomas
Subject: Re: Power of Attorney for Alberta

Tom - I am faxing both the letter from Don and the power of attorney documents this morning. Just an fyi Jack has been out of town on a golf trip. He will be home late this evening and teaching tomorrow and Friday. He mentioned to me that you had called a couple of times but he hasn't listened to the messages yet. If there is anything I can help you with let me know. Thanks, Kristen
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Wednesday, April 25, 2012 AOL: bckttj

Subj: **Alberta's Wells Fargo Brokerage Account**
Date: 5/18/2012 10:39:59 A.M. Eastern Daylight Time
From: tdubreuil@htk.com
To: Bckttj@aol.com, bckttj@aol.com

Kristen,

I am sure Jack told you that we were able to get Alberta's old WF Brokerage acct added to the WF on-line list of accounts he now has access to. When you get a chance could you log in to her on-line banking and see if you can find it. It would be account #6001-9730, and should be listed as a personal brokerage account.

If you are able to see it please give me a call so I can tell you what I need. Thank you.

Sincerely yours,
Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates
Brandywine Plaza West
1521 Concord Pike, Suite 305
Wilmington, DE 19803-3644
(C) 302-242-7338 (O) 302-655-7151 (F) 302-655-3042
tdubreuil@htk.com / www.rockwellassoc.com
<http://rockwell.leap-link.com/strategy.html>

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NEED TO CALL TO RELEASE/LINK TO MY ACCOUNTS

Saturday, May 19, 2012 AOL: bckttj

Subj: Veazey/Beckett
Date: 5/11/2012 2:26:37 P.M. Eastern Daylight Time
From: tdubreuil@htk.com
To: rthomas@ycst.com
CC: BckttJ@aol.com

Bob,

Just as an FYI I spoke to Jack yesterday. He told me about the meeting you Jack and Kristen had last Friday. As I understand it the result of the meeting was for Jack to respond to his brothers letter point by point. I told him it was a good idea. I offered him my help in compiling a response, that offer extends to you as well. Jack did mention something about a Wells Fargo account of Don's that was still bank-linked to one of Alberta's accounts that you felt should be de-linked. I am meeting with Jack on Monday at Wells Fargo to try and take care of it.

Finally some good news. The Veazey Family LLC brokerage account that was at LPL Financial is now under my management. The transfer happened yesterday. I made the transfer "in-kind" so as not to create a taxable event. If money is needed for Alberta's care and has to come out of that account we can do it on an as needed basis, as long as all of the brothers agree.

I will say, however, that the entire portfolio is invested in exchange traded funds (aka ETF's). While that, in and of itself, isn't necessarily risky, the allocation is heavily weighted in international, small and mid-cap stocks, and precious metals. Personally, I am not comfortable with current allocation given the intended purpose of the money because it is highly volatile and exposed to a great deal of political, economic, and market risk. Once we have the cost basis data I will start analyzing the portfolio and be ready with a recommendation if one is asked for.

Sincerely yours,
 Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates
 Brandywine Plaza West
 1521 Concord Pike, Suite 305
 Wilmington, DE 19803-3644
 (C) 302-242-7338 (O) 302-655-7151 (F) 302-655-3042
 tdubreuil@htk.com / www.rockwellassoc.com
<http://rockwell.leap-link.com/strategy.html>

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Sunday, May 13, 2012 AOL: bckttj

Subj: RE: Veazey/Beckett
Date: 5/11/2012 2:46:36 P.M. Eastern Daylight Time
From: rthomas@ycst.com
To: tdubreuil@htk.com
CC: bckttj@aol.com

Thanks for your email, Tom.

As far as responding to Don's letters, I recommended that we not respond on a point by point basis since, in doing so, we were not any more likely to satisfy Don than if we offered a more "generalized" response. Despite that advice regarding the proposed response, I did ask Jack (and Kristen) to offer to me a response to each of Don's points. They did so with the exception of a couple of items which Kristen is pursuing.

My intention is get a response ready by the first of next week for Jack to review before I send the response, as ultimately reviewed/approved, to Don.

Bob Thomas

Robert L. Thomas, Esq.
 Young Conaway Stargatt & Taylor, LLP

Wilmington Office

Rodney Square
 1000 North King Street
 Wilmington, DE 19801
 P 302.571.6602
 F 302.576.3340
 rthomas@ycst.com

Sussex County Office

110 W. Pine Street
 P.O. Box 594
 Georgetown, DE 19947
 P 302.856.3571
 F 302.856.9338
 rthomas@ycst.com

* Kindly update your contacts with our new Wilmington office address effective 1/30/12.

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From: DuBreuil, Thomas [mailto:tdubreuil@htk.com]
Sent: Friday, May 11, 2012 2:27 PM
To: Thomas, Robert
Cc: Bckttj@aol.com
Subject: Veazey/Beckett

Bob,

Just as an FYI I spoke to Jack yesterday. He told me about the meeting you Jack and Kristen had last Friday. As I understand it the result of the meeting was for Jack to respond to his brothers letter point by point. I told him it was a good idea. I offered him my help in compiling a response, that offer extends to you as well. Jack did mention something about a Wells Fargo account of Don's that was still bank-linked to one of Alberta's accounts that you felt should be de-linked. I am meeting with Jack on Monday at Wells Fargo to try and take care of it.

Sunday, May 13, 2012 AOL: bckttj

Finally some good news. The Veazey Family LLC brokerage account that was at LPL Financial is now under my management. The transfer happened yesterday. I made the transfer "in-kind" so as not to create a taxable event. If money is needed for Alberta's care and has to come out of that account we can do it on an as needed basis, as long as all of the brothers agree.

I will say, however, that the entire portfolio is invested in exchange traded funds (aka ETF's). While that, in and of itself, isn't necessarily risky, the allocation is heavily weighted in international, small and mid-cap stocks, and precious metals. Personally, I am not comfortable with current allocation given the intended purpose of the money because it is highly volatile and exposed to a great deal of political, economic, and market risk. Once we have the cost basis data I will start analyzing the portfolio and be ready with a recommendation if one is asked for.

Sincerely yours,
Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates
Brandywine Plaza West
1521 Concord Pike, Suite 305
Wilmington, DE 19803-3644
(C) 302-242-7338 (O) 302-655-7151 (F) 302-655-3042
tdubreuil@htk.com / www.rockwellassoc.com
<http://rockwell.leap-link.com/strategy.html>

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Sunday, May 13, 2012 AOL: bckttj

Subj: **Beckett/Veazey Update**
 Date: 5/15/2012 1:38:12 P.M. Eastern Daylight Time
 From: tdubreuil@htk.com
 To: rthomas@ycst.com
 CC: BckttJ@aol.com

Bob,

Update on Veazey finances:

Jack and I met with Wells Fargo Banker, Caitlin Brown yesterday. At that meeting we were able to resolve the following issues.

- 1) Regarding the issue of some of Don Veazey's Wells Fargo bank accounts being linked to Alberta's bank accounts for the purpose of making online transfers. That relationship is being eliminated. Don will no longer be able to electronically move money between his accounts and Alberta's.
- 2) Ms. Brown indicated that on Alberta's individual checking and savings accounts2844 (savings) and5821 (checking) the holds on those accounts remain in effect. That is money can go in, but can't go out. From what we saw there has been no activity for the past couple of months.
- 3) I was able to work through Ms. Brown to gain Jack access to Alberta's Wells Fargo individual brokerage account #60019730. The basis for the access lies in the fact that when Alberta's POA was drawn up both Don and Jack were named as joint POA's able to act independently and separately of one another for Alberta's benefit. However, when Don submitted the request to what was at the time Wachovia Securities, to change the account registration a POA account Jack's name was never added to the POA registration. It always read E. Alberta Veazey, Donald Veazey POA. This could explain why Jack could never access the account information on this and many other POA accounts Don had set up for Alberta. We do know now that the current balance in that account as of 5/14/2012 is \$7966.33. This figure was the last piece of information I need to complete the spreadsheet you had asked me for several months ago. Once Jack's registration information clears Wells Fargo Securities in 2 to 3 days he will be able to access this account along with Alberta's other accounts through their Online Banking system, including past statements. This access should be able to give Jack a clearer picture of how her brokerage account went from \$200,000+ to \$7,966.33.

As always if you have any questions please don't hesitate to call me.

Sincerely yours,
 Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates
 Brandywine Plaza West
 1521 Concord Pike, Suite 305
 Wilmington, DE 19803-3644
 (C) 302-242-7338 (O) 302-655-7151 (F) 302-655-3042
 tdubreuil@htk.com / www.rockwellassoc.com
<http://rockwell.leap-link.com/strategy.html>

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Wednesday, May 16, 2012 AOL: bckttj

Subj: **Veazey/Beckett**
Date: 5/16/2012 4:03:21 P.M. Eastern Daylight Time
From: tdubreuil@htk.com
To: swarrington@rfbookcpas.com
CC: Bckttj@aol.com, rthomas@ycst.com

Sam,

Jack Beckett gave me permission to send the attached documents to you.

Attached are all of the pertinent documents related to the Veazey Family LLC and Veazey Gifting Trust. Also included are an asset breakdown Veazey Family LLC brokerage account that is now under my management.

Read everything over and let me know what you think. Talk to you soon.

Sincerely yours,
Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates
Brandywine Plaza West
1521 Concord Pike, Suite 305
Wilmington, DE 19803-3644
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Wednesday, May 16, 2012 AOL: bckttj

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Wednesday, May 16, 2012 AOL: bckttj

Subj: **Estate of Sam Veazey**
 Date: 6/4/2012 4:07:31 P.M. Eastern
 From: tdubreuil@htk.com
 To: rthomas@ycst.com
 CC: bckttj@aol.com

Bob,

Last week when I was at Wells Fargo Back with Jack Beckett. He tried to deposit 2 checks Don sent to Jack totaling \$10472.41 made out as follows, "Donald B. Veazey, Personal Representative of the Estate of Samuel Veazey" into Alberta's account. The checks were dated 3/8/2012. Don had endorsed he checks, and wrote on the back "for deposit only". As I expected the bank would not deposit the checks because an estate account for Sam's estate had not been open at Wells Fargo for the checks to go into. The checks were written from a rule 1.15a attorney trust account from the law offices of Peter G. Angelos. Essentially these 2 checks are worthless to Jack.

Don resigned as manager of the LLC and as POA, but he is still the executor of Sam's Estate. In trying to follow the money trail I have to ask the following:

- What bank(s) did Don open Sam Veazey's estate account at?
- Is there a way to find out what bank(s) he did open Sam's estate account at?
- In the grand scheme of things do we have a right or reason to know where this and other money that has flowed, or is still flowing to Sam's estate from the lawsuit settlement is going to?
- Why isn't this money going to the Veazey Family LLC as opposed to the estate account?

thoughts please let me know. Thanks.

Sincerely yours,

Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates

Brandywine Plaza West
 1521 Concord Pike, Suite 305
 Wilmington, DE 19803-3644
 (C) 302-242-7338 (O) 302-655-7151 (F) 302-655-3042
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Tuesday, June 05, 2012 AOL: bckttj

Subj: Veazey - E. Alberta Veazey - 6/22/12 Accounting Due Date
Date: 6/11/2012 10:06:05 A.M. Eastern Daylight Time
From: rthomas@ycst.com
To: bckttj@aol.com, tdubreuil@htk.com
CC: swarrington@rfbookcpas.com

Jack and Tom,

I connected with Sam Warrington this morning to confirm the 6/22/11 due date for the Chancery Court accounting due with respect to Mrs. Veazey's guardianship. Sam reported that, while he no input from either of you at the moment, he did understand that one or both of you would be following up with him this week so that he could pull together at least a draft accounting for review prior to filing. Once the two of you have met with Sam, I remain available to respond to any questions or furnish additional information.

Bob

Robert L. Thomas, Esq.
 Young Conaway Stargatt & Taylor, LLP

Wilmington Office

Rodney Square
 1000 North King Street
 Wilmington, DE 19801
 P 302.571.6602
 F 302.576.3340
 rthomas@ycst.com

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110 W. Pine Street
 P.O. Box 594
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 P 302.856.3571
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* Kindly update your contacts with our new Wilmington office address effective 1/30/12

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Tuesday, June 12, 2012 AOL: bckttj

Subj: Veazey - E. Alberta Veazey - Petition, Inventory and Inventory Addendum
Date: 6/11/2012 10:36:49 A.M. Eastern Daylight Time
From: rthomas@ycst.com
To: swarrington@rfbookcpas.com
CC: bckttj@aol.com, tdubreuil@htk.com, cleanandsendaspdf@ycstworkshare.com

Sam,

I do not see where I previously provided to you copies of the petition, preliminary inventory and inventory addendum filed in connection with the Alberta Veazey matter. Accordingly, I am using this email to transmit those documents to you.

Bob

Robert L. Thomas, Esq.
 Young Conaway Stargatt & Taylor, LLP

Wilmington Office

Rodney Square
 1000 North King Street
 Wilmington, DE 19801
 P 302.571.6602
 F 302.576.3340
 rthomas@ycst.com

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From: Molina, Jessie

Sent: Monday, June 11, 2012 10:07 AM

To: Thomas, Robert

Subject: E. Alberta Veazey Addendum to Inventory.PDF;E. Alberta Veazey Inventory.PDF

Jessie O. Molina
 Legal Administrative Assistant
 Young Conaway Stargatt & Taylor, LLP
 110 West Pine Street
 Georgetown, DE 19947
 P 1.800.255.2234
 F 302.856.9338
 JMolina@ycst.com

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Tuesday, June 12, 2012 AOL: bckttj

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Tuesday, June 12, 2012 AOL: bckttj

Subj: (no subject)
Date: 6/15/2012 11:44:03 A.M. Eastern Daylight Time
From: don@elysiumeast.com
To: beckj4sf@comcast.net, bckttj@aol.com

I specifically said "Bob, This mesothelioma lawsuit is my personal, confidential, financial information and I DO NOT WANT ANY PART OF IT DISCLOSED". Any civil, intelligent respectful individual would have said "fine, I understand". But not Bob - no he had to go run his mouth just to prove nobody can tell him what to do. Had to run to Carolyn and brag. Boy you sure showed us! Bob can do anything he wants.

My attorney said to never disclose any of this information but Bob - the top attorney in California knew better. "What could it hurt to tell the world we had money just ripe for people to crawl out of the woodwork to grab a piece of". Exactly what my attorney warn me about. And just as my attorney predicted, they did.

Really nice work Bob. You showed the world how smart you are!

What a really stupid, dumb ass piece of crap you are! Look at what you caused.

Don't respond - I'll delete without reading your pathetic excuse. Think about setting aside \$100k as the price for showing me just how nobody can tell you anything - again.

Oh, And let's talk about Jack - He took \$350,000 that WAS protectd from this sort of attack. Now we have no idea where it is, and if he put it back in mom's SSN, it's available to Chela and Carolyn's attack.

Boy, the Becketts are so smart!

Saturday, June 16, 2012 AOL: bckttj

Subj: **WHAT ARE YOU TALKING ABOUT?**
 Date: 6/15/2012 3:18:03 P.M. Eastern Daylight Time
 From: beckj4sf@comcast.net
 To: don@elysiumeast.com
 CC: bckttj@aol.com

I've no idea what you're talking about. I've never talk to Carolyn about any matter concerning information about the lawsuit or any financial matters. My guess is **YOU** had influence on Carolyn's decision to seek a DNA test for Chela. Jack told me about claims that Sammy is her father. I'LL be returning east for the month of July I had hopes we could all talk resolving issues. **MAY I REMIND YOU WITHOUT JACK TAKING IMMEDIATE ACTIONS THE STATUE WOULD HAVE RUN ON TAKING ANY ACTION ON THE MESOTHELIOMA SUIT. IT WAS BOTH JACK AND ME WHO HAD NO PROBLEM WITH YOUR MANAGEMENT OF THE LAW SUIT. YOUR ATTITUDE THAT JACK OR ME SHOULD BE THANKFUL FOR YOUR GENEROSITY AND YOU HAD NO FIDUCIARY DUTIES CONCERNING MANAGEMENT OF THE LAW SUIT OR OUR MOTHER'S ESTATE WAS AND IS A MISTAKE. I ALSO TOLD YOU NOT TO COMBINE OUR MOTHER'S ESTATE OR THE MONEY FROM THE LAW SUIT WITH YOUR PERSONAL ACCOUNTS.** Your Email sounds as if you're drinking.....sorry if you are. Your micromanagement and failure to disclose is why Jack sought Guardianship over our Mother's estate. I have not talked to Jack so I'm not aware of the legal issues that have to be resolved. I trust Jack. I don't know what information I've disclosed.....I know very little about the LLC or Mom's estate thus I'm not sure what was disclosed or to whom. I do intend to be informed while back east in July. It is **YOU** that have raised "Becketts" vs "Veazey" Was an issue. I'm reminded you saw your father **ONCE** during his illness.

From: don@elysiumeast.com
 To: beckj4sf@comcast.net, bckttj@aol.com
 Sent: Friday, June 15, 2012 8:44:02 AM

I specifically said "Bob, This mesothelioma lawsuit is my personal, confidential, financial information and I **DO NOT WANT ANY PART OF IT DISCLOSED**". Any civil, intelligent respectful individual would have said "fine, I understand". But not Bob - no he had to go run his mouth just to prove nobody can tell him what to do. Had to run to Carolyn and brag. Boy you sure showed us! Bob can do anything he wants.

My attorney said to never disclose any of this information but Bob - the top attorney in California knew better. "What could it hurt to tell the world we had money just ripe for people to crawl out of the woodwork to grab a piece of". Exactly what my attorney warn me about. And just as my attorney predicted, they did.

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What a really stupid, dumb ass piece of crap you are! Look at what you caused.

Don't respond - I'll delete without reading your pathetic excuse. Think about setting aside \$100k as the price for showing me just how nobody can tell you anything - again.

Oh, And let's talk about Jack - He took \$350,000 that **WAS** protectd from this sort of attack. Now we have idea where it is, and if he put it back in mom's SSN, it's available to Chela and Carolyn's attack.

Boy, the Becketts are so smart!

Saturday, June 16, 2012 AOL: bckttj

Subj: **Nationwide Annuity**
Date: 7/5/2012 1:19:10 P.M. Eastern Daylight Time
From: tdubreuil@htk.com
To: bckttj@aol.com

Jack,

Did you receive the beneficiary statement for Alberta's Nationwide Annuity I had directed to have sent to you?

If not could you please call Nationwide at 1-800-848-6331 and ask them to send you a statement of who the current beneficiaries are on the contract. Reference contract #01-6049490. I need this statement to complete the transfer of Alberta's Nationwide Annuity to the new one we are setting up at Lincoln Benefit Life. Call my cell phone if you have any questions.

Sincerely yours,
Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates
Brandywine Plaza West
1521 Concord Pike, Suite 305
Wilmington, DE 19803-3644
(C) 302-242-7338 (O) 302-655-7151 (F) 302-655-3042
tdubreuil@htk.com / www.rockwellassoc.com
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Thursday, July 05, 2012 AOL: bckttj

Subj: RE: Veazey - E. Alberta Veazey - Family Gifting Trust & Family LLC
Date: 7/10/2012 8:59:13 A.M. Eastern Daylight Time
From: tdubreuil@htk.com
To: bckttj@aol.com

Kristen,

It is good that you forward this to me. I am able to answer several of the items on the list. I will e-mail a response to Bob Thomas and copy Sam, Jack and yourself on my response

Sincerely yours,
 Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates
 Brandywine Plaza West
 1521 Concord Pike, Suite 305
 Wilmington, DE 19803-3644
 (C) 302-242-7338 (O) 302-655-7151 (F) 302-655-3042
 tdubreuil@htk.com / www.rockwellassoc.com
<http://rockwell.leap-link.com/strategy.html>

From: Kristen Long [mailto:bckttj@aol.com]
Sent: Tuesday, July 10, 2012 8:35 AM
To: DuBreuil, Thomas
Subject: Fwd: Veazey - E. Alberta Veazey - Family Gifting Trust & Family LLC

Jack - Jack asked me to forward this to you. Thanks!!

Sent from my iPhone

Begin forwarded message:

From: "Thomas, Robert" <rthomas@ycst.com>
Date: July 9, 2012 3:59:20 PM EDT
To: "Warrington Samuel (swarrington@rfbookcpas.com)" <swarrington@rfbookcpas.com>
Cc: "E. Albert Veazey (bckttj@aol.com)" <bckttj@aol.com>
Subject: Veazey - E. Alberta Veazey - Family Gifting Trust & Family LLC

Sam,

I know that you have been focusing on completing the first annual guardianship accounting for Alberta Veazey; and I also know that, from a priority standpoint, you were not going to move ahead with your work relating to the tax returns for the Family Gifting Trust (and, presumably as part of those trust returns, whatever returns, if any, are required for the E. Alberta Veazey Family LLC) until the accounting was behind you.

I am trying to develop a response to correspondence received from David Charles Masselli, who states in the correspondence that he is the VA attorney for Jack Beckett's brother, Donald (although we had been working with John Ryan, a different VA attorney), requesting/ demanding information concerning the Trust and the LLC.

Specifically, the attorney has requested, with reference to the Trust a report as to the "[T]rust property, liabilities, receipts and disbursements, including the source and amount of the trustee's compensation, a listing of

Wednesday, July 11, 2012 AOL: bckttj

the trust assets and, if feasible, their respective market values" (collectively, your "Trust request"); and

With reference to the LLC, the attorney requests (collectively, your "LLC requests") that that Jack provide:

- A. Information on all expenditures by the LLC since March 1, 2011;
- B. Information on all current asset of the LLC;
- C. Any changes in LLC investment policy or strategy since March 2011;
- D. The current status of the Nationwide Annuity Contract No. 01-6049490 since September 30, 2011;
- E. The current status of LPL Financial Account No. 5451-7282;
- F. Copies of the most recent tax returns of the LLC;
- G. Information as to (a) all payments by either the Trust or the LLC to Jack since March 1, 2011 and (b) the basis for any such payments.

At your next convenience, please drop me an email regarding your projected ETA for the guardianship accounting and your thoughts as to when I might be able to obtain from you input regarding Mr. Masselli's requests pertaining to the Trust and the LLC. Thanks. While I do not mean to impose any pressure on your timing, I have held my proposed reply to Mr. Masselli for a few weeks anticipating some guardianship accounting information to present as "step #1" of a staged reply. Since I am increasingly sensitive to the impression (albeit incorrect) which further delay may create, even just a reply with some ETAs likely is in order.

Bob

Robert L. Thomas, Esq
Young Conaway Stargatt & Taylor, LLP

Wilmington Office

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1000 North King Street
Wilmington, DE 19801
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F 302.576.3340
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Wednesday, July 11, 2012 AOL: bckttj

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Subj: **Veazey - E. Alberta Veazey - Proposed ltr David Charles Masselli, Esq. in reply to his ltrs of 5/29/12 & 6/18/12**
Date: 7/10/2012 5:00:33 P.M. Eastern Daylight Time
From: rthomas@ycst.com
To: bckttj@aol.com, tdubreuil@htk.com, swarrington@rfbookcpas.com

Jack, Tom and Sam,

Attached are the following:

1. The May 29, 2012 letter to me from David Charles Masselli, Esq. (i.e., Donald's VA counsel, apparently replacing Donald's former counsel, John Ryan, Esquire);
2. The June 18, 2012 follow-up letter to me from Mr. Masselli; and
3. My proposed reply to Mr. Masselli's letters.

Please review these attachments (in particular, my proposed reply) and, then, provide to me your comments, corrections, etc. to my letter draft.

Note to Sam: When you get back to me with your comments, please include the extension filing status for each of the trust and the LLC.

Thanks to each of you for your input,

Bob Thomas

Robert L. Thomas, Esq.
Young Conaway Stargatt & Taylor, LLP

Wilmington Office

Sussex County Office

Rodney Square
1000 North King Street
Wilmington, DE 19801
P 302.571.6602
F 302.576.3340
rthomas@ycst.com

110 W. Pine Street
P.O. Box 594
Georgetown, DE 19947
P 302.856.3571
F 302.856.9338
rthomas@ycst.com

Bob Thomas
WILMINGTON OFFICE
571-6602 (JESSIE)
DIRECT #

* Kindly update your contacts with our new Wilmington office address effective 1/30/12.

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Wednesday, July 11, 2012 AOL: bckttj

Subj: **RE: Veazey - E. Alberta Veazey - Proposed ltr David Charles Masselli, Esq. in reply to his ltrs of 5/29/12 & 6/18/12**
 Date: 7/12/2012 4:00:18 P.M. Eastern Daylight Time
 From: tdubreuil@htk.com
 To: rthomas@ycst.com
 CC: swarrington@rfbookcpas.com, bckttj@aol.com

Bob,

I have read your proposed reply to Mr. Masselli. Below is my input to items B, C, D, and E on page 2 of your draft response to the letter as we discussed earlier this week.

Item B: The current value of the investment component of the LLC is \$315,990.10.

When Jack Beckett assumed the position as managing member of the Veazey Family LLC he lamented that he had no access to the investment account information of the LLC. Upon discussion we agreed the best way for him to get that information was to execute an in-kind transfer of the LLC brokerage account that Don had set up at LPL Financial. This way Jack, instead of Don, would be getting the monthly account statements. I executed the transfer which took place on May 10, 2012. The assets were transferred to a new brokerage account I set up at Pershing Securities titled E. Alberta Veazey Family LLC, account number 5HK403309.

Item C: Based on my analysis of the LLC's original investment strategy that Don had directed LPL Financial to set up I determined it was it was an aggressive growth strategy. A large percentage of the assets were invested in small and midcap international stock portfolios. Although, the account value increased from the original investment of \$285,000 under this strategy Jack was uncomfortable with the associated risk. He was more comfortable with a principal preservation strategy with no market or interest rate risk. The only way to accomplish this was to sell of the entire portfolio and convert it to cash. I consulted with Sam Warrington about the tax consequences (long term capital gains) of such a move and he felt it would be minimal. On June 11, 2012 I sold off the entire portfolio. The proceeds of this sale, \$315,990.10, are safely in a money market account within the Pershing brokerage account.

Item D: The current status of the Nationwide Annuity is that it has been re-titled to E. Alberta Veazey, Owner, Jack Beckett, Guardian. The money is invested in a fixed account at a 2% rate of return, and the account value is about \$193,000. An interesting note is that when Don set this up for his mother he named himself as the annuitant. Jack, Bob, and Don are the beneficiaries. As we discussed Jack hopes to get the court's permission to use this money to help pay for Alberta's care.

Item E: The LPL Financial Account No. 5451-7282 is closed. It has been replaced by Pershing Brokerage account No. 5HK403309.

One final note Jack now has access to a brokerage account (6001-9730) Alberta had at Wells Fargo Securities. Don used to be the POA on the account and was managing the assets. This account is in Alberta's name, with Jack as guardian. The account value is about \$6,800.

If you have any questions or comments please feel free to contact me.

Sincerely yours,
 Thomas DuBreuil, MBA / Financial Strategist

Thursday, July 12, 2012 AOL: bckttj

Rockwell Associates

Brandywine Plaza West

11 Concord Pike, Suite 305

Wilmington, DE 19803-3644

(C) 302-242-7338 (O) 302-655-7151 (F) 302-655-3042

tdubreuil@htk.com / www.rockwellassoc.com

<http://rockwell.leap-link.com/strategy.html>

From: Thomas, Robert [mailto:rthomas@ycst.com]

Sent: Tuesday, July 10, 2012 5:00 PM

To: E. Albert Veazey (bckttj@aol.com); DuBreuil, Thomas; Warrington Samuel (swarrington@rfbookcpas.com)

Subject: Veazey - E. Alberta Veazey - Proposed ltr David Charles Masselli, Esq. in reply to his ltrs of 5/29/12 & 6/18/12

Jack, Tom and Sam,

Attached are the following:

1. The May 29, 2012 letter to me from David Charles Masselli, Esq. (i.e., Donald's VA counsel, apparently replacing Donald's former counsel, John Ryan, Esquire);
2. The June 18, 2012 follow-up letter to me from Mr. Masselli; and
3. My proposed reply to Mr. Masselli's letters.

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Thanks to each of you for your input.

Bob Thomas

Robert L. Thomas, Esq.
Young Conaway Stargatt & Taylor, LLP

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* Kindly update your contacts with our new Wilmington office address effective 1/30/12.

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Thursday, July 12, 2012 AOL: bckttj

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Thursday, July 12, 2012 AOL: bckttj

Subj: **Veazey Guardianship Income Option**
 Date: 7/13/2012 2:44:44 P.M. Eastern Daylight Time
 From: tdubreuil@htk.com
 To: bckttj@aol.com

Jack,

I have prepared the letter below to send to Bob Thomas. Before I send it I want you to review it first. Call me Monday with any questions, comments or changes. Thanks, Tom

Bob,

From the beginning of my association with Jack Beckett his overriding concern has been having enough income to pay for Alberta's care at Brandywine Assisted Living which is on the average \$6650 month. Currently the source of that monthly payment is as follows:

Alberta's social security:	\$2094	2,117.75	
Genworth LTC Policy benefit:	\$3000 +/-	(actual benefit \$100/day)	3,000.00
Jack Beckett	\$1556	2,206.10	
Total:	\$6650	7,323.75	

6,452.25 PER MO
 (SINCE 55% OF THE
 GUARDIANSHIP)

SEE ATTACHMENT

Once I did my analysis my recommendation to Jack is to use what money Alberta had in her name and average it to create an income stream she couldn't outlive so Jack wouldn't have to pay for her care out of pocket. Jack agreed this was the best course of action. To accomplish the maximum income payout to the guardianship the plan is to transfer Alberta's Nationwide annuity of about \$193,000 to a single premium immediate annuity (SPIA). The terms to be a 5 yr period certain benefit of about \$2300 per month, and if after the 5 yr period Alberta were to still be alive she would be guaranteed to receive the same \$2300 per month for life. If she died prior to the 5 yr time frame Jack, Bob, and Don would equally split what money was left. This would be enough money to replace Jack contribution, and then some.

There is one issue though. The Genworth LTC policy benefit of \$100 per day runs out on Dec 21, 2012. After that Jack is back on the hook for continued monthly payment. Except for about \$6600 in Alberta's Wells Fargo brokerage account, and her various checking and savings accounts the only other money she has any connection to is the \$310,990.10, and whatever value there is in her Lewes home in the Family LC.

Lastly, Jack to this point in time has lent about \$33,000 to the guardianship for Alberta's ongoing care. This amount is growing by about \$1506 per month.

What we would like to do in the short term is get the court's permission to continue the transfer process of the Nationwide Annuity to the SPIA to get an income stream started into the guardianship account which would be directed to Brandywine Assisted Living for Alberta's care. If Alberta's continues to live beyond Dec. 21, 2012 we will need to figure out where the money will come from for her continued care.

Sincerely yours,
 Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates
 Brandywine Plaza West
 601 Concord Pike, Suite 305
 Wilmington, DE 19803-3644

SEE ATTACHMENT:

MONTHLY INCOME = 4174.75 (SEE ATTACHMENT)
 PERSONAL FUNDS SPENDING ACCT. AT BRANDYWINE
 (7/1/11 THRU 06-29-12)
 AUTO INSURANCE / SERVICE FEE = 115.53
 MISC. = 501.00 (41.75 PER MO)

Sunday, July 15, 2012 AOL: bckttj

Subj: **FW: Veazey Guardianship Income Option**
 Date: 7/17/2012 12:31:26 P.M. Eastern Daylight Time
 From: tdubreuil@htk.com
 To: rthomas@ycst.com
 CC: bckttj@aol.com

The initial draft of this letter was shown to Jack Beckett. He made some corrections to some of the figures shown in this final draft.

Bob,

From the beginning of my professional association with Jack Beckett as Alberta Veazey's guardian his overriding concern has been having access to enough of Alberta Veazey's financial assets to not only pay for Alberta's care at Seaside Assisted Living, which has averaged \$6452 month, but any other expenses related to her care. As you are well aware Jack's access to Alberta's financial assets to pay her expenses has been problematic, and main reason he sought my help. I am happy to say much of our hard work has paid off and Jack now has the legal right to access Alberta's personal financial assets for her continued care.

In the interim, however, during his year as Alberta's guardian Jack has had to personally shoulder a large financial burden for her expenses until her financial situation was untangled. The report Sam Warrington and Jack are preparing for the Chancery Court will show Jack's out of pocket outlay to pay Alberta's expenses in his first year as guardian has been \$32,359. About 47% of which is paid to Seaside.

We now know that Alberta has in her name a Nationwide Annuity worth \$192,978.69 as of 6/30/2012, as a well as Fargo brokerage account worth about \$6800 invested in a mutual fund as of 7/9/2012. Both accounts are titled E. Alberta Veazey, Joseph Beckett guardian. Alberta's skilled nursing care is the largest expense Jack has for Alberta. The breakdown of the monthly cash flow used to pay for it is as follows:

Seaside Assisted Living average monthly cost: \$6,452

Alberta's monthly social security:

\$2,118

Genworth LTC policy benefit:

\$3,000 +/- (100/ day benefit)

Jack's out of pocket contribution:

\$1,334 + ONLY ASSISTED LIVING EXPENSE (DOESN'T INCLUDE PRESCRIPTION, SPENDING FUND, ETC.)

After months of analysis on my part and many discussions with Jack we jointly agreed that most efficient use of what money Alberta had in her name was to leverage it to create an income stream she couldn't outlive so Jack could limit or eliminate his out of pocket pay for her care. To accomplish the maximum income payout to the guardianship my strategy is to transfer Alberta's current Nationwide Variable Annuity to a single premium immediate annuity (SPIA) I have chosen at another carrier. The terms to be a 5 yr period certain benefit of about \$2300 per month, and if, after the 5 yr period expires Alberta were to still continue to live she would be guaranteed to receive the same \$2300 per month for life. If she died prior to the 5 yr time expiring Jack, Bob, and Don would equally split what money was left on the date of her death. This would be enough money to help replace Jack contribution to her skilled nursing care with money left over for other expenses. The downside to this type of arrangement is that it is irrevocable. Once the income stream starts it does not stop.

I recommended the above strategy for the following reasons. First, the transfer would be accomplished via a 1035 exchange. This type of annuity to annuity transfer would be done with no tax consequences. Second, the Nationwide contract is in the 4th year of an 8 year surrender period. Normally if the contract

Tuesday, July 17, 2012 AOL: bckttj

were to be surrendered now it would be subject to a 4% surrender charge, however the contract stipulates that if the owner were confined to an LTC facility for at least 90 days the charge would be waived. Lastly, the annuitization payout if left with Nationwide would be \$1700 vs. \$2300 per month with the new carrier.

There is one issue though. Referring to the cash flow breakdown for Seaside the Genworth LTC policy benefit of \$100 per day runs out on Dec 21, 2012. After that Jack will be responsible for what the Genworth policy was paying. Except for the assets legally titled in Alberta's name the only other money she has any connection to is the \$310,990.10 in the Veazey Family LLC account I am managing, which is now in cash not securities, and whatever value there is in her Lewes home in the Family LLC. This is a serious issue that would need to be dealt with soon. The main variable in all of this is no one knows how long Alberta will live. For planning purposes I need to assume longer than shorter.

In order to implement the above strategy, as we discussed, chancery court's permission is needed. I felt that while Jack is giving his guardianship accounting to the court would be a good time to bring up this option and see if the court give permission to proceed. Please let me know if you have any questions or comments.

Sincerely yours,
Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates
Brandywine Plaza West
1521 Concord Pike, Suite 305
Wilmington, DE 19803-3644
(C) 302-242-7338 (O) 302-655-7151 (F) 302-655-3042
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Tuesday, July 17, 2012 AOL: bckttj

Subj: **Veazey Guardianship accounting**
Date: 7/17/2012 1:23:06 P.M. Eastern Daylight Time
From: tdubreuil@htk.com
To: swarrington@rbookcpas.com
CC: bckttj@aol.com, rthomas@ycst.com

Sam,

In compiling the data for the E. Alberta Veazey guardianship accounting you had asked for the period beginning and ending values for her Nationwide Annuity and Wells Fargo brokerage acct. Jack is compiling the brokerage acct info. and should have it soon.

For the annuity the 6/24/2011 value was \$189,648.65. The 6/24/2012 value was \$192,978.69.

The in the original guardianship inventory of assets it was assumed that her Nationwide annuity was titled in the Veazey Family LLC, and thus not included. It was discovered later that the annuity was in fact her asset.

Any questions let me know.

Sincerely yours,
Thomas DuBreuil, MBA / Financial Strategist

Rockwell Associates
Brandywine Plaza West
1521 Concord Pike, Suite 305
Wilmington, DE 19803-3644
(L 302-242-7338 (O) 302-655-7151 (F) 302-655-3042
tdubreuil@htk.com / www.rockwellassoc.com
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Tuesday, July 17, 2012 AOL: bckttj

Subj: **Nationwide Annuity**
Date: 7/5/2012 1:19:10 P.M. Eastern Daylight Time
From: tdubreuil@htk.com
To: bckttj@aol.com

Jack,

Did you receive the beneficiary statement for Alberta's Nationwide Annuity I had directed to have sent to you?

If not could you please call Nationwide at 1-800-848-6331 and ask them to send you a statement of who the current beneficiaries are on the contract. Reference contract #01-6049490. I need this statement to complete the transfer of Alberta's Nationwide Annuity to the new one we are setting up at Lincoln Benefit Life. Call my cell phone if you have any questions.

Sincerely yours,
Thomas DuBreuil, MBA / Financial Strategist

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1521 Concord Pike, Suite 305
Wilmington, DE 19803-3644
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Thursday, July 05, 2012 AOL: bckttj



Hornor Townsend & Kent, Inc.
600 Dresher Road ■ Suite C1C
Horsham, PA 19044 ■ 800-873-7637

002677 XP283D01 000000

E ALBERT VEAZEY FAMILY LLC
JOSEPH J BECKETT, GUARDIAN
21219 M ST
REHOBOTH BCH DE 19971-8441

April 25, 2012

Account Number: 5HK-403309



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Welcome to HORNOR TOWNSEND & KENT and thank you for choosing our firm to serve your financial needs. We are committed to providing you access to a broad array of financial products and services designed to help you achieve your investment goals.

Your account number is provided above. Please retain it for future reference. In an effort to keep your account data secure, our future communications to you will mask a portion of your account number.

The delivery of shareholder communications is one of the services managed on your behalf. Upon a company's request and in accordance with Securities and Exchange Commission Rule 14b-1, your name, address, and the number of the company's shares that you hold will be provided to the company unless you object in writing. If you wish to keep such information private from the companies in which you own shares, please complete the form below, detach on the perforation and return it to Pershing LLC at the noted address.

(over for additional important information)

Your Account Number is 5HK-403309

Only return this form if you do not wish to disclose your name, address, and number of shares held to those companies in which you own shares. Please complete, sign and send to the below address:

Pershing LLC
P.O. Box 2054
Jersey City, New Jersey 07303-2054

Please do not disclose my/our name, address, or number of shares held to the companies in which I/we own shares.

Print name (Primary account holder)

Signature (Primary account holder)

Date

Print name (Joint account holder)

Signature (Joint account holder)

Date

002677 XP283D01 005467



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Gains/Losses

E ALBERT VEAZEY FAMILY LLC (LPAR)

5HK403309

Account Type: Retail

As of 05/25/2012

Unrealized Gain/Loss

Name of IP: THOMAS R DUBREUIL

Reg/Plan Type: LPAR

Account Summary (As of 05/25/2012)

Long Market Value:	315,072.50	Net Worth:	320,558.10	PCF Announced:	0.00	Unrealized G/L (L):	31,092.64
Short Market Value:	0.00	Cash Available:	0.00	Money Fund Balance:	5,485.60	Unrealized G/L (S):	0.00
Tech Short:	0.00	Today Fed Call:	0.00	Total Equity:	315,072.50	Net Unrealized G/L:	31,092.64

Positions & Quotes as of Previous Close

	Asset Category	Security ID	Quantity	Disposition Method	Covered/Noncovered	Trade Date	Unit Cost	Last Price ¹
1	CASH AND CASH EQUIVALENTS							
2	CASH & MONEY FUNDS							
3	CASH		0		N/A	N/A	0.0000	1.00
4	FCR FUND	MMFFCR	5,485.6000		N/A	05/26/2012	1.0000	1.00
5	EQUITIES							
6	ETF							
7	ISHARES TR MSCI EMERGING MKTS INDEX FD	EEM	1,080	FIRST IN FIRST OUT	Noncovered	02/18/2010	39.5137	37.15
8	ISHARES TR MSCI EAFE INDEX FD	EFA	804	FIRST IN FIRST OUT	Noncovered	02/18/2010	52.9058	48.10
9	ISHARES COMEX GOLD TR ISHARES	IAU	1,290	FIRST IN FIRST OUT	Noncovered	02/18/2010	10.9505	15.32
10	ISHARES TR S&P GSSI NAT RES INDEX FD	IGE	838	FIRST IN FIRST OUT			33.8857	35.05
11	ISHARES TR S&P MIDCAP 400 INDEX FD	IJH	581	FIRST IN FIRST OUT	Noncovered	02/18/2010	73.2946	93.48
12	ISHARES TR RUSSELL MICROCAP INDEX FD	IWC	716	FIRST IN FIRST OUT			39.6711	47.27
13	ISHARES TR RUSSELL 2000 VALUE INDEX FD	IWN	484	FIRST IN FIRST OUT	Noncovered	02/18/2010	58.6801	67.79
14	ISHARES TR RUSSELL MIDCAP VALUE INDEX FD	IWS	1,140	FIRST IN FIRST OUT	Noncovered	02/18/2010	37.4031	45.23
15	ISHARES TR S&P GLOBAL ENERGY SECTOR INDEX FD	IXC	412	FIRST IN FIRST OUT	Noncovered	02/18/2010	34.5064	35.47
16	Account Total:							

	Price Date	Current Total Cost	Market Value	Unrealized G/L	% Change	% of Assets	% of Portfolio	Annual Income	Current Yield	Term	Lot Status
1		5,485.60	5,485.60	0.00	0.00			0.00	0.00		
2		5,485.60	5,485.60	0.00	0.00			0.00	0.00		
3	05/25/2012	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4		5,485.60	5,485.60	0.00	0.00	100.00	1.70	0.00	0.00	Short	
5		283,979.86	315,072.50	31,092.64	10.94			5,843.00	1.85		
6		283,979.86	315,072.50	31,092.64	10.94			5,843.00	1.85		
7	05/25/2012	42,674.89	40,122.00	-2,552.89	-5.98	12.73	12.50	872.00	2.17	Long Available	
8	05/25/2012	42,536.31	38,672.40	-3,863.91	-9.08	12.27	12.10	1,375.00	3.56	Long Available	
9	05/25/2012	14,126.21	19,762.80	5,636.59	39.90	6.27	6.20	0.00	0.00	Long Available	
10	05/25/2012	28,396.27	29,371.90	975.63	3.43	9.32	9.20	394.00	1.34		
11	05/25/2012	42,584.17	54,311.88	11,727.71	27.54	17.23	16.90	668.00	1.23	Long Available	
12	05/25/2012	28,404.56	33,845.32	5,440.76	19.15	10.74	10.60	442.00	1.31		
13	05/25/2012	28,401.21	32,810.36	4,409.15	15.52	10.41	10.20	670.00	2.04	Long Available	
14	05/25/2012	42,639.60	51,562.20	8,922.60	20.92	16.36	16.10	1,060.00	2.06	Long Available	
15	05/25/2012	14,216.64	14,613.64	397.00	2.79	4.63	4.60	362.00	2.48	Long Available	
16		289,465.46	320,558.10	31,092.64	10.74			5,843.00	1.82		

Totals

Short Term : 0.00 Long Term : 31,092.64 Net Unrealized G/L : 31,092.64

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Pershing LLC, a subsidiary of The Bank of New York Mellon Corporation

What we do

How does **Pershing LLC** protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does **Pershing LLC** collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Provide account information
- Make deposits or withdrawals from your account
- Use your credit or debit card
- Make a wire transfer

We also collect your personal information from third parties, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- **Pershing LLC** does not share information with nonaffiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- **Pershing LLC** does not jointly market.

Other important information

This notice applies to individual consumers who are customers or former customers. This notice replaces all previous notices of our consumer privacy policy, and may be amended at any time. We will keep you informed of changes or amendments as required by law.

FACTS**WHAT DOES Pershing LLC DO
WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Account balances and account transactions
- Assets and transaction history

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Pershing LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pershing LLC share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	No	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	No

Questions?

Call (201) 413-2000

002677 X2283D01 005468



March 21, 2012

**BY EMAIL (jeryan@erols.com)
AND BY FIRST CLASS MAIL**

John E. Ryan, Esquire
Ryan & Coppola
3600 Chain Bridge Road - Suite 14
Fairfax, VA 22030-3202

Re: E. Alberta Veazey

Dear John:

I met this past Monday with Jack Beckett to review various points pertinent to Alberta Veazey's guardianship and the 2011 income tax returns for the guardianship, the family LLC and the family trust. In the wake of that meeting I am writing to ask:

1. Has Donald Veazey received any Forms 1099 or the like reporting income, deduction or like information pertinent to the 2011 income tax returns for Mrs. Veazey, the family LLC or the family trust? If so, please obtain copies of those reporting forms from your client and route the same to me at your next opportunity.
2. Since Donald Veazey controlled accounts pertinent to Mrs. Veazey and one or both of the family LLC and family trust as early as 2009 (and, as the case appears to be, has exercised continued control over one or more of those accounts as recently as the past month), please obtain from Donald an accounting of all income and expenses which Donald received or disbursed, since 2009, pertinent to Mrs. Veazey, the family LLC and/or the family trust.
3. Related to the activities of Donald referenced in the preceding paragraph (i.e., #3), please obtain from Donald an itemization of the accounts pertinent to Mrs. Veazey, the family LLC and/or the family trust with respect to which Donald continues to have signing authority.

YOUNG CONAWAY STARGATT & TAYLOR, LLP

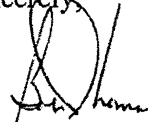
John E. Ryan, Esquire
March 21, 2012
Page 2

4. Likewise related to the accounts encompassed by one or both of the preceding paragraphs #3/paragraph #4 requests, please consult with Donald and advise us of Donald's intentions regarding his ongoing management of certain of Mrs. Veazey's funds.

I look forward to hearing from you; and, since Jack and his accountants are currently working toward finalizing 2011 income tax filings for Mrs. Veazey, the family LLC and the family trust, we ask for as prompt a reply as circumstances reasonably allow.

Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "R. Thomas", written over the word "Sincerely,".

Robert L. Thomas

RLT: hs

cc: Mr. Joseph J. Beckett
Craig A. Karsnitz, Esquire

Subj: Veazey - 2011 Tax Returns - 2011 Accounting/Payments to Don Veazey's spouse
Date: 3/24/2012 11:43:38 A.M. Eastern Daylight Time
From: rthomas@ycst.com
To: jeryan@ryancoppola.com
CC: bckttj@aol.com, ckarsnitz@ycst.com

John,

I will follow up with Jack Beckett on Monday regarding your email.

Bob Thomas

Robert L. Thomas, Esq.
 Young Conaway Stargatt & Taylor, LLP

Wilmington Office

Rodney Square
 1000 North King Street
 Wilmington, DE 19801
 P 302.571.6602
 F 302.576.3340
 rthomas@ycst.com

Sussex County Office

110 W. Pine Street
 P.O. Box 594
 Georgetown, DE 19947
 P 302.856.3571
 F 302.856.9338
 rthomas@ycst.com

* Kindly update your contacts with our new Wilmington office address effective 1/30/12.

To ensure compliance with requirements imposed by the Internal Revenue Service in Circular 230 on tax practitioners, we inform you that, unless we expressly state otherwise in this communication (including any attachments), any federal tax advice contained in this communication is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing, or recommending to another party any transaction or other matter addressed herein.

This message may contain confidential attorney-client communications or other protected information. If you believe you are not an intended recipient (even if this message was sent to your e-mail address), you may not use, copy, or retransmit it. If you believe you received this message by mistake, please notify us by return e-mail, and then delete this message. Thank you for your cooperation.

From: John Ryan [mailto:jeryan@ryancoppola.com]
Sent: Friday, March 23, 2012 4:43 PM
To: Thomas, Robert
Subject: Veazey

Received your letter dated March 21, 2012 and will be working with Don Veazey to gather the information. We anticipate hiring the accountant who did the 2010 returns to prepare a proper accounting. I believe that this is a LLC/Trust expense. Let me know if you do not agree.

Don is very impatient about the tax situation - his wife is due a 1099 for 2011 for funds she was paid from the LLC to help Don prepare the response to the prior request for information. He thinks that the LLC will incur \$250/day IRS penalties for each day past March 1 that it fails to send the 1099. I have not researched this question but it would be helpful if Jack's tax people could expedite this to avoid this becoming an intractable issue. If you or they need additional details please let me know. I CAN'T MANAGE OR DIRECT IF I CAN'T GET INFORMATION RE-
 BUILT, BEGINNING WITH AN EIN & REQUESTED IN 2010. NO INFORMATION ON LLP NEXT
 John Ryan WENT DON SHAPED OFF ON THE LAST MARCH 2011, IT WAS ONLY REPHRASED FOR HANDB.

Sunday, March 25, 2012 AOL: bckttj

Subj: Veazey - 2011 Tax Returns - 2011 Accounting/Payments to Don Veazey's spouse
Date: 3/24/2012 11:43:38 A.M. Eastern Daylight Time
From: rthomas@ycst.com
To: jeryan@ryancoppola.com
CC: bckttj@aol.com, ckarsnitz@ycst.com

John,

I will follow up with Jack Beckett on Monday regarding your email.

Bob Thomas

Robert L. Thomas, Esq.
 Young Conaway Stargatt & Taylor, LLP

Wilmington Office

Rodney Square
 1000 North King Street
 Wilmington, DE 19801
 P 302.571.6602
 F 302.576.3340
 rthomas@ycst.com

Sussex County Office

110 W. Pine Street
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 Georgetown, DE 19947
 P 302.856.3571
 F 302.856.9338
 rthomas@ycst.com

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From: John Ryan [mailto:jeryan@ryancoppola.com]
Sent: Friday, March 23, 2012 4:43 PM
To: Thomas, Robert
Subject: Veazey

Received your latter dated March 21, 2012 and will be working with Don Veazey to gather the information. We anticipate hiring the accountant who did the 2010 returns to prepare a proper accounting. I believe that this is a LLC/Trust expense. Let me know if you do not agree.

Don is very impatient about the tax situation - his wife is due a 1099 for 2011 for funds she was paid from the LLC to help Don prepare the response to the prior request for information. He thinks that the LLC will incur \$250/day IRS penalties for each day past March 1 that it fails to send the 1099. I have not researched this question but it would be helpful if Jack's tax people could expedite this to avoid this becoming an intractable issue. If you or they need additional details please let me know. I CAN'T MANAGE OR DIRECT IF I CAN'T GET INFORMATION RE-
 BUILT, BEGINNING WITH AN EIR & REQUESTED IN 2010. NO INFORMATION ON LPA EXCEPT
 John Ryan WHAT DON DROPPED OFF ON ME LAST MARCH 2011, IT WAS ONLY APPEARED FOR 1 HOUR.

Sunday, March 25, 2012 AOL: bckttj

Subj: Veazey - Chancery Court Order Authorizing Wells Fargo Accounts to Remain in place pending identification of debit/credit sources
Date: 4/10/2012 11:04:56 A.M. Eastern Daylight Time
From: rthomas@ycst.com
To: tdubreuil@htk.com
CC: bckttj@aol.com, cleanandsendaspdf@ycstworkshare.com

Tom,

Attached is the Court's order allowing Mrs. Veazey's personal Wells Fargo accounts to remain in place, subject to all withdrawals being distributed directly to the existing guardianship account. If Wells Fargo wants a certified copy of the order, let me know and we will obtain one to send to the bank. Note: We will need to know to whom to direct that transmittal.

Bob

Robert L. Thomas, Esq.
Young Conaway Stargatt & Taylor, LLP

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F 302.576.3340
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Saturday, April 14, 2012 AOL: bckttj

Form 3949 A (2-2007)	Department of the Treasury – Internal Revenue Service Information Referral <i>(See instructions on reverse)</i>	OMB # 1545-1960
--------------------------------	--	-----------------

1. Taxpayer Name Joseph (Jack) Beckett (manager of LLC named in step 2) a. Street Address 21219 M St b. City/State/ZIP Rehoboth Beach, DE 19971 c. Social Security Number (SSN) unknown d. Occupation School teacher (retired?) e. Date of Birth 06/27/1942	2. Business Name E Alberta Veazey Family LLC a. Street Address 21219 M St b. City/State/ZIP Rehoboth Beach, DE 19971 c. Employer Identification Number 270441192 d. Principal Bus Activity Financial investing
3. Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Head of Household <input checked="" type="checkbox"/> Divorced <input type="checkbox"/> Separated	3a. Name of Spouse

4. Alleged Violation of Income Tax Law (Check all that apply).

<input type="checkbox"/> False Exemption	<input type="checkbox"/> Unsubstantiated Income	<input type="checkbox"/> Unreported Income	<input type="checkbox"/> Failure to Withhold Tax
<input type="checkbox"/> False Deductions	<input type="checkbox"/> Kickback	<input type="checkbox"/> Narcotics Income	<input type="checkbox"/> Wagering/Gambling
<input type="checkbox"/> Multiple Filing	<input type="checkbox"/> False/Altered Documents	<input type="checkbox"/> Public/Political Corruption	<input type="checkbox"/> Earned Income Credit
<input type="checkbox"/> Organized Crime	<input type="checkbox"/> Failure to Pay Tax	<input checked="" type="checkbox"/> Failure to File Return	<input type="checkbox"/> Other (Describe below)

5. Unreported Income and Tax Years (Fill in Tax Years and dollar amount(s), if known, e.g., TY2005 \$10,000)

TY _____ \$ _____ TY _____ \$ _____ TY _____ \$ _____ TY _____ \$ _____ TY _____ \$ _____ TY _____ \$ _____

a. Comments (Briefly describe the facts of the alleged violation - Who/What/Where/When/How. Attach another sheet, if needed).

I was paid \$1,000 in 2011 for which the E Alberta Veazey Family LLC is intentionally refusing to send me a 1099. My attorney, John Ryan of the Fairfax VA firm Ryan & Coppola, has contacted the manager of the LLC, Joseph (Jack) Beckett of the address above, via his attorney, Robert L. Thomas of the Georgetown DE firm Young Conway Stargatt & Taylor LLP, on numerous occasions, including several before the Feb. 15 deadline, to request the 1099 on my behalf. Neither Mr. Thomas nor Mr. Beckett have responded. I have contacted the IRS as recently as today, April 9, about this matter and have confirmed that no 1099 exists. I understand that if I file my taxes with income not substantiated by a 1099 or W-2 that I will be asked to provide documentation of that income. I was advised by an IRS agent that my submission of this form would help substantiate the income.

b. Are books/records available? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	c. Do you consider the taxpayer dangerous? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
--	---

d. Banks, Financial Institutions used by the taxpayer:

Name: Well Fargo Address: City/State/ZIP: Lewes, DE	Name: Address: City/State/ZIP:
---	--------------------------------------

e. Please describe how you learned and/or obtained the information in this report (Attach another sheet, if needed):

I am personally affected, as described above

6. Your Name: **Gina Veazey**

a. Address: **11956 Rayborn Creek Dr**

b. City/State/ZIP: **Manassas, VA 20109**

c. Telephone Number (Please include the Area Code): **703-254-6276**

For Mailing Address, see Instructions

For Paperwork Reduction Act, see Instructions

NO KNOWLEDGE OF ANYONE WHO AUTHORIZED THIS PAYMENT AND WHAT WAS THE DATE? 2011 OFFICER DON LARSEN

Robert L Thomas Esquire,
Craig A Karsnitz Esquire,
Young, Conaway, Stargatt & Taylor, LLP
110 West Pine Street
PO Box 59
Georgetown, DE 19947

April 16, 2012

Mr. Jack Beckett
21219 M street
Rehoboth Beach, De, 19971

Mr. James Robert Beckett
331 Yerba Buena Rd
San Francisco Ca, 94130

Re: E Alberta Veazey LLC, E Alberta Veazey Family Gifting Trust, E Alberta Veazey guardianship representation

Dear Robert & Craig,

I am excited to address your mailing of March 21, 2012, and further, to lay out serious issues needing to be addressed in the matters referenced above. These will be addressed in the following order:

1. 1099 received for the LLC
2. Full accounting of the LLC
3. Documentation to support full accounting of the LLC
4. Ongoing management of the LLC and trust
5. Access to and management of accounts belonging to my mother, Mrs. Veazey
6. Mismanagement of Mrs. Veazey's assets
7. Mismanagement of the LLC and trust
8. Intentional refusal to issue a 1099
9. Mrs. Veazey's possessions at the time of guardianship
10. Items removed from Mrs. Veazey's home before guardianship
11. LLC 2010 tax return
12. LLC 2011 tax return
13. Suggested resolution

Item 1: 1099 received for the LLC

The sole 1099 has been forwarded by Mr. Ryan. *NO KNOWLEDGE OF A PAYMENT OR MONEY (GIFT) IT WAS MADE*

Item 2: Full accounting of the LLC

I have engaged the CPA firm of James C Jones CPA, specifically Mike Jones, for the full accounting and have provided the auditor with monthly statements beginning at the inception of

the LLC, through March 2012. Please note that the audit period will include the time period that Mr. Beckett was sole manager and withdrew large sums of cash from the LLC's money market. Mr. Beckett is asked to produce documentation for what appears to be a missing \$2,604.81.

DON HAS MONEY PROBABLY FROM MOTHER'S ESTATE TO PAY FOR HUSBAND'S RETIREMENT (MENTIONED PREVIOUSLY)

Item 3: Documentation to support full accounting of the LLC

While managing the trust and LLC, I followed standard business management practices, all funds moving through the checking account to produce a record of expenditures. Mr. Beckett has sole possession of all check carbon copies. Mr. Beckett has been asked to provide to my attorney copies of all LLC checking account check carbon copies from June 2009 through present. As this audit is in progress and the only outstanding items necessary to complete it are the check carbon copies, as well as the explanation for the missing funds noted in item 2 above, we are awaiting Mr. Beckett's prompt production of the documents.

*03-02-2011 +
DON'S
REGISTRATION
LETTER*

Item 4: Ongoing management of the LLC and trust

We are all aware that I had a medical issue with alcohol. From mid-2009 to early 2010, I was unable to control my drinking. I'm one year sober now. I faced the challenges of managing a family law suit and managing my mother's finances. I set up a trust and LLC to protect family wealth, and although Messrs. Beckett did not have legal standing to participate in a lawsuit, I worked with Mr. Ryan to use the one-million-dollar gift tax exclusion to transfer nearly one half-million dollars to each, an early inheritance that reduced my eventual inheritance by \$285,000.

THAT TRUST - BUT THIS WAS FULLY DISCLOSED TO ALL PARTIES

Mr. Beckett and I have always had joint control of all LLC matters should one of us become incapacitated. I wrote a drunken response to Mr. Beckett's accusation, "Don, you don't know shit about what you're doing - you don't know shit! I have friends that watch a lot of TV and they all say you don't know shit about what you're doing." After giving it some thought, I felt Mr. Beckett should stand in my shoes. My recovery has taken a year and I've needed Mr. Beckett to take charge. According to the Operating Agreement of E. Alberta Veazey Family LLC, section 5.02, Authority of Managers, the member(s) may, but shall be under no obligation to, from time to time delegate to one or more Managers such authority and duties as the Member(s) may deem advisable....Any delegation of authority and duties to a Manager or Managers pursuant to this section may be revoked at any time by the Member(s), with or without cause.

NOT SO -

I have 25 years of experience working as a systems analysts in the finance department of major corporations, such as SallieMae, Freddie Mac, Dyncorp, and others. Mr. Beckett lacks such a background. I believe it would be in everyone's best interest if I were to resume responsibility as primary manager of the LLC and trust.

Item 5: Access to and management of accounts belonging to my mother, Mrs. Veazey

I cannot access or manage any account belonging to my mother, Mrs. Veazey, now that guardianship has been granted. Mr. Beckett, as controller of my mother's estate, is tasked with protecting all assets, including banking accounts. Mrs. Veazey's abandoned accounts remained linked to the personal accounts belonging to my wife and me. On two occasions I have spoken with Wells Fargo about blocking or removing these accounts. The only option would be to close

the accounts and only the guardian can do this. By leaving these accounts open and accessible to me, Mr. Beckett accepts banking errors will occur and will be reversed. This is not "exercising continued control."

Mr. Beckett has asked for a full accounting of Mrs. Veazey's finances. Again, I have engaged the CPA firm of James C Jones CPA, specifically Mike Jones regarding performing a full accounting of Mrs. Veazey's finances from January 2009 through March 2012. I have provided Mr. Jones with PDFs of all documents I have access to, specifically the following Wells Fargo accounts:

1. Mrs. Veazey's abandoned checking account 1014153105821
2. Mrs. Veazey's abandoned money market account 1010125842844
3. Mrs. Veazey's abandoned money market account 1010224139908

The downloaded statements from January, 2009 through June 2010 have check copies attached. After June 2010, only Mr. Beckett has the check copies needed. I met with Mr. Bob Panahandeh of Wells Fargo (direct dial - 703 934 1953) on Thursday 4/11/12 asking for the requested bank statements of my mother's accounts dating to 1/1/2009. Mr. Panahandeh was very helpful but said that Wells Fargo would not supply the statements to me; however, if Mrs. Veazey or her conservator were to come into any bank branch of Wells Fargo, they would be happy to retrieve and print those statements.

Mr. Beckett has exclusive possession of Mrs. Veazey's check carbons from July 2010 through March 2012. I suspect there are 3 more money market accounts that were open and closed during the year 2009. Mr. Beckett will need to exercise his access as conservator to request documents of these accounts and forward them to Mr. Ryan.

Item 6: Mismanagement of Mrs. Veazey's assets

Mrs. Veazey has 19 ounces of gold bullion in a bank safe deposit box. Its value is currently more than \$30,000. This constitutes the bulk of Mrs. Veazey's investments. Mr. Beckett has been made aware of the danger and improper management of this portion of Mrs. Veazey's investment portfolio. Mr. Beckett's comment was "I don't know about all that stuff." I question that investment strategy. *SAFE DEPOSIT BOX - WELLS FARGO*

Mr. Beckett has many times commented that his brother James Robert (Bob) Beckett owes the estate over \$40,000. IRS rules state that any sibling must pay interest yearly on any loan, or that loan will become a gift. Mr. Beckett, in order to comply with IRS tax laws should have collected interest from Mr. Bob Beckett in 2010 and should do so again in 2011 and 2012. Should the IRS declare the loan a gift, given Mrs. Veazey has exhausted her gift exclusion, Mrs. Veazey would be liable for a gift tax of \$20,000. Mr. Jack Beckett has stated many times he has all documentation of this loan. Having a personal interest in Mrs. Veazey's estate, I ask Mr. Beckett to please provide my attorney, Mr. Ryan, with all details of Mr. Bob Beckett's loan and a repayment schedule. I also suggest Mr. Jack Beckett not file Mrs. Veazey's 2011 tax returns until this issue is resolved. I feel this is another example of improper management of Mrs. Veazey's assets.

*DOCUMENTATION FOR WILL TRUST STATE (Tom J. Beckett)
MOM WANTED TO HELP BOB - KNEW JACK'S FINANCIAL STATE
NOTHING IN 2011-12*

SAME WITH DON. BOB'S HELP DON

MR. BECKETT DOESN'T WANT VEHICLES SOLD ALTHOUGH HANDED
CARS NOT LOANED - MY NAME IN THE VEHICLE

THE NEED TO BE CREDITED
DO NOT NEED TO COMMUNICATE
WITH ANYONE
THAT

Mr. Beckett has possession of Mrs. Veazey's two vehicles. Mrs. Veazey is paying the insurance and suffering the depreciation loss while Messrs. Beckett use these vehicles as their own, without compensating Mrs. Veazey, and creating a liability hazard for Mrs. Veazey. I'm concerned Mr. Beckett may also loan these cars to his children.

Looking at my own reimbursement for packing supplies, I remember I reimbursed Mr. Beckett \$215, check number 1043 on March 6, 2011, for packing supplies. Mr. Beckett indicated he was wrapping Mrs. Veazey's silver service. I too wrapped a lesser value silver service, placing it in the bank safe deposit box. When Mr. Beckett was asked to store Mrs. Veazey's silver there as well, he refused, saying he'd prefer to keep it himself. UNDER LOCK AND KEY JIMMY HAS KNOWLEDGE OF THIS

Mrs. Veazey had lost several Social Security checks, each for more than \$2,000. I have spoken with Mr. Beckett about the need to take Mrs. Veazey to the Social Security office to have them reissued. It is my understanding the opportunity to have the checks reissued may have expired during Mr. Beckett's guardianship, possibly costing Mrs. Veazey to forfeit thousands of dollars. I HAVE CONTINUED SOCIAL SECURITY - WILL NOT REISSUE CHECKS / NOT BEEN CASHED THIS GOES BACK WHEN THEY WERE ISSUED AND HAVE THEM

Item 7: Mismanagement of the LLC and trust

Mr. Beckett was notified in early December 2011 of the need to make certain withdrawals from the LLC's annuity, as these withdrawals, including interest, would be offset by repair work on the house owned by the LLC, thus producing a favorable tax result. Mr. Beckett intentionally ignored the need for this financial move, and in doing so cost the LLC thousands of dollars in unnecessary taxes. According to the Operating Agreement of E. Alberta Veazey Family LLC, specifically section 10.01, if Mr. Beckett were to be sued for the intentional loss he caused, he would bear any cost incurred "in the prosecution of such action."

Mr. Beckett has inexplicably moved the bulk of the LLC's cash from an interest-bearing money market account to an checking account. Because of this move, the LLC is now suffering monthly fees on the money market account. - DON MAINTAIN THE LAST PRINCIPAL OF \$100,000 5,000.00 TRANSFERRED TO CHECKING FROM MONEY MARKET

Mr. Beckett has started paying Mrs. Veazey's phone bill from the LLC's accounts. In addition, Mr. Beckett is paying for storage of Mrs. Veazey's belongings, again from the LLC's accounts. This is not authorized under the terms of the LLC. He is violating his duties to the members of the LLC, and is jeopardizing the purpose of the LLC by treating the assets as belonging to Mrs. Veazey. DON STATED THIS - HIS NAME ON CHECK, I HAVE JUST CONTINUED WITH MY DUTY

Mr. Beckett's repeated detrimental moves indicate he's actually trying to destroy the LLC.

Again, according to the Operating Agreement of E. Alberta Veazey Family LLC, Article IV, section 4.02, "In managing the affairs of the Company and exercising its power, the Member(s) shall act collectively through meetings and/or written consents" I met with Messrs. Beckett each and every month to review the LLC's status and strategy. Mr. Beckett has not complied nor extended reciprocal courtesy over the past year with 4.02.

NOT SO

Mr. Beckett has indicated to LPL Financial that he intends to move the investment account to another firm, and perhaps move some of the money into Mrs. Veazey's accounts, a violation of sections 4.04 and 7.06 of the Operating Agreement.

Item 8: Intentional refusal to issue a 1099

The IRS has been notified of Mr. Beckett's refusal to provide my wife with a 1099. According to the attached Wall Street Journal article, "Traps for Small Businesses," given Mr. Beckett's intentional failure to file, the fine of \$250 applies. Mr. Beckett will not pay this fine from LLC funds. I have attached the Form 3949A filed with the IRS.

*I HAVE NO KNOWLEDGE OF PAYMENT AND WHO OBTAINED TITLE
PLUS
UNPAID NO
TRAP
HOUSE ?
LLC ?*

Item 9: Mrs. Veazey's possessions at the time of guardianship

Mr. Thomas, as a courtesy, please provide me with a complete itemized inventory of Mrs. Veazey's possessions at the time of guardianship. *CHANCELY COURT HAS THIS*

Item 10: Items removed from Mrs. Veazey's home before guardianship

Mr. Thomas, please have Mr. Beckett provide a complete itemized inventory of items removed from Mrs. Veazey's home by Mr. Beckett before the guardianship, including the current location of those items and a description of the specific measures being taken to ensure they are secured and appropriately insured. *DON NEEDS TO CHECK WITH HIS MOTHER ABOUT THIS!*

Items 11 and 12: LLC 2010 and 2011 tax return

Please have Mr. Beckett forward a full copy of the LLC's and trust's 2010 tax return, and, when available, a full copy of the LLC'S and trust's 2011 tax return including all supporting documentation for both.

*NOTHING HAS BEEN SENT TO THE IRS YET
IT COULD BE
TRUST
EIN
FROM*

Item 13: A suggested resolution

The most pressing issue is the lack of communication. Mr. Beckett hasn't given any indication as to Mrs. Veazey's estate and financial situation as well as the LLC and trust's financials. I find Mr. Thomas's communication sporadic. Mr. Ryan has repeatedly asked I give Mr. Beckett and Mr. Thomas an opportunity to resolve issues I've raised before taking more serious steps. Having no response from either I will begin taking action presuming Mr. Beckett and Mr. Thomas will continue to be un-commutative and only by involving the IRS and other agencies will my issues be addressed. Messrs Beckett have prior experience with my taking unresolved issues to the proper authorities, *77*

I believe I'm well versed on actions available to me regarding issues of the LLC and trust. I will seek insight on Delaware guardianship from a friend from high school and boy scouts, The Honorable Vice Chancellor Sam Glasscock III. We joined scouts on the same night and were tent mates and best friends back in the day. I think it's time to reach out.

As a beneficiary of Mrs. Veazey's estate, I want to be certain Mrs. Veazey's finances are being handled properly and professionally. I trust Mr. Beckett will resolve the issues or justify his

actions with Mrs. Veazey's estate promptly. Specifically, Mr. Beckett will close Mrs. Veazey's abandoned checking/savings/money market accounts now linked to my banking. I will be seeking a full accounting of Mrs. Veazey's estate at the time of guardianship and a full listing of all items Mr. Beckett has removed. Mr Beckett will retrieve from Wells Fargo all documents I am unable to obtain, as outlined above, along with copies of check carbons, and forward these documents to Mr. Ryan.

I have a bullion trading account and am able to trade at the spot market. I would be happy to assist Mr. Beckett in liquidating Mrs. Veazey's gold holdings.

Messrs Beckett's use of Mrs. Veazey's cars would likely be considered unauthorized by the insurance company (Can a stage 3 Alzheimer's victim give consent? Doesn't guardianship serve as evidence the answer is no?) and thus uninsured in the event of a serious collision with injuries and a resulting civil suit. Mrs. Veazey's estate, the driver's estate, and Mr. Beckett's estate could be wiped out. I'm stunned this is continuing and believe the solution is obvious.

I would have hoped Mr. James Beckett would have resolved his outstanding loan. If no action is taken to set up a repayment plan, I'm concerned Mrs. Veazey could face a \$20,000 IRS gift tax. Lacking such action, my only recourse would be to report the lack of interest or principal payment to the IRS, again form 3949 A, and Messrs Beckett can resolve the issue through the IRS. Mr. Beckett will provide me with Mrs. Veazey's 2010 tax return and, within 30 days of filing, Mrs. Veazey's 2011 tax return – necessary evidence when notifying the IRS in the case of James Robert Beckett may be in non repayment of his loan.

With regards to the LLC and trust full accounting, I expect Mr. Beckett will provide quickly the requested documents.

Mr. Beckett's refusal to execute proper tax planning before the end of 2011, mishandling of 1099 reporting, refusal to communicate with managers and jeopardizing the LLC by paying of Mrs. Veazey's phone bill and storage fees from LLC, and his indication of his intention to pull money out of the LLC for Mrs. Veazey's care indicate a lack of business professionalism. After receiving the LLC and trust's 2011 tax return, I will give Mr. Beckett the opportunity to reimburse the LLC and trust for the loss before discussing recovery with Mr. Ryan. Mr. Beckett will note the LLC is a Virginia corporation.

Collectively, these issues are powerful evidence that Mr. Beckett lacks a basic understanding of estate planning and the necessary skill set for successful management.

I find Mr. Beckett's handling of the LLC and trust appalling, and quite frankly, I worry Mr. Beckett's actions will result in forfeiture of the entire estate to the IRS, something my mother actively worked with me to avoid just as she actively worked with me to ensure Messrs Beckett and I received gifts from her. I find the thought of a one-million-dollar trust in unqualified hands truly frightening. In this economic environment, the trust and LLC need competent management, something I believe my returning as primary manager would provide. Therefore, I would hope that Mr. Beckett would agree to relinquish control to me and to do so with a marked sense of urgency.

Thank You
Don Veazey

March 1, 2012

Robert L. Thomas, Esquire
Young Conaway Stargatt & Taylor, LLP
110 W. Pine Street
P. O. Box 594
Georgetown, DE 19947

Re: E. Alberta Veazey
Analysis of Financial Transactions

Dear Robert,

As requested, the following is a summary of selected assets and asset movement pertinent to E. Alberta Veazey's personal assets and her assets of E. Alberta Veazey Family LLC. My research was done at the request of Joseph J. "Jack" Beckett who is E. Alberta's son and legal guardian. The final appointment of guardianship became effective on 6/24/2011.

In order to fulfill his duties as Alberta's guardian Jack made a number of attempts, through you, as the attorney for Mrs. Veazey's guardianship, to contact Jack's brother, Donald B. ("Don") Veazey, who had held Mrs. Veazey's power of attorney, in order to make an orderly transfer of legal title of Alberta Veazey's assets over to the guardianship. Jack Beckett's primary concern was and remains how to assure that he can satisfy his mother's monthly nursing home bill (which approximates \$6,000.00+/-month). From Jack Beckett's perspective, Don Veazey has ignored or refused all of Jack Beckett's requests to transfer legal title of Alberta Veazey's financial assets to the guardianship.

Alberta Veazey's individual financial assets titled in her name appear to have been, as follows:

- 1) A Nationwide Annuity started on 12/22/2008 for \$214,233.51
- 2) A brokerage account at Wells Fargo Advisers valued at \$200,000 +/-.
- 3) Alberta's share of the proceeds from a wrongful death lawsuit filed on behalf of her deceased husband Samuel Veazey and valued at \$427,833.32 as of 7/2009.

The total dollar value of the assets set forth above, as of the dates indicated, is \$842,000 +/- . The dates and amounts of the assets were derived from statements which Jack Beckett was able to obtain and provide to me.

The balance of this letter is a summary of my research, undertaken at Jack Beckett's request, as to what has happened to Alberta Veazey's financial assets. Jack Beckett chose me to conduct this research because I was Alberta's banker and financial advisor while I was employed as a Sr. Financial Specialist at Wachovia Bank from 1/12/1999 to 5/7/2010; and, in that role, I had unique knowledge of the Alberta Veazey's financial circumstances during that time. While working at the Bank I had gotten to know Alberta Veazey and her family; and I was instrumental in helping the family set up all of the accounts and orchestrating the movement of the assets related to the distribution of proceeds to the family members from Samuel Veazey's wrongful death lawsuit. I currently am a Financial Advisor with Rockwell Associates in Wilmington, Delaware.

With reference to the current status of the respective above-identified financial assets, my findings are, as follows:

- Nationwide Annuity (Contract #016049490) (See Exhibit A)

01: 11831817.1

The assets comprising this annuity appear to have been transferred to the Nationwide Annuity Co. by Don Veazey in his capacity as Alberta Veazey's POA; and those transferred assets had accumulated through an annuity that Mrs. Veazey held for many years at the Transamerica Annuity Company (contract #26134746) (see exhibit B). The purchase of the Nationwide annuity occurred on 12/22/2008 and the initial funding was in the sum of \$214,233.51. The most recent value of the annuity, based upon a phone call to Nationwide Annuity customer service on 3/6/2012, is currently \$192,000 +/- . Don Veazey had made withdrawals from this annuity totaling \$37,000 between 12/22/2008 and 1/31/2011; and, to date, he has not provided an explanation to Jack Beckett as to why these funds were withdrawn. As of the date of this letter, the Nationwide Annuity is titled "E. Alberta Veazey, Jack Beckett Guardian". (see Exhibit C)

- Wachovia/Wells Fargo Brokerage Account (Account #6001-9730)

E. Alberta Veazey maintained the above non-qualified brokerage account with Wachovia Securities. During my tenure with Wachovia Bank as her banker and financial advisor I found Alberta to be a savvy investor always looking for ways to invest excess cash in stocks, bonds, and mutual funds. The value of this account had grown over the years to \$200,000 +/-

An informational notice from First Clearing, LLC, the transactional clearing division on Wachovia Securities (see exhibit D), dated 8/12/2008 shows an account registration change from E. Alberta Veazey TOD Registration to E. Alberta Veazey TOD Registration, Donald B. Veazey POA. Based upon an entry on page 2 of exhibit I this account is now closed. Year end 1099 tax reporting statements provided by Wachovia Securities for tax years 2008, 2009, and 2010 along with E. Alberta Veazey's 2010 tax return (see exhibit E) show that since Don Veazey had been added as POA to this account in Aug of 2008 \$276,320.79 in stocks, bonds and mutual funds had been sold (see 1099-B IRS Box 2 on each tax statement) resulting in the complete liquidation of this segment of E. Alberta Veazey's financial assets. The 2010 tax return for Alberta shows a \$43,187 capital tax loss possibly related to the sale of the financial assets within the brokerage account.

Because these assets were titled in Alberta's name, and were not considered as part of the Gifting Trust nor the Family LLC Jack Beckett reasonably assumed these financial assets would be available for him to use as needed to help him fulfill his duties as his mother's legal guardian. Jack would like an accounting from Don Veazey in his role as Alberta's POA as to why the entire brokerage account was liquidated and how the proceeds were spent between 8/12/2008 and 12/31/2010.

- Alberta Veazey's share of Samuel Veazey's Wrongful Death Lawsuit

On 7/30/2009 the sum of \$427,833.32 was deposited in two equal shares into two money market accounts at Wachovia Bank. The title of one account (Account #1) was E. Alberta Veazey, POD Bob Beckett (acct # 1010246822633) (see Exhibit F); and the title of the second account (Account #2) was E. Alberta Veazey, POD Jack Beckett (acct # 1010246822646) (see Exhibit G). This was done pursuant to a memorandum agreement of understanding dated 7/30/2009 (see Exhibit H) and signed by Alberta Veazey and each of her three sons – James Robert ("Bob") Beckett, Jack Beckett and Don Veazey. A Wachovia bank printout dated 4/22/2011 reports these accounts to have been closed as of that date. (see Exhibit I)

There are indications that Don Veazey, who then was the managing member of the E. Alberta Veazey Family LLC, transferred some, if not all, of the assets comprising Account #1 and Account #2 to Wachovia Bank (Account #2000031033332) (see Exhibit J) which is a checking account titled under the E. Alberta Veazey LLC. This account appears to be used to pay various expenses of the LLC and maintain some asset liquidity.

A Wachovia printout of activity for account 2000031033332 (see exhibit K) shows check #1019, in the amount of \$285,000.00, clearing this account on 2/5/2010. Coincidentally, an account summary, printed on 5/31/2010 (see exhibit L), with respect to LPL Financial brokerage account #5451-7282 (see exhibit M), titled E. Alberta Veazey Family LLC, shows that this account was opened on 2/4/2010 on the strength of an initial investment of \$285,000.00. This account would appear not to be part of the Alberta Veazey's guardianship estate.

Relating to the future management of the above assets Jack Beckett has sent a letter of instruction (see Exhibit N) to LPL Financial relating to the brokerage account #5451-7282 informing them that Don Veazey has elected to resign both as trustee of the E. Alberta Veazey Gifting Trust and non-member manager of the E. Alberta Veazey Family LLC (see Exhibit O). The instructions with the letter are pursuant to the attached Action of Sole Member naming Jack Beckett as trustee of the trust and managing non member of the LLC. LPL Financial has not responded to the request.

In conclusion, my findings are that, between 12/22/2008 and 7/30/2009, Alberta Veazey had financial assets titled in her name with an aggregate value of \$842,000 +/- . Today, it appears that only the Nationwide Annuity, with a value of \$192,000.00+/-, is owned by Alberta Veazey (albeit now by Jack Beckett, in his capacity as Alberta Veazey's guardian).

Currently unaccounted for, based upon my research (which, as indicated above, was limited due to the lack of complete records), are, the following:

1. The premise for and ultimate disposition of the \$37,000 withdrawal from the Nationwide Annuity.
2. The premise for and ultimate disposition of the \$276,321 transferred from the Wachovia brokerage account.
3. The disposition of the \$142,833.32 not deposited to the E. Alberta Veazey Family LLC account at LPL Financial.

Once you have considered the findings summarized by this letter, do not hesitate to contact me with any questions.

Sincerely yours,



Thomas DuBreuil
Financial Strategist
Rockwell Associates

cc: File

Mr. Joseph J. Beckett

Exhibits for E. Alberta Veazey Analysis of Financial Transactions

Exhibit A – Nationwide Quarterly statement, Contract # 01-6049490, April 1, 2011 to June 30, 2011.

Exhibit B – Transamerica Life Insurance Co. Secure Path Annuity Contract # 26134746, June 20, 2008 to September 20 2008.

Exhibit C – Confirmation letter from Nationwide Re: Contract # 01-6049490 updating their files listing Joseph J. Beckett as Guardian of the property of E. Alberta Veazey.

Exhibit D – First Clearing, LLC change of registration notification for Wachovia Brokerage account 6001-9730.

Exhibit E – Wachovia Securities 1099 Summary of Reportable Tax information on account 60019730 for tax years 2008, 2009, 2010 and E. Alberta Veazey's Tax Return for tax year 2010.

Exhibit F – Wachovia Bank statement for bank account #1010246822633 dated 7/30/2009 to 8/26/2009.

Exhibit G – Wachovia Bank statement for bank account #1010246822646 dated 7/30/2009 to 8/26/2009.

Exhibit H – Agreement and Memorandum of Understanding.

Exhibit I – Wachovia Bank account status listing for E. Alberta Veazey on 4/22/2011.

Exhibit J – Wachovia Bank Account statement for E. Alberta Veazey Family LLC, account #2000031033332 dated 1/1/2010 to 2/26/2010.

Exhibit K – Wachovia Bank account activity report dated 3/2/2010 for account 2000031033332.

Exhibit L – Account Summary for E. Alberta Veazey Family LLC Account # 5451-7282 at LPL Financial.

Exhibit M – LPL Financial account statement dated 1/31/2011 for account # 5451-7282.

Exhibit N – Letter of Instruction sent to LPL Financial for account #5451-7282.

Exhibit O – Don Veazey's resignation letter as Trustee of the Veazey Gifting Trust and as managing non-member of the Veazey Family LLC.

Exhibit P – Veazey Family LLC Action of Sole Member.

(A)

Quarterly Statement
Apr 1, 2011 to Jun 30, 2011



Nationwide
On Your Side

Contract Number: 01-6049490

The Best of America Achiever Annuity

1992

00014573
DONALD B VEAZEY
POA= DONALD B VEAZEY
11956 RAYBORN CREEK DR
MANASSAS VA 20109-4822

entered in
e no way

Your Investment Professional:

PAUL N BURKE
NATIONWIDE LIFE INSURANCE COMPANIES
4115 ANNANDALE RD
ANNANDALE VA 22003

Contract Issue Date: 12/22/2008
Plan Type: Non-Qualified Annuity
Annuitant: DONALD B VEAZEY

ONE WHO RECEIVES AN ANNUITY (ENTITLED TO RECEIVE)

How to Contact Us:

www.nationwide.com/login

Nationwide Life Insurance Company
P O Box 182021
Columbus OH 43218-2021

Customer Service:
1-800-848-6331

Hearing Impaired:
1-800-238-3035

24 hr. Automated Information Line:
1-800-848-6331



0077501457

AAIDN 00 ID 016049490
00000001 00000005 00047825 00000002

010450006194

Page 1 of 6

Page 10 of 10
Date: 10/10/10

10/10/10 10:10:10

10/10/10 10:10:10



Quarterly Statement
Apr 1, 2011 to Jun 30, 2011



Nationwide®
On Your Side

Contract Number: 01-6049490

The Best of America Achiever Annuity

Make a Statement. Get yours online. Visit nationwide.com/plantatree to register for eDelivery today.

Account Summary

	Quarter-To-Date 04/01/2011	Year-To-Date 01/01/2011	Inception-To-Date 12/22/2008
Beginning Date			
Beginning Contract Value	\$188,714.84	\$187,795.43	\$0.00
Purchase Payments	\$0.00	\$0.00	\$214,233.51
Withdrawals/Charges	\$0.00	\$0.00	(\$37,000.00)
Net Investment Results*	\$934.01	\$1,853.22	\$12,415.14
Ending Contract Value as of 06/30/2011	\$189,648.65	\$189,648.65	\$189,648.65

*This is the net amount of investment gains or losses during each period. These results include the deduction of charges as outlined in your prospectus.

Please review the information in this statement carefully. Inaccuracies or discrepancies should be promptly reported to Nationwide in writing. Please be advised that any oral communication should be re-confirmed in writing. You may contact our Customer Service Center at the telephone number or mailing address listed at the top of this statement.

Benefit Election Summary

Death Benefit - Standard: One Year Contract Anniversary

Death Benefit Value

The Value of the Death Benefit is subject to additional information.

Fixed "Death Benefit Payment"

Fixed Account Summary

Investment Option	Rate	End-of-Quarter Value
FIXED ACCOUNT		
Total	12/31/2011	\$189,648.65
		\$189,648.65

Purchase Payments/Credits

Date	Transaction Type	Investment Op.	Dollar Amount	Unit Value	Fund Units	or Credited Rate
NO TRANSACTIONS						

Quarterly Statement
Apr 1, 2011 to Jun 30, 2011



Nationwide®
On Your Side

Contract Number: 01-6049490

The Best of America Achiever Annuity

Withdrawals/Charges from 04/01/2011 through 06/30/2011

Date	Transaction Type	Investment Option	Dollar Amount	Unit Value	Fund Units
NO TRANSACTIONS					

Transfers from 04/01/2011 through 06/30/2011

Date	Transaction Type	Investment Option	Dollar Amount	Unit Value	Fund Units	or Credited Rate
NO TRANSACTIONS						

Your Future Contributions Will be Applied As Follows

Investment Option	Future Contributions
NW NVIT MNY MKT I	100%
Total:	100%

Quarterly Statement
Apr 1, 2011 to Jun 30, 2011



NATIONWIDE
On Your Side

Contract Number: 01-6049490

The Best of America Achiever Annuity

Withdrawals/Charges from 04/01/2011 through 06/30/2011

Date	Transaction Type	Investment Option	Dollar Amount	Unit Value	Fund Units
NO TRANSACTIONS					

Transfers from 04/01/2011 through 06/30/2011

Date	Transaction Type	Investment Option	Dollar Amount	Unit Value	Fund Units	or Credited Rate
NO TRANSACTIONS						

Your Future Contributions Will be Applied As Follows

Investment Option	Future Contributions
NW NVIT MNY MKT I	100%
Total:	100%



Annuity Products and Services
ATTN: Customer Care Group
4333 Edgewood Road NE
Cedar Rapids, IA 52499

Secure Path Annuity
June 20, 2008 - September 20, 2008

(B)

E ALBERTA VEAZEY
34439 POSTAL LANE
LEWES DE 19958

Annuitant: E ALBERTA VEAZEY
Owner: E ALBERTA VEAZEY
Issue Date: December 20, 2000
Type: Non-Qualified
Contract Number: 26134746

Value Summary

	This Period	Since Inception
Beginning policy value	\$210,223.32	\$0.00
Total premium payments	0.00	196,000.00
Total withdrawals/deductions	0.00	- 58,057.18
Total interest credited	2,048.73	74,329.23
Ending policy value as of 9/20/2008	\$212,272.05	\$212,272.05

Values as of 9/20/2008

Cash surrender value \$212,272.05

Please refer to the Definitions and Disclosures Section for further information.

Fixed Interest Rate

Interest	
Rate %	Dollar Value
3.500	\$35,794.59
3.100	\$11,421.06
3.750	\$165,056.40
Total value	\$212,272.05

Transaction History



Effective Date	Transaction	Amount
6/30/2008	Additional Interest Credited	\$41.66
7/31/2008	Additional Interest Credited	\$43.18
8/31/2008	Additional Interest Credited	\$43.32

Transamerica Life Insurance Company
Member of the AEGON Group

002-001-6-01475-4-0

Secure Path Annuity
June 20, 2008 - September 20, 2008
Contract Number: 26134746
Owner: E ALBERTA VEAZEY

Benefits & Charges Detail

	This Period	Year to Date
Surrender charges	\$0.00	\$0.00
Surrender charge	\$0.00	

Please refer to the Definitions and Disclosures Section for further information.

Important Customer Service Information

Now you can make transactions on your policy on-line via the website.

Website www.transamericaservice.com

Email Address customercare@aegonusa.com

24-hour Interactive Voice Response System (800) 553-5957

Customer Service Hours Monday - Thursday 7:00 am - 5:30 pm CT
Friday 7:00 am - 4:30 pm CT

Customer Service Phone Number (800) 553-5957

Address Annuity Products and Services
ATTN: Customer Care Group
4333 Edgewood Road NE
Cedar Rapids, IA 52499

Please review this statement carefully and report any discrepancies to us in writing within 30 days from receipt of the statement on which the error occurred. During your review, make certain that all transactions you believe have occurred are reflected on the statement.

Message About Your Annuity

Your annuity does not contain an Excess Interest/Market Value Adjustment.

Definitions and Disclosures

Value Summary

Total withdrawals/reductions - The sum of requested partial withdrawals and any applicable charges shown in the "Benefits & Charges Detail" section.

Ending policy value - The accumulation/policy value as of the statement end date. This amount (adjusted by any other applicable policy charges, benefit guarantees, or nonforfeiture requirements pursuant to the terms of your policy) is available as a death benefit or to provide a paid up annuity benefit.

Cash surrender value - The amount which would be payable upon surrender pursuant to the terms of your policy, assuming surrender occurred as of the statement end date.

Benefits & Charges Detail

Surrender charges - Surrender charges incurred due to partial withdrawals during the statement period.

Surrender charge - Surrender charge if a full surrender were processed on the statement end date.

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Nationwide Financial
Individual Annuity Account Services
P.O. Box 182021
Columbus, OH 43218-2021
www.nationwide.com
February 08, 2012

JOSEPH J BECKETT
2129 M STREET
REHOBOTH BEACH, DE 19971

Contract Number: 018049490

Thank you for the opportunity to respond to your request regarding the annuity contract listed above.

Based on the document we received, we have updated our files to list you as the Guardian of the property of E. Alberta Veazey in our files.

If you have any questions, please contact our Annuity Service Center at (800) 848-6331, Monday through Friday, between the hours of 8:00 am and 8:00 pm EST.

Sincerely,
Nationwide Financial

Annuities and life insurance products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor for variable insurance products is Nationwide Investment Services Corporation, member FINRA. In MI only: Nationwide Investment Svcs. Corporation.



Transamerica Life Insurance Company
4333 Edgewood Road NE
PO Box 3183
Cedar Rapids, Iowa 52406-3183

December 2, 2008

E Alberta Veazey
34439 Postal Lane
Lewes DE 19958

TO
VETERAN'S
ANNUITY

RE: Annuity Number(s) 26134746

Dear E Alberta Veazey:

Our office has received your request concerning the above listed non-qualified tax deferred annuity.

Before we can add Donald B Veazey to this annuity as Power of Attorney for E Alberta Veazey, we will need verification that Samuel B Veazey is not living, willing, or able to act. Please return this information to our office in the envelope provided.

Transamerica Life Insurance Company is a member of the Insurance Marketplace Standards Association (IMSA), an organization committed to high ethical marketplace standards in the sale and service of individual life insurance and annuities.

We appreciate your business. If you have additional questions concerning the above annuity(ies), please contact our office or your personal representative.

Sincerely,

Tami Lyvers
Contract Services
1-800-553-5957

Enclosure(s): Postage Paid Return Envelope



FirstClearing, LLC P.O. Box 6569
Glen Allen, VA 23058-6569

8/22/08 al (G)

We have changed your account information on our records as shown below. In order to confirm the accuracy of this change, we are mailing this notification to your former address. The Post Office should automatically forward this card to your new address. Only make changes and return this card if new information is **INCORRECT**.

☐ My new account information is not correct as shown and the changes are indicated below.

Signature

OLD INFORMATION

**E ALBERTA VEAZEY
TOD REGISTRATION
34439 POSTAL LANE
LEWES DE 19958-4728**

NEW INFORMATION

**E ALBERTA VEAZEY
TOD REGISTRATION
DONALD B VEAZEY POA
34439 POSTAL LANE
LEWES DE 19958-4728**

**6001-9730
02/24/05**

**V15U 020
08/12/08**

**6001-9730
02/24/05**

**V15U 020
08/12/08**

Accounts carried by First Clearing, LLC, member NYSE/SIPC.

2007 RELEASE UNDER E.O. 14176

④

1944
1945
1946
1947
1948
1949
1950

STEVE
WEGNER
REVISION

15
16

WACHOVIA SECURITIES

Sub / Branch / Rep / Account No
020 / V1 / V18D / 60019730

Page 3 of 17

Your Financial Advisor :
THOMAS SIDNEY HOLLAND III
1751 PINNACLE DRIVE 3RD FL
MCLEAN, VA 22102
800-777-3664Payer:
FIRST CLEARING, LLC
10700 WHEAT FIRST DRIVE
GLEN ALLEN, VA 23060
Payer ID #: 23-2384840

As of Date: 2/08/09

ALBERTA VEAZEY
FOD REGISTRATION
DONALD B VEAZEY POA
34439 POSTAL LANE
LEWES DE 19958-4728

Your Federal Identification Number: 222-09-1992

Summary of Reportable Tax Information

99-DIV Dividends and Distributions for 2008

OMB No. 1545-0110

S Box	Amount
1a Total Ordinary Dividends	937.87
1b - Qualified Dividends	912.47
2a Total Capital Gain Distributions	48.02
2b Unrecaptured Sec. 1250 Gain	0.00
2c Section 1202 Gain	0.00
2d Collectibles (28%) Gain	0.00
3 Nondividend Distributions	36.42
4 Federal Income Tax Withheld	0.00
5 Investment Expenses	0.00
6 Foreign Tax Paid	0.00
7 Foreign Country or U.S. Possession	See Detail Section
8 Cash Liquidation Distributions	0.00
9 Noncash Liquidation Distributions	0.00

1099-INT Interest Income for 2008

OMB No. 1545-0112

IRS Box	Amount
1 Interest Income	825.00
3 Interest on U.S. Savings Bonds and Treasury Obligations	0.00
4 Federal Income Tax Withheld	0.00
5 Investment Expenses	0.00
6 Foreign Tax Paid	0.00
7 Foreign Country or U.S. Possession	See Detail Section
8 Tax-Exempt Interest	5,712.56
9 Specified Private Activity Bond Interest	7.00

1099-B Summary of Proceeds from Broker and Barter Exchange for 2008

IRS Box	Amount
1a Date of Sale or Exchange	See Detail Section
1b CUSIP Number	See Detail Section
2 Gross Proceeds Less Commissions and Option Premiums	43,435.74
4 Federal Income Tax Withheld	0.00
5 Number of Shares Exchanged	Not Applicable
6 Classes of Stock Exchanged	Not Applicable
7 Description	See Detail Section
12 Cannot take loss on amount in box 2 if box is checked	Not Applicable

The amount in IRS Box 2 is composed of the item(s) reported on the FORM 1099-B on a later page in this package. Each item is reported to the Internal Revenue Service individually.

THIS PACKAGE INCLUDES YOUR FORMS 1099 (COPY B FOR RECIPIENT) - PLEASE RETAIN FOR TAX PREPARATION PURPOSES

The above is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if the income is taxable and the IRS determines that it has not been reported.

WACHOVIA SECURITIES

Sub / Branch / Rep / Account No
020 / V1 / V18D / 60019730

Realized Gain/Loss

2008 ENHANCED 1099

52.037

WACHOVIA SECURITIES

Sub / Branch / Rep / Account No
020 / V1 / V18D / 60019730

Page 5 of 17

Your Financial Advisor :
THOMAS SIDNEY HOLLAND III
1751 PINNACLE DRIVE 3RD FL
MCLEAN, VA 22102
800-777-3664

Payer:
FIRST CLEARING, LLC
10700 WHEAT FIRST DRIVE
GLEN ALLEN, VA 23060
Payer ID #: 23-2384840

As of Date: 2/06/09

**E ALBERTA VEAZEY
TOD REGISTRATION
DONALD B VEAZEY POA**

Details of Reportable Tax Information

While only the Form 1099 box totals are reported to the IRS, the following specific transaction detail is being provided to you for courtesy purposes. The IRS box numbers referenced for individual items listed below comprise the totals which appear on the actual Forms 1099, shown on the first page of this package. Please consult with your Financial Advisor or tax advisor regarding specific questions.

Tax reporting requirements can create differences with the amounts previously reported in monthly client statements. If you have an investment in a mutual fund, regulated investment company (RIC), real estate investment trust (REIT), or unit investment trust (UIT), some of those issuers provide reclassification information after the original tax form is printed. We will issue an amended form for information received after your original tax forms are generated.

999-DIV Dividends and Distributions

Description	Notes	Payment Date	Ex-Div Date	Activity	Amount	IRS Box	Country
DAVIS REAL EST FD CL A		04/03/2008		DIVIDEND	2.52	1a	
DAVIS REAL EST FD CL A	*	04/03/2008	3/31/2008	QUALIFIED DIVIDEND	0.70	1a, 1b	
DAVIS REAL EST FD CL A		07/03/2008		DIVIDEND	2.52	1a	
DAVIS REAL EST FD CL A	*	07/03/2008	6/30/2008	QUALIFIED DIVIDEND	0.70	1a, 1b	
DAVIS REAL EST FD CL A		10/03/2008		DIVIDEND	2.52	1a	
DAVIS REAL EST FD CL A	*	10/03/2008	9/30/2008	QUALIFIED DIVIDEND	0.70	1a, 1b	
DAVIS REAL EST FD CL A		12/03/2008		SHORT TERM CAP GAIN	6.36	1a	
DAVIS REAL EST FD CL A		12/03/2008		QUALIFIED DIVIDEND	1.75	1a, 1b	
EVERGREEN MULTI SCTR INC		02/01/2008		DIVIDEND	0.51	1a	
EVERGREEN MULTI SCTR INC		03/03/2008		DIVIDEND	0.51	1a	
EVERGREEN MULTI SCTR INC		04/01/2008		DIVIDEND	0.51	1a	
EVERGREEN MULTI SCTR INC		05/01/2008		DIVIDEND	0.51	1a	
EVERGREEN MULTI SCTR INC		06/02/2008		DIVIDEND	0.51	1a	
EVERGREEN MULTI SCTR INC		07/01/2008		DIVIDEND	0.51	1a	
EVERGREEN MULTI SCTR INC		08/01/2008		DIVIDEND	0.51	1a	

IMPORTANT TAX INFORMATION - PLEASE RETAIN FOR TAX PREPARATION PURPOSES

E ALBERTA VEAZEY
TOD REGISTRATION
DONALD B VEAZEY POA

Your Financial Advisor :
THOMAS SIDNEY HOLLAND III
1751 PINNACLE DRIVE 3RD FL
MCLEAN, VA 22102
800-777-3664

Payer:
FIRST CLEARING, LLC
10700 WHEAT FIRST DRIVE
GLEN ALLEN, VA 23060
Payer ID #: 23-2384840

As of Date: 2/06/09

Details of Reportable Tax Information

1099-DIV Dividends and Distributions *Continued*

Description	Notes	Payment Date	Ex-Div Date	Activity	Amount	IRS Box	Country
EVERGREEN MULTI SCTR INC		09/02/2008		DIVIDEND	0.51	1a	
EVERGREEN MULTI SCTR INC		10/01/2008		DIVIDEND	0.51	1a	
EVERGREEN MULTI SCTR INC		11/03/2008		DIVIDEND	0.51	1a	
EVERGREEN MULTI SCTR INC		12/01/2008		DIVIDEND	0.51	1a	
EVERGREEN MULTI SCTR INC	&	01/02/2009		DIVIDEND	5.84	1a	
EVERGREEN MULTI SCTR INC	&	01/16/2009		DIVIDEND	0.03	1a	
ROYAL DUTCH SHELL ADR B	*	03/12/2008	2/06/2008	QUALIFIED DIVIDEND	166.38	1a, 1b	NL
ROYAL DUTCH SHELL ADR B	*	06/11/2008	5/14/2008	QUALIFIED DIVIDEND	184.87	1a, 1b	NL
ROYAL DUTCH SHELL ADR B	*	09/10/2008	8/06/2008	QUALIFIED DIVIDEND	184.87	1a, 1b	NL
ROYAL DUTCH SHELL ADR B	*	12/10/2008	11/05/2008	QUALIFIED DIVIDEND	184.87	1a, 1b	NL
WILMINGTON TRUST CORP	*	02/15/2008	1/30/2008	QUALIFIED DIVIDEND	45.88	1a, 1b	
WILMINGTON TRUST CORP	*	05/15/2008	4/29/2008	QUALIFIED DIVIDEND	47.25	1a, 1b	
WILMINGTON TRUST CORP	*	08/15/2008	7/30/2008	QUALIFIED DIVIDEND	47.25	1a, 1b	
WILMINGTON TRUST CORP	*	11/17/2008	10/30/2008	QUALIFIED DIVIDEND	47.25	1a, 1b	
TOTAL ORDINARY DIVIDENDS (INCLUDING QUALIFIED DIVS AND SHORT TERM CAP GAINS)					937.87	1a	
TOTAL QUALIFIED DIVIDENDS					912.47	1b	
DAVIS REAL EST FD CL A		12/03/2008		CAPITAL GAINS	48.02	2a	
TOTAL CAPITAL GAIN DISTRIBUTIONS (INCLUDING BOXES 2B, 2C, AND 2D, IF ANY)					48.02	2a	
DAVIS REAL EST FD CL A		04/03/2008		RETURN OF CAPITAL	12.14	3	
DAVIS REAL EST FD CL A		07/03/2008		RETURN OF CAPITAL	12.14	3	

IMPORTANT TAX INFORMATION - PLEASE RETAIN FOR TAX PREPARATION PURPOSES



WACHOVIA SECURITIES

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Your Financial Advisor :
THOMAS SIDNEY HOLLAND III
1751 PINNACLE DRIVE 3RD FL
MCLEAN, VA 22102
800-777-3664Payer:
FIRST CLEARING, LLC
10700 WHEAT FIRST DRIVE
GLEN ALLEN, VA 23060
Payer ID #: 23-2384840

As of Date: 2/06/09

E ALBERTA VEAZEY
TOD REGISTRATION
DONALD B VEAZEY POA

Details of Reportable Tax Information

099-DIV Dividends and Distributions *Continued*

Description	Notes	Payment Date	Ex-Div Date	Activity	Amount	IRS Box	Country
DAVIS REAL EST FD CL A		10/03/2008		RETURN OF CAPITAL	12.14	3	
TOTAL NONDIVIDEND DISTRIBUTIONS					36.42	3	

The "ex-dividend" date information displayed for qualified dividends reported on Form 1099-DIV are to assist you with holding period calculations. First Clearing, LLC does not certify all dates are accurate.
This January 2009 distribution is reported as 2008 income according to IRS regulations. This distribution does not appear on your 2008 monthly statements (RICE).

1099-INT Interest Income

Date	Description	Notes	Activity	Amount	IRS Box	Country
01/16/08	PREFERREDPLUS 8.25% PFD		INTEREST	412.50	1	
07/16/08	PREFERREDPLUS 8.25% PFD		INTEREST	412.50	1	
TOTAL INTEREST INCOME NOT INCLUDED IN BOX 3				825.00	1	
02/01/08	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	6.35	8	
02/01/08	BLACKROCK S/T CLASS A1	@	EXEMPT DIV - AMT	0.63	8,9	
03/03/08	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	5.78	8	
03/03/08	BLACKROCK S/T CLASS A1	@	EXEMPT DIV - AMT	0.57	8,9	
04/01/08	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	6.31	8	
04/01/08	BLACKROCK S/T CLASS A1	@	EXEMPT DIV - AMT	0.62	8,9	
05/01/08	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	5.97	8	
05/01/08	BLACKROCK S/T CLASS A1	@	EXEMPT DIV - AMT	0.59	8,9	
06/02/08	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	6.11	8	
06/02/08	BLACKROCK S/T CLASS A1	@	EXEMPT DIV - AMT	0.61	8,9	
07/01/08	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	5.73	8	

IMPORTANT TAX INFORMATION - PLEASE RETAIN FOR TAX PREPARATION PURPOSES

E ALBERTA VEAZEY
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1751 PINNACLE DRIVE 3RD FL
MCLEAN, VA 22102
800-777-3664

Payer:
FIRST CLEARING, LLC
10700 WHEAT FIRST DRIVE
GLEN ALLEN, VA 23060
Payer ID #: 23-2384840

As of Date: 2/06/09

Details of Reportable Tax Information

1099-INT Interest Income *Continued*

Date	Description	Notes	Activity	Amount	IRS Box	Country
07/01/08	BLACKROCK S/T CLASS A1	@	EXEMPT DIV - AMT	0.57	8,9	
08/01/08	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	5.73	8	
08/01/08	BLACKROCK S/T CLASS A1	@	EXEMPT DIV - AMT	0.57	8,9	
09/02/08	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	5.87	8	
09/02/08	BLACKROCK S/T CLASS A1	@	EXEMPT DIV - AMT	0.56	8,9	
10/01/08	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	5.91	8	
10/01/08	BLACKROCK S/T CLASS A1	@	EXEMPT DIV - AMT	0.59	8,9	
11/03/08	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	6.12	8	
11/03/08	BLACKROCK S/T CLASS A1	@	EXEMPT DIV - AMT	0.61	8,9	
12/01/08	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	5.63	8	
12/01/08	BLACKROCK S/T CLASS A1	@	EXEMPT DIV - AMT	0.56	8,9	
01/02/09	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	5.25	8	
01/02/09	BLACKROCK S/T CLASS A1	@	EXEMPT DIV - AMT	0.52	8,9	
02/01/08	DELAWARE ST 4.5% 8/1/2011		FED TAX EXEMPT INT	540.00	8	
08/01/08	DELAWARE ST 4.5% 8/1/2011		FED TAX EXEMPT INT	540.00	8	
02/01/08	DELAWARE ST 4.5% 8/1/2011		FED TAX EXEMPT INT	135.00	8	
08/01/08	DELAWARE ST 4.5% 8/1/2011		FED TAX EXEMPT INT	135.00	8	
03/03/08	DELAWARE 4.4% 3/1/2011		FED TAX EXEMPT INT	110.00	8	
09/02/08	DELAWARE 4.4% 3/1/2011		FED TAX EXEMPT INT	110.00	8	
02/01/08	DELAWARE 4.5% 8/1/2014		FED TAX EXEMPT INT	450.00	8	
08/01/08	DELAWARE 4.5% 8/1/2014		FED TAX EXEMPT INT	450.00	8	

IMPORTANT TAX INFORMATION - PLEASE RETAIN FOR TAX PREPARATION PURPOSES



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WACHOVIA SECURITIES

Sub / Branch / Rep / Account No
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E ALBERTA VEAZEY
TOD REGISTRATION
DONALD B VEAZEY POAYour Financial Advisor :
THOMAS SIDNEY HOLLAND III
1751 PINNACLE DRIVE 3RD FL
MCLEAN, VA 22102
800-777-3664Payer:
FIRST CLEARING, LLC
10700 WHEAT FIRST DRIVE
GLEN ALLEN, VA 23060
Payer ID #: 23-2384840

As of Date: 2/06/09

Details of Reportable Tax Information

1099-INT Interest Income *Continued*

Date	Description	Notes	Activity	Amount	IRS Box	Country
01/15/08	LEWES DE 4.25% 1/15/2025		FED TAX EXEMPT INT	1,062.50	8	
07/15/08	LEWES DE 4.25% 1/15/2025		FED TAX EXEMPT INT	1,062.50	8	
01/02/08	LYNCHBURG VA 5.2% 1/1/2028		FED TAX EXEMPT INT	1,040.00	8	
	TOTAL FEDERALLY TAX EXEMPT INT/DIV			5,712.56	8	
	TOTAL SPECIFIED PRIVATE ACTIVITY BOND INTEREST			7.00	9	

Ⓐ If you are subject to alternative minimum tax reporting, consult with your tax advisor about this payment.

IMPORTANT TAX INFORMATION - PLEASE RETAIN FOR TAX PREPARATION PURPOSES



IMPORTANT INFORMATION - PLEASE READ THIS PAGE

The following pages are NOT tax forms and NONE of this information is provided by FCC to the Internal Revenue Service. The information is provided to you for courtesy purposes only to assist with completing your federal, state or local tax return. Consult with your Tax Advisor for more information.

If we must issue an amended Form 1099 because of receipt of dividend reclassification or other changes after your original tax package was printed, please note the following:

- * The amended Form 1099 will include the Realized Gain/Loss Summary and the information may include updates if adjustments are made prior to the amendment being issued.
- * The Annual Statement Information is provided only for select accounts. This information will NOT be provided again with an amended Form 1099. Be sure to keep the Annual Statement pages for future use when completing your tax return.

Wachovia Securities is the trade name under which Wachovia Corporation provides brokerage services through two registered broker/dealers: Wachovia Securities, LLC, member of NYSE/SIPC, and Wachovia Securities Financial Network, LLC, member FINRA/SIPC. Each broker/dealer is a separate non-bank affiliate of Wachovia Corporation.

Securities and Insurance Products:

Not Insured by FDIC or Any Federal Government Agency	May Lose Value	Not a Deposit of or Guaranteed by the Bank or Any Bank Affiliate
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2008 Instructions for Recipient

Nominees. If an IRS Form 1099 includes amounts for a nominee, you are the nominee.

Box 1. Shows taxable interest paid to you during the calendar year by the issuer. Does not include interest shown in box 2.

E ALBERTA VEAZEY
TOD REGISTRATION
DONALD B VEAZEY POA

Your Financial Advisor :
THOMAS SIDNEY HOLLAND III
1751 PINNACLE DRIVE 3RD FL
MCLEAN, VA 22102
800-777-3664

Payer:
FIRST CLEARING, LLC
10700 WHEAT FIRST DRIVE
GLEN ALLEN, VA 23060
Payer ID #: 23-2384840

As of Date: 2/06/09

Your Federal Identification Number: 222-09-1992

Reportable Tax Information

Tax reporting requirements can create differences with the amounts previously reported in monthly statements.

1099-B Proceeds from Broker and Barter Exchange Transactions for 2008

OMB NO. 1545-0715

Description (Box 7)	Cusip (Box 1b)	Price	Quantity	Trade Date (Box 1a)	Amount	IRS Box	Transaction Description	Reported On
LYNCHBURG VA IDA HLTHCARE FACS REV & RFDG CENTRA HLTH OY-5.32 CPN 5.200% DUE 01/01/28	551240AT1	0.00000	40,000.00000	01/02/2008	40,400.00	2	REDEMPTION	1099-B
WILMINGTON TRUST CORP	971807102	22.30220	136.96900	11/19/2008	3,035.74	2	SALE	1099-B
TOTAL PROCEEDS FROM BROKER AND BARTER EXCHANGE					43,435.74	2		

THIS IS YOUR FORMS 1099 (COPY B FOR RECIPIENT) - PLEASE RETAIN FOR TAX PREPARATION PURPOSES
The above is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if the income is taxable and the IRS determines that it has not been reported.



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E ALBERTA VEAZEY
TOD REGISTRATION
DONALD B VEAZEY POA

Important Realized Gain/Loss Information

Since each individual taxpayer's treatment can differ and you should consult with your tax advisor as to any additional reporting requirements or adjustments, this information is provided for courtesy purposes only. NO COST BASIS OR REALIZED GAIN/LOSS INFORMATION IS PROVIDED TO THE IRS, NOR IS THIS INFORMATION VERIFIED OR GUARANTEED BY FIRST CLEARING, LLC TO BE ACCURATE FOR EACH TAXPAYER'S UNIQUE REPORTING REQUIREMENTS. THEREFORE, YOU SHOULD NEVER ASSUME THIS STATEMENT IS ACCURATE IN LIEU OF COMPLETING SCHEDULE D OF YOUR TAX RETURN AND CONSULTING WITH YOUR TAX ADVISOR.

Federal tax reporting requirements will create differences between the information presented here and what appears on your Form 1099-B, including but not limited to the following situations:

- * Cost basis for many fixed income tax lots has been amortized (for securities purchased at a premium) or accreted (for securities purchased at a discount), when possible, for applicable securities. For securities that were purchased at an Original Issue Discount (OID), only those positions whose cost basis has been adjusted will reflect the impacts of the OID accruals on the original cost basis. The original issue discount amount reported on your Form 1099-OID is not adjusted for market discount, acquisition premium or bond premium. Therefore, the amortization and accretion adjustments used on this statement may not be consistent with the Form 1099-OID amount because the reporting requirements on the Form 1099-OID are different.
- * The Original Price represents the unadjusted price of the security. The Original Price can be used to calculate the original unadjusted cost of the security.
- * Partial return of principal payments are now included on the Form 1099-B because of a new tax reporting regulation applicable to widely held fixed investment trusts (which includes many securities established as a grantor trust), but those payments do not result in cost basis adjustments and frequently no corresponding information appears in this Realized Gain/Loss Statement because the tax lot has not yet closed. Return of capital payments reported on Form 1099-DIV are also not applied to reduction of cost basis.
- * Short sales are reportable on Form 1099-B before the position is closed.
- * Implicit redemptions by the issuer of a structured product are reportable on Form 1099-B, but will not appear on the Realized Gain/Loss Statement if that implicit redemption did not result in a closed tax lot at that time.
- * Securities subject to marked to market reporting requirements for those investors are not included here nor is that information available on our systems.
- * Long-term capital gains reported by a RIC or REIT appears on Form 1099-DIV only, as noted in the instructions for that form.
- * Lots closed due to transfers or journals will not be reflected in the Realized Gain/Loss Statement, or on the Form 1099-B.

Realized Gain/Loss Summary	THIS YEAR GAIN	THIS YEAR LOSS	THIS YEAR NET
Short term	0.00	0.00	0.00
Long term	400.00	-1,222.66	-822.66
Total - Realized Gain/Loss	\$400.00	-\$1,222.66	-\$822.66

INFORMATION PROVIDED AS COURTESY ONLY - NOT FURNISHED TO THE IRS

Realized Gain/Loss

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As of Date: 2/06/09

E ALBERTA VEAZEY
TOD REGISTRATION
DONALD B VEAZEY POA

Realized Gain/Loss Detail for Year

Long Term							
DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	DATE ACQUIRED	CLOSE DATE	PROCEEDS	ADJ COST/ ORIG COST	GAIN/LOSS
LYNCHBURG VA IDA							
HLTHCARE FACS REV & RFDG							
CENTRA HLTH OY-5.32							
CPN 5.200% DUE 01/01/28							
DTD 06/01/98 FC 01/01/99							
PRE 01/01/08 @ 101.000	40,000.0000	100.0000	07/02/04	01/02/08	40,400.00	40,000.00	400.00
WILMINGTON TRUST CORP	78.0000	0.0000	04/05/95	11/19/08	1,728.76	2,340.01	-611.25
	12.0000	0.0000	05/16/01	11/19/08	265.96	363.90	-97.94
	10.0000	0.0000	08/16/01	11/19/08	221.63	323.60	-101.97
	8.0000	0.0000	11/16/01	11/19/08	177.31	242.60	-65.29
	8.0000	0.0000	02/19/02	11/19/08	177.31	264.80	-87.49
	4.0000	0.0000	05/16/02	11/19/08	88.65	130.70	-42.05
	1.0000	0.0000	06/17/02	11/19/08	22.16	0.00	0.00
	3.0000	0.0000	08/16/02	11/19/08	66.49	94.05	-27.56
	1.0000	0.0000	11/18/02	11/19/08	22.16	30.99	-8.83
	1.0000	0.0000	02/19/03	11/19/08	22.16	28.30	-6.14
	1.0000	0.0000	05/16/03	11/19/08	22.16	27.48	-5.32
	2.0000	0.0000	08/18/03	11/19/08	44.33	63.60	-19.27
	1.1080	34.9200	05/16/05	11/19/08	24.56	38.70	-14.14
	1.0220	38.1800	08/15/05	11/19/08	22.65	39.03	-16.38
	1.0060	39.1000	11/15/05	11/19/08	22.30	39.34	-17.04
	0.9350	42.3800	02/15/06	11/19/08	20.72	39.64	-18.92

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General Instructions and disclosures

About

Realized Gain/Loss


WACHOVIA SECURITIES

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As of Date: 2/06/09

 E ALBERTA VEAZEY
 TOD REGISTRATION
 DONALD B VEAZEY POA

Long Term	Continued							
DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	DATE ACQUIRED	CLOSE DATE	PROCEEDS	ADJ COST/ ORIG COST	GAIN/LOSS	
	0.9640	43.4700	05/15/06	11/19/08	21.37	41.92	-20.55	
	0.9600	43.9800	08/15/06	11/19/08	21.28	42.22	-20.94	
	1.0020	42.4200	11/15/06	11/19/08	22.22	42.52	-20.30	
	0.9720	44.0700	02/15/07	11/19/08	21.56	42.84	-21.28	
Total - Long Term					\$43,435.74	\$44,236.24	-\$822.66	

INFORMATION PROVIDED AS COURTESY ONLY - NOT FURNISHED TO THE IRS

Annual Statement Information

WACHOVIA SECURITIES

Sub / Branch / Rep / Account No
020 / V1 / V18D / 60019730

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As of Date: 2/06/09

E ALBERTA VEAZEY
TOD REGISTRATION
DONALD B VEAZEY POA

The information on the following pages is from your monthly client statements and is as of the end of the year. This information may not match the information presented on preceding pages due to changes that occur after year end as well as special tax reporting requirements. This information is not reported to the IRS. This section should be retained separately from the preceding pages. If you receive an Amended Form in the future, that package will NOT contain the Annual Statement Information pages.

Portfolio summary

Asset type	Value on Dec. 31
Cash and sweep balances	1,633.13
Stocks and options	11,884.85
Fixed income securities	100,929.86
Mutual funds	12,072.63
Preferreds/fixed rate cap secs	2,188.00
Asset Value	\$128,708.47

Statement activity detail summary

Total as of Dec 31

Other subtractions	-60.00
Electronic funds transfers	-52,900.00

Unrealized gain/loss summary

Total as of Dec 31

Short term	0.00
Long term	-18,154.79
Total	-\$18,154.79

128,708.47
- 18,154.79

110,553.68

INFORMATION PROVIDED AS COURTESY ONLY - NOT FURNISHED TO THE IRS

As of Date: 2/06/09

E ALBERTA VEAZEY
TOD REGISTRATION
DONALD B VEAZEY POA

Activity detail by type

Other subtractions

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	AMOUNT
9/19	Cash	ANNUAL FEE		2008 ANNUAL FEE	-60.00
Total Other subtractions:					-\$60.00

Electronic funds transfers

DATE	ACCOUNT TYPE	TRANSACTION	DESCRIPTION	AMOUNT
2/13	Cash	AUTO ACTIVITY	ACH DIRECT DEPOSIT TRACE # 051400540000838	-15,000.00
4/14	Cash	AUTO ACTIVITY	ACH DIRECT DEPOSIT TRACE # 051400540001323	-7,900.00
7/22	Cash	AUTO ACTIVITY	ACH DIRECT DEPOSIT TRACE # 051400540001520	-5,000.00
8/15	Cash	AUTO ACTIVITY	ACH DIRECT DEPOSIT TRACE # 051400540001397	-6,000.00
9/16	Cash	AUTO ACTIVITY	ACH DIRECT DEPOSIT TRACE # 051400540006527	-2,500.00
10/20	Cash	AUTO ACTIVITY	ACH DIRECT DEPOSIT TRACE # 051400540001580	-5,000.00
11/14	Cash	AUTO ACTIVITY	ACH DIRECT DEPOSIT TRACE # 051400540000977	-7,000.00

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Annual Statement Information

WACHOVIA SECURITIES

Sub / Branch / Rep / Account No
020 / V1 / V18D / 60019730

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As of Date: 12/06/09

E ALBERTA VEAZEY
TOD REGISTRATION
DONALD B VEAZEY POAActivity detail by type *Continued*Electronic funds transfers *Continued*

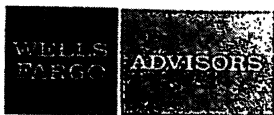
DATE	ACCOUNT TYPE	TRANSACTION	DESCRIPTION	AMOUNT
11/28	Cash	AUTO ACTIVITY	ACH DIRECT DEPOSIT TRACE # 051400540002689	-4,500.00
Total Electronic funds transfers:				-52,900.00

CHECK MEET
2689

26,000.00

INFORMATION PROVIDED AS COURTESY ONLY - NOT FURNISHED TO THE IRS

Annual Statement Information



NOT PART OF LLC ?

2009 FORMS 1099 -

(E) (S)

73,659

Your Financial Advisor :
RICK MODELL
600 PENN STREET, 2ND FLOOR
READING, PA 19602
888-243-1422

For TY ~~2009~~ 2009 Page 1 of 16

This package contains your official IRS Form(s) 1099.
Please retain this package for tax preparation purposes.

008256 03 MADC 62 ***AUTO**3-DIGIT 199
E ALBERTA VEAZEY
TOD REGISTRATION
DONALD B VEAZEY POA
34439 POSTAL LANE
LEWES DE 19958-4728

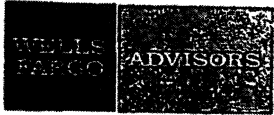


Wells Fargo Advisors (WFA) is the trade name used by two separate, registered broker-dealers and non-bank affiliates of Wells Fargo & Company, providing certain retail securities brokerage services: Wells Fargo Advisors, LLC and Wells Fargo Advisors Financial Network, LLC (WFAFN), Members SIPC. Any other referenced entity is a separate entity from WFA. Accounts carried by First Clearing, LLC.

We are not a legal or tax advisor. However, our advisors will be glad to work with you, your accountant, tax advisor and/or attorney to help you meet your financial goals.

Investment and Insurance products:

NOT FDIC-insured	NO Bank Guarantee	MAY Lose Value
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Account Number: 6001-9730
 E ALBERTA VEAZEY
 TOD REGISTRATION
 DONALD B VEAZEY POA
 34439 POSTAL LANE
 LEWES DE 19958-4728

Your Financial Advisor :
 RICK MODELL
 600 PENN STREET, 2ND FLOOR
 READING, PA 19602
 888-243-1422

Payer:
 FIRST CLEARING, LLC
 2801 MARKET STREET
 SAINT LOUIS, MO 63103
 Payer ID #: 23-2384840

As of Date: 2/05/10

For 2009

Your Federal Identification Number: 222-09-1992

Summary of Reportable Tax Information

1099-DIV Dividends and Distributions for 2009

OMB No. 1545-0110

IRS Box

Amount

1a	Total Ordinary Dividends	965.64
1b	Qualified Dividends	895.79
2a	Total Capital Gain Distributions	0.00
2b	Unrecaptured Sec. 1250 Gain	0.00
2c	Section 1202 Gain	0.00
2d	Collectibles (28%) Gain	0.00
3	Nondividend Distributions	1.00
4	Federal Income Tax Withheld	0.00
5	Investment Expenses	0.00
6	Foreign Tax Paid	0.00
7	Foreign Country or U.S. Possession	See Detail Section
8	Cash Liquidation Distributions	0.00
9	Noncash Liquidation Distributions	0.00

1099-INT Interest Income for 2009

OMB No. 1545-0112

IRS Box

Amount

1	Interest Income	825.00
3	Interest on U.S. Savings Bonds and Treasury Obligations	0.00
4	Federal Income Tax Withheld	0.00
5	Investment Expenses	0.00
6	Foreign Tax Paid	0.00
7	Foreign Country or U.S. Possession	See Detail Section
8	Tax-Exempt Interest	5,522.91
9	Specified Private Activity Bond Interest	5.61

1099-B Summary of Proceeds from Broker and Barter Exchange for 2009

IRS Box

Amount

1a	Date of Sale or Exchange	See Detail Section
1b	CUSIP Number	See Detail Section
2	Gross Proceeds Less Commissions and Option Premiums	212,699.17
4	Federal Income Tax Withheld	0.00
5	Number of Shares Exchanged	Not Applicable
6	Classes of Stock Exchanged	Not Applicable
7	Description	See Detail Section
12	Cannot Take Loss on Amount in Box 2 if Box Is Checked	Not Applicable

The amount in IRS Box 2 is composed of the item(s) reported on the FORM 1099-B on a later page in this package. Each item is reported to the Internal Revenue Service individually.

THIS PACKAGE INCLUDES YOUR FORMS 1099 (COPY B FOR RECIPIENT) - PLEASE RETAIN FOR TAX PREPARATION PURPOSES

The above is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if the income is taxable and the IRS determines that it has not been reported.

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2009 FORMS 1099

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Account Number: 6001-9730
 E ALBERTA VEAZEY
 TOD REGISTRATION
 DONALD B VEAZEY POA

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 RICK MODELL
 600 PENN STREET, 2ND FLOOR
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 2801 MARKET STREET
 SAINT LOUIS, MO 63103
 Payer ID #: 23-2384840

As of Date: 2/05/10

Your Federal Identification Number: 222-09-1992

Reportable Tax Information

Tax reporting requirements can create differences with the amounts previously reported in monthly statements.

1099-B Proceeds from Broker and Barter Exchange Transactions for 2009

OMB NO. 1545-0715

Description (Box 7)	Cusip (Box 1b)	Price	Quantity	Trade Date (Box 1a)	Amount	IRS Transaction Box Description	Reported On	Cost Basis Factor (not reported to IRS)
ALCOA INC	013817101	13.64000	800.00000	12/03/2009	10,892.76	2 SALE	1099-B	
CATERPILLAR INC	149123101	48.58000	70.00000	10/02/2009	3,381.56	2 SALE	1099-B	
DELAWARE ST PREREFUNDED-SER A G/O UNLTD B/E CPN 4.500% DUE 08/01/14	246380YF0	0.00000	20,000.00000	08/03/2009	20,000.00	2 REDEMPTION	1099-B	
DELAWARE ST PREREFUNDED SER A G/O UNLTD B/E CPN 4.500% DUE 08/01/11 DTD 08/01/01 FC 02/01/02	246380YC7	0.00000	24,000.00000	08/03/2009	24,000.00	2 REDEMPTION	1099-B	
DELAWARE ST SER A B/E CPN 4.400% DUE 03/01/11 DTD 03/01/99 FC 08/01/99	246380RD3	0.00000	5,000.00000	03/02/2009	5,000.00	2 REDEMPTION	1099-B	
DELAWARE ST UNREFUNDED BALANCE-SER A G/O UNLTD B/E CPN 4.500% DUE 08/01/11	246380YM5	0.00000	6,000.00000	11/23/2009	6,000.00	2 REDEMPTION	1099-B	
FORD MOTOR COMPANY, DEL COM PAR \$0.01	345370860	9.05000	400.00000	12/03/2009	3,600.95	2 SALE	1099-B	
ISHARES RUSSELL MIDCAP VALUE	464287473	33.86300	600.00000	10/02/2009	20,298.32	2 SALE	1099-B	

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Account Number: 6001-9730
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Payer ID #: 23-2384840

As of Date: 2/05/10

Your Federal Identification Number: 222-09-1992

Reportable Tax Information

1099-B Proceeds from Broker and Barter Exchange Transactions for 2009 *Continued*

OMB NO. 1545-0715

Description (Box 7)	Cusip (Box 1b)	Price	Quantity	Trade Date (Box 1a)	Amount	IRS Transaction Box Description	Reported On	Cost Basis Factor (not reported to IRS)
ISHARES S&P SMALLCAP 600 VALUE INDEX FUND	464287879	53.97100	400.00000	10/02/2009	21,568.89	2 SALE	1099-B	
ISHARES TR S&P 500 INDEX FD	464287200	111.17200	200.00000	12/10/2009	22,214.87	2 SALE	1099-B	
ISHARES TR-DOW JONES ET US BASIC MATERIALS SECTOR INDEX FD	464287838	58.56700	200.00000	12/10/2009	11,700.14	2 SALE	1099-B	
LEWES DE G/O UNLTD B/E OID AMBAC CPN 4.250% DUE 01/15/25	527552BE2	101.72800	50,000.00000	12/15/2009	50,858.00	2 SALE	1099-B	
ROYAL DUTCH SHELL PLC ADR B	780259107	57.10800	131.00000	12/10/2009	7,475.31	2 SALE	1099-B	
ROYAL DUTCH SHELL PLC ADR B	780259107	57.10800	100.08800	12/10/2009	5,708.37	2 SALE	1099-B	
TOTAL PROCEEDS FROM BROKER AND BARTER EXCHANGE					212,699.17	2		

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2009 FORMS 1099

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Account Number: 6001-9730
 E ALBERTA VEAZEY
 TOD REGISTRATION
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Your Financial Advisor :
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Payer:
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 2801 MARKET STREET
 SAINT LOUIS, MO 63103
 Payer ID #: 23-2384840

As of Date: 2/05/10

Details of Reportable Tax Information

While only the Form 1099 box totals are reported to the IRS, the following specific transaction detail is being provided to you for courtesy purposes. The IRS box numbers referenced for individual items listed below comprise the totals which appear on the actual Forms 1099, shown on the first page of this package. Please consult with your Financial Advisor or tax advisor regarding specific questions.

Tax reporting requirements can create differences with the amounts previously reported in monthly client statements. If you have an investment in a mutual fund, regulated investment company (RIC), real estate investment trust (REIT), or unit investment trust (UIT), some of those issuers provide reclassification information after the original tax form is printed. We will issue an amended form for information received after your original tax forms are generated.

1099-DIV Dividends and Distributions

Description	Notes	Payment Date	Ex-Div Date	Activity	Amount	IRS Box	Country
DAVIS REAL EST FD CL A		04/03/2009		DIVIDEND	7.49	1a	
DAVIS REAL EST FD CL A	*	04/03/2009	3/31/2009	QUALIFIED DIVIDEND	1.29	1a, 1b	
DAVIS REAL EST FD CL A		07/06/2009		DIVIDEND	7.49	1a	
DAVIS REAL EST FD CL A	*	07/06/2009	6/30/2009	QUALIFIED DIVIDEND	1.29	1a, 1b	
DAVIS REAL EST FD CL A		10/05/2009		DIVIDEND	7.49	1a	
DAVIS REAL EST FD CL A	*	10/05/2009	10/02/2009	QUALIFIED DIVIDEND	1.29	1a, 1b	
EVERGREEN MULTI SCTR INC		02/02/2009		DIVIDEND	0.41	1a	
EVERGREEN MULTI SCTR INC		03/02/2009		DIVIDEND	0.41	1a	
EVERGREEN MULTI SCTR INC		04/01/2009		DIVIDEND	0.41	1a	
EVERGREEN MULTI SCTR INC		05/01/2009		DIVIDEND	0.41	1a	
EVERGREEN MULTI SCTR INC		06/01/2009		DIVIDEND	0.41	1a	
EVERGREEN MULTI SCTR INC		07/01/2009		DIVIDEND	0.41	1a	
EVERGREEN MULTI SCTR INC		08/03/2009		DIVIDEND	0.41	1a	
EVERGREEN MULTI SCTR INC		09/02/2009		DIVIDEND	0.41	1a	
EVERGREEN MULTI SCTR INC		10/01/2009		DIVIDEND	0.41	1a	

IMPORTANT TAX INFORMATION - PLEASE RETAIN FOR TAX PREPARATION PURPOSES

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2009 FORMS 1099

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Account Number: 6001-9730
 E ALBERTA VEAZEY
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 600 PENN STREET, 2ND FLOOR
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Payer:
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 2801 MARKET STREET
 SAINT LOUIS, MO 63103
 Payer ID #: 23-2384840

As of Date: 2/05/10

Details of Reportable Tax Information

1099-DIV Dividends and Distributions *Continued*

Description	Notes	Payment Date	Ex-Div Date	Activity	Amount	IRS Box	Country
EVERGREEN MULTI SCTR INC		11/02/2009		DIVIDEND	0.41	1a	
EVERGREEN MULTI SCTR INC		12/01/2009		DIVIDEND	0.51	1a	
EVERGREEN MULTI SCTR INC	&	01/04/2010		DIVIDEND	0.51	1a	
ISHARES RUSSL MIDCP VALU		09/28/2009		DIVIDEND	14.85	1a	
ISHARES RUSSL MIDCP VALU	*	09/28/2009	9/22/2009	QUALIFIED DIVIDEND	64.77	1a, 1b	
ISHARES S&P S/C 600 VLU		09/29/2009		DIVIDEND	27.41	1a	
ISHARES S&P S/C 600 VLU	*	09/29/2009	9/23/2009	QUALIFIED DIVIDEND	59.95	1a, 1b	
ROYAL DUTCH SHELL ADR B	*	03/11/2009	2/04/2009	QUALIFIED DIVIDEND	184.87	1a, 1b	UK
ROYAL DUTCH SHELL ADR B	*	06/10/2009	5/06/2009	QUALIFIED DIVIDEND	194.11	1a, 1b	UK
ROYAL DUTCH SHELL ADR B	*	09/09/2009	8/05/2007	QUALIFIED DIVIDEND	194.11	1a, 1b	UK
ROYAL DUTCH SHELL ADR B	*	12/09/2009	11/04/2009	QUALIFIED DIVIDEND	194.11	1a, 1b	UK
TOTAL ORDINARY DIVIDENDS (INCLUDING QUALIFIED DIVS AND SHORT TERM CAP GAINS)					965.84	1a	
TOTAL QUALIFIED DIVIDENDS					895.79	1b	
EVERGREEN MULTI SCTR INC		02/02/2009		RETURN OF CAPITAL	0.10	3	
EVERGREEN MULTI SCTR INC		03/02/2009		RETURN OF CAPITAL	0.10	3	
EVERGREEN MULTI SCTR INC		04/01/2009		RETURN OF CAPITAL	0.10	3	
EVERGREEN MULTI SCTR INC		05/01/2009		RETURN OF CAPITAL	0.10	3	
EVERGREEN MULTI SCTR INC		06/01/2009		RETURN OF CAPITAL	0.10	3	
EVERGREEN MULTI SCTR INC		07/01/2009		RETURN OF CAPITAL	0.10	3	
EVERGREEN MULTI SCTR INC		08/03/2009		RETURN OF CAPITAL	0.10	3	

IMPORTANT TAX INFORMATION - PLEASE RETAIN FOR TAX PREPARATION PURPOSES

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2009 FORMS 1099

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Account Number: 6001-9730
E ALBERTA VEAZEY
TOD REGISTRATION
DONALD B VEAZEY POA

Your Financial Advisor :
RICK MODELL
600 PENN STREET, 2ND FLOOR
READING, PA 19602
888-243-1422

Payer:
FIRST CLEARING, LLC
2801 MARKET STREET
SAINT LOUIS, MO 63103
Payer ID #: 23-2384840

As of Date: 2/05/10

Details of Reportable Tax Information

1099-DIV Dividends and Distributions *Continued*

Description	Notes	Payment Date	Ex-Div Date	Activity	Amount	IRS Box	Country
EVERGREEN MULTI SCTR INC		09/02/2009		RETURN OF CAPITAL	0.10	3	
EVERGREEN MULTI SCTR INC		10/01/2009		RETURN OF CAPITAL	0.10	3	
EVERGREEN MULTI SCTR INC		11/02/2009		RETURN OF CAPITAL	0.10	3	
TOTAL NONDIVIDEND DISTRIBUTIONS					1.00	3	

* The "ex-dividend" date information displayed for qualified dividends reported on Form 1099-DIV are to assist you with holding period calculations. First Clearing, LLC does not certify all dates are accurate.
& This January 2010 distribution is reported as 2009 income according to IRS regulations. This distribution does not appear on your 2009 monthly statements (RICs).

1099-INT Interest Income

Date	Description	Notes	Activity	Amount	IRS Box	Country
01/16/09	PREFERREDPLUS 8.25% PFD		INTEREST	412.50	1	
07/16/09	PREFERREDPLUS 8.25% PFD		INTEREST	412.50	1	
TOTAL INTEREST INCOME NOT INCLUDED IN BOX 3				825.00	1	
02/02/09	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	5.18	8	
02/02/09	BLACKROCK S/T CLASS A1	@	EXEMPT INT - AMT	0.65	8,9	
03/02/09	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	4.69	8	
03/02/09	BLACKROCK S/T CLASS A1	@	EXEMPT INT - AMT	0.58	8,9	
04/01/09	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	4.78	8	
04/01/09	BLACKROCK S/T CLASS A1	@	EXEMPT INT - AMT	0.59	8,9	
05/01/09	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	4.41	8	
05/01/09	BLACKROCK S/T CLASS A1	@	EXEMPT INT - AMT	0.55	8,9	
06/01/09	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	4.07	8	

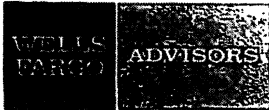
IMPORTANT TAX INFORMATION - PLEASE RETAIN FOR TAX PREPARATION PURPOSES

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2009 FORMS 1099

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Account Number: 6001-9739
 E ALBERTA VEAZEY
 TOD REGISTRATION
 DONALD B VEAZEY POA

Your Financial Advisor :
 RICK MODELL
 600 PENN STREET, 2ND FLOOR
 READING, PA 19602
 888-243-1422

Payer:
 FIRST CLEARING, LLC
 2801 MARKET STREET
 SAINT LOUIS, MO 63103
 Payer ID #: 23-2384840

As of Date: 2/05/10

Details of Reportable Tax Information

1099-INT Interest Income *Continued*

Date	Description	Notes	Activity	Amount	IRS Box	Country
06/01/09	BLACKROCK S/T CLASS A1	@	EXEMPT INT - AMT	0.51	8,9	
07/01/09	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	4.02	8	
07/01/09	BLACKROCK S/T CLASS A1	@	EXEMPT INT - AMT	0.50	8,9	
08/03/09	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	3.67	8	
08/03/09	BLACKROCK S/T CLASS A1	@	EXEMPT INT - AMT	0.46	8,9	
09/01/09	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	3.33	8	
09/01/09	BLACKROCK S/T CLASS A1	@	EXEMPT INT - AMT	0.41	8,9	
10/01/09	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	2.98	8	
10/01/09	BLACKROCK S/T CLASS A1	@	EXEMPT INT - AMT	0.37	8,9	
11/02/09	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	2.93	8	
11/02/09	BLACKROCK S/T CLASS A1	@	EXEMPT INT - AMT	0.36	8,9	
12/01/09	BLACKROCK S/T CLASS A1		FED TAX EXEMPT DIV	2.58	8	
12/01/09	BLACKROCK S/T CLASS A1	@	EXEMPT INT - AMT	0.32	8,9	
01/04/10	BLACKROCK S/T CLASS A1	%	FED TAX EXEMPT DIV	2.53	8	
01/04/10	BLACKROCK S/T CLASS A1	%	EXEMPT INT - AMT	0.31	8,9	
02/02/09	DELAWARE ST 4.5%8/1/2011		FED TAX EXEMPT INT	540.00	8	
08/03/09	DELAWARE ST 4.5%8/1/2011		FED TAX EXEMPT INT	540.00	8	
02/02/09	DELAWARE ST 4.5%8/1/2011		FED TAX EXEMPT INT	135.00	8	
08/03/09	DELAWARE ST 4.5%8/1/2011		FED TAX EXEMPT INT	135.00	8	
11/23/09	DELAWARE ST 4.5%8/1/2011		FED TAX EXEMPT INT	84.00	8	

IMPORTANT TAX INFORMATION - PLEASE RETAIN FOR TAX PREPARATION PURPOSES

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2009 FORMS 1099

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Account Number: 6001-9730
 E ALBERTA VEAZEY
 TOD REGISTRATION
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 RICK MODELL
 600 PENN STREET, 2ND FLOOR
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 Payer ID #: 23-2384840

As of Date: 2/05/10

Details of Reportable Tax Information**1099-INT Interest Income *Continued***

Date	Description	Notes	Activity	Amount	IRS Box	Country
03/02/09	DELAWARE 4.4% 3/1/2011		FED TAX EXEMPT INT	110.00	8	
02/02/09	DELAWARE 4.5% 8/1/2014		FED TAX EXEMPT INT	450.00	8	
08/03/09	DELAWARE 4.5% 8/1/2014		FED TAX EXEMPT INT	450.00	8	
01/15/09	LEWES DE 4.25% 1/15/2025		FED TAX EXEMPT INT	1,062.50	8	
07/15/09	LEWES DE 4.25% 1/15/2025		FED TAX EXEMPT INT	1,062.50	8	
12/15/09	LEWES DE 4.25% 1/15/2025		EXEMPT ACCRUED INT	903.13	8	
TOTAL FEDERALLY TAX EXEMPT INT/DIV				5,522.91	8	
TOTAL SPECIFIED PRIVATE ACTIVITY BOND INTEREST				5.61	9	

@ If you are subject to alternative minimum tax reporting, consult with your tax advisor about this payment.

% This January 2010 distribution is reported as 2009 income according to IRS regulations. This distribution does not appear on your 2009 monthly statements (RICs).

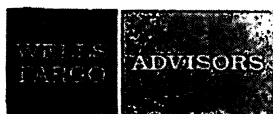
IMPORTANT TAX INFORMATION - PLEASE RETAIN FOR TAX PREPARATION PURPOSES

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2009 FORMS 1099

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Account Number: 6001-9730
 E ALBERTA VEAZEY
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 Payer ID #: 23-2384840

As of Date: 2/05/10

Federal Non-Reportable Information

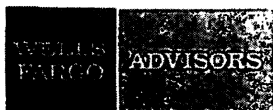
THE FOLLOWING INFORMATION IS NOT PROVIDED TO THE IRS. THIS IS SUPPLEMENTARY INFORMATION ONLY THAT MIGHT BE USEFUL IN THE PREPARATION OF YOUR FEDERAL, STATE OR LOCAL TAX RETURN. MUCH OF THIS INFORMATION IS BASED ON GENERAL INFORMATION THAT IS PROVIDED BY THE ISSUER. PLEASE REVIEW THIS INFORMATION WITH YOUR TAX ADVISOR.

Purchase Activity Detail

Description	Cusip	Date	Activity	Quantity	Price	Amount
ALCOA INC	013817101	11/09/2009	PURCHASE	800.00000	13.12000	-10,514.95
CATERPILLAR INC	149123101	07/28/2009	PURCHASE	70.00000	42.26000	-2,977.15
EVERGREEN MULTI SCTR INC	30024Y104	01/16/2009	REINVEST DIVIDEND	0.00300		-0.03
FORD MOTOR COMPANY,DEL	345370860	07/28/2009	PURCHASE	400.00000	7.07800	-2,850.15
ISHARES RUSSL MIDCP VALU	464287473	08/13/2009	PURCHASE	300.00000	33.15650	-9,965.90
ISHARES RUSSL MIDCP VALU	464287473	08/18/2009	PURCHASE	300.00000	32.11740	-9,654.17
ISHARES S&P S/C 600 VLU	464287879	08/13/2009	PURCHASE	200.00000	54.01200	-10,821.35
ISHARES S&P S/C 600 VLU	464287879	08/18/2009	PURCHASE	200.00000	52.03990	-10,426.93
ISHARES TR S&P 500 INDEX	464287200	10/20/2009	PURCHASE	200.00000	109.90600	-22,000.15
ISHRS DW JN US BS MT ET	464287838	10/20/2009	PURCHASE	200.00000	57.92750	-11,604.45

IMPORTANT TAX INFORMATION - PLEASE RETAIN FOR TAX PREPARATION PURPOSES

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IMPORTANT INFORMATION - PLEASE READ THIS PAGE

The following pages are NOT tax forms and NONE of this information is provided to the Internal Revenue Service. The information is provided to you for courtesy purposes only to assist with completing your federal, state or local tax return. Consult with your Tax Advisor for more information.

If we must issue an amended Form 1099 because of receipt of dividend reclassification or other changes after your original tax package was printed, please note the following:

** The amended Form 1099 will include the Realized Gain/Loss Summary and the information may include updates if adjustments are made prior to the amendment being issued.*

Wells Fargo Advisors (WFA) is the trade name used by two separate, registered broker-dealers and non-bank affiliates of Wells Fargo & Company, providing certain retail securities brokerage services: Wells Fargo Advisors, LLC and Wells Fargo Advisors Financial Network, LLC (WFAFN), Members SIPC. Any other referenced entity is a separate entity from WFA. Accounts carried by First Clearing, LLC.

We are not a legal or tax advisor. However, our advisors will be glad to work with you, your accountant, tax advisor and/or attorney to help you meet your financial goals.
Investment and insurance products:

NOT FDIC-Insured	NO Bank Guarantee	MAY Lose Value
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Realized Gain/Loss

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As of Date: 2/05/10

Account Number: 6001-9730
 E ALBERTA VEAZEY
 TOD REGISTRATION
 DONALD B VEAZEY POA

Important Realized Gain/Loss Information

This information is provided for courtesy purposes only. Each individual taxpayer should consult with a tax advisor as to any additional reporting requirements or adjustments. NO COST BASIS OR REALIZED GAIN/LOSS INFORMATION IS PROVIDED TO THE IRS, NOR IS THIS INFORMATION VERIFIED OR GUARANTEED BY FIRST CLEARING, LLC TO BE ACCURATE FOR EACH TAXPAYER'S UNIQUE REPORTING REQUIREMENTS. THEREFORE, YOU SHOULD NEVER ASSUME THIS STATEMENT IS ACCURATE IN LIEU OF COMPLETING SCHEDULE D OF YOUR TAX RETURN AND CONSULTING WITH YOUR TAX ADVISOR.

Federal tax reporting requirements will create differences between the information presented here and what appears on your Form 1099-B, including but not limited to the following situations:

- * Cost basis for many fixed income tax lots has been amortized (for securities purchased at a premium) or accreted (for securities purchased at a discount), when possible, for applicable securities. For securities that were purchased at an Original Issue Discount (OID), only those positions whose cost basis has been adjusted will reflect the impacts of the OID accruals on the original cost basis. The original issue discount amount reported on your Form 1099-OID is not adjusted for market discount, acquisition premium or bond premium. Therefore, the amortization and accretion adjustments used on this statement may not be consistent with the Form 1099-OID amount because the reporting requirements on the Form 1099-OID are different.
- * The Original Price represents the unadjusted price of the security. The Original Price can be used to calculate the original unadjusted cost of the security.
- * Short sales are reportable on Form 1099-B before the position is closed.
- * Implicit redemptions by the issuer of a structured product are reportable on Form 1099-B, but will not appear on the Realized Gain/Loss Statement if that implicit redemption did not result in a closed tax lot at that time.
- * Securities subject to marked to market reporting requirements for those investors are not included here nor is that information available on our systems.
- * Long-term capital gains reported by a RIC or REIT appear on Form 1099-DIV only, as noted in the instructions for that form.
- * Lots closed due to transfers or journals will not be reflected in the Realized Gain/Loss Statement, or on the Form 1099-B.

Realized Gain/Loss Summary	THIS YEAR GAIN	THIS YEAR LOSS	THIS YEAR NET
Short term	2,879.20	-36.91	2,842.29
Long term	2,503.73	-172.07	2,331.66
Total - Realized Gain/Loss	\$5,382.93	-\$208.98	\$5,173.95

INFORMATION PROVIDED AS COURTESY ONLY - NOT FURNISHED TO THE IRS

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Realized Gain/Loss

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As of Date: 2/05/10



Account Number: 6001-9730
 E ALBERTA VEAZEY
 TOD REGISTRATION
 DONALD B VEAZEY POA

Realized Gain/Loss Detail for Year

Short Term

DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	DATE ACQUIRED	CLOSE DATE	PROCEEDS	ADJ COST/ ORIG COST	GAIN/LOSS
ALCOA INC	800.0000	13.1200	11/09/09	12/03/09	10,892.76	10,514.95	377.81
CATERPILLAR INC	70.0000	42.2600	07/28/09	10/02/09	3,381.56	2,977.15	404.41
FORD MOTOR COMPANY, DEL COM PAR \$0.01	400.0000	7.0780	07/28/09	12/03/09	3,600.95	2,850.15	750.80
ISHARES RUSSELL MIDCAP VALUE	300.0000	33.1565	08/13/09	10/02/09	10,149.15	9,965.90	183.25
	300.0000	32.1174	08/18/09	10/02/09	10,149.17	9,654.17	495.00
ISHARES S&P SMALLCAP 600 VALUE INDEX FUND	200.0000	54.0120	08/13/09	10/02/09	10,784.44	10,821.35	-36.91
	200.0000	52.0399	08/18/09	10/02/09	10,784.45	10,426.93	357.52
ISHARES TR S&P 500 INDEX FD	200.0000	109.9060	10/20/09	12/10/09	22,214.87	22,000.15	214.72
ISHARES TR-DOW JONES ETF US BASIC MATERIALS SECTOR INDEX FD	200.0000	57.9275	10/20/09	12/10/09	11,700.14	11,604.45	95.69
Total - Short Term					\$93,657.49	\$90,815.20	\$2,842.29

Long Term

DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	DATE ACQUIRED	CLOSE DATE	PROCEEDS	ADJ COST/ ORIG COST	GAIN/LOSS
DELAWARE ST PREREFUNDED-SER A G/O UNLTD B/E CPN 4.500% DUE 08/01/14 DTD 08/01/01 FC 02/01/02 PRE 08/01/09 @ 100.000	20,000.0000	0.0000	03/04/05	08/03/09	20,000.00	0.00	0.00

INFORMATION PROVIDED AS COURTESY ONLY - NOT FURNISHED TO THE IRS

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Realized Gain/Loss

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As of Date: 2/05/10

Account Number: 6001-9730
 E ALBERTA VEAZEY
 TOD REGISTRATION
 DONALD B VEAZEY POA

Long Term	Continued							
DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	DATE ACQUIRED	CLOSE DATE	PROCEEDS	ADJ COST/ ORIG COST	GAIN/LOSS	
DELAWARE ST PREREFUNDED SER A G/O UNLTD B/E CPN 4.500% DUE 08/01/11 DTD 08/01/01 FC 02/01/02 PRE 08/01/09 @ 100.000	16,000.0000	1.0000 0.0000	08/23/01	08/03/09	16,000.00	16,000.00 16,681.76	0.00	
	8,000.0000	1.0000 0.0000	04/08/02	08/03/09	8,000.00	8,000.00 8,219.32	0.00	
DELAWARE ST SER A B/E CPN 4.400% DUE 03/01/11 DTD 03/01/99 FC 09/01/99 PRE 03/01/09 @ 100.000	5,000.0000	1.0000 0.0000	03/24/99	03/02/09	5,000.00	5,000.00 5,050.00	0.00	
DELAWARE ST UNREFUNDED BALANCE-SER A G/O UNLTD B/E CPN 4.500% DUE 08/01/11 DTD 08/01/01 FC 02/01/02 PRE 11/23/09 @ 100.000	4,000.0000	1.0000 0.0000	08/23/01	11/23/09	4,000.00	4,000.00 4,170.44	0.00	
	2,000.0000	1.0000 0.0000	04/08/02	11/23/09	2,000.00	2,000.00 2,054.83	0.00	
LEWES DE G/O UNLTD B/E OID AMBAC CPN 4.250% DUE 01/15/25 DTD 01/15/05 FC 07/15/05 CALL 01/15/15 @ 100.000	50,000.0000	1.0042 100.7500	02/24/05	12/15/09	50,858.00	50,212.38 50,375.00	645.62	

INFORMATION PROVIDED AS COURTESY ONLY - NOT FURNISHED TO THE IRS

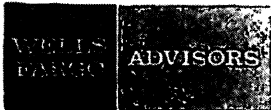
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Realized Gain/Loss

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As of Date: 2/05/10

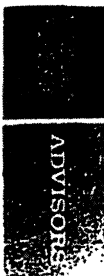


Account Number: 6001-9730
 E ALBERTA VEAZEY
 TOD REGISTRATION
 DONALD B VEAZEY POA

Long Term	Continued						
DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	DATE ACQUIRED	CLOSE DATE	PROCEEDS	ADJ COST/ ORIG COST	GAIN/LOSS
ROYAL DUTCH SHELL PLC ADR B	129.2999	0.0000	10/28/03	12/10/09	7,378.29	5,841.90	1,536.39
	1.7001	0.0000	09/28/04	12/10/09	97.02	90.63	6.39
	84.4998	0.0000	09/28/04	12/10/09	4,819.31	4,503.98	315.33
	1.5002	65.6729	06/24/05	12/10/09	85.56	123.23	-37.67
	1.7540	68.5000	09/16/05	12/10/09	100.03	120.17	-20.14
	1.8530	65.5900	12/16/05	12/10/09	105.88	121.54	-15.86
	1.8860	65.1000	03/16/06	12/10/09	107.56	122.79	-15.23
	2.1760	64.4600	06/14/06	12/10/09	124.11	140.28	-16.17
	2.0780	68.2100	09/13/06	12/10/09	118.52	141.72	-23.20
	2.0020	71.3000	12/14/06	12/10/09	114.18	142.71	-28.53
	2.3390	63.5600	03/14/07	12/10/09	133.42	148.69	-15.27
Total - Long Term					\$119,041.68	\$96,710.02 \$98,048.99	\$2,331.66

INFORMATION PROVIDED AS COURTESY ONLY - NOT FURNISHED TO THE IRS

020 / L5 / L51F



2010 FORMS 1099

63,567

Page 1 of 11

Your Financial Advisor :

RICK MODEL
600 PENN STREET, 2ND FLOOR
READING, PA 19602
(888) 243-1422

This package contains your official IRS Form(s) 1099.
Please retain this package for tax preparation purposes.

016874 02 3DG 96 ***AUTO**3-DIGIT 201
E ALBERTA VEAZEY
TOD REGISTRATION
DONALD B VEAZEY POA
11956 RAYBORN CREEK DR
MANASSAS VA 20109-4822



Wells Fargo Advisors (WFA) is the trade name used by two separate, registered broker-dealers and non-bank affiliates of Wells Fargo & Company, providing certain retail securities brokerage services: Wells Fargo Advisors, LLC and Wells Fargo Advisors Financial Network, LLC (WFAFN, Member FINRA/SIPC). Any other referenced entity is a separate entity from WFA. Brokerage account(s) carried by First Clearing, LLC, Member FINRA/SIPC.

We are not a legal or tax advisor. However, our advisors will be glad to work with you, your accountant, tax advisor and/or attorney to help you meet your financial goals.

Investment and Insurance products:

NOT FNC-Insured NO Bank Guarantee MAY Lose Value

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2010 FORMS 1099

Page 3 of 11

ADVISORS

Account Number: 6001-9730
 E ALBERTA VEAZEY
 TOD REGISTRATION
 DONALD B VEAZEY POA
 11956 RAYBORN CREEK DR
 MANASSAS VA 20109-4822

Your Financial Advisor :
 RICK MODELL
 600 PENN STREET, 2ND FLOOR
 READING, PA 19602
 (888) 243-1422

Payer:
 FIRST CLEARING, LLC
 2801 MARKET STREET
 SAINT LOUIS, MO 63103
 Payer ID #: 23-2384840

As of Date: 2/11/11

Your Federal Identification Number: 222-09-1992

Summary of Reportable Tax Information

1099-DIV Dividends and Distributions for 2010

OMB No. 1545-0110

1099-INT Interest Income for 2010

OMB No. 1545-0112

IRS Box

Amount

IRS Box

Amount

1a	Total Ordinary Dividends	45.81
1b	Qualified Dividends	45.81
2a	Total Capital Gain Distributions	0.00
2b	Unrecaptured Sec. 1250 Gain	0.00
2c	Section 1202 Gain	0.00
2d	Collectibles (28%) Gain	0.00
3	Nondividend Distributions	0.00
4	Federal Income Tax Withheld	0.00
5	Investment Expenses	0.00
6	Foreign Tax Paid	0.00
7	Foreign Country or U.S. Possession	See Detail Section
8	Cash Liquidation Distributions	0.00
9	Noncash Liquidation Distributions	0.00

1	Interest Income	1,161.87
3	Interest on U.S. Savings Bonds and Treasury Obligations	0.00
4	Federal Income Tax Withheld	0.00
5	Investment Expenses	0.00
6	Foreign Tax Paid	0.00
7	Foreign Country or U.S. Possession	See Detail Section
8	Tax-Exempt Interest	15.04
9	Specified Private Activity Bond Interest	1.51
10	Tax-exempt Bond Cusip No.	See Detail Section

1099-B Summary of Proceeds from Broker and Barter Exchange for 2010

IRS Box

Amount

1a	Date of Sale or Exchange	See Detail Section
1b	CUSIP Number	See Detail Section
2	Gross Proceeds Less Commissions and Option Premiums	20,185.88
4	Federal Income Tax Withheld	0.00
5	Number of Shares Exchanged	Not Applicable
6	Classes of Stock Exchanged	Not Applicable
7	Description	See Detail Section
12	Cannot Take Loss on Amount in Box 2 if Box is Checked	Not Applicable

The amount in IRS Box 2 is composed of the item(s) reported on the FORM 1099-B on a later page in this package. Each item is reported to the Internal Revenue Service individually.

THIS PACKAGE INCLUDES YOUR FORMS 1099 (COPY B FOR RECIPIENT) - PLEASE RETAIN FOR TAX PREPARATION PURPOSES

The above is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if the income is taxable and the IRS determines that it has not been reported.

020 / L5 / L51F

2010 FORMS 1099

63,571

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ADVISORS

Account Number: 6001-9739
 E ALBERTA VEAZEY
 TOD REGISTRATION
 DONALD B VEAZEY POA

Your Financial Advisor :
 RICK MODELL
 600 PENN STREET, 2ND FLOOR
 READING, PA 19602
 (888) 243-1422

Payer:
 FIRST CLEARING, LLC
 2801 MARKET STREET
 SAINT LOUIS, MO 63103
 Payer ID #: 23-2384840

As of Date: 2/11/11

Your Federal Identification Number: 222-09-1992

Reportable Tax Information

1099-B Proceeds from Broker and Barter Exchange Transactions for 2010

OMB NO. 1545-0715

Description (Box 7)	Cusip (Box 1b)	Price	Quantity	Trade Date (Box 1a)	Amount	IRS Box	Transaction Description	Reported On	Cost Basis Factor
BLACKROCK CORE PRINCIPAL PROTECTED FD CL B	09251H208	6.51990	1,163.43300	03/01/2010	7,585.47	2	SALE	1099-B	
BLACKROCK SHORT TERM MUNICIPAL FUND CLASS A1	09253C850	10.20000	255.23600	07/19/2010	2,600.41	2	SALE	1099-B	
PREFERREDPLUS 8.25% PFD DUE 7/31/31 CALLABLE 1/15/08	740434618	0.00000	400.00000	12/13/2010	10,000.00	2	REDEMPTION	1099-B	
TOTAL PROCEEDS FROM BROKER AND BARTER EXCHANGE					20,185.88	2			

THIS IS YOUR FORMS 1099 (COPY B FOR RECIPIENT) - PLEASE RETAIN FOR TAX PREPARATION PURPOSES

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029 / L5 / L51F

Account Number: 8001-8730
E ALBERTA VEAZEY
TOD REGISTRATION
DONALD B VEAZEY POA

Your Financial Advisor :
RICK MODELL
600 PENN STREET, 2ND FLOOR
READING, PA 19602
(688) 243-1422

Payer:
FIRST CLEARING, LLC
2801 MARKET STREET
SAINT LOUIS, MO 63103
Payer ID #: 23-2384840

As of Date: 2/11/11

Details of Reportable Tax Information

While only the Form 1099 box totals are reported to the IRS, the following specific transaction detail is being provided to you for courtesy purposes. The IRS box numbers referenced for individual items listed below comprise the totals which appear on the actual Forms 1099, shown on the first page of this package. Please consult with your Financial Advisor or tax advisor regarding specific questions.

Tax reporting requirements can create differences with the amounts previously reported in monthly client statements. If you have an investment in a mutual fund, regulated investment company (RIC), real estate investment trust (REIT), or unit investment trust (UIT), some of those issuers provide reclassification information after the original tax form is printed. We will issue an amended form for information received after your original tax forms are generated.

1099-DIV Dividends and Distributions

Description	Notes	Payment Date	# of Payments	Activity	Amount	IRS Box	Country
DAVIS REAL EST FD CL A		VARIOUS	4	DIVIDEND	35.38	1a	
DAVIS REAL EST FD CL A		VARIOUS	4	QUALIFIED DIVIDEND	4.16	1a, 1b	
EVERGREEN MULTI SCTR INC		VARIOUS	6	DIVIDEND	3.06	1a	
WELLS FARGO ADVANTAGE		VARIOUS	6	DIVIDEND	3.06	1a	
TOTAL ORDINARY DIVIDENDS (INCLUDING QUALIFIED DIVS AND SHORT TERM CAP GAINS)					45.64	1a	
TOTAL QUALIFIED DIVIDENDS					4.16	1b	

1099-INT Interest Income

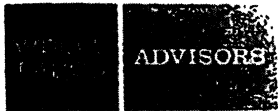
Description	Notes	Payment Date	# of Payments	Activity	Amount	IRS Box	Country	CUSIP (Box 10)
PREFERREDPLUS 6.25% PFD		VARIOUS	3	INTEREST	1,161.87	1		740434618
TOTAL INTEREST INCOME NOT INCLUDED IN BOX 3					1,161.87	1		
BLACKROCK S/T CLASS A1		02/01/2010	1	FED TAX EXEMPT DIV	2.59	8		09253C850
BLACKROCK S/T CLASS A1	@	02/01/2010	1	EXEMPT INT - AMT	0.24	8,9		09253C850
BLACKROCK S/T CLASS A1		03/01/2010	1	FED TAX EXEMPT DIV	2.27	8		09253C850
BLACKROCK S/T CLASS A1	@	03/01/2010	1	EXEMPT INT - AMT	0.21	8,9		09253C850
BLACKROCK S/T CLASS A1		04/01/2010	1	FED TAX EXEMPT DIV	2.67	8		09253C850
BLACKROCK S/T CLASS A1	@	04/01/2010	1	EXEMPT INT - AMT	0.24	8,9		09253C850
BLACKROCK S/T CLASS A1		05/03/2010	1	FED TAX EXEMPT DIV	2.39	8		09253C850
BLACKROCK S/T CLASS A1	@	05/03/2010	1	EXEMPT INT - AMT	0.22	8,9		09253C850
BLACKROCK S/T CLASS A1		06/01/2010	1	FED TAX EXEMPT DIV	2.54	8		09253C850
BLACKROCK S/T CLASS A1	@	06/01/2010	1	EXEMPT INT - AMT	0.23	8,9		09253C850
BLACKROCK S/T CLASS A1		07/01/2010	1	FED TAX EXEMPT DIV	2.42	8		09253C850

IMPORTANT TAX INFORMATION - PLEASE RETAIN FOR TAX PREPARATION PURPOSES



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Account Number: 6061-9730
 E ALBERTA VEAZEY
 TOD REGISTRATION
 DONALD B VEAZEY POA

Your Financial Advisor :
 RICK MODELL
 600 PENN STREET, 2ND FLOOR
 READING, PA 19602
 (888) 243-1422

Payer:
 FIRST CLEARING, LLC
 2801 MARKET STREET
 SAINT LOUIS, MO 63103
 Payer ID #: 23-2384840

As of Date: 2/11/11

Details of Reportable Tax Information

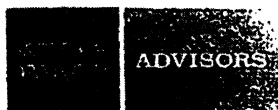
1099-INT Interest Income Continued

Description	Notes	Payment Date	# of Payments	Activity	Amount	IRS Box	Country	CUSIP (Box 10)
BLACKROCK S/T CLASS A1	@	07/01/2010	1	EXEMPT INT - AMT	0.22	8,9		09253C850
BLACKROCK S/T CLASS A1		07/23/2010	1	FED TAX EXEMPT DIV	1.65	8		09253C850
BLACKROCK S/T CLASS A1	@	07/23/2010	1	EXEMPT INT - AMT	0.15	8,9		09253C850
TOTAL FEDERALLY TAX EXEMPT INT/DIV					18.04	8		
TOTAL SPECIFIED PRIVATE ACTIVITY BOND INTEREST					1.51	9		

@ If you are subject to alternative minimum tax reporting, consult with your tax advisor about this payment.

IMPORTANT TAX INFORMATION - PLEASE RETAIN FOR TAX PREPARATION PURPOSES

020 / L5 / L51F



IMPORTANT INFORMATION - PLEASE READ THIS PAGE

The following pages are NOT tax forms and NONE of this information is provided to the Internal Revenue Service. The information is provided to you for courtesy purposes only to assist with completing your federal, state or local tax return. Please consult with your Tax Advisor for more information.

If we must issue an amended Form 1099 because of receipt of dividend reclassification or other changes after your original tax package was printed, please note the following:

- * The amended Form 1099 will include the Realized Gain/Loss Summary and the information may include updates if adjustments are made prior to the amendment being issued.

Wells Fargo Advisors (WFA) is the trade name used by two separate, registered broker-dealers and non-bank affiliates of Wells Fargo & Company, providing certain retail securities brokerage services: Wells Fargo Advisors, LLC and Wells Fargo Advisors Financial Network, LLC (WFAFN), Members FINRA/SIPC. Any other referenced entity is a separate entity from WFA. Brokerage account(s) carried by First Clearing, LLC, Member FINRA/SIPC. We are not a legal or tax advisor. However, our advisors will be glad to work with you, your accountant, tax advisor and/or attorney to help you meet your financial goals.

Investment and insurance products:

NOT FDIC-insured	NO Bank Guarantee	MAY Lose Value
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Realized Gain/Loss

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As of Date: 2/11/11

Account Number: 8801-8738
 E ALBERTA VEAZEY
 TOD REGISTRATION
 DONALD B VEAZEY POA

Important Realized Gain/Loss Information

This information is provided for courtesy purposes only. Each individual taxpayer should consult with a tax advisor as to any additional reporting requirements or adjustments. NO COST BASIS OR REALIZED GAIN/LOSS INFORMATION IS PROVIDED TO THE IRS, NOR IS THIS INFORMATION VERIFIED OR GUARANTEED BY FIRST CLEARING, LLC TO BE ACCURATE FOR EACH TAXPAYER'S UNIQUE REPORTING REQUIREMENTS. THEREFORE, YOU SHOULD NEVER ASSUME THIS STATEMENT IS ACCURATE IN LIEU OF COMPLETING SCHEDULE D OF YOUR TAX RETURN AND CONSULTING WITH YOUR TAX ADVISOR.

Federal tax reporting requirements will create differences between the information presented here and what appears on your Form 1099-B, including but not limited to the following situations:

- * Cost basis for many fixed income tax lots has been amortized (for securities purchased at a premium) or accreted (for securities purchased at a discount), when possible, for applicable securities. For securities that were purchased at an Original Issue Discount (OID), only those positions whose cost basis has been adjusted will reflect the impacts of the OID accruals on the original cost basis. The original issue discount amount reported on your Form 1099-OID is not adjusted for market discount, acquisition premium or bond premium. Therefore, the amortization and accretion adjustments used on this statement may not be consistent with the Form 1099-OID amount because the reporting requirements on the Form 1099-OID are different.
- * The Original Price represents the unadjusted price of the security. The Original Price can be used to calculate the original unadjusted cost of the security.
- * Short sales are reportable on Form 1099-B before the position is closed.
- * Long-term capital gains reported by a RIC or REIT appear on Form 1099-DIV only, as noted in the instructions for that form.
- * Lots closed due to transfers or journals will not be reflected in the Realized Gain/Loss Statement, or on the Form 1099-B.

Realized Gain/Loss Summary	THIS YEAR GAIN	THIS YEAR LOSS	THIS YEAR NET
Short term	0.00	0.00	0.00
Long term	35.67	-4,313.59	-4,277.92
Total - Realized Gain/Loss	\$35.67	-\$4,313.59	-\$4,277.92

Realized Gain/Loss Detail for Year

Long Term DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	DATE ACQUIRED	CLOSE DATE	PROCEEDS	ADJ COST/ ORIG COST	GAIN/LOSS
BLACKROCK CORE PRINCIPAL PROTECTED FD CL B	1,000.00000	0.0000	02/25/03	03/01/10	6,519.80	10,000.00	-3,480.10
	43.86700	11.5500	12/19/05	03/01/10	286.00	506.66	-220.66
	16.06100	11.5500	12/19/05	03/01/10	104.71	185.51	-80.80

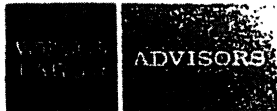
INFORMATION PROVIDED AS COURTESY ONLY - NOT FURNISHED TO THE IRS



020 / / L61F

Realized Gain/Loss

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Account Number: 6001-9730
 E ALBERTA VEAZEY
 TOD REGISTRATION
 DONALD B VEAZEY POA

As of Date: 2/11/11

Long Term	Continued						
DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	DATE ACQUIRED	CLOSE DATE	PROCEEDS	ADJ COST/ ORIG COST	GAIN/LOSS
	103.50500	11.6800	12/12/08	03/01/10	674.86	1,206.87	-532.01
Subtotal	1,163.43300				7,585.47	11,899.04	-4,313.57
BLACKROCK SHORT TERM MUNICIPAL FUND CLASS A1	227.77000	0.0000	03/20/01	07/19/10	2,320.57	2,289.11	31.46
	0.99800	0.0000	05/21/01	07/19/10	10.16	10.04	0.12
	0.99800	0.0000	06/25/01	07/19/10	10.16	10.06	0.10
	0.99800	0.0000	08/27/01	07/19/10	10.16	10.10	0.06
	0.99800	0.0000	08/24/01	07/19/10	10.16	10.13	0.03
	0.99800	0.0000	11/28/01	07/19/10	10.16	10.12	0.04
	0.99800	0.0000	01/22/02	07/19/10	10.17	10.14	0.03
	0.99800	0.0000	03/25/02	07/19/10	10.17	10.05	0.12
	0.99800	0.0000	05/28/02	07/19/10	10.17	10.10	0.07
	0.99800	0.0000	07/22/02	07/19/10	10.17	10.16	0.01
	0.99800	0.0000	09/23/02	07/19/10	10.17	10.18	-0.01
	0.99800	0.0000	11/25/02	07/19/10	10.17	10.14	0.03
	0.99800	0.0000	01/27/03	07/19/10	10.17	10.18	-0.01
	0.99800	0.0000	04/21/03	07/19/10	10.17	10.17	0.00
	0.99800	0.0000	07/22/03	07/19/10	10.17	10.15	0.02
	0.18500	9.9900	03/23/05	07/19/10	1.88	1.86	0.02
	0.35700	9.9900	04/22/05	07/19/10	3.63	3.57	0.06
	0.39000	9.9900	05/23/05	07/19/10	3.97	3.90	0.07
	0.38600	10.0101	06/23/05	07/19/10	3.93	3.87	0.06
	0.43700	9.9900	07/25/05	07/19/10	4.45	4.37	0.08
	0.42200	9.9700	08/25/05	07/19/10	4.30	4.21	0.09

INFORMATION PROVIDED AS COURTESY ONLY - NOT FURNISHED TO THE IRS

020 / L5 / L51F

Realized Gain/Loss

63,570

Page 11 of 11

As of Date: 2/11/11

Account Number: 6001-8730
E ALBERTA VEAZEY
TOD REGISTRATION
DONALD B VEAZEY POA

Long Term	Continued							
DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	DATE ACQUIRED	CLOSE DATE	PROCEEDS	ADJ COST/ ORIG COST	GAIN/LOSS	
	0.45500	9.9800	09/28/05	07/19/10	4.63	4.36	0.27	
	0.42900	9.9500	10/28/05	07/19/10	4.37	4.27	0.10	
	0.48400	9.9300	11/25/05	07/19/10	5.03	4.91	0.12	
	0.54100	9.9400	12/27/05	07/19/10	5.51	5.38	0.13	
	0.47700	9.9500	01/23/06	07/19/10	4.88	4.75	0.11	
	0.52600	9.9300	02/21/06	07/19/10	5.36	5.22	0.14	
	0.57500	9.9200	03/24/06	07/19/10	5.86	5.70	0.16	
	0.56700	9.9000	04/24/06	07/19/10	5.78	5.61	0.17	
	0.57900	9.9000	05/24/06	07/19/10	5.90	5.73	0.17	
	0.59000	9.8900	06/23/06	07/19/10	6.01	5.84	0.17	
	0.60500	9.9000	07/24/06	07/19/10	6.16	5.99	0.17	
	0.61600	9.9300	08/23/06	07/19/10	6.28	6.12	0.16	
	0.61500	9.9300	09/22/06	07/19/10	6.27	6.11	0.16	
	0.85200	9.9300	11/01/06	07/19/10	8.69	8.46	0.23	
	0.66100	9.9400	12/01/06	07/19/10	6.74	6.57	0.17	
	0.69000	9.9300	01/02/07	07/19/10	7.03	6.85	0.18	
	0.69300	9.9100	02/01/07	07/19/10	7.07	6.87	0.20	
	0.63800	9.9200	03/01/07	07/19/10	6.51	6.33	0.18	
	0.71400	9.9200	04/02/07	07/19/10	7.29	7.08	0.21	
Subtotal	255.23800				2,600.41	2,584.76	35.65	
PREFERRED PLUS 6.25% PFD DUE 7/31/31 CALLABLE 1/16/08	400.00000	0.0000	03/06/03	12/13/10	10,000.00	10,000.00	0.00	
Total - Long Term					\$20,185.88	\$24,463.80	\$4,277.92	

INFORMATION PROVIDED AS COURTESY ONLY - NOT FURNISHED TO THE IRS



020 /

/ L51F

Form
1040

Department of the Treasury - Internal Revenue Service

U.S. Individual Income Tax Return

2010

(99) IRS Use Only - Do not write or staple in this space.

Name,
Address,
and SSN

See separate
instructions.

For the year Jan. 1-Dec. 31, 2010, or other tax year beginning , 2010, ending , 20

E ALBERTA VEAZEY
21219 M ST
REHOBOTH, DE 19971

OMB No. 1545-0074

Your social security number

222-09-1992

Spouse's social security number

▲ Make sure the SSNs above
and on line 8a are correct.
Checking a box below will not change
your tax or refund.

Presidential
Election Campaign

Check here if you, or your spouse if filing jointly, want \$3 to go to this fund

☐ You ☐ Spouse

Filing Status

1 ☒ Single

4 ☐ Head of household (with qualifying person). (See instructions.)

2 ☐ Married filing jointly (even if only one had income)

If the qualifying person is a child but not your dependent, enter this

Check only
one box.

3 ☐ Married filing separately (enter spouse's name above and mine here)

or ☐ Surviving widow(er) with dependent child

Exemptions

6a ☒ Yourself. If someone can claim you as a dependent, do not check box 6a.

b ☐ Spouse

c Dependents:

(1) First name Last name

(2) Dependent's
social security number

(3) Dependent's
relationship to you

Boxes checked on
6a and 6b
No. of children
on 6c who:

④ ☐ If qual-
ified <17 for
child tax cr.
(see pg 18)

⑤ ☐ Did not live with you
due to divorce
or separation
(see inst)

Dependents
on 6c not
entered above

Add numbers
on lines
above

If more
than four
dependents,
see inst
and check
here ☐

d Total number of exemptions claimed

Income

7 Wages, salaries, tips, etc. Attach Form(s)

8a Taxable interest. Attach Schedule B if required

b Tax-exempt interest. Do not include on line 8a

9a Ordinary dividends. Attach Schedule B if required

b Qualified dividends

10 Taxable refunds, credits, or offsets of state and local income taxes

11 Alimony received

12 Business income or (loss). Attach Schedule C or C-EZ

13 Capital gain or (loss). Attach Schedule D if required.

If not required, check here

14 Other gains or (losses). Attach Form(s) 997

15a IRA distributions

16a Pensions and annuities

17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E

18 Farm income or (loss). Attach Schedule F

19 Unemployment compensation

20a Social security benefits 26,646 b Taxable amount

21 Other income. List type and amount

If you did not
get a W-2,
see page 20.

Enclose, but do
not attach, any
payment. Also,
please use
Form 1040-V.

Adjusted
Gross
Income

22 Combine the amounts in the far right column for lines 7 through 21. This is your total income

23 Educator expenses

24 Certain business expenses of reservists, performing artists, and

fee-basis government officials. Attach Form 2555 or 2555-EZ

25 Health savings account deduction. Attach Form 8889

26 Moving expenses. Attach Form 8903

27 One-half of self-employment tax. Attach Schedule SE

28 Self-employed SEP, SIMPLE, and qualified plans

29 Self-employed health insurance deduction

30 Penalty on early withdrawal of savings

31a Alimony paid b Recipient's SSN

32 IRA deduction

33 Student loan interest deduction

34 Tuition and fees. Attach Form 8917

35 Domestic production activities deduction. Attach Form 8903

36 Add lines 23 through 31a and 32 through 35

37 Subtract line 36 from line 22. This is your adjusted gross income

KBA For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

Form 1040 (2010)

Tax and Credits

38 Amount from line 37 (adjusted gross income) 38 8,896.

39a Check ☒ You were born before January 2, 1946, ☐ Blind. Total boxes checked ☐ 39a 1

if: ☐ Spouse was born before January 2, 1946, ☐ Blind. checked ☐ 39a

b If your spouse itemizes on a separate return or you were a dual-status alien, check here ☐ 39b

40 Itemized deductions (from Schedule A) or your standard deduction (see instructions) 40 7,100.

41 Subtract line 40 from line 38 41 1,796.

42 Exemptions. Multiply \$3,650 by the number on line 6d 42 3,650.

43 Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0- 43 0.

44 Tax (see instructions). Check if any tax is from: a ☐ Form(s) 8814 b ☐ Form 4972 44 0.

45 Alternative minimum tax (see instructions). Attach Form 6250 45 0.

46 Add lines 44 and 45 46 0.

47 Foreign tax credit. Attach Form 1116 if required 47

48 Credit for child and dependent care expenses. Attach Form 2441 48

49 Education credits from Form(s) 8833, line 23 49

50 Retirement savings contributions credit. Attach Form 8880 50

51 Child tax credit (see instructions) 51

52 Residential energy credits. Attach Form 5895 52

53 Other credits from Form: a ☐ 3800 b ☐ 8801 c ☐ 53

54 Add in 47 through 53. These are your total credits 54

55 Subtract line 54 from line 46. If line 54 is more than line 46, enter -0- 55 0.

Other Taxes

56 Self-employment tax. Attach Schedule SE 56

57 Unreported social security and Medicare tax. Form: ☐ 4137 ☐ 8919 57

58 Additional tax on IRAs, other qualified plans, etc. Attach Form 5329 if required 58

59 a ☐ Form(s) W-2, box 13 b ☐ Schedule C ☐ Form 995, line 16 59

60 Add lines 55 through 59. This is your total tax 60 0.

Payments

61 Federal income tax withheld from Forms W-2 and 1099 61

62 2010 estimated tax payments and amount applied from 2009 return 62

63 Making work pay credit. Attach Schedule M 63

64a Earned income credit (EIC) ☒ NQ 64a

b Nontaxable combat pay election 64b

65 Additional child tax credit. Attach Form 8812 65

66 American opportunity credit from Form 8833, line 14 66

67 First-time homebuyer credit from Form 5405, line 10 67

68 Amount paid with request for extension 68

69 Excess social security and RRTA tax withheld 69

70 Credit for federal income taxes. Attach Form 4136 70

71 Credits from Form: a ☐ 2439 b ☐ 8839 c ☐ 8801 d ☐ 8885 71

72 Add lines 61, 62, 63, 64a, and 65 through 71. These are your total payments 72 0.

Refund

73 If line 72 is more than line 60, subtract line 60 from line 72. This is the amount you overpaid 73 0.

74a Amount of line 73 you want refunded to you. If Form 8888 is attached, check here ☐ 74a

b Routing number ☐ c Type: ☐ Checking ☐ Savings

Direct deposit?
See instructions.

d Account number ☐

75 Amount of line 73 you want applied toward your 2010 estimated tax 75

Amount You Owe

76 Amount you owe. Subtract line 75 from line 74. For details on how to pay, see instructions 76

77 Estimated tax penalty (see instructions) 77

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☒ Yes. Complete below. ☐ No

Designee's name ☐ Phone no. ☐ Personal ID number ☐

HR BLOCK **(302) 645-2000 (PIN) 08251**

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature ☐ Date ☐ Your occupation ☐ Daytime phone number ☐

For Info Only-Do not file **RETIRED**

Spouse's signature. If a joint return, both must sign. ☐ Date ☐ Spouse's occupation ☐

For Info Only-Do not file

Paid Preparer Use Only

Print/Type preparer's name ☐ Preparer's signature ☐ Date ☐ Check ☒ If self-employed ☐ PTIN ☐

ERNEST DEANGELIS **10/12/2011** **P00778141**

Firm's name ☐ **H AND R BLOCK** Firm's EIN ☐ **51-0350934**

Firm's address ☐ **REHOBOTH BEACH, DE 19971** Phone no. ☐ **(302) 645-2000**

Form 1040 (2010)

SCHEDULE D
(Form 1040)

Department of the Treasury
Internal Revenue Service (99)

Capital Gains and Losses

► Attach to Form 1040 or Form 1040NR. ► See instructions for Schedule D (Form 1040).

► Use Schedule D-1 to list additional transactions for lines 1 and 8.

OMB No. 1545-0074

2010

Attachment
Sequence No. **12**

Name(s) shown on return

E ALBERTA VEAZEY

Your social security number

222-09-1992

Short-Term Capital Gains and Losses - Assets Held One Year or Less

(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold (Mo., day, yr.)	(d) Sales price (see page D-7 of the instructions)	(e) Cost or other basis (see page D-7 of the instructions)	(f) Gain or (loss) Subtract (e) from (d)
1					
COPY					
2 Enter your short-term totals, if any, from Schedule D-1, line 2.					2
3 Total short-term sales price amounts. Add lines 1 through 2 in column (d).					
4 Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4854, 8781, and 8824.					4
5 Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1.					5
6 Short-term capital loss carryover. Enter the amount, if any, from line 10 of your Capital Loss Carryover Worksheet on page D-7 of the instructions.					6 (4,843.)
7 Net short-term capital gain or (loss). Combine lines 1 through 6 in column (f).					7 (4,843.)

Long-Term Capital Gains and Losses - Assets Held More Than One Year

(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold (Mo., day, yr.)	(d) Sales price (see page D-7 of the instructions)	(e) Cost or other basis (see page D-7 of the instructions)	(f) Gain or (loss) Subtract (e) from (d)
BLACK ROCK COR	VARIOUS	06/01/2010	7,584.	11,899.	(4,314.)
BLACK ROCK SHRT	VARIOUS	07/19/2010	2,601.	2,565.	36.
PREFERRED PLUS	VARIOUS	12/13/2010	10,000.	10,000.	0.
FILE					
9 Enter your long-term totals, if any, from Schedule D-1, line 9.					
10 Total long-term sales price amounts. Add lines 8 and 9 in column (d).					
11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4854, 8781, and 8824.					11
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1.					12
13 Capital gain distributions. See page D-2 of the instructions.					13
14 Long-term capital loss carryover. Enter the amount, if any, from line 15 of your Capital Loss Carryover Worksheet on page D-7 of the instructions.					14 (34,066.)
15 Net long-term capital gain or (loss). Combine lines 8 through 14 in column (f). Then go to Part III on page 2.					15 (38,344.)

KBA For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule D (Form 1040) 2010

Summary

16 Combine lines 7 and 15 and enter the result	16	(43,187.)
<ul style="list-style-type: none"> • If line 16 is a gain, enter the amount from line 16 on Form 1040, line 13, or Form 1040NR, line 14. Then go to line 17 below. • If line 16 is a loss, skip lines 17 through 20 below. Then go to line 21. Also be sure to complete line 22. • If line 16 is zero, skip lines 17 through 21 below and enter -0- on Form 1040, line 13, or Form 1040NR, line 14. Then go to line 22. 		
17 Are lines 15 and 16 both gains?		
<input type="checkbox"/> Yes. Go to line 18.		
<input type="checkbox"/> No. Skip lines 18 through 21, and go to line 22.		
18 Enter the amount, if any, from line 7 of the 28% Rate Gain Worksheet on page D- 8 of the instructions	18	
19 Enter the amount, if any, from line 18 of the Unrecaptured Section 1250 Gain Worksheet on page D- 9 of the instructions	19	
20 Are lines 18 and 19 both zero or blank?		
<input type="checkbox"/> Yes. Complete Form 1040 through line 43, or Form 1040NR through line 41. Then complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 44 (or in the instructions for Form 1040NR, line 42). Do not complete lines 21 and 22 below.		
<input type="checkbox"/> No. Complete Form 1040 through line 43, or Form 1040NR through line 41. Then complete the Schedule D Tax Worksheet on page D- 10 of the instructions. Do not complete lines 21 and 22 below.		
21 If line 16 is a loss, enter here and on Form 1040, line 13, or Form 1040NR, line 14, the smaller of:		
<ul style="list-style-type: none"> • The loss on line 16 or • (\$3,000), or if married filing separately (\$1,500) 	21	(3,000.)
<p>Note. When figuring which amount is smaller, use both amounts as positive amounts.</p>		
22 Do you have qualified dividends on Form 1040, line 43, or Form 1040NR, line 41?		
<input checked="" type="checkbox"/> Yes. Complete Form 1040 through line 43, or Form 1040NR through line 41. Then complete the Qualified Dividends and Capital Gain Tax Worksheet in the instructions for Form 1040, line 44 (or in the instructions for Form 1040NR, line 42).		
<input type="checkbox"/> No. Complete the rest of Form 1040 or Form 1040NR.		

Schedule D (Form 1040) 2010

2010

R

DELAWARE INDIVIDUAL RESIDENT
INCOME TAX RETURN FORM 200-01

DO NOT WRITE OR STAPLE IN THIS AREA

or Fiscal year beginning

and ending

Your Social Security No.

Spouse's Social Security No.

222-09-1992

(Attach Label Here) DO NOT COVER SOCIAL SECURITY NUMBERS

Your Last Name First Name and Middle Initial Jr., Sr., III, etc.

VEAZEY E ALBERTA

Spouse's Last Name Spouse's First Name Jr., Sr., III, etc.

Present Home Address (Number and Street)

Apt. #

21219 M ST

City

State

Zip Code

REHOBOTH

DE

1997

FILING STATUS (MUST CHECK ONE)

1. ☒ Single, Divorced, Widowed (er) 3. ☐ Married & Filing Separate Forms 5. ☐ Head of Household
2. ☐ Joint 4. ☐ Married & Filing Combined Separate on this form

Column A is for Spouse Information, Filing Status 3 only. All other filing statuses use Column B.

1. DELAWARE ADJUSTED GROSS INCOME. Enter amount from page 2, Line 41 1 00 (5,000) 00

2a. If you elect the DELAWARE STANDARD DEDUCTION check here ☒ Filing Statuses 1, 3 & 5 Enter \$3250 in Column B Filing Status 4 Enter \$3250 in Col A and in Col B Filing Status 2 Enter \$6500 in Column Bb. If you elect the DELAWARE ITEMIZED DEDUCTIONS check here ☐ Filing Statuses 1, 2, 3 and 5, enter Itemized Deductions from page 2, Line 47 in Column B Filing status 4 enter Itemized Deductions from page 2, Line 47 in Columns A and B 2 00 3,250 003. ADDITIONAL STANDARD DEDUCTIONS (Not Allowed with Itemized Deductions - select) CHECK BOX(ES) Column A - If SPOUSE was 65 or over ☐ Column B - If YOU were 65 or over ☒ 3 00 2,500 00

Multiply the number of boxes checked above by \$2500. If you are filing a combined separate return (Filing status 4) enter the total for each appropriate column. All others enter total in Column B 4 00 5,750 00

4. TOTAL DEDUCTIONS - Add Lines 2 & 3 and enter here 4 00 5,750 00

5. TAXABLE INCOME - Subtract Line 4 from Line 1, and Compute Tax on this Amount 5 00 0 00

6. Tax Liability from Tax Rate Table/Schedule 6 00 0 00

7. Tax on Lump Sum Distribution (Form 329) 7 00 0 00

8. TOTAL TAX - Add Lines 6 and 7 and enter here 8 00 0 00

PERSONAL CREDITS If you are Filing Status 3, see instructions on Page 7. If you use Filing Status 4, enter the total for each appropriate column. All others enter total in Column B.

9a. Enter number of exemptions claimed on Federal return ☒ 1 X \$110 9a 00 110 00On Line 9a, enter the number of exemptions for: Column A ☐ Column B ☐9b. CHECK BOX(ES) Spouse 60 or over (Column A) ☐ Self 60 or over (Column B) ☐Enter number of boxes checked on Line 9b. ☒ 1 X \$110 9b 00 110 00

10. Tax imposed by State of (Must attach copy of DE Schedule I and other state return) 10 00 0 00

11. Volunteer Firefighter Co.# - Spouse (Column A) Self (Column B) Enter credit amount 11 00 0 00

12. Other Non- Refundable Credits (see instructions on Page 7) 12 00 0 00

13. Child Care Credit. Must attach Form 2441. (Enter 50% of Federal credit) 13 00 0 00

14. Earned Income Tax Credit. See instructions on Page 8 for ALL required documentation 14 00 0 00

15. Total Non- Refundable Credits. Add Lines 9a, 9b, 10, 11, 12, 13 & 14 and enter here 15 00 220 00

16. BALANCE. Subtract Line 15 from Line 8. If Line 15 is greater than Line 8, enter "0" (Zero) 16 00 0 00

17. Delaware Tax Withheld (Attach W2s/1099s) 17 00 0 00

18. 2010 Est Tax Paid & Payments with Extensions 18 00 0 00

19. S Corp Pymts and Refundable Business Credit 19 00 0 00

20. TOTAL Refundable Credits. Add Lines 17, 18 and 19 and enter here 20 00 0 00

21. BALANCE DUE. If Line 16 is greater than Line 20, subtract 20 from 16 and enter here 21 00 0 00

22. OVERPAYMENT. If Line 20 is greater than Line 16, subtract 16 from 20 and enter here 22 00 0 00

23. CONTRIBUTIONS TO SPECIAL FUNDS If electing a contribution, complete and attach DE Schedule III 23 00 0 00

24. AMOUNT OF LINE 22 TO BE APPLIED TO 2011 ESTIMATED TAX ACCOUNT ENTER > 24 00 0 00

25. PENALTIES AND INTEREST DUE. If Line 21 is greater than \$400, see estimated tax instructions ENTER > 25 00 0 00

26. NET BALANCE DUE (For Filing Status 4, see instructions, page 9) For all other filing statuses, enter Line 21 plus Lines 23 and 25 PAY IN FULL > 26 0 00 0 00

27. NET REFUND (For Filing Status 4, see instructions, page 9) ZERO DUE / TO BE REFUNDED > 27 0 00 0 00

For all other filing statuses, subtract Lines 23, 24 and 25 from Line 22

2010 DELAWARE RESIDENT FORM 200-01, PAGE 2

COLUMNS: Column A is reserved for the spouse of those couples choosing filing status 4. (Reconcile your Federal totals to the appropriate individual. See Page 9 worksheet.) Taxpayers using filing statuses 1, 2, 3, or 5 are to complete Column B only.

MODIFICATIONS TO FEDERAL ADJUSTED GROSS INCOME

SECTION A - ADDITIONS (+)

28. Enter Federal AGI amount from Federal 1040, Line 37; 1040A, Line 21; or 1040EZ, Line 4 ... 28

29. Interest on State & Local obligations other than Delaware 29

30. Fiduciary adjustment, oil depletion 30

31. TOTAL - Add Lines 29 and 30 31

32. Subtotal. Add Lines 28 and 31 32

SECTION B - SUBTRACTIONS (-)

33. Interest received on U.S. Obligations 33

34. Pension/Retirement Exclusions (For a definition of taxable income, see Instr on Pg 10) 34

35. Delaware State tax refund, fiduciary adjustment, work opportunity tax credit, Travelink Program, Delaware NOL Carry forward - please see instructions on Page 10 35

36. Taxable Sec 529/RR Retirement Benefit/Higher Educ. Excl/Certain Lump Sum Dist. (See Instr. on Pg 11) 36

37. SUBTOTAL. Add Lines 33, 34, 35 and 36 and enter here 37

38. Subtotal. Subtract Line 37 from Line 32 38

39. Exclusion for certain persons 80 and over or disabled (See instructions on Page 11) 39

40. TOTAL - Add Lines 37 and 39 40

41. DELAWARE ADJUSTED GROSS INCOME 41

42. Enter total itemized deductions from Schedule A, Federal Form 1040, Line 9 42

43. Enter Foreign Taxes Paid (See instructions on Page 11) 43

44. Enter Charitable Mileage Deduction (See instructions on Page 11) 44

45. SUBTOTAL - Add Lines 42, 43, and 44 and enter here 45

46a. Enter State Income Tax included in Line 42 above (See instructions on Page 11) 46a

46b. Enter Form 700 Tax Credit Adjustment (See instructions on Page 11) 46b

47. TOTAL - Subtract Line 46a and 46b from Line 45. Enter here and on Page 1, Line 2 (See Inst) 47

SECTION C - ITEMIZED DEDUCTIONS (MUST ATTACH SCHEDULE A) If Columns A and B are used and you are unable to specifically allocate deductions between spouses, you must prorate deductions based on each spouse's income.

42. Enter total itemized deductions from Schedule A, Federal Form 1040, Line 9 42

43. Enter Foreign Taxes Paid (See instructions on Page 11) 43

44. Enter Charitable Mileage Deduction (See instructions on Page 11) 44

45. SUBTOTAL - Add Lines 42, 43, and 44 and enter here 45

46a. Enter State Income Tax included in Line 42 above (See instructions on Page 11) 46a

46b. Enter Form 700 Tax Credit Adjustment (See instructions on Page 11) 46b

47. TOTAL - Subtract Line 46a and 46b from Line 45. Enter here and on Page 1, Line 2 (See Inst) 47

SECTION D - DIRECT DEPOSIT INFORMATION If you would like your refund deposited directly to your checking or savings account, complete boxes a, b, c and d below. See instructions for details.

a. Routing Number b. Type ☐ Checking ☐ Savings

c. Account Number d. Is this refund going to or through an account that is located outside of the United States? ☐ Yes ☐ No

NOTE: If your refund is adjusted by \$100.00 or more, a paper check will be issued and mailed to the address on your return.

BE SURE TO SIGN YOUR RETURN BELOW AND KEEP A COPY FOR YOUR RECORDS

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and believe it is true, correct and complete.

Your Signature _____ Date _____		Signature of Paid Preparer _____ Date _____	
FOR INFORMATION ONLY		Address - Zip Code	
Spouse's Signature (if filing joint or combined return) _____ Date _____		18585 MIDWAY SHOPPING C 19971	
FOR INFORMATION ONLY		EIN, SSN, OR PTIN	
Home Phone _____	Business Phone _____	51-0350934	
(302) 542-4078	(302) 542-2000		
E-Mail Address _____		E-Mail Address _____	

If a 2D barcode (black and white box) appears in the upper right hand corner of page 1 of this form, send the return to one of the following addresses:

MAKE CHECKS PAYABLE AND MAIL TO: DELAWARE DIVISION OF REVENUE, P.O. BOX 8753, WILMINGTON, DELAWARE 19899-8753

MAIL REFUND DUE RETURNS TO: DELAWARE DIVISION OF REVENUE, P.O. BOX 8710, WILMINGTON, DELAWARE 19899-8710

MAIL ZERO DUE RETURNS TO: DELAWARE DIVISION OF REVENUE, P.O. BOX 8711, WILMINGTON, DELAWARE 19899-8711

If a 2D barcode (black and white box) DOES NOT appear in the upper right hand corner of pg 1 of this form, send the return to one of the following addresses:

MAKE CHECKS PAYABLE AND MAIL TO: DELAWARE DIVISION OF REVENUE, P.O. BOX 508, WILMINGTON, DELAWARE 19899-0508

MAIL REFUND DUE RETURNS TO: DELAWARE DIVISION OF REVENUE, P.O. BOX 8768, WILMINGTON, DELAWARE 19899-8768

MAIL ZERO DUE RETURNS TO: DELAWARE DIVISION OF REVENUE, P.O. BOX 8711, WILMINGTON, DELAWARE 19899-8711

MAKE CHECK PAYABLE TO: DELAWARE DIVISION OF REVENUE

PLEASE REMEMBER TO ATTACH APPROPRIATE SUPPORTING SCHEDULES WHEN FILING YOUR





(F)

01	1010246822633	072	30	0	17	219,017
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[illegible]

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300 301 302 303 304 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331 332 333 334 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 362 363 364 365 366 367 368 369 370 371 372 373 374 375 376 377 378 379 380 381 382 383 384 385 386 387 388 389 390 391 392 393 394 395 396 397 398 399 400 401 402 403 404 405 406 407 408 409 410 411 412 413 414 415 416 417 418 419 420 421 422 423 424 425 426 427 428 429 430 431 432 433 434 435 436 437 438 439 440 441 442 443 444 445 446 447 448 449 450 451 452 453 454 455 456 457 458 459 460 461 462 463 464 465 466 467 468 469 470 471 472 473 474 475 476 477 478 479 480 481 482 483 484 485 486 487 488 489 490 491 492 493 494 495 496 497 498 499 500 501 502 503 504 505 506 507 508 509 510 511 512 513 514 515 516 517 518 519 520 521 522 523 524 525 526 527 528 529 530 531 532 533 534 535 536 537 538 539 540 541 542 543 544 545 546 547 548 549 550 551 552 553 554 555 556 557 558 559 560 561 562 563 564 565 566 567 568 569 570 571 572 573 574 575 576 577 578 579 580 581 582 583 584 585 586 587 588 589 590 591 592 593 594 595 596 597 598 599 600 601 602 603 604 605 606 607 608 609 610 611 612 613 614 615 616 617 618 619 620 621 622 623 624 625 626 627 628 629 630 631 632 633 634 635 636 637 638 639 640 641 642 643 644 645 646 647 648 649 650 651 652 653 654 655 656 657 658 659 660 661 662 663 664 665 666 667 668 669 670 671 672 673 674 675 676 677 678 679 680 681 682 683 684 685 686 687 688 689 690 691 692 693 694 695 696 697 698 699 700 701 702 703 704 705 706 707 708 709 710 711 712 713 714 715 716 717 718 719 720 721 722 723 724 725 726 727 728 729 730 731 732 733 734 735 736 737 738 739 740 741 742 743 744 745 746 747 748 749 750 751 752 753 754 755 756 757 758 759 760 761 762 763 764 765 766 767 768 769 770 771 772 773 774 775 776 777 778 779 780 781 782 783 784 785 786 787 788 789 790 791 792 793 794 795 796 797 798 799 800 801 802 803 804 805 806 807 808 809 810 811 812 813 814 815 816 817 818 819 820 821 822 823 824 825 826 827 828 829 830 831 832 833 834 835 836 837 838 839 840 841 842 843 844 845 846 847 848 849 850 851 852 853 854 855 856 857 858 859 860 861 862 863 864 865 866 867 868 869 870 871 872 873 874 875 876 877 878 879 880 881 882 883 884 885 886 887 888 889 890 891 892 893 894 895 896 897 898 899 900 901 902 903 904 905 906 907 908 909 910 911 912 913 914 915 916 917 918 919 920 921 922 923 924 925 926 927 928 929 930 931 932 933 934 935 936 937 938 939 940 941 942 943 944 945 946 947 948 949 950 951 952 953 954 955 956 957 958 959 960 961 962 963 964 965 966 967 968 969 970 971 972 973 974 975 976 977 978 979 980 981 982 983 984 985 986 987 988 989 990 991 992 993 994 995 996 997 998 999 1000 1001 1002 1003 1004 1005 1006 1007 1008 1009 1010 1011 1012 1013 1014 1015 1016 1017 1018 1019 1020 1021 1022 1023 1024 1025 1026 1027 1028 1029 1030 1031 1032 1033 1034 1035 1036 1037 1038 1039 104

E ALBERTA VEAZEY
POD BOB BECKETT
34439 POSTAL LANE
LEWES DE 19958

PB

7/30/2009 thru 8/26/2009

Account number: 1010246822633
Account owner(s): ~~E ALBERTA VEAZEY~~
(POD BOB BECKETT)

Opening balance 7/30	\$0.00
Deposits and other credits	213,916.66 +
Interest paid	195.36 +
Closing balance 8/26	\$214,112.02

	Amount	Description
7/30	213,916.66	DEPOSIT
8/26	195.36	INTEREST FROM 07/30/2009 THROUGH 08/26/2009
Total	\$214,112.02	

Number of days this statement period	28
Annual percentage yield earned	1.20%
Interest earned this statement period	\$195.36
Interest paid this statement period	\$195.36
Interest paid this year	\$195.36

No matter what life has in store, Wachovia is with you. We offer a variety of checking products that are tailored to meet your financial needs. And, when you add a check card, online banking, and our Way2Save program, you have a complete package of services that will help you manage your finances with ease. To learn more, call 800-WACHOVIA (800-922-4684), visit wachovia.com, or stop by a financial center today. Wachovia Bank, N.A. and Wachovia Bank of Delaware, N.A. Members FDIC.

Savings Made Simple. At Wachovia, we know you lead a busy life, and that's why we take the hassle out of saving with automatic transfers. You can set up transfers into your Premium Savings or High Performance Money Market account and select from many options regarding the frequency of those transfers. To set up a transfer, visit the *Transfer Funds* tab in Online Banking, call 800-WACHOVIA (800-922-4684) or visit your Wachovia Financial Center.



High Performance Money Market

01 1010246822646 072 30 0 17 219,019



00055237



E ALBERTA VEAZEY
POD JACK BECKETT
34439 POSTAL LANE
LEWES DE 19958

PB

Pod ?

High Performance Money Market

7/30/2009 thru 8/26/2009

Account number: 1010246822646
Account owner(s): E ALBERTA VEAZEY
POD JACK BECKETT

Account Summary

Opening balance 7/30	\$0.00
Deposits and other credits	213,916.66 +
Interest paid	195.36 +
Closing balance 8/26	\$214,112.02

Deposits and Other Credits

to	Amount	Description
7/30	213,916.66	DEPOSIT
8/26	195.36	INTEREST FROM 07/30/2009 THROUGH 08/26/2009
Total	\$214,112.02	

Interest

Number of days this statement period	28
Annual percentage yield earned	1.20%
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418,000.00
39,666.00

418,000.00 - DEPOSIT

(4)

Tom D.

AGREEMENT and MEMORANDUM OF UNDERSTANDING

This Agreement and Memorandum of Understanding is made this 25th day of September, 2009 by and between E. ALBERTA VEAZEY, JOSEPH J. BECKETT, ROBERT BECKETT, and DONALD B. VEAZEY (the "Parties") and is intended to set forth the understanding and agreement between us with respect to certain personal injury settlement proceeds (the "proceeds") and how the division of those proceeds will affect the estate and estate planning of E. Alberta Veazey.

Premises and Terms:

1. E. ALBERTA VEAZEY and DONALD B. VEAZEY have received and will receive certain litigation proceeds.
- ② E. ALBERTA VEAZEY, within the constraints of the gift tax laws, wishes to gift to JOSEPH J. BECKETT and ROBERT BECKETT in order to approximately equalize the sums that they receive from the proceeds with the sums that DONALD B. VEAZEY has and will receive from the proceeds.
- ③ Donald Veazey has or expects to receive proceeds in the amount of \$418,000.
4. JOSEPH J. BECKETT and ROBERT BECKETT will not receive any proceeds directly.
5. E. ALBERTA VEAZEY has gifted \$15,000 to each of the other parties in 2009.
6. E. ALBERTA VEAZEY intends to gift the additional sum of \$418,000 each to JOSEPH J. BECKETT and ROBERT BECKETT as soon as is practicable after the execution of this Agreement.
7. In order to fully utilize her gift tax exemption, E. ALBERTA VEAZEY will make additional gifts to each of the other parties equal to \$39,666.00.
8. It is understood by us that there may be additional settlement proceeds issued but that none of us knows when or how much those proceeds may be. We believe that any such additional proceeds will be modest in relation to the amounts already received. We acknowledge that, among other things, the tax laws may limit the practicality of making additional gifts to equalize future proceeds and that therefore an imbalance may ultimately exist.

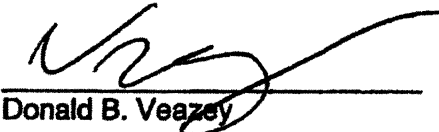
9. In consideration of the foregoing, JOSEPH J. BECKETT and ROBERT BECKETT agree that should a part of the proceeds expected to be received by DONALD B. VEAZEY fail to be paid, then JOSEPH J. BECKETT and ROBERT BECKETT will pay to DONALD B. VEAZEY the sum required to equalize the proceeds they have each received (via the gifts from E. ALBERTA VEAZEY) with the proceeds received by DONALD B. VEAZEY. They may do so in such a way as to minimize the gift tax implications to them.
10. JOSEPH J. BECKETT, ROBERT BECKETT, and DONALD B. VEAZEY agree that in the event Income or Estate taxes are owed by the Estate of E. ALBERTA VEAZEY, and there are insufficient funds in her Estate to pay those taxes, each will pay from his personal funds a share of the taxes owed in proportion to his share of the Estate of E. Alberta Veazey including any amount received as gifts described in this agreement.

September 25, 2009


Alberta Veazey


Joseph J. Beckett


Robert Beckett


Donald B. Veazey

Wonderful Death Settlement to Don Vezay

1) Deposit to Wachovia Mkt
1010246822633 on 7/30/09
→ E. Alberta Vezay
POB Bob Beckett \$213,916.66

2) Deposit to Wachovia Mkt
1010246822646 on 7/30/09
→ E. Alberta Vezay
POB Jack Beckett \$213,916.66

3) Check to Jack Beckett \$467,666
Deposited to Wachovia Acct
ending in ... 6798 9/25/09

4) Check to Bob Beckett \$467,666
9/25/09 subtotal \$1,363,165.32

5) Check to Don Vezay \$415,563.43
\$1,778,728.75

To Manville Trust (?) (17,183.42)

Total \$1,761,545.33

Don's spreadsheet (No date) \$1,695,748.72

net settlement amount

(3.9% difference) + \$65,796 difference

status	status date	due date	company	claim	percent	settlement	expenses	net	me	me
paid	6/15/2009	1/15/2009	bankrupt	\$350,000.00	7.500	\$26,750.00	\$3,338.79	\$37,188.41	\$12,000.00	\$12,000.00
paid	3/15/2009	4/15/2009	bankrupt	\$90,000.00	24.000	\$30,000.00	\$5,026.41	\$44,773.30	\$11,000.00	\$11,000.00
paid	3/15/2009	4/15/2009	bankrupt	\$125,000.00	1.100	\$1,100.00	\$538.11	\$52.67	\$4,000.00	\$4,000.00
pending	3/30/2009	7/15/2009	Owens Corning	\$360,000.00	34.214	\$119,750.00	\$5,000.00	\$84,812.50	\$20,000.00	\$20,000.00
pending	4/22/2009	7/15/2009	US Gypsum Assn	\$232,831.86	45.000	\$104,774.34	\$5,000.00	\$73,680.75	\$15,000.00	\$15,000.00
pending	4/2/2009	7/15/2009	Cleaver Brooks	\$475,000.00	100.000	\$475,000.00	\$5,000.00	\$311,635.00	\$7,000.00	\$7,000.00
pending	5/28/2009	8/15/2009	J H France	\$500,000.00	100.000	\$500,000.00	\$5,000.00	\$328,300.00	\$10,000.00	\$10,000.00
pending	2/24/2009	9/30/2009	Owens III	\$335,000.00	100.000	\$335,000.00	\$5,000.00	\$218,311.00	\$10,000.00	\$10,000.00
pending	5/19/2009	9/30/2009	Garlock	\$125,000.00	100.000	\$125,000.00	\$5,000.00	\$78,325.00	\$10,000.00	\$10,000.00
pending	7/3/2009	9/30/2009	Kaiser/Dorr Oliver	\$450,000.00	100.000	\$450,000.00	\$5,000.00	\$284,970.00	\$10,000.00	\$10,000.00
pending	7/5/2009	9/30/2009	Riley Stoker	\$275,000.00	100.000	\$275,000.00	\$5,000.00	\$178,315.00	\$10,000.00	\$10,000.00
pending	7/5/2009	9/30/2009	Columbia	\$150,000.00	100.000	\$150,000.00	\$5,000.00	\$94,980.00	\$10,000.00	\$10,000.00
total									\$2,592,749.34	\$2,592,749.34
									\$1,696,748.72	\$1,696,748.72
									\$415,663.43	\$415,663.43
									\$1,280,345.68	\$1,280,345.68

* This is done check and figures.

mom: 4,209.94 = 24.5%

Don: 4,209.94 = 24.5%

Sarah: 8,763.51 = 51.0%

17,183.42

(manville Trust)

* James Fowles just file manville Trust.

(I)

Search Sales Banker Toolbox Administration Main Sign Off Customer

Customer

E ALBERTA VEAZEY

SAVE FOR FUTURE REFERENCE 06-21-11

Tom
I ALSO HAD
QUESTIONS ABOUT
TRANSACTIONS AS
I WOULD SEE BY MY
NOTES!

Profile | Accounts

Accounts - Wachovia
Customer of Wells Fargo and Wachovia

PURGEABLE - GET RID OF WHATEVER IS UNDESIRABLE,
TO ELIMINATE

Consumer Accounts WHERE WAS THE MONEY PLACED??

Consumer | Business | Other | Services Insurance

Product / Account Title	Account / Status	Transaction Authority	Ledger Balance
High Performance Money Market Account E ALBERTA VEAZEY	1010125842844 - HIGH PERFORMANCE MONEY MARKET Open	Yes	\$13.98
Crown Classic Checking E ALBERTA VEAZEY	1014153105821 - CHECKING Open	Yes	\$0.37
Consumer Credit Card # E ALBERTA VEAZEY	4264298609671865 Purgeable	Unknown	Not Applicable
High Performance Money Market Account E ALBERTA VEAZEY	1010246822646 - 214,112.02 AS OF 08/26/09 Purgeable	Unknown JACK P.O.D	Not Applicable
High Performance Money Market Account E ALBERTA VEAZEY	1010246822633 - 214,112.02 AS OF 08/26/09 Purgeable	Unknown BOB P.O.D	Not Applicable
Retirement Account E ALBERTA VEAZEY	497160092362307 - IRA - MATURAS 7/30/14 Purgeable	Unknown 12,293.51 AS OF 12/31/07	Not Applicable
Retirement Account E ALBERTA VEAZEY	497160092337893 Purgeable	Unknown	Not Applicable
Consumer Credit Card # E ALBERTA VEAZEY	4264298609580074 Purgeable	Unknown	Not Applicable
High Performance Money Market Account E ALBERTA VEAZEY	1010224129982 Purgeable	Unknown	Not Applicable
Consumer Credit Card # E ALBERTA VEAZEY	4264298609572634 Purgeable	Unknown	Not Applicable
Consumer Credit Card # E ALBERTA VEAZEY	4264298609764017 Purgeable	Unknown	Not Applicable

ELIMINATION
BY DAN

NEED TO LOOK INTO
WHAT WERE THESE ACCOUNTS USED FOR??

WHERE DID THE
MONEY GO??

Look INTO

E ALBERTA VEAZEY
Retirement Account
E ALBERTA VEAZEY
Retirement Account
E ALBERTA VEAZEY

Purgeable
497160092337901
Purgeable
497160092337646
Purgeable

Unknown
Unknown
Unknown

Not Applicable
Not Applicable

Business Accounts

Consumer | Business | Other | Services
Insurance

Product /
Account Title
None

Account /
Status

Transaction Authority

Ledger
Balance

Other

Consumer | Business | Other | Services
Insurance

This list may include Business and/or Consumer products

Product /
Account Title
Retirement Account
SAMUEL B VEAZEY
Safe Deposit Box

Account /
Status
497160270006444
Purgeable
4985510M0033
Converted to Wells Fargo
324901000044603

Transaction Authority
Unknown

Ledger
Balance
Not Applicable

*Loan for
Winn?*
Retail Installment Loan ?

E ALBERTA VEAZEY

OK
Closed

Unknown

Not Applicable

*Why was
this closed?*
Investment - WBS

E ALBERTA VEAZEY AND

*CLOSED
INVESTMENT*

85728759

Unknown

Not Available

Investment - WBS

E ALBERTA VEAZEY

OPEN

80019730

LLC ADVISIAS ??
Unknown

\$8,717.15

PROVIDES UNDERWRITING PROTECTION @ WELLS FARGO

Services

Consumer | Business | Other | Services
Insurance

Consumer Online Banking
Consumer BillPay

Insurance Relationships

Consumer | Business | Other | Services
Insurance

Search Sales Banker Toolbox Administration Main Sign Off

Customer List (0) x [icon]
act-no-app08/prod/prod_svp_243.0.6.1

Account

High Performance Money Market Account 1010125842844

Delaware (00049)

[Detail](#) | [Address](#) | [History](#) | [Stop Payments](#) | [Holds/Pledges](#)

Checking/Savings Account History - Wachovia

Tax Responsible Customer E ALBERTA VEAZEY Primary
Additional Customers JOSEPH J BECKETT
DONALD B VEAZEY
Available Balance \$13.98

Open?

Date	Description	Check Number	Amount	Balance
04/15/2011	INTEREST FROM 03/17/2011 THROUGH 04/15/2011		+0.56	<u>13.98</u>
04/05/2011	OVERDRAFT PROTECTION TRANSFER TO 049 1014153105821		176.00	13.42
→ 04/05/2011	<u>AUTOMATED CREDIT WF ADVISORS LLC CREDIT CO. ID.</u> <u>WBSINT0001 110405 PPD</u>		+10.28	189.42
04/04/2011	OVERDRAFT PROTECTION TRANSFER TO 049 1014153105821		2,279.00	179.14
04/04/2011	COUNTER WTH		<u>8,796.73</u>	<u>2,458.14</u>

WHY ISN'T
THIS BEING
DEDUCTED
FROM THE
LLC ACCT.??

Search Sales Banker Toolbox Administration Main Sign Off

ACCOUNT CLOSED

DON CLOSED AND/OR
WITHDREW THIS MONEY
FROM ACCT.

WHERE IS THE
BALANCE?

2,458.14

① ②



Custom Business Checking

WACHOVIA

01 2000031033332 752 130 0 32
Electronic Delivery



E ALBERTA VEAZEY FAMILY LLC
11956 RAYBORN CREEK DRIVE
MANASSAS VA 201090000

CB

==
==
==

Custom Business Checking

1/01/2010 thru 1/29/2010

Account number: 2000031033332
Account owner(s): E ALBERTA VEAZEY FAMILY LLC

Account Summary

Opening balance 1/01	\$127,459.94
Other withdrawals and service fees	200.00 -
Closing balance 1/29	\$127,259.94

Other Withdrawals and Service Fees

Date	Amount	Description
1/05	50.00	PURCHASE WINDSOR'S FLOWERS 01/04 4828802409442 REHOBOTH BEA DE 2010V282544
1/12	50.00	PURCHASE WINDSOR'S FLOWERS 01/11 4828802409442 REHOBOTH BEA DE 2010V272544
1/19	50.00	PURCHASE WINDSOR'S FLOWERS 01/18 4828802409442 REHOBOTH BEA DE 2010V282544
1/26	50.00	PURCHASE WINDSOR'S FLOWERS 01/25 4828802409442 REHOBOTH BEA DE 2010V202545
Total	\$200.00	

Daily Balance Summary

Dates	Amount	Dates	Amount
1/05	127,409.94	1/19	127,309.94
1/12	127,359.94	1/26	127,259.94 ✓

IF YOU ISSUE CHECKS TO PAYEES WHO CASH THEIR CHECKS IN WACHOVIA FINANCIAL CENTERS, THEY MAY BE ASKED TO PAY A FEE WHEN CASHING CHECKS, INCLUDING PAYROLL, IF THEY DON'T HAVE AN ACCOUNT RELATIONSHIP WITH WACHOVIA. THIS FEE WILL BE INTRODUCED IN NV, IL AND AZ ON 3/16/10 AND IN CA, CO, AND KS ON 4/6/10.



Custom Business Checking

WACHOVIA

01 2000031033332 752 130 0 32

Electronic Delivery



E ALBERTA VEAZEY FAMILY LLC
11956 RAYBORN CREEK DRIVE
MANASSAS VA 201090000

CB

Custom Business Checking

1/30/2010 thru 2/26/2010

Account number: 2000031033332
Account owner(s): E ALBERTA VEAZEY FAMILY LLC

Account Summary

Opening balance 1/30	\$127,259.94	✓
Deposits and other credits	172,000.00 +	✓
Checks	285,000.00 -	
Other withdrawals and service fees	900.18 -	
Closing balance 2/26	\$13,359.76	

Deposits and Other Credits

Date	Amount	Description
2/04	172,000.00	TRNSFR 2000031033345 02/04 ONLINE TRNSFR CONFIRMATION # VY217952208 ✓
Total	\$172,000.00	

Checks

Number	Amount	Date posted	Number	Amount	Date posted	Number	Amount	Date posted
1019	285,000.00	2/05	Total	\$285,000.00				

Other Withdrawals and Service Fees

Date	Amount	Description
2/02	50.00	PURCHASE WINDSOR'S FLOWERS 02/01 4828802409442 REHOBOTH BEA DE 2010V282545
2/08	134.53	PURCHASE SAFEWAY STORE0002 02/05 4828802423428 REHOBOTH BCH DE 8011V272180
2/10	50.00	PURCHASE WINDSOR'S FLOWERS 02/09 4828802409442 REHOBOTH BEA DE 2010V292545
2/16	63.65	PURCHASE BIG FISH GRILL REH 02/13 4828802423428 REHOBOTH DE 8011V261581

Other Withdrawals and Service Fees continued on next page.



WACHOVIA

Custom Business Checking

02 2000031033332 752 130 0 32

Other Withdrawals and Service Fees *continued*

Date	Amount	Description
2/17	50.00	PURCHASE WINDSOR'S FLOWERS 02/16 4828802409442 REHOBOTH BEA DE 2010V262545
2/19	502.00	PURCHASE LOWES #00658* 02/19 4828802409442 302-645-0900 DE 2010V290000
2/23	50.00	PURCHASE WINDSOR'S FLOWERS 02/22 4828802409442 REHOBOTH BEA DE 2010V272545
Total	\$990.18	

Daily Balance Summary

Dates	Amount	Dates	Amount	Dates	Amount
2/02	127,209.94	2/08	14,075.41	2/17	13,911.76
2/04	299,209.94	2/10	14,025.41	2/19	13,409.76
2/05	14,209.94	2/16	13,961.76	2/23	13,359.76

**WACHOVIA**

A Wells Fargo Company

Wachovia Business Online

ACCOUNT ACTIVITY

I want to...

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- [Pay Bills](#)
- [View Paper Statements](#)
- [Order Checks](#)
- [Check Search](#)
- [View Rewards](#)
- [Go to Customer Service Page](#)

Account CUSTOM BUS *3332

Action

Find Transactions

☐ Date Last 15 days
Range:

- OR - ☒ 01/01/2010

to 02/27/2010

(MM/DD/YYYY)

(MM/DD/YYYY)

Sort By: All Transaction Types

Note: You have up to 90 days of account history available.

To view up to 7 years, go to [View Paper Statements](#)

Posted Balance 03/04/2010 : \$13,309.76 *

Available Balance as of 03/05/2010 : \$13,309.76 **

Check Card Holds ? : [View Details](#)**Transactions for CUSTOM BUS *3332**

Date -	Type	Description	Withdrawals	Deposits	Balance
02/23/2010	Purchase	PURCHASE WINDSOR'S FLOWERS 02/22	\$50.00		\$13,359.76
02/19/2010	Purchase	PURCHASE LOWES #00658* 02/19	\$502.00		\$13,409.76
02/17/2010	Purchase	PURCHASE WINDSOR'S FLOWERS 02/16	\$50.00		\$13,911.76
02/16/2010	Purchase	PURCHASE BIG FISH GRILL REH 02/13	\$63.65		\$13,961.76
02/10/2010	Purchase	PURCHASE WINDSOR'S FLOWERS 02/09	\$50.00		\$14,025.41
02/08/2010	Purchase	PURCHASE SAFEWAY STORE0002 02/05	\$134.53		\$14,075.41
02/05/2010	Check View	CHECK 1019	\$285,000.00		\$14,209.94
02/04/2010	Deposit	TRNSFR 2000031033345 02/04		\$172,000.00	\$289,209.94
02/02/2010	Purchase	PURCHASE WINDSOR'S FLOWERS 02/01	\$50.00		\$127,209.94
01/26/2010	Purchase	PURCHASE WINDSOR'S FLOWERS 01/25	\$50.00		\$127,259.94
01/19/2010	Purchase	PURCHASE WINDSOR'S FLOWERS 01/18	\$50.00		\$127,309.94

PURCHASE WINDSOR'S FLOWERS

01/12/2010	Purchase	01/11	\$50.00	\$127,359.94
01/05/2010	Purchase	PURCHASE WINDSOR'S FLOWERS 01/04	\$50.00	\$127,409.94

1 - 13 of 13

* Includes transactions that have cleared your account as of the close of the previous business day. See help with this page for more details.

** Transactions that have been authorized but not yet posted are included. See help with this page for more details.

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①
E ALBERTA VEAZEY FAMILY LLC 8481-7282
Investment Objective: Growth

Strategic Asset Management (SAM)

For questions regarding your account contact:
STEVEN WEGNER 703-863-7599

Portfolio Summary May 31, 2010

Portfolio Summary

	Market Value	Percentage
Equities	285,189	99.80 %
Cash & Equivalents	558	0.20 %
Total	\$ 285,747	100.00 %

Net Invested Dollars \$ 285,000
(Contributions Less Withdrawals)

Net Change Since Inception \$ 747
(Inception February 4, 2010)

Portfolio Changes

Portfolio Value on February 28, 2010 \$ 284,251

Inflows*	0
Outflows*	0
Market Fluctuation	1,958
Interest	0
Dividends	401
Advisory Fee	(863)

Portfolio Value on May 31, 2010 \$ 285,747

Net Change This Quarter \$ 1,496

From Check
10.9 for \$285.000

From Wachovia
acct.

7200003103332

E. Alberta Veazey
Family LLC

*Inflows and Outflows reflect the market value of cash and/or positions deposited into or withdrawn from the account including miscellaneous account expenses.

If you have any questions regarding the enclosed reports, or if your investment objective or financial situation has changed in any way, please contact your advisor. In addition, you will need to make your advisor aware of changes to any specific instructions you have regarding the management of your account. This will ensure that you continue to receive advice that is tailored to meet your specific needs.

Portfolio Appraisal
May 31, 2010

Date	Quantity	Portfolio Holding	Asset Class	Market Value (\$)		Assets	Cost Excluding Reinvested Divs / Int (\$)		Cost Including Reinvested Divs / Int (\$)	
				Unit	Total		Unit	Total	Unit	Total
02-18-10	581.0000	IShares SP Midcap 400 Index Fd	MBL	78.33	44,348	15.5	73.29	42,584	73.29	42,604
02-18-10	1,140.0000	IShares Russell Midcap Value Index Fd	MV	38.86	44,300	15.5	37.40	42,640	37.40	42,640
02-18-10	716.0000	IShares Russell Microcap Index Fd	SBL	42.71	30,580	10.7	39.67	28,405	39.67	28,406
02-18-10	484.0000	IShares Russell 2000 Value Index Fd	SV	62.57	30,284	10.6	58.68	28,401	58.68	28,401
02-18-10	129.0000	IShares Comex Gold Trust	SFCT	118.80	15,337	5.4	109.51	14,120	109.51	14,120
02-18-10	838.0000	IShares North American Natural Resources	NECI	32.80	27,310	9.8	33.80	28,308	33.80	28,308
02-18-10	412.0000	IShares SP Global Energy Leading Index	GLCI	31.81	13,021	4.8	34.61	14,217	34.61	14,217
02-18-10	804.0000	IShares MSCI EAFE Index Fund	IE	48.32	38,840	13.8	62.01	42,636	62.01	42,636
02-18-10	1,080.0000	IShares MSCI Emerging Mkts Index Fd	SEM	38.10	41,148	14.4	39.51	42,675	39.51	42,676
					285,189	99.8 %		283,980		283,980
Cash and Equivalents										
		JPMorgan Prime Money Market Service Shs	CASH		558	0.2		558		558
					558	0.2 %		558		558
Total Portfolio					285,747	100.0 %		284,538		284,538

2011

(M)

Investment Account Strategic Asset Management

Statement Period
January 1 to January 31, 2011

E. ALBERTA VEAZEY FAMILY LLC A LIMITED LIABILITY COMPANY	5451-7282
Investment Objective	Growth

E. ALBERTA VEAZEY FAMILY LLC
A LIMITED LIABILITY COMPANY
11956 RAYBORN CREEK DR
MANASSAS VA 20109-4822

Total Value of Your Account as of January 31, 2011 **\$346,137.71**

INVESTMENTS HELD AT LPL FINANCIAL

Previous Year-End Value as of December 31, 2010	\$344,549.04
Beginning Value as of January 1, 2011	\$344,549.04
Additions	—
Withdrawals	—
Dividends, Interest and Capital Gains	27.15
Increase/decrease in Market Value ¹	1,561.52
Ending Value as of January 31, 2011	\$346,137.71

Your Financial Consultant:
Steven Wegner • (703)863-7599
1142 Walker Rd Ste H
Great Falls, VA 22066-1836

	Year-End Value December 31, 2010	Value on January 31, 2011
TOTAL VALUE OF YOUR ACCOUNT	\$344,549.04	\$346,137.71

LPL Financial
Member FINRA/SIPC
9785 Towne Centre Drive, San Diego, CA 92121-1968
One Beacon Street, 22nd Floor, Boston, MA 02108-3106



¹ Increase/decrease in Market Value reflects the impact of changes in the value of securities held in your LPL Financial account, as well as the impact of any transfers of securities into or out of your account during the statement period.

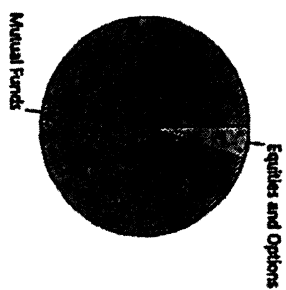


Investment Account Strategic Asset Management

Statement Period
January 1 to January 31, 2011

ACCOUNT INVESTMENT SUMMARY as of January 31, 2011

Investment Type	Amount	Percent ²
Cash and Cash Equivalents	\$3,065.40	0.89%
Equities and Options	16,782.90	4.85%
Fixed Income	—	—
Mutual Funds	326,289.41	94.26%
ETFs and Closed-End Funds		
Total	\$346,137.71	100.00%



EARNINGS SUMMARY as of January 31, 2011

Estimated Annual Income	\$5,093.00
-------------------------	------------

² Investment types of less than 1% are too small to show on the pie chart

Account Holdings as of January 31, 2011

CASH AND CASH EQUIVALENTS

Description	Current Balance
Money Market Funds	\$3,065.40
TOTAL CASH AND CASH EQUIVALENTS	\$3,065.40

EQUITIES AND OPTIONS

Date Acquired	Description/Security ID	Quantity	Price	Market Value	Unit Cost	Cost Basis/ Purchase Cost ¹	Unrealized Gain or Loss	Annual Income	Estimated 30-Day Yield
02/18/10	ISHARES GOLD TRUST C IAU <i>Jcopter</i>	1,290	\$13.01	\$16,782.90	\$10.9506	\$14,126.21 14,126.21	\$2,656.69	—	—
TOTAL EQUITIES AND OPTIONS				\$16,782.90		\$14,126.21 \$14,126.21	\$2,656.69	—	

C Dividends and/or capital gains distributed by this security will be distributed as cash.

MUTUAL FUNDS, ETFs AND CLOSED-END FUNDS

Date Acquired	Description/Security ID	Quantity	Price	Market Value	Unit Cost	Cost Basis/ Purchase Cost ¹	Unrealized Gain or Loss	Annual Income	Estimated 30-Day Yield
02/18/10* Purchases	ISHARES S&P NORTH AMERICAN NATURAL RESOURCES INDEX FUND IGE <i>Jcom</i>	838	\$43.26	\$36,251.88	\$33.89	\$28,396.27 28,396.27	\$7,855.61	\$482	1.33%
02/18/10 Purchases	ISHARES TR S&P GLOBAL ENERGY SECTOR INDEX FUND IXC <i>Jixt1</i>	412	41.41	17,060.92	34.51	14,216.64 14,216.64	2,844.28	296	1.74%
02/18/10 Purchases	ISHARES TR RUSSELL MIDCAP VALUE INDEX FD IWS <i>Jmidval</i>	1,140	46.02	52,462.80	37.40	42,639.60 42,639.60	9,823.20	1,000	1.91%
02/18/10 Purchases	ISHARES TR S&P MIDCAP 400 INDEX FD UH <i>Jmidcap</i>	581	92.33	53,643.73	73.29	42,584.17 42,584.17	11,059.56	555	1.04%

MUTUAL FUNDS, ETFs AND CLOSED-END FUNDS continue on page 4

¹ Purchase Cost equals Cost Basis less any reinvested dividends and interest.



Account Holdings as of January 31, 2011

MUTUAL FUNDS, ETFs AND CLOSED-END FUNDS (continued)

Date Acquired	Description/Security ID	Quantity	Price	Market Value	Unit Cost	Cost Basis/ Purchase Cost ¹	Unrealized Gain or Loss	Annual Income	Estimated 30-Day Yield
02/18/10 Purchases	ISHARES TR RUSSELL 2000 VALUE INDEX FD IWN	484	71.00	34,364.00	58.68	28,401.21 28,401.21	5,962.79	662	1.93%
02/18/10 Purchases	ISHARES TR MSCI EMERGING MARKETS INDEX FUND EEM	1,080	45.81	49,474.80	39.51	42,674.89 42,674.89	6,799.91	683	1.38%
02/18/10* Purchases	ISHARES TRUST RUSSELL MICROCAP INDEX FUND IWC	715	49.22	35,241.52	39.67	28,404.56 28,404.56	6,836.96	292	0.83%
02/18/10 Purchases	ISHARES TRUST MSCI EAFE INDEX FUND EFA	104	59.44	47,789.76	52.91	42,536.31 42,536.31	5,253.45	1,123	2.35%
TOTAL MUTUAL FUNDS, ETFs AND CLOSED-END FUNDS				\$326,289.41		\$269,853.65 \$269,853.65	\$56,435.76	\$5,093	

* Date of Earliest Acquisition

Value of Your LPL Financial Account

Market Value	Cost Basis/ Purchase Cost ²	Unrealized Gain or Loss	Estimated Annual Income
\$346,137.71	\$287,045.26 \$287,045.26	\$59,092.45	\$5,093

¹ Purchase Cost equals Cost Basis less any reinvested dividends and interest.

² Purchase Cost equals Cost Basis less any reinvested dividends, interest, Fixed Income and Alternative Investments



Account Activity as of January 31, 2011

ACCOUNT ACTIVITY SUMMARY

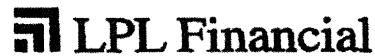
	Period Ending January 31, 2011	Year-to-Date
Securities Purchased	—	—
Securities Sold	—	—
Additions to Your Account	—	—
Withdrawals from Your Account	—	—
Dividends, Interest and Capital Gains	27.15	27.15
Reinvestments	—	—
Net Change in Insured Cash Account Balance ¹	—	—
Net Change in Money Market Fund Balance	27.15	27.15
Fees and Expenses ²	—	—

DIVIDENDS, INTEREST AND CAPITAL GAINS

Date	Activity Type	Description/Security ID	Amount
01/05/11	Cash Dividend	ISHARES TR MSCI EMERGING MARKETS INDEX FUND 010511 1,080 EEM	\$27.13
01/31/11	Cash Dividend	JPMORGAN PRIME MONEY MARKET FUND SERVICE SHARES 013111 3,065	0.02
TOTAL DIVIDENDS, INTEREST AND CAPITAL GAINS			\$27.15

¹ Insured Cash Accounts are FDIC insured, are not obligations of LPL Financial or SIPC, and are not available for margin purposes.

² Fees and expenses include account, custodial and advisory fees assessed during the statement period.



Questions? Contact Steven Wegner
(703)863-7599

Account Activity / Investment Account Strategic Asset Management 5451-7262

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68961161



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Account Activity as of January 31, 2011

NET MONEY MARKET FUND ACTIVITY³

JPMorgan Prime Money Market Fund - Service Shares				
Date	Activity Type	Description	30-Day Yield	Amount
01/01/11	Opening Balance			\$3,038.25
01/05/11	Shares Purchased	JPMORGAN PRIME MONEY		27.13
01/31/11	Dividend Reinvest	JPMORGAN PRIME MONEY		0.02
01/31/11	Closing Balance			3,065.40
JPMorgan Prime Money Market Fund - Service Shares			0.010%	
NET CHANGE IN MONEY MARKET FUND BALANCE				\$27.15

³ Money Market activity reflects the net of all transfers of funds to and from your money market account on the date referenced.

Account Detail as of January 31, 2011

DIVIDEND AND INTEREST SUMMARY

Description	January 31, 2011	Year-to-Date
Money Market Funds	\$0.02	\$0.02
Mutual Funds	27.13	27.13
TOTAL DIVIDENDS AND INTEREST	\$27.15	\$27.15



Questions? Contact Steven Wegner
(703)663-7599

Account Detail / Investment Account Strategic Asset Management 5451-7282

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68961161



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Account Messages as of January 31, 2011

MESSAGES FROM LPL FINANCIAL

INCREASE IN THE SETTLEMENT FEE (SEC - SECTION 31)

The Securities and Exchange Commission (the "SEC") has taken action on national securities exchanges and self-regulatory organizations based on the aggregate dollar amount of sales of certain securities. This change affects the costs the federal government incurs in supervising and regulating the securities market. The SEC publicly announces the rate at which this fee is assessed pursuant to its authority under Section 31 of the Securities Exchange Act of 1934. Effective January 21, 2011, the fee rate applicable to securities transactions on the exchanges and over-the-counter markets was raised from \$516.50 per million dollars to \$518.20 per million dollars.

Effective January 21, 2011, LPL Financial raised its Settlement Fees on covered equity and option transactions to reflect this increase. These fees will continue to be reflected on customer confirmations as "Settlement Fees".

YEAR-END ACCOUNT STATEMENTS/MULTIPLE FORM 1099s

This statement reflects only business conducted with your financial adviser during the time LPL Financial acted as broker-dealer. If you transferred an account to LPL Financial from another broker-dealer during 2010, your previous firm(s) should send you one or more Form 1099s summarizing any reportable account activity that took place before your account was transferred to LPL Financial. If your account was converted from Pershing during 2010, you may also receive one or more Form 1099s from those clearing firms. Please be sure to include all Form 1099s when completing your tax return.

NEW IRS REQUIREMENTS FOR COST BASIS REPORTING IN EFFECT

In accordance with new IRS regulations, LPL Financial is now required to report information regarding realized gains and losses on equities and ETFs acquired after January 1, 2011, to you and the IRS on Form 1099-B. This reporting obligation affects the tax year beginning January 1, 2011, and you will receive any applicable 1099-B in early 2012.

It is important that you consider any tax implications when placing equity and ETF trades in your account. Unless otherwise directed, LPL Financial will sell your shares on a First-In, First-Out basis ("FIFO"), meaning that the oldest shares you acquired will be sold first and used to calculate any gain or loss on the transaction. Alternatively, through the assistance of your financial adviser, you may specify the particular shares to be sold, which may affect your tax liability; however, this decision must be communicated by you to your financial adviser no later than the settlement date of your trade.

Changes to the cost basis reporting laws are being phased in by the IRS over a three-year period and further changes to these regulations will be communicated to you in the future. Changes will include an expansion in the types of securities covered by the regulations. For instance, in future years, other security types, such as mutual funds, will become subject to these reporting obligations. For more information regarding these changes at LPL Financial, please contact your financial adviser. For tax advice, please contact your tax professional.

ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY)

EAI is calculated by taking the indicated annualized dividend and multiplying by the number of shares owned. EY is calculated by taking the EAI and dividing by the aggregate value of the shares owned. If no dividend information is available, no EAI or EY numbers will be generated. EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. Additionally, the actual dividend or yield may vary depending on the security issuer's approval of paying the dividend. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

NON-TRANSFERABLE SECURITIES THAT ARE WORKLESS

As part of our continuing effort to provide exceptional service, please be advised that LPL Financial will remove any non-transferable securities that are worthless from customer accounts. Your account may or may not be affected. Should you have any questions or concerns, please contact your financial adviser.

February 13, 2012

To Whom It May Concern,

This is a letter of instruction in relation to the E. Alberta Veazey Family LLC account number 5451-7282. Please reference included with this letter "E. Alberta Veazey Family LLC Action of Sole Member. In a letter dated April 14, 2011 Don Veazey has elected to resign both as trustee of the E. Alberta Veazey Gifting Trust (see exhibit A) and managing member of the E. Alberta Veazey Family LLC (see Exhibit D). Joseph J. Beckett, successor trustee of the trust, is now assuming management of the E. Alberta Veazey LLC. All documentation associated with this change are included with this letter.

Your instructions are to make the necessary changes to your records to reflect the above Action of Sole Member. Change the mailing address to where any and all correspondence is to be sent to Joseph J Beckett, 2129 M Street; Rehoboth Beach, DE 19971. Lastly, you have my permission to discuss with Thomas R. DuBreuil, MBA any details or requests for information pursuant to this action. Thomas is a financial strategist with Rockwell Associates in Wilmington, DE. His phone number is 302-655-~~3042~~, ⁶¹⁵¹ (12)

Thank you for your help in making this transition.

Sincerely yours,


Joseph J. Beckett

Cc: Bob Thomas, Attorney-at-Law and Thomas DuBreuil

JOHN E. RYAN, CFA
MEMBER VA AND NY BAR

JOHN M. COPPOLA, MBA
MEMBER VA, MD AND DC BAR

LAW OFFICES
RYAN & COPPOLA
3600 CHAIN BRIDGE ROAD
SUITE 14
FAIRFAX, VIRGINIA 22030-3202

EFiled: Jun 21 2011 1:21PM
Transaction ID 38258333
Case No. CM15916-S

918 PRINCESS ANNE
FREDERICKSBURG, VA
540-372-8811

A REGISTERED LIMITED
LIABILITY PARTNERSHIP

TELEPHONE 703-934-4895
TELECOPIER 703-273-8858
E-MAIL: JERYAN@EROLS.COM
WWW.RYAN COPPOLA.COM



April 14, 2011

Joseph J. Beckett
3439 Postal Lane
Lewes, DE 19958

Re: E. Alberta Veazey Gifting Trust, etc.

Dear Mr. Beckett:

I recently met with Don and he mentioned that the management arrangement relating to your mother's trust, LLC, and power of attorney had changed. That raised a few other issues and he asked if I would write to you to address these matters.

1. Don's resignation. Don informed me that he had resigned as your mother's agent under the power of attorney, as Trustee of the Veazey Gifting Trust, and as managing member of the LLC. It is important for all concerned that you officially accept those duties as the designated successor to Don. If you agree to assume the responsibility of these roles, please sign this document below and return a copy to me in the envelope provided.

2. Bob's Debt. Don believes that there is an issue concerning your brother, Bob - specifically that your mother lent him funds over the past few years and that he had agreed to pay her back but has not done so. According to Don, you believe that the sum lent totaled \$45,000. You likely have a duty to attempt to secure the repayment of the funds as agent, or ultimately as your mother's executor. You might consider collecting any papers that evidence that debt in the event that Bob disputes the debt or the amount of the debt. You should also consider the effect on your mother's taxes of the imputed interest rules and whether they apply in this case.

3. Personal Possessions. It will be your duty to secure your mother's possessions for her benefit, and ultimately for division among the family. In light of the presence in the home of workers and your mother's absence, it would be prudent to have a list and take photos of the valuables (silver, jewelry, etc.) to use (1) in order to make an insurance claim if anything turns up missing, and (2) as a basis of dividing the possessions in the event of your mother's death. If photos exist, I recommend

Exhibit D

circulating them so that each brother can raise issues now if there is a difference of opinion as to how things should be divided.

I suggest that you and Don, and if practicable, Bob, come to agreement on what items exist, and what claims any of you have on certain items, including items that you believe have already been gifted by your mother. In the interim, since it is your duty to safeguard the possessions, you might consider using the safe deposit box that Don has used to date for this purpose. Don can arrange to make you an authorized party on the box so that you can utilize it at your convenience. Don is concerned that the possessions are being distributed and that this will cause confusion and perhaps trouble between the family members in the future.

4. Existing Gifts. On the same theme, a common source of conflict is the dispute about gifts that are claimed to have been made to a family member by a parent during lifetime. Legally, if possession of the item was not physically transferred to the recipient of the gift when made, then the gift is not valid. The statement that "I want you to have this when I am gone" or words to that effect, without the transfer of possession, do not constitute a valid gift. It would perhaps avoid hard feelings (and attorneys fees) in the future if you would all come to agreement about any such gifts or claimed gifts.

5. Autos. Driving an auto owned by another person raises potential liability issues. Again, you, as agent, are potentially on the hook if you permit use of an auto and that use ends up creating a liability for the estate (i.e., in a case such as Bob's accident). It would be best for the ownership to be transferred to the person most often using it. The financial arrangements can be worked out amongst you. If you agree that your mother intended for one of you to have a vehicle (Don thinks your mother intended for you to have the truck) then it would be best to transfer it now in order to avoid the liability potentiality. If you decide not to do this, then at the very least I would have a written statement from the insurance company setting forth the covered drivers. This is a matter of some urgency and I would suggest that you be very cautious in permitting use of the vehicles in the interim.

Please contact me if you have any questions.

Very truly yours,

RYAN & COPPOLA, LLP


John Ryan

JOSEPH J. BECKETT

**E. ALBERTA VEAZEY FAMILY LLC
ACTION OF SOLE MEMBER**

The undersigned, in his capacity as the successor trustee of the Veazey Family Gifting Trust w/a of E. Alberta Veazey dated June 18, 2009 (the "Trust"), and the Trust being the sole member of E. ALBERTA VEAZEY FAMILY LLC, a limited liability company (the "Company") formed under the laws of the State of Virginia, hereby take the following action with the same effect as if taken at a duly called Member meeting:

WHEREAS, by agreement dated June 18, 2009, E. Alberta Veazey, as trustor, executed that certain instrument captioned "The Veazey Family Gifting Trust Agreement" (the "Trust Agreement"), a copy of the same being attached hereto as Exhibit "A"; and

WHEREAS, the terms of the Trust Agreement established a trust (the "Trust") with respect to which Donald B. Veazey ("Don") was appointed as the initial trustee; and

WHEREAS, on or about June 18, 2009, Don, acting on behalf of the Trust and as anticipated by the terms of the Trust Agreement, caused the formation of the Company under the laws of the State of Virginia; and

WHEREAS, contemporaneously with the formation of the Company, Don also caused the Trust to execute that certain document captioned the "E. Alberta Veazey Family LLC Operating Agreement (the "Operating Agreement"), a copy of the same being attached hereto as Exhibit "B"; and

WHEREAS, pursuant to the terms of the Operating Agreement, the Trust is the sole member of the Company and Don is designated as the Company's "non Member Manager"; and

WHEREAS, the terms of the Trust Agreement provide that, if Don "is unable to serve [as Trustee of the trust] . . . , Joseph J. Beckett [("Jack?")] shall serve as . . . trustee"; and

WHEREAS, the Operating Agreement is silent as to designation of a successor Manager if Don should cease to act in that capacity; and

WHEREAS, by letter dated April 14, 2011, John E. Ryan, Esquire, as counsel for Don, confirmed that Don had elected to resign both as trustee of the Trust and as Manager of the Company (a copy of such letter being attached hereto as Exhibit "C"); and

WHEREAS, the ongoing administration of both the Company and the Trust necessitate that a successor Manager be appointed with respect to the Company; and

WHEREAS, Jack is best positioned to serve both as successor trustee of the Trust and successor Manager of the Company; and

WHEREAS, Jack has not, prior to the date of this Action, participated in the management of either the Trust or the Company; and

WHEREAS, neither Don nor his counsel have responded to requests by Jack, through Jack's counsel, for an accounting or other information with respect to the current assets and liabilities and prior activities of the Trust and the Company, respectively; and

WHEREFORE, Jack is willing to serve both as, respectively, successor trustee of the Trust and successor Manager of the Company to facilitate the prospective administration of the Trust and the Company, respectively, but to do so conditioned upon the express understanding that Jack has no specific knowledge regarding either the creation of the Trust or the formation of the Company, or the current assets or liabilities of either entity, or the actions by or administration of either entity by Don or others prior to date on which Jack has direct control over each such asset and expressly undertakes the administration of the same;

NOW, THEREFORE, the Trust, as the sole Member of the Company, hereby adopts the following resolutions:

RESOLVED, that the Company hereby accepts, effective as of the date hereof, the resignation of Donald B. Veazey as Manager of the Company; and

RESOLVED, that Joseph J. Beckett, effective as of the date of this Action (and with the caveat noted above regarding his lack of knowledge regarding either the creation of the Trust or the formation of the Company, or the current assets or liabilities of either entity, or the actions by or administration of either entity by Donald B. Veazey or others prior to date on which Joseph E. Beckett has direct control over each such asset and expressly undertakes the administration of the same), is hereby appointed Manager of the Company to succeed Donald B. Veazey in that capacity; and

RESOLVED, that Joseph J. Beckett, in his capacity as Manager of the Company, is hereby directed to cause a copy of this Action to be transmitted to John E. Ryan, Esquire, counsel for Donald B. Veazey; and

RESOLVED, that Joseph J. Beckett, in his capacity as Manager of the Company, is hereby empowered to execute and deliver any and all documents which he, as Manager, deems necessary or otherwise appropriate to determine the current assets and liabilities of the Company (including, without limitation, a formal accounting from Donald B. Veazey of any and all activities of the Company from its inception to the date on which Joseph J. Beckett is satisfied that such accounting is complete); and

RESOLVED, that Joseph J. Beckett, in his capacity, as Manager of the Company, is hereby authorized to undertake any and all actions and to execute such documents as Joseph J. Beckett, in such capacity, deems to be in the best interests of the Company.

DULY EXECUTED, effective as of FEB. 07, 2012.

The Veazey Family Gifting Trust

Witnessed:

Thomas DeBrenil

By:

Joseph J. Beckett

(Seal)

Joseph J. Beckett

March 2, 2011

Don -

I am in the process of organizing and updating my files pertaining to mom. Below is a list of items that I need in order to complete this process.

1. LLC Agreement, Certificate of Organization, and All tax returns (If applicable)
2. Trust Agreement, Inventory of assets in trust, and all tax returns
3. Sam's Will, The Inventory, and Accounting from 2008, 2009 and 2010

Thank you for your help,

Jack

LAW OFFICES
RYAN & COPPOLA
3600 CHAIN BRIDGE ROAD
SUITE 14
FAIRFAX, VIRGINIA 22030-3202

JOHN E. RYAN, CFA
MEMBER VA AND NY BAR

JOHN M. COPPOLA, MBA
MEMBER VA, MD AND DC BAR

918 PRINCESS ANNE STREET
FREDERICKSBURG, VIRGINIA 22401
540-372-6511

A REGISTERED LIMITED
LIABILITY PARTNERSHIP

TELEPHONE 703-934-4895
TELECOPIER 703-273-6959
E-MAIL: JERYAN@EROLS.COM
WWW.RYANCOPPOLA.COM

April 14, 2011

Joseph J. Beckett
3439 Postal Lane
Lewes, DE 19958

Re: E. Alberta Veazey Gifting Trust, etc.

Dear Mr. Beckett:

I recently met with Don and he mentioned that the management arrangement relating to your mother's trust, LLC, and power of attorney had changed. That raised a few other issues and he asked if I would write to you to address these matters.

1. Don's resignation. Don informed me that he had resigned as your mother's agent under the power of attorney, as Trustee of the Veazey Gifting Trust, and as managing member of the LLC. It is important for all concerned that you officially accept those duties as the designated successor to Don. If you agree to assume the responsibility of these roles, please sign this document below and return a copy to me in the envelope provided.
2. Bob's Debt. Don believes that there is an issue concerning your brother, Bob – specifically that your mother lent him funds over the past few years and that he had agreed to pay her back but has not done so. According to Don, you believe that the sum lent totaled \$45,000. You likely have a duty to attempt to secure the repayment of the funds as agent, or ultimately as your mother's executor. You might consider collecting any papers that evidence that debt in the event that Bob disputes the debt or the amount of the debt. You should also consider the effect on your mother's taxes of the imputed interest rules and whether they apply in this case.
3. Personal Possessions. It will be your duty to secure your mother's possessions for her benefit, and ultimately for division among the family. In light of the presence in the home of workers and your mother's absence, it would be prudent to have a list and take photos of the valuables (silver, jewelry, etc.) to use (1) in order to make an insurance claim if anything turns up missing, and (2) as a basis of dividing the possessions in the event of your mother's death. If photos exist, I recommend

circulating them so that each brother can raise issues now if there is a difference of opinion as to how things should be divided.

I suggest that you and Don, and if practicable, Bob, come to agreement on what items exist, and what claims any of you have on certain items, including items that you believe have already been gifted by your mother. In the interim, since it is your duty to safeguard the possessions, you might consider using the safe deposit box that Don has used to date for this purpose. Don can arrange to make you an authorized party on the box so that you can utilize it at your convenience. Don is concerned that the possessions are being distributed and that this will cause confusion and perhaps trouble between the family members in the future.

4. Existing Gifts. On the same theme, a common source of conflict is the dispute about gifts that are claimed to have been made to a family member by a parent during lifetime. Legally, if possession of the item was not physically transferred to the recipient of the gift when made, then the gift is not valid. The statement that "I want you to have this when I am gone" or words to that effect, without the transfer of possession, do not constitute a valid gift. It would perhaps avoid hard feelings (and attorneys fees) in the future if you would all come to agreement about any such gifts or claimed gifts.

5. Autos. Driving an auto owned by another person raises potential liability issues. Again, you, as agent, are potentially on the hook if you permit use of an auto and that use ends up creating a liability for the estate (i.e., in a case such as Bob's accident). It would be best for the ownership to be transferred to the person most often using it. The financial arrangements can be worked out amongst you. If you agree that your mother intended for one of you to have a vehicle (Don thinks your mother intended for you to have the truck) then it would be best to transfer it now in order to avoid the liability potentiality. If you decide not to do this, then at the very least I would have a written statement from the insurance company setting forth the covered drivers. This is a matter of some urgency and I would suggest that you be very cautious in permitting use of the vehicles in the interim.

Please contact me if you have any questions.

Very truly yours,

RYAN & COPPOLA, LLP


John Ryan

JOSEPH J. BECKETT

3/16/11 Appointment w/ Bob Thomas

No beneficiaries listed in trust

(defective trust due to fact no beneficiaries listed \Rightarrow refers to family)

* Left out what happens while trust is operating
* when trust is terminated.

Poorly Worded document!

"Concocted Arrangement"

Mother's Estate is bizarre

① ~~Physicians Affidavit~~

Chancery Court
8:30 - 4:30

① Go to Chancery Court and fill ^{out} paperwork for Guardianship

② ^{Get} Petition * Physicians affidavit > File
Guardian of person (Jack)
" of property (Bank)

① Bank

Ha R block

② Chancery Court

③ Affidavit

Would like paper work to fill out
for guardianship

① Get information (LLC)

~~Option 1~~ -

By the hour
\$325.00 per hour

Brandywine's Doctor / Wellness Director

- ① Patient Care Meeting \Rightarrow Evaluation of care plan
Sit w/ Social, Director of nursing, + pharmacy
- ② Power of attorney health every 3 months patient care meeting?
- ③ Schedule Meeting w/ Principal
People at Brandywine
 - = Care Plan
 - = Guardianship (Would Mom qualify for guardianship?)(Affidavit from Physician (who would sign))

Guardianship \Rightarrow Jack & Don (Person) (Property) (Guardians)

① Do we have to file for guardianship w/ durable POA health?

(How do we go about getting chancery court to appoint a guardian of property?

③ How do we fill out guardianship form (check boxes personal / property)?

④ Can guardianship of property ever be reversed once assigned =>
Court Appointed vs. Family?

⑤ Can we file for guardianship of property & hire fee for service guardian,
accountant, lawyer, etc.? What is liability of that?

* ⑥ How do we go about finding out if Jact is authorized to work under?

DAD

M

MOM

51%

24.5, 10

24.5%

418,000

- 39,000

1,000,000

415,000.00

840

160

→ 457,000

- 418,000

39,000

39,000

DON'S FIGURE

Summary of Accounts and Services for

Jack Beckett

Welcome to Wachovia! For years now, customers like you have rated us #1 in Customer Satisfaction. To ensure we continue to meet your expectations, we've created this checklist to provide important information on the products and services you've opened with us. Our goal is to deliver an exceptional customer experience and to focus on your financial well being.

HECKING:

(Example: Crown, Free Checking)

Last 4 Digits

CHECKING:

(Example: Crown, Free Checking)

Last 4 Digits

Wachovia values your relationship and we want to help you avoid the monthly service fee of \$. We will automatically check your accounts to determine if we can use your total relationship to offset any fees. The balance to avoid a monthly service fee is:

- Average Daily Balance OR \$
- Combined Deposit (in your checking, savings or money market) OR \$
- Combined Deposit (Certificates of Deposit and/or deposit IRAs) and Credit (Credit card line, line of credit or installment loan balance) \$

Your deposit today is \$ and it will be available to you on

Way2SaveSM ACCOUNT:

Last 4 Digits

- Linked Checking Account, last 4 digits
- Linked Visa[®] Check Card(s), last 4 digits

PREMIUM SAVINGS:

Last 4 Digits

\$ Balance to avoid monthly service fee

\$ Your deposit today

MONEY MARKET:

6798
Last 4 Digits

\$ 2500
Balance to avoid monthly service fee

\$ 467666
Your deposit today

NOTE: If you are depositing a check drawn on a bank other than Wachovia, a deposit hold may be placed on the check to ensure those funds are available to you. Please refer to the Deposited Funds Availability section of the Schedule of Fees for additional information.

NOTE: You will receive a monthly/quarterly statement based on your account type. For your convenience, checks are photocopied and held at the bank.

CERTIFICATE OF DEPOSIT

Term of Deposit

Maturity Date

\$ Your deposit today

ING SERVICES REQUESTED TODAY:

- ☐ **Direct Deposit:** Allows your checks from your employer, Social Security, Retirement/Pension Plans or Dividends to be deposited automatically into your Wachovia account.
- ☐ **Free Visa[®] Check Card:** Gives you access to millions of Visa merchants and thousands of ATMs. Use your Check Card to earn points towards great rewards with *Wachovia Possibilities RewardsSM*. Visit wachoviapossibilities.com or call 888-440-7000 to enroll in *Wachovia Possibilities Rewards*.
- ☐ **Wachovia Credit Card:** Built-in fraud protection, worldwide acceptance, and assistance from a Wachovia credit card specialist - 24 hours a day - all with no annual fee. In addition, we'll automatically waive one late payment fee and one overlimit fee in a 12-month period.
- ☐ **Online Banking:** Check your account balances and securely pay bills any time, anywhere you have Internet access. Transfer funds between your eligible Wachovia accounts and your non-Wachovia accounts. Set up balance alerts and reorder checks. View, save and print statements with Online Statements. And with Wachovia MobileSM, enjoy the convenience of managing your Wachovia accounts from your supported mobile device.
- ☐ **Overdraft Protection:** Link your checking account to any Wachovia checking, savings, money market, line of credit or credit card account. Your primary linked overdraft account is selected below.

☐ Checking Last 4 Digits ☐ Savings/Money Market Last 4 Digits ☐ Credit Card/Line Last 4 Digits ☐ Declined

☐ **Auto Transfer:** Set up an automatic recurring transfer weekly, bi-weekly, or monthly.

☐ Account FROM Last 4 Digits ☐ Account TO Last 4 Digits \$ Auto Transfer Amount Frequency Effective Date

☐ **Wachovia Customer Referral Program:** You come first at Wachovia, your friends will too. Refer a friend or family member and we'll give you both \$25! Ask about our Customer Referral Program today.

IN THE NEXT 10 DAYS, YOU WILL RECEIVE YOUR: ☐ Visa Check Card ☐ Credit Card ☐ Checks ☐ Online Banking/BillPay Email

☒ I have reviewed the Deposited Funds Availability Policy in the Schedule of Fees with my customer and have given a copy, along with a copy of the Deposit Agreement and Disclosures for Personal Accounts.

Specialist Phone Number Customer Signature Phone Number Date

Follow-up Call or Appointment:

Wachovia's telephone and online access lets you bank your way.

Call us at 800-WACHOVIA (800-922-4684), or access your accounts 24 hours a day with Wachovia Online Banking at www.wachovia.com.

LAW OFFICES
WILSON, HALBROOK & BAYARD

PROFESSIONAL ASSOCIATION
107 WEST MARKET STREET

P. O. BOX 690

GEORGETOWN, DELAWARE 19947

TELEPHONE (302) 856-0015

TELECOPIER (302) 856-7116

EUGENE H. BAYARD
CLAYTON E. BUNTING
DENNIS L. SCHRADER
ROBERT G. GIBBS
ERIC C. HOWARD
DAVID C. HUTT
LYNN A. KELLY

HOUSTON WILSON
(1910-1980)
ROBERT L. HALBROOK
RETIRED

August 23, 2010

Mr. Joseph J. Beckett
21219 M Street
Rehoboth Beach, DE 19971

Re: Our File No. 51835.001

Dear Mr. Beckett:

Please find enclosed a copy of the Advance Health-Care Directive of E. Alberta Veazy per your request.

Thank you for using our firm for your representation. Let us know if we can be of service in the future.

Very truly yours,

Wilson, Halbrook and Bayard, P.A.



Carol Belicki, Legal Assistant

/cb/enc

Prepared by:
Mark D. Olson, Esquire
Wilson, Halbrook & Bayard, P.A.
107 West Market Street
P.O. Box 690
Georgetown, DE 19947

E. ALBERTA VEAZEY
DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, THAT I, E. ALBERTA VEAZEY, of Sussex County, Delaware, do hereby make, constitute, and appoint my sons, DONALD B. VEAZEY and JOSEPH J. BECKETT, either of whom may act independently of the other, my true and lawful attorney-in-fact. My attorney-in-fact acting under this instrument is hereby authorized and empowered, for me and in my name, place and stead, to do the following acts and to exercise the following powers:

(1) To demand, sue for, receive, collect and hold any and all moneys, securities and other property, real or personal, of whatever nature, that I own or is payable to me now or in the future;

(2) To deposit or withdraw assets from any account in my name in any bank, securities brokerage firm or financial institution and, specifically: to sign, endorse or assign any note, check or other instrument for deposit, discount, collection or whatever; to draw checks upon or otherwise withdraw all funds in any account of which I am the owner now or in the future; to offer for redemption, both at or prior to maturity, any bond, savings certificate, certificate of deposit, or similar instrument, or any obligation of the United States Government, and to collect the proceeds from such redemption;

(3) To sell or lease any property, real or personal, which I own now or in the future for such price and upon such terms and conditions as my attorney-in-fact determines is proper and to execute all deeds, assignments, contracts, stock powers and other instruments necessary for such purposes; and in my name to make, execute, acknowledge, and deliver a good and sufficient deed or deeds of conveyance necessary to effect any such sale or lease;

(4) To invest in any kind of property, real or personal, as my attorney-in-fact determines is appropriate, without any restriction whatsoever as to the kind of investment;

(5) To vote in person or by proxy at corporate, partnership or other meetings; to effect, participate in, or consent to any reorganization, merger, voting trust, or other action affecting any securities or interests in any corporation, partnership or other enterprise which I now or may hereafter own or the issuers thereof; and to make payments in connection therewith;

(6) To borrow money from any person or corporation in such amounts for such periods and upon such terms as my attorney-in-fact determines is proper, and to pledge or mortgage as security any real or personal property which I own now or in the future;

(7) To litigate, submit to arbitration, or settle any claim or dispute arising between me and any other person, corporation or governmental authority (including here and hereinafter any taxing authority);

(8) To prepare, sign and file for me and on my behalf with any governmental authority any tax returns, forms and reports that may be required by law including, without limitation, IRS Form 2848; to apply for and receive any refund payable to me by any governmental authority; and to appear for me and in my place at any administrative conference with, or hearing before, any governmental authority or court;

(9) To pay any obligations and debts that may now or in the future be owing by me or that are incurred by my attorney-in-fact on my behalf;

(10) To have access to any safe deposit box registered in my name now or in the future and to remove or add to the contents thereof;

(11) To employ accountants, attorneys-at-law, clerks, workmen, domestic servants, agents, and others; to remove them and appoint others in their places; and to pay to and allow them such salaries, wages, or other remuneration as my attorney-in-fact shall deem proper;

(12) To hold property unregistered or in the name of a nominee;

(13) To transfer and convey to the Trustee of the trust under any Revocable Trust Agreement executed by me hereafter which provides for my lifetime care and support, any real or personal property, to thereafter be held by such Trustee in accordance with the provisions of said Revocable Trust Agreement, as it may be amended from time to time, and to make withdrawals therefrom as fully and to the same extent as I could do;

(14) To make gifts to any of my descendants or their spouses and any charitable organization described in §§ 170(c) and 2522(a) of the Internal Revenue Code of 1986, as amended (the "Code"), *provided* that the aggregate value of all gifts made to any descendant of mine or spouse of such descendant in one calendar year shall not exceed the gift tax annual exclusion provided in § 2503(b) of the Code; and to make qualified transfers within the meaning of § 2503(e) of the Code for the benefit of any of my descendants or their spouses.

(15) To instruct any person, firm, corporation, association or other entity having custody or control of any assets of mine, or any assets in which I may have an interest, in an agency, fiduciary or other capacity, and I authorize that person or entity to rely upon such instructions;

(16) To pay all charges required to continue in force any life insurance policies that are now or in the future may be owned by me, and to exercise any ownership rights I may have pertaining to such policies including, without limitation, the authority to change the beneficiary of such policies, to assign such policies, to borrow against such policies, to receive all payments, dividends, cash values, proceeds of matured endowments or other benefits under such policies, to exercise privileges and options under such policies, and to agree to any release, modification or amendment of such policies. Notwithstanding the foregoing, my attorney-in-fact shall not exercise any powers with respect to any insurance policy on the life of my attorney-in-fact except to continue the payment of the premiums required to continue such policy;

(17) To exercise any ownership rights I may have now or may have in the future pertaining to any qualified retirement plans and Individual Retirement Accounts including, without limitation, the right to change the beneficiary or beneficiaries of such plans and accounts, to apply for and receive benefits or distributions from such plans and accounts, to roll over distributions from such plans and accounts to other plans and accounts, and to consent to waive any rights that I may have as the spouse of a participant of such a plan, and to sign, seal, verify, acknowledge and deliver any documents necessary to exercise such rights;

(18) To apply for and receive any local, state or federal benefits related to health care, financial assistance, or otherwise, to take any action deemed desirable to qualify me for any such benefits, and to make any election available to me with regard to such benefits;

(19) To waive any or all privileges which may be applicable regarding any communication between me and any attorney at law, federally authorized tax practitioner, physician, or other professional person;

(20) To disclaim any interest in property;

(21) To resign from or renounce any fiduciary position to which I have been appointed or in which I am serving, to file accountings with a court of competent jurisdiction or settle on a receipt-and-release basis or by such other informal method as my attorney-in-fact deems advisable, and to appoint a successor or successors to serve in such fiduciary position to the extent that I then have the authority to do so;

(22) To act as my personal representative (and I hereby designate my attorney-in-fact as such, and waive all rights to privacy under all federal and state laws) within the meaning of the Health Insurance Portability and Accountability Act of 1996, as amended, and the regulations thereunder (known as "HIPAA") for purposes of requesting, receiving, using, disclosing, amending and otherwise having access to my personal, individually-identifiable health information, and to authorize my admission to a medical, nursing, residential or similar facility and enter into agreements for my care;

(23) To execute supplemental or additional powers of attorney, in my name, in a form that may be preferred or required by a third party, including a tax collection or other governmental authority, provided such supplemental or additional powers of attorney shall not broaden the scope of authority granted to my attorney-in-fact in this original power of attorney; and

(24) Without limiting the above powers, generally to transact all my business and manage all my property, affairs, and interests as fully and completely as I myself could do if acting personally and to do any and all acts which my attorney-in-fact shall determine are useful, necessary, or proper in order to do any of the foregoing acts or to exercise any of the foregoing powers.

If it is necessary that a guardian of my property be appointed, I nominate my attorney-in-fact to act as such guardian.

This instrument is to be construed and interpreted as a general power of attorney. The rights, powers and authority of my attorney-in-fact acting under this Power of Attorney shall remain in full force and effect until terminated by me in writing. Any person or corporation shall be fully protected in relying upon this Power of Attorney unless and until actual notice of its revocation or actual notice of my death is received.

The determination that an appointed attorney-in-fact is no longer living, willing or able to serve shall be evidenced by: (i) the death certificate of the appointed attorney-in-fact; (ii) the written resignation or renunciation of the appointed attorney-in-fact; or (iii) the written statement of a physician attending the appointed attorney-in-fact that such attorney-in-fact is not capable of fulfilling his duties because of mental or physical incapacity.

This Power of Attorney shall be effective notwithstanding my subsequent disability or incapacity. This Power of Attorney shall constitute a "Durable Power of Attorney" within the meaning of Section 4901 of Title 12 of the Delaware Code.

The validity, construction and enforcement of this Power of Attorney shall be governed by Delaware law, excluding any choice of law principle that would cause the substantive law of another jurisdiction to be applied.

{Signature Page Follows}

I HEREBY RATIFY AND CONFIRM any and all acts which my attorney-in-fact shall lawfully do or cause to be done under the authority granted to my said attorney by this Power of Attorney.

IN WITNESS WHEREOF, I have set my hand and seal on this day, August 25th, 2008.

Doreen Wilkins
Witness

Julie Lynn
Witness

E. Alberta Veahey (SEAL)
E. ALBERTA VEAHEY

STATE OF DELAWARE :
: SS.
SUSSEX COUNTY :

BE IT REMEMBERED that on this day, August 25th, 2008, personally came before me E. ALBERTA VEAHEY, party to this Power of Attorney, known to me personally to be such, and acknowledged this instrument to be her act and deed.

GIVEN under my hand and seal of office the day and year aforesaid.

Sandra H. Walker
Notarial Officer
State of Delaware

SANDRA H. WALKER
Notary Public - State of Delaware
My Comm. Expires March 4, 2012

mgw

Joseph J. Beckett
ADVANCE HEALTH-CARE DIRECTIVE
OF E. ALBERTA VEAZEY

I, E. ALBERTA VEAZEY, of Sussex County, Delaware, legally adult, competent, and of sound mind, voluntarily make this advance health care directive ("directive") for the purpose of giving directions with respect to my health-care decisions and designating an agent to make health-care decisions for me. This directive is made pursuant to the provisions of Chapter 16 of Title 25 of the Delaware Code and is to be interpreted consistently with such provisions. Terms used in this directive and not otherwise defined herein have the meanings ascribed in the statute.

Power of Attorney For Health Care

I appoint my husband, SAMUEL B. VEAZEY, to act as my agent to make health-care decisions for me. If I revoke my husband's authority or if he is not willing, able, or reasonably available to make a health-care decision for me, I appoint my son, JOSEPH J. BECKETT, now of Rehoboth Beach, Delaware to act as my agent to make health-care decisions for me; but if I revoke his authority or if he is not willing, able, or reasonably available to make a health-care decision for me, I appoint my son, JAMES R. BECKETT, now of San Francisco, California, to act as my agent to make health-care decisions for me.

If I am not in a qualifying condition, as defined below, my agent is authorized to make all health-care decisions for me, except decisions about life-sustaining procedures. If I am in a qualifying condition, my agent is authorized to make all health-care decisions for me.

My agent's authority becomes effective when my primary physician determines I lack the capacity to make my own health-care decisions. As to decisions concerning the providing, withholding and withdrawal of life-sustaining procedures my agent's authority becomes effective when my primary physician determines I lack the capacity to make my own health-care decisions and my primary physician and another physician determine I am in a terminal condition or permanently unconscious.

My agent shall make health-care decisions for me in accordance with this power of attorney, any instructions I give below in this directive, and my other wishes to the extent known to my agent. To the extent my wishes are unknown, my agent shall make health-care decisions for me in accordance with what my agent determines to be

in my best interest. In determining my best interest, my agent shall consider my personal values to the extent known to my agent.

The rights, powers and authority of my agent acting under this power of attorney shall remain in full force and effect until terminated by me in a signed writing or in any manner that communicates an intent to revoke done in the presence of two competent persons, one of whom is a health care provider. This power of attorney shall constitute a durable power of attorney within the meaning of Title 12 of the Delaware Code and shall not be affected by my subsequent disability or incapacity.

Instructions For Health Care

If I am in a qualifying condition, I do not want my life to be prolonged by means of any life-sustaining procedure, including by means of artificial hydration or artificial nutrition. I direct that my health-care providers and others involved in my care provide me at all times with treatment for alleviation of pain or discomfort, even if it hastens my death.

As used in this directive, I am in a qualifying condition if I have a terminal condition or if I become permanently unconscious, as certified in writing in my medical record by my attending physician and by at least one other physician who, if I am permanently unconscious, is a board-certified neurologist or neurosurgeon.

A terminal condition is an incurable condition caused by injury, disease, or illness which, to a reasonable degree of medical certainty, makes death imminent and from which, despite the application of life-sustaining procedures, there can be no recovery.

Permanently unconscious or permanent unconsciousness is a medical condition, including a persistent vegetative state or irreversible coma, that has lasted at least four weeks and has been diagnosed in accordance with currently accepted medical standards and with reasonable medical certainty as total and irreversible loss of consciousness and capacity for interaction with the environment.

Nomination Of Guardian

If it is necessary that a guardian of my person be appointed, I nominate the agent whom I named in this directive to act as such guardian.

A copy of this directive has the same effect as the original.

Understanding the purpose and effect of the foregoing directive, I have signed it on Oct 28, 1999.

E. Alberta Veazey
E. ALBERTA VEAZEY

Statement Of Witnesses

Signed and declared by the above-named declarant as and for her advance health-care directive under 16 Del. C. §§ 2502 and 2503 in our presence, who in her presence, at her request, and in the presence of each other, have signed our names as witnesses on the date set forth above, and state that each of us is above the age of eighteen years and is not prohibited under 16 Del. C. § 2503 from being a witness, and that neither of us:

(1) Is related to the declarant by blood, marriage or adoption;

(2) Is entitled to any portion of the estate of the declarant under any will or trust of the declarant or codicil thereto now existing nor is so entitled by operation of law now existing;

(3) Has a present or inchoate claim against any portion of the estate of the declarant;

(4) Has a direct financial responsibility for the declarant's medical care; or

(5) Has a controlling interest in or is an operator or an employee of a health care institution at which the declarant is a patient or resident.

Additional Witness Qualifications (16 Del. C. § 2511(c))

If at the time of execution of the directive, the declarant is a resident of a sanatorium, rest home, nursing home, boarding home or related institution, the directive will have no legal effect unless at least one of the witnesses (in addition to the qualifications of witnesses under 16 Del. C. § 2503) is a person designated as a patient advocate or ombudsman by either the Delaware Division of Aging or the Public Guardian. 16 Del. C. § 2511(c).

John C. Frank residing at _____
Witness

James M. Lee

Winifred A. Smith residing at _____
Witness

Georgetown, Del.

9905\veazamu\alberta.ahc

Jack

3/8/2011

I'm concerned about talk of lawsuits among the brothers.

I am, most concerned about breach of confidentiality regarding the Mesothelioma lawsuit filed by Sam Veazey, Alberta Veazey, and myself (the suit). Please understand, my attorney Peter Angelos has suggested, Alberta Veazey has asked, and I concur, that all aspects of the suit be held in confidence. Please understand as my backup POA you may have or need access to confidential or private information and I freely provide you the requested information. You are not permitted to disclose or discuss this private or confidential information regarding the suit, with anyone other than myself.

I consider all aspects of the suit my private and confidential financial information, not to be divulged to anyone without my prior consent.

I consider all aspects of the suit Alberta Veazey's private and confidential financial information, not to be divulged to anyone without both my and her consent.

As primary POA financial, please provide me the name, address, phone number, e-mail, date, topic, and your notes or memory, of any conversations you have had with legal representative, attorney, person claiming knowledge of the law, or any other person or organizations regarding Sam Veazey's estate, Alberta Veazey's estate, E Alberta Veazey Family LLC, Sam and/or Alberta Veazey's taxes or, the suit, or the ongoing management of the above items, from January 1, 2009 to current, excluding casual conversations with little or no dissemination of private and confidential financial information.

With the exception of the suit, all above requested conversations are for my notes.

Thanks
Don



Re: resignation

Jack

I resign my Power of Attorney financial for Alberta Veazey. Further, I am no longer willing to serve as head of the LLC or trust, and am no longer willing to serve as Sam X Veazey's executor. Power passes to you.

I am unwilling to serve under constant threat of lawsuit, accusations that my success investing was "accidental" (Oh, I'm sure you know someone who beat 21% with at least 10% in every category), and accusations that I have been, are and will somehow be unfair.

Let me point out that within the week of having funds from the lawsuit to transfer to the Beckett side, I did so, ... could have dragged that out for years. No, I wanted to be fair to you and Bob. Did you have an issue – needed to teach drivers ed I think.

Rambling on, after monthly scheduling time with you, preparing, going over everything financial, explaining forward looking plans, and answering every question asked you tell an attorney I'm not giving you anything. And then you forget what I've told you – how many times must I tell you about the \$12,000 from NationWide this year? I understand it's poor English to start a sentence with "And". Sue me.

Given that I'm dealing with the house, mom and the LLC taxes, investments, sandy brea home owner association, Medicare, Brandywine, Will Hill manor, Social Security, county taxes, mom's remaining investments, Wachovia, Richie, Wells Fargo, mowing, packing, mom coming home, not coming home, painting mom's house, bob using mom car, bob in mom's house, bob putting a carpet in the half bath without asking just to impress your daughter, bob in general, bob hitting a combine just to give your ex wife a laugh, Lowes stock, should we get an alarm at mom's, Kenny, kenny's estimates of mom's stuff, what happened to mom's silver, I put one set in the safe deposit box, you think you may have the other and will "try to look for it"? have you heard of the safe deposit box?, Genworth financial, and I can't see my mom because the POA health hasn't told her she's ... well, Jack, what. When can I go see mom and not have to dance around the topic of her going home? Is bob going to have an accident, kill someone and mom get sued or the person who gave him the keys to her car gets sued? What if bob decides to fracking wall paper the garage and charge the LLC? You gonna jump in? How do I know why bob would wall paper the garage – it's an example – work with me here.

Frack this, frack the Becketts, frack this job, frack POA, frack getting sued, frack being fair, frack the world, frack Genworth, frack it all.

Oh, what – you say that you didn't want to put her in assisted living. But because you tried for 5 years to disregard Dr. P's advice to put her in assisted living I'm supposed to assist Sisyphus for how many years? And, (again, poor English) how much help (minus

the screw ups) has bob given? And who took her to Will Hill? Oh, you were ... what? That's right, teaching drivers ed.

✖ Not one positive comment, threats of lawsuits, and accusations of unfairness - I resign effective Friday March 11, 2011. I'm not screwing around, I'm done. I will not involve myself again.

I will sue if you don't collect every penny owed mom, or, starting March 11, 2011 your rate of return on LLC funds is less than my average. Screw with me on this one after your comment of "I'm just lucky". Call your experts (drinking buds), watch the TV all day long, but just fail one time. Just one time come in less than me on any one category.

You have the following deadlines:

Genworth Financial – all paperwork to open a new claim has been submitted. I have provided Brandywine and Will Hill Manor Genworth Financial application forms, claim must be updated before March 21, 2011. You need to follow up with both Brandywine and Will Hill Manor before 3/21/11 and should call Genworth too. Up to you but if it results in missed funding for mom, I'll sue.

You will need to speak with a claims analyst at 800 876 4582 referencing claim A-248739. This is money owed mom. Last time, you worked on this for a year and not one penny. No collect, I'll sue.

Brandywine will need \$6,000 before April 1, 2011 and every month after that. Please see that mom's checking account is funded, (see bob next paragraph, or Genworth prior paragraph). If you miss any payment due and effect mom's credit, I'll sue.

Bob owes mom \$45,000 according to you. That's money that will be distributed 1/3 to each boy in inheritance and money mom needs now. Will the Becketts please be fair and pay their due. Oh, now that issue of fairness is – what, Jack, not so relevant now that it's bob? Should I bring up suing the Becketts again?

Taxes are due for mom and the LLC before 4/15/2011. Now, your boy at H&R Block screwed up 2007, refused to return phone calls, and – don't you even say he's not your boy – you need to deal with a professional such as mike jones but up to you – use your boy, and maybe it'll get done, someday. Miss a deadline and if it affects mom's credit, guess what – I'll sue.

Need to work with Richie, oh, you know what, you had some friends that needed work. Rather than working with Richie, why don't you have your buds finish mom's house. Please provide me with detailed explanation July 1, 2011 as to why mom's house isn't inspection ready by that date, otherwise, I'll sue.

How's it feel to be threatened with law suits and accusations of incompetence?

Sue me now!

Call bob, and have him sue me now! Please, call Sandy, Blair, Sherrie, Michelle and the fracking dog fluffy, and anyone that the above have had sex with, or ever thought of having sex with and sue me. Have a fracking Beckett class action fracking lawsuit against don just because you really aren't happy with how I'm doing things, and the Becketts seem to get off on threats. Get this suing over with and leave me alone. Have I made it clear that suing is really an issue here? I'm sick of hearing about how you and bob have attorneys and are going to sue me. Bring it on or shut the frack up. No, skip the shut up, I'm in your face – Bring it on. No, Really, I want you to sue me. Don't be a pussy, state your issue and sue me. Oh, Come on! Oh, just big talk. Come on! I'm right here. Sue me.

Ask you attorney about slander. Who have you talked to? What did you say? Did you give out confidential information along with the slander? Let's just have a lawsuit ball – hey, rent the firehall and we could all stand around pointing fingers at how someone got a penny more. But, (again, poor English), I'll be suing for uncollected funds. Come on Jack, let's bring it!

I will call you “the pussy” if you don't sue me this year. Bob will be “the hot vent”.

I resign effective noon March 11, 2011 from all aspects of Alberta Veazey's financial POA, The E Alberta Veazey family trust, the LLC and anything else you care about that I currently do.

I will gladly sign any documents necessary and will give my full cooperation throughout the month of March, 2011. *

Please find attached all information regarding Genworth, and taxes.

Don



under SEP cover

Palekar & Associates, P.A.

Bhaskar S. Palekar, M.D., F.A.C.P.
Vikas Batra, M.D., F.C.C.P.

Anne O'Malley Neuhaus, FNP-C
Melinda Ricker, PA-C

May 4, 2009

RE: Alberta Veazey

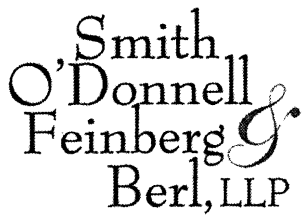
To Whom It May Concern:

Alberta Veazey (DOB 04/21/1922) has been a patient of this practice for several years. From this day forward, she is no longer mentally capable of performing safely the activities of daily living and/or make healthcare decisions on her own. Please contact my office if you have any questions.

Thank You,



Anne O'Malley-Neuhaus, FNP-C



Attorneys At Law

George B. Smith
Lynn R. O'Donnell
Richard E. Berl, Jr.
Ellen J. Feinberg

Deirdre A. O'Shea
Matthew S. Lindauer

406 South Bedford Street
P.O. Box 588
Georgetown, DE 19947
302.855.0551
Toll Free: 888.856.7082
Fax: 302.855.0553

H. Edward Maull, Jr.
Of Counsel

June 2, 2009

Joseph Beckett
21219 M Street
Rehoboth Beach, DE 19971


RE: E. ALBERTA VEAZEY

Dear Mr. Beckett:

Enclosed is a blank physician's affidavit that complies with current court requirements. As we discussed, I do not believe that you need a guardianship as you have a valid power of attorney and advanced healthcare directive in place. Should you need any additional assistance, please contact me.

Very truly yours,

DEIRDRE A. O'SHEA MCCARTNEY, ESQ.


DAM/sdg
Enclosures

c: Donald B. Veazey

IN THE COURT OF CHANCERY OF THE STATE OF DELAWARE
IN AND FOR SUSSEX COUNTY

In the Matter of:

Alberta Veazey

a disabled person.

)
)
)
)
)

C. M. No. 4281-S

PHYSICIAN'S AFFIDAVIT

I, Bhaskar Palekar, of Palekar + Associates,

telephone number 302-645-5177, do hereby depose and say that:

1. I am a physician duly licensed to practice medicine in the State of Delaware.
2. I am a treating physician of Alberta Veazey.
3. The only relationship between Alberta Veazey and myself is that of physician and patient.
4. I last examined 8/20/08 Alberta Veazey on _____.
5. It is my medical opinion that by reason of mental infirmity or disability, Alberta Veazey is unable to properly manage and care for her property or make decisions concerning the care of his/her person, and in consequence thereof is in danger of dissipating or losing his/her property or becoming the victim of designing persons.
6. The particulars of Alberta Veazey's mental infirmity or disability are as follows (*please write legibly, using lay terms as much as possible, and avoid abbreviations*):

Increased Mental Confusion

Inability to perform Activities of Daily Living

7. Personal service of legal papers upon Alberta Veazey

Please choose one:

✓ would be

_____ would not be

detrimental to his/her health because it could cause significant agitation and confusion on his part.

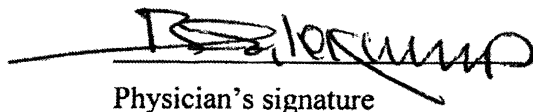
8. Personal service of legal papers upon _____

Please choose one:

✓ would be

_____ would not be

meaningless because, in my opinion, he would be unable to understand the papers or communicate regarding them.


Physician's signature

Dated: _____

STATE OF DELAWARE)
) SS.
SUSSEX COUNTY)

SWORN TO AND SUBSCRIBED before me this 14th day of May, 2006. *Hand IS NOT correct*
ELIZABETH K. PANUSKA
NOTARY PUBLIC
STATE OF DELAWARE
MY COMMISSION EXPIRES 7-9-2009
Notary Public *2007 2010?*

Subj: Veazey - E. Alberta Veazey - Gifting Trust/Family LLC - David Charles Masselli, Esq. Petition For Removal of Trustee and Accounting - Palekar Affidavit
ite: 7/30/2012 3:57:14 P.M. Eastern Daylight Time
From: rthomas@ycst.com
To: kmurphy@valawyers.com
CC: bckttj@aol.com

Kimberley,

With respect to the affidavit of Dr. Palekar which was included as part of the "Guardianship" pdf attachment to my July 18th email to you, we have researched the Chancery Court case number entered on the "2006/2009" affidavit of Dr. Palekar which was included as Exhibit "C" of my proposed letter to Mr. Masselli. That affidavit cites a "most recent" visitation date by Dr. Palekar of 8/20/08 but a notarization date of 5/14/06 and, also, cites a case number of 4281-S. As it occurs, while there is no reason to conclude that the affidavit of Dr. Palekar cannot be taken at its word, the Court has no record of a guardianship filing pertinent to Mrs. Veazey prior to our 5/17/11 filing on her behalf, and the case number cited the caption to that affidavit is to another guardianship filing entirely unrelated to Mrs. Veazey. I thought that you should know these findings in the context of your representation of Jack Beckett related to Donald Veazey's VA filing.

Bob Thomas

Robert L. Thomas, Esq.
Young Conaway Stargatt & Taylor, LLP

Wilmington Office

Rodney Square
1000 North King Street
Wilmington, DE 19801
P 302.571.6602
F 302.576.3340
rthomas@ycst.com

Sussex County Office

110 W. Pine Street
P.O. Box 594
Georgetown, DE 19947
P 302.856.3571
F 302.856.9338
rthomas@ycst.com

* Kindly update your contacts with our new Wilmington office address effective 1/30/12

To ensure compliance with requirements imposed by the Internal Revenue Service in Circular 230 on tax practitioners, we inform you that, unless we expressly state otherwise in this communication (including any attachments), any federal tax advice contained in this communication is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing, or recommending to another party any transaction or other matter addressed herein.

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From: Thomas, Robert
Sent: Wednesday, July 18, 2012 5:45 PM
To: 'kmurphy@valawyers.com'
Cc: E. Albert Veazey (bckttj@aol.com); Clean and Send as PDF
Subject: Veazey - E. Alberta Veazey - Gifting Trust/Family LLC - David Charles Masselli, Esq. Petition For Removal of Trustee and Accounting

Kimberly,

Thank you for taking the time today to connect with me in reference to the above-identified matter. Attached are the immediate materials which I thought might assist you in determining (a) whether you are able and willing to accept the representation of Jack Beckett, in his trustee (and manager, for that matter) capacity and (b) the terms of your engagement for taking on that representation.

Tuesday, July 31, 2012 AOL: bckttj

Bob Thomas

Please renew my appreciation, as well, for the time spent today with me by Bob Baumgartner. Needless to say, I wish that the fact pattern leading up to Mr. Masselli's petition was more susceptible to short summation.

Robert L. Thomas, Esq.
Young Conaway Stargatt & Taylor, LLP

Wilmington Office

Rodney Square
1000 North King Street
Wilmington, DE 19801
P 302.571.6602
F 302.576.3340
rthomas@ycst.com

Sussex County Office

110 W. Pine Street
P.O. Box 594
Georgetown, DE 19947
P 302.856.3571
F 302.856.9338
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To ensure compliance with requirements imposed by the Internal Revenue Service in Circular 230 on tax practitioners, we inform you that, unless we expressly state otherwise in this communication (including any attachments), any federal tax advice contained in this communication is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing, or recommending to another party any transaction or other matter addressed herein.

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From: Beaver-Kepner, Sabina
Sent: Wednesday, July 18, 2012 5:35 PM
To: Thomas, Robert
Subject: Veazey

Tuesday, July 31, 2012 AOL: bckttj