

# Statements

**CONFIDENTIAL**

SDNY\_GM\_00351404

EFTA\_00224096

EFTA01321259

CLEARED THROUGH ITS  
WHOLLY OWNED SUBSIDIARY  
Bear Stearns Securities Corp.  
One Metrotech Center North  
Brooklyn, New York 11201-3889

FINANCIAL TRUST CO INC

OFFICE SERVICING YOUR ACCOUNT  
Bear, Stearns & Co., Inc.  
383 Madison Avenue  
New York, New York 10179

**BEAR  
STEARNS**

ACCOUNT EXECUTIVE GNMA GOVT BOND  
VISIT OUR WEBSITE [www.bearstearns.com](http://www.bearstearns.com)

**What's In This Statement**

Financial Summary ..... 1  
Transaction Detail ..... 2

FINANCIAL TRUST CO INC  
ATTN LIZ LYNETT  
1 METROTECH CTR NR 7TH FL  
C/O OFFICE

STATEMENT PERIOD November 30, 2002  
THROUGH December 31, 2002

ACCOUNT NUMBER [REDACTED]  
TAXPAYER NUMBER On File  
LAST STATEMENT November 29, 2002

**Cash Flow Analysis**

	THIS PERIOD
Opening Balance	\$0.00
Dividends/Interest	23,522.64
Amount Credited	\$23,522.64
Miscellaneous	-23,522.64
Amount Debited	\$-23,522.64
Closing Balance	\$0.00

**Income Summary**

	THIS PERIOD	YEAR TO DATE
Govt. Agency Int.	23,522.64	35,175.23
Total	\$23,522.64	\$35,175.23

**Important Message**  
If any information regarding 2002 interest, dividends, miscellaneous income, gross proceeds or original issue discount is required to be reported to the IRS for this account, a Consolidated Form 1099 will be mailed to you by January 31, 2003 or a 1042S by March 17, 2003.

**SIPC** This summary is for informational purposes only. It is not intended as a tax document. This statement should be retained for your records. See reverse side for important information.  
027 01/01/03:08:59 001 W319

**CONFIDENTIAL**

SDNY\_GM\_00351405

EFTA\_00224097

EFTA01321260



OFFICE SERVICING YOUR ACCOUNT  
 Bear, Stearns & Co. Inc.  
 383 Madison Avenue  
 New York, New York 10179

CLEARED THROUGH ITS  
 WHOLLY OWNED SUBSIDIARY  
 Bear, Stearns Securities Corp.  
 One Madison Center North  
 Brooklyn, New York 11201-3859  
 FINANCIAL TRUST CO INC

2 of 3

STATEMENT PERIOD November 30, 2002  
 THROUGH December 31, 2002

**Repurchase and Reverse Repurchase Transactions  
 with Bear, Stearns and Co. Inc. outstanding as of date of statement**

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File [REDACTED]  
 LAST STATEMENT November 29, 2002

YOU PROVIDED	START DATE	REPURCHASE DATE	PRICING RATE	PURCHASE PRICE/ PRINCIPAL	ACCRUED REPO INTEREST*	QUANTITY (FACE AMOUNT)	CUSIP	DESCRIPTION
(MARGIN)	10/16/02	OPEN	0.000	\$0	\$0	-30,000,000	31392R6U0	FEDERAL HOME LOAN MTG CORP SERIES 2471 CLASS YT 1.0000 03/15/32
TOTAL REVERSE REPURCHASE TRANSACTIONS				\$0	\$0			
TOTAL REPURCHASE TRANSACTIONS				\$0	\$0			

\*As of statement date

**Transaction Detail**

**INTEREST**

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
12/16/02	FEDERAL HOME LOAN MTG CORP SERIES 2471 CLASS YT 1.0000 MTG REPO 12-15-02 REPO P & I 1.0000	31392R6U0		1.0000		23,522.64
TOTAL						\$23,522.64

**MISCELLANEOUS**

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
12/18/02	JOURNAL	FEDERAL HOME LOAN MTG CORP SERIES 2471 CLASS YT 1.0000 DUE 03/15/32 PM TRFR	23,522.64	
TOTAL			\$-23,522.64	

027

01/01/03.08.59 001

027

0039

**CONFIDENTIAL**

SDNY\_GM\_00351406

EFTA\_00224098

EFTA01321261

CLEARED THROUGH ITS  
WHOLLY OWNED SUBSIDIARY  
Bear, Stearns Securities Corp.  
One Metrotech Center North  
Brooklyn, New York 11201-3869

FINANCIAL TRUST CO INC

3 of 3

STATEMENT BACKER IS PRINTED ON THIS PAGE

W39

01/01/03-08-59 001

027

**CONFIDENTIAL**

SDNY\_GM\_00351407

EFTA\_00224099

EFTA01321262



OFFICE SERVICING YOUR ACCOUNT  
 Bear, Stearns & Co. Inc.  
 383 Madison Avenue  
 New York, New York 10179

CLEARED THROUGH ITS  
 WHOLLY OWNED SUBSIDIARY  
 Bear, Stearns Securities Corp.  
 One Metrotech Center North  
 Brooklyn, New York 11201-3869  
 (212) 272-1000  
 FINANCIAL TRUST CO INC

ACCOUNT EXECUTIVE GNMA GOVT BOND  
 VISIT OUR WEBSITE [www.bearstearns.com](http://www.bearstearns.com)

**What's In This Statement**

- Financial Summary ..... 1
- Transaction Detail ..... 2

FINANCIAL TRUST CO INC  
 ATTN LIZ LYNETT  
 1 METROTECH CTR NR 7TH FL  
 C/O OFFICE

STATEMENT PERIOD October 26, 2002  
 THROUGH November 29, 2002

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File  
 LAST STATEMENT October 25, 2002

**Cash Flow Analysis**

	THIS PERIOD
Opening Balance	\$0.00
Dividends/Interest	2,860.45
Amount Credited	\$2,860.45
Miscellaneous	-2,860.45
Amount Debited	\$-2,860.45
Closing Balance	\$0.00

**Income Summary**

	THIS PERIOD	YEAR TO DATE
Govt. Agency Int.	2,860.45	11,652.59
Total	\$2,860.45	\$11,652.59

**SIPC** This summary is for informational purposes only. It is not intended as a tax document.  
 This statement should be retained for your records. See reverse side for important information.

027 11/30/02;14:25 001

VE38

**CONFIDENTIAL**

SDNY\_GM\_00351408

EFTA\_00224100

EFTA01321263

CLEARED THROUGH ITS  
WHOLLY OWNED SUBSIDIARY  
Bear, Stearns Securities Corp.  
One Metrotech Center North  
Brooklyn, New York 11201-3859

FINANCIAL TRUST CO INC

STATEMENT PERIOD October 26, 2002  
THROUGH November 29, 2002

ACCOUNT NUMBER [REDACTED]  
TAXPAYER NUMBER On File  
LAST STATEMENT October 25, 2002

OFFICE SERVICING YOUR ACCOUNT  
Bear, Stearns & Co. Inc.  
383 Madison Avenue  
New York, New York 10179



2 of 3

**Repurchase and Reverse Repurchase Transactions**  
with Bear, Stearns and Co. Inc. outstanding as of date of statement

PURCHASE/ REPURCHASE START DATE	REPURCHASE DATE	PRICING RATE	PURCHASE PRICE/ PRINCIPAL	ACCRUED REPO INTEREST*	QUANTITY (FACE AMOUNT)	CUSIP	DESCRIPTION
10/16/02	OPEN	0.000	\$0	\$0	-30,000,000	31392R6U0	FEDERAL HOME LOAN MTG CORP SERIES 2471 CLASS YT 1.0000 03/15/32
TOTAL REVERSE REPURCHASE TRANSACTIONS				\$0			
TOTAL REPURCHASE TRANSACTIONS				\$0			

\*As of statement date

**Transaction Detail**

**INTEREST**

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
11/15/02	FEDERAL HOME LOAN MTG CORP SERIES 2471 CLASS YT DUE 03/15/32 INT RVD 10-02 PFD 11-15-02 REPO P & I 1.0000	31392R6U0		1.0000		2,860.45
TOTAL						\$2,860.45

**MISCELLANEOUS**

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
11/18/02	JOURNAL	FEDERAL HOME LOAN MTG CORP SERIES 2471 CLASS YT 1.0000 DUE 03/15/32 P&I TRNFR	2,860.45	
TOTAL			\$-2,860.45	

V53R

11/20/02:14:25 001

027

**CONFIDENTIAL**

SDNY\_GM\_00351409

EFTA\_00224101

EFTA01321264

CLEARED THROUGH ITS  
WHOLLY OWNED SUBSIDIARY  
Bear, Stearns Securities Corp.  
One Metrotech Center North  
Brooklyn, New York 11201-3859

FINANCIAL TRUST CO INC

3 of 3

STATEMENT BACKER IS PRINTED ON THIS PAGE

VE38

11/20/02:14:25 001

027

**CONFIDENTIAL**

SDNY\_GM\_00351410

EFTA\_00224102

EFTA01321265



OFFICE SERVICING YOUR ACCOUNT  
 Bear, Stearns & Co. Inc.  
 363 Madison Avenue  
 New York, New York 10179

CLEARED THROUGH ITS  
 WHOLLY OWNED SUBSIDIARY  
 Bear, Stearns Securities Corp.  
 One Menotti Center North  
 Brooklyn, New York 11201-3859

FINANCIAL TRUST CO INC

ACCOUNT EXECUTIVE **GNMA GOVT BOND**  
 VISIT OUR WEBSITE [www.bearstearns.com](http://www.bearstearns.com)

STATEMENT PERIOD September 28, 2002  
 THROUGH October 25, 2002

**What's In This Statement**

- Financial Summary ..... 1
- Transaction Detail ..... 2

FINANCIAL TRUST CO INC  
 ATTN LIZ LYNETT  
 1 METROTECH CTR NR 7TH FL  
 C/O OFFICE

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File

LAST STATEMENT September 27, 2002

**Cash Flow Analysis**

	THIS PERIOD
Opening Balance	\$0.00
Dividends/Interest	2,903.41
Amount Credited	\$2,903.41
Miscellaneous	-2,903.41
Amount Debited	\$-2,903.41
Closing Balance	\$0.00

**Income Summary**

	THIS PERIOD	YEAR TO DATE
Govt. Agency Int.	2,903.41	8,792.14
Total	\$2,903.41	\$8,792.14

**SIPC** This summary is for informational purposes only. It is not intended as a tax document.  
 This statement should be retained for your records. See reverse side for important information.

10/26/02:10:07 001  
 V837

**CONFIDENTIAL**

SDNY\_GM\_00351411

EFTA\_00224103

EFTA01321266



OFFICE SERVICING YOUR ACCOUNT  
 Bear, Stearns & Co. Inc.  
 383 Madison Avenue  
 New York, New York 10179

CLEARED THROUGH ITS  
 WHOLLY OWNED SUBSIDIARY  
 Bear, Stearns Securities Corp.  
 One Monotech Center North  
 Brooklyn, New York 11201-3889

FINANCIAL TRUST CO INC

2 of 3

STATEMENT PERIOD September 28, 2002  
 THROUGH October 25, 2002

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER [REDACTED] On File  
 LAST STATEMENT September 27, 2002

**Repurchase and Reverse Repurchase Transactions**  
 with Bear, Stearns and Co. Inc. outstanding as of date of statement

PURCHASE/	REPURCHASE	PRICING	PURCHASE PRICE/	ACCUMULATED REPO	QUANTITY	DESCRIPTION
START DATE	DATE	RATE	PRINCIPAL	INTEREST*	(FACE AMOUNT)	
YOU PROVIDED						
(MARGIN)	10/16/02	OPEN	0.000	\$0	-30,000,000	FEDERAL HOME LOAN MTG CORP SERIES 2471 CLASS YT 1.0000 03/15/02
TOTAL REVERSE REPURCHASE TRANSACTIONS \$0 \$0						
TOTAL REPURCHASE TRANSACTIONS \$0 \$0						

\*% of statement date

**Transaction Detail**

**INTEREST**

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
10/15/02	FEDERAL HOME LOAN MTG CORP SERIES 2471 CLASS YT DUE 03/15/02 REP P & I	31392R6UO	1,0000	1.0000	2,903.41	2,903.41
TOTAL						\$2,903.41

**MISCELLANEOUS**

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
10/16/02	JOURNAL	FEDERAL HOME LOAN MTG CORP SERIES 2471 CLASS YT 1,000 DUE 03/15/02 PAI TRNFR	2,903.41	
TOTAL			\$-2,903.41	

V637

10/26/02:10:07 001

027

CONFIDENTIAL

SDNY\_GM\_00351412

EFTA\_00224104

EFTA01321267

CLEARED THROUGH ITS  
WHOLLY OWNED SUBSIDIARY  
Bear, Stearns Securities Corp.  
One Madison Center North  
Brooklyn, New York 11201-3869

FINANCIAL TRUST CO INC

3 of 3

STATEMENT BACKER IS PRINTED ON THIS PAGE

V637

10/26/02-10-07 001

027

**CONFIDENTIAL**

SDNY\_GM\_00351413

EFTA\_00224105

EFTA01321268



OFFICE SERVICING YOUR ACCOUNT  
 Bear, Stearns & Co. Inc.  
 363 Madison Avenue  
 New York, New York 10179

CLEARED THROUGH ITS  
 WHOLLY OWNED SUBSIDIARY  
 Bear, Stearns Securities Corp.  
 One Merittech Center North  
 Brooklyn, New York 11201-3859

FINANCIAL TRUST CO INC

ACCOUNT EXECUTIVE GNMA GOVT BOND  
 VISIT OUR WEBSITE [www.bearstearns.com](http://www.bearstearns.com)

STATEMENT PERIOD August 31, 2002  
 THROUGH September 27, 2002

**What's In This Statement**

- Financial Summary ..... 1
- Transaction Detail ..... 2

FINANCIAL TRUST CO INC  
 ATTN LIZ LYNETT  
 1 METROTECH CTR NR 7TH FL  
 C/O OFFICE

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File [REDACTED]  
 LAST STATEMENT August 30, 2002

**Cash Flow Analysis**

	THIS PERIOD
Opening Balance .....	\$0.00
Dividends/Interest .....	5,888.73
Amount Credited .....	\$5,888.73
Miscellaneous .....	-5,888.73
Amount Debited .....	\$-5,888.73
Closing Balance .....	\$0.00

**Income Summary**

	THIS PERIOD	YEAR TO DATE
Govt. Agency Int. ....	5,888.73	5,888.73
Total .....	\$5,888.73	\$5,888.73

**STC** This summary is for informational purposes only. It is not intended as a tax document.  
 This statement should be retained for your records. See reverse side for important information.

027 09/28/02:12-44 001 W636

**CONFIDENTIAL**

SDNY\_GM\_00351414

EFTA\_00224106

EFTA01321269



OFFICE SERVING YOUR ACCOUNT  
 Bear, Stearns & Co. Inc.  
 383 Madison Avenue  
 New York, New York 10179

CLEARED THROUGH ITS  
 WHOLLY OWNED SUBSIDIARY  
 Bear, Stearns Securities Corp.  
 One Madison Center North  
 Boston, New York 11201-3859

FINANCIAL TRUST CO INC

2 of 4

STATEMENT PERIOD August 31, 2002  
 THROUGH September 27, 2002

Repurchase and Reverse Repurchase Transactions

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER On File  
 LAST STATEMENT August 30, 2002

PURCHASE/ START DATE	REPURCHASE DATE	PRICING RATE	PURCHASE PRICE/ PRINCIPAL	ACCRUED REPO INTEREST*	QUANTITY (FACE AMOUNT)	CUSIP	DESCRIPTION
YOU PROVIDED (MARGIN)	08/12/02	OPEN	0.000		-3,545,000	31392R6UO	FEDERAL HOME LOAN MTG CORP SERIES 2471 CLASS Y1 1.0000 03/15/32
TOTAL REVERSE REPURCHASE TRANSACTIONS				\$0	\$0		
TOTAL REPURCHASE TRANSACTIONS				\$0	\$0		

\*As of statement date

Transaction Detail

INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
09/04/02	FEDERAL HOME LOAN MTG CORP SERIES 2471 CLASS Y1 DUE 03/15/32 PAY INT 8/28/02 REPO	31392R6UO	1.0000	1.0000		2,954.17
09/16/02	FEDERAL HOME LOAN MTG CORP SERIES 2471 CLASS Y1 INT 09/08/02 P/D 09-15-02 REPO P & I	31392R6UO	1.0000	1.0000		2,934.56
TOTAL						\$5,888.73

027

09/25/02:12-44 001

027

027

027

027

CONFIDENTIAL

SDNY\_GM\_00351415

EFTA\_00224107

EFTA01321270

CLEARED THROUGH ITS WHOLLY OWNED SUBSIDIARY Bear Stearns Securities Corp. One Menstach Center North Brooklyn, New York 11201-3869

FINANCIAL TRUST CO INC

STATEMENT PERIOD August 31, 2002 THROUGH September 27, 2002

ACCOUNT NUMBER [REDACTED] TAXPAYER NUMBER [REDACTED] On File LAST STATEMENT August 30, 2002

OFFICE SERVICING YOUR ACCOUNT Bear, Stearns & Co. Inc. 383 Madison Avenue New York, New York 10179

BEAR STEARNS

3 of 4

Transaction Detail (continued)

MISCELLANEOUS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
08/05/02	JOURNAL	FEDERAL HOME LOAN MTG CORP SERIES 2471 CLASS YT 1,000 DUE 03/15/32 P&I TRANSFER	2,954.17	
08/17/02	JOURNAL	FEDERAL HOME LOAN MTG CORP SERIES 2471 CLASS YT 1,000 DUE 03/15/32 P&I TRNFR	2,934.56	
TOTAL			\$-5,888.73	

STOP \*\*\*\*\* End of Statement\*\*\*\*\*

027 092802:12-44 001 V636

CONFIDENTIAL

SDNY\_GM\_00351416

EFTA\_00224108

EFTA01321271

CLEARED THROUGH ITS  
WHOLLY OWNED SUBSIDIARY  
Bank Systems Securities Corp.  
One Haverach Center North  
Brooklyn, New York 11201-3869

FINANCIAL TRUST CO INC

4 of 4

STATEMENT BACKER IS PRINTED ON THIS PAGE

027

00/28/02:12-44 001

V636

**CONFIDENTIAL**

SDNY\_GM\_00351417

EFTA\_00224109

EFTA01321272



OFFICE SERVICING YOUR ACCOUNT  
 Bear, Stearns & Co. Inc.  
 383 Madison Avenue  
 New York, New York 10179

CLEARED THROUGH ITS  
 WHOLLY OWNED SUBSIDIARY  
 Bear, Stearns Securities Corp.  
 One Montouch Center North  
 Brooklyn, New York 11201-3859

FINANCIAL TRUST CO INC

ACCOUNT EXECUTIVE GNMA GOV'T BOND  
 VISIT OUR WEBSITE www.bearstearns.com

STATEMENT PERIOD July 27, 2002  
 THROUGH August 30, 2002

ACCOUNT NUMBER [REDACTED]  
 TAXPAYER NUMBER [REDACTED] On File  
 LAST STATEMENT

FINANCIAL TRUST CO INC  
 ATTN LIZ LYNETT  
 1 METROTECH CTR NR 7TH FL  
 C/O OFFICE

**Repurchase and Reverse Repurchase Transactions**  
 with Bear, Stearns & Co. Inc. outstanding as of date of statement

PURCHASE/	REPURCHASE	PRICING	PURCHASE PRICE/	ACCRUED REPO	QUANTITY	DESCRIPTION
START DATE	DATE	RATE	PRINCIPAL	INTEREST*	(FACE AMOUNT)	CUSIP
YOU PROVIDED						
(MARGIN)	08/12/02	0.000	0	0	-3,545,000	FEDERAL HOME LOAN MTG CORP SERIES 2471 CLASS YT 1.0000 03/15/32
TOTAL REVERSE REPURCHASE TRANSACTIONS			\$0	\$0		
TOTAL REPURCHASE TRANSACTIONS			\$0	\$0		

\*As of statement date

This summary is for informational purposes only. It is not intended as a tax document.  
 This statement should be retained for your records. See reverse side for important information.

027  
 08/31/02:12:57 001  
 V566

CONFIDENTIAL

SDNY\_GM\_00351418

EFTA\_00224110

EFTA01321273

CLEARED THROUGH ITS  
WHOLLY OWNED SUBSIDIARY  
Bar. Starns Securities Corp.  
One Metrotech Center North  
Brooklyn, New York 11201-3869  
██████████

FINANCIAL TRUST CO INC

2 of 2

STATEMENT BACKER IS PRINTED ON THIS PAGE

027

08/31/02:12:57 001

V666

**CONFIDENTIAL**

SDNY\_GM\_00351419

EFTA\_00224111

EFTA01321274