

Statements

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EFTA_00226389



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 Bear, Stearns & Co. Inc.
 383 Madison Avenue
 New York, New York 10179

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 WHOLLY OWNED SUBSIDIARY
 Bear, Stearns Securities Corp.
 One Metrotech Center North
 Brooklyn, New York 11201-3859
 (212) 272-1000

ACCOUNT EXECUTIVE ZICHERMAN,IRA
 TELEPHONE [REDACTED]
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INTERNATIONAL CHARITABLE INTS

STATEMENT PERIOD September 28, 2002
 THROUGH October 25, 2002

What's In This Statement

Financial Summary 1
 Transaction Detail 1



ACCOUNT NUMBER [REDACTED]
 TAXPAYER NUMBER On File
 LAST STATEMENT July 26, 2002

INTERNATIONAL CHARITABLE INTS
 FINANCIAL TRUST CO TTEE
 DTD 4-28-94 *
 ATTN JEANIE BRENNAN
 6100 RED HOOK QUARTE STE B-3
 ST THOMAS VI 00802

Income Summary

	THIS PERIOD	YEAR TO DATE
Dividends	0.00	8,878.16
Govt. Agency Int.	0.00	95,892.47
Credit Balance Int.	0.00	1,287.78
Total	\$0.00	\$106,058.41

Transaction Detail

INVESTMENT ACTIVITY

SETTLEMENT DATE	TRADE DATE	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
10/08/02		RECEIVED	CANDIES INC	CAND	1,197			
10/21/02		JOURNAL	CANDIES INC TO [REDACTED] PER LOA	CAND	-1,197			
TOTAL								

Please report any difference or non-receipt of checks or stocks, indicated as delivered to you, to Client Services at 800-634-1428; or write to Client Services at Bear, Stearns Securities Corp., One Metrotech Center North, Brooklyn, N.Y. 11201-3859.



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INTERNATIONAL CHARITABLE INTS

2 of 2

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INTERNATIONAL CHARITABLE INTS

What's In This Statement

Financial Summary 1
 Transaction Detail 2

STATEMENT PERIOD June 29, 2002
 THROUGH July 26, 2002

ACCOUNT NUMBER [REDACTED]
 TAXPAYER NUMBER On File
 LAST STATEMENT May 31, 2002



INTERNATIONAL CHARITABLE INTS
 FINANCIAL TRUST CO TTEE
 DTD 4-28-94 *
 ATTN JEANIE BRENNAN
 6100 RED HOOK QUARTE STE B-3
 ST THOMAS VI 00802

Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$0.00
Funds Deposited	10,547.70
Amount Credited	\$10,547.70
Miscellaneous	-10,547.70
Amount Debited	\$-10,547.70
Closing Balance	\$0.00

Income Summary

	THIS PERIOD	YEAR TO DATE
Dividends	0.00	8,878.16
Govt. Agency Int.	0.00	95,892.47
Credit Balance Int.	0.00	1,287.78
Total	\$0.00	\$106,058.41

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INTERNATIONAL CHARITABLE INTS

2 of 3

STATEMENT PERIOD June 29, 2002
 THROUGH July 26, 2002

Transaction Detail

ACCOUNT NUMBER [REDACTED]
 TAXPAYER NUMBER On File
 LAST STATEMENT May 31, 2002

DEPOSITS AND WITHDRAWALS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
07/25/02	DEPOSIT	NTH FACE SECS LITG 00 INTNL CHARITABLE INT 1 HSBC		10,547.70
TOTAL				\$10,547.70

MISCELLANEOUS

DATE MO/DAY	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
07/25/02	JOURNAL	TO [REDACTED] PER LOA	10,547.70	
TOTAL			\$-10,547.70	



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INTERNATIONAL CHARITABLE INTS

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STATEMENT PERIOD April 27, 2002
 THROUGH May 31, 2002

What's In This Statement

Financial Summary 1
 Transaction Detail 2



INTERNATIONAL CHARITABLE INTS
 FINANCIAL TRUST CO TTEE
 DTD 4-28-94 *
 ATTN JEANIE BRENNAN
 6100 RED HOOK QUARTE STE B-3
 ST THOMAS VI 00802

ACCOUNT NUMBER [REDACTED]
 TAXPAYER NUMBER On File
 LAST STATEMENT April 26, 2002

Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$0.00
Securities Sold	451,018.73
Dividends/Interest	79,862.07
Miscellaneous	3.74
Amount Credited	\$530,884.54
Securities Bought	-451,018.73
Dividends/Interest Charged	-79,865.81
Amount Debited	\$-530,884.54
Closing Balance	\$0.00

Income Summary

	THIS PERIOD	YEAR TO DATE
Dividends	0.00	8,878.16
Govt. Agency Int.	-3.74	154,773.77
Credit Balance Int.	0.00	1,287.78
Total	\$-3.74	\$164,939.71

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2 of 5

Transaction Detail

INVESTMENT ACTIVITY

SETTLEMENT DATE	TRADE DATE	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
04/30/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 RV CASH ON PRN RDCTN 8/25/0 040 CRED 9/5/01 112390	911028AL2			81,875.23	
04/30/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 REV CASH ON PRN RDCTN 9/25 01,040 CRED 10/10/01 161803	911028AL2			111,941.14	
04/30/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 REV ENTRY 04/15/02 NO CASH ON ORIG ENTRY	911028AL2				81,875.23
04/30/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 REV ENTRY 04/15/2002 NO SHARES ON ORIG ENTRY	911028AL2				111,941.14
05/08/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 PRINCIPAL REDUCTN 04-25-02	911028AL2	-133,472			
05/08/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 PRINCIPAL PAYMENT 04-25-02	911028AL2				133,471.72
05/09/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 TO CORRECT 04/25/02 PRN	911028AL2	133,472		133,471.72	
05/09/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 CORRECT 04/25/02 PRN PYMT	911028AL2	-123,731			123,730.64

INTERNATIONAL CHARITABLE INTS

STATEMENT PERIOD April 27, 2002
 THROUGH May 31, 2002

ACCOUNT NUMBER [REDACTED]
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INTERNATIONAL CHARITABLE INTS

3 of 5

STATEMENT PERIOD April 27, 2002
 THROUGH May 31, 2002

Transaction Detail (continued)

ACCOUNT NUMBER [REDACTED] X72
 TAXPAYER NUMBER On File
 LAST STATEMENT April 26, 2002

INVESTMENT ACTIVITY (continued)

SETTLEMENT DATE	TRADE DATE	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
05/10/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0.001 DUE 11/25/03 REV 04/25/02 PRN PYMT PAID ON 05/09/02.	911028AL2	123,731		123,730.64	
TOTAL							\$-451,018.73	\$451,018.73

INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
04/30/02	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0.001 DUE 11/25/03 REV INT 08/25/01: FDS CRED 040 AC 10/10/01 PO 161803	911028AL2		0.0010	28,354.75	
04/30/02	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0.001 DUE 11/25/03 REV INT 08/25/01: 040 CRED DIR 09/05/01 POF 112390	911028AL2		0.0010	30,526.55	
04/30/02	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0.001 DUE 11/25/03 REV ENTRY 04/15/2002	911028AL2		0.0010		28,354.75
04/30/02	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0.001 DUE 11/25/03 REV ENTRY 04/15/02	911028AL2		0.0010		30,526.55
05/09/02	UNITED MTG SECS CORP SERIES 93-1 CL B-2 DUE 11/25/2003 0.001 TO CORRECT 04/25/02 INT	911028AL2		0.0010	3.74	
05/09/02	UNITED MTG SECS CORP SERIES 93-1 CL B-2 DUE 11/25/2003 0.001 CORRECT 04/25/02 INT PYMT	911028AL2		0.0010		20,980.77

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4 of 5

INTERNATIONAL CHARITABLE INTS

Transaction Detail (continued)

STATEMENT PERIOD April 27, 2002
THROUGH May 31, 2002

INTEREST (continued)

ACCOUNT NUMBER [REDACTED]
TAXPAYER NUMBER On File
LAST STATEMENT April 26, 2002

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
05/10/02	UNITED MTG SECS CORP SERIES 93-1 CL B-2 DUE 11/25/2003 0.001 REV 04/25/02 INT PYMT PAID ON 05/09/02.	911028AL2		0.0010	20,980.77	
TOTAL					\$-79,865.81	\$79,862.07

MISCELLANEOUS

DATE MO/DAY	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
05/22/02	JOURNAL	FROM [REDACTED] TO REV JRL OF 4/26/02		3.74
TOTAL				\$3.74



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INTERNATIONAL CHARITABLE INTS

STATEMENT PERIOD March 29, 2002
 THROUGH April 26, 2002

What's In This Statement

Financial Summary	3
Transaction Detail	4
Fund Activity	5



INTERNATIONAL CHARITABLE INTS
 FINANCIAL TRUST CO TTEE
 DTD 4-28-94 *
 ATTN JEANIE BRENNAN
 6100 RED HOOK QUARTE STE B-3
 ST THOMAS VI 00802

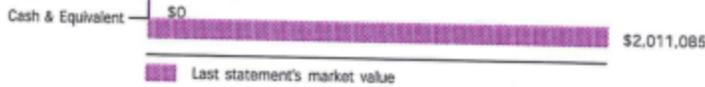
ACCOUNT NUMBER 01050055-110
 TAXPAYER NUMBER On File
 LAST STATEMENT March 28, 2002

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Your Portfolio at a Glance

NET EQUITY THIS PERIOD	0
NET EQUITY LAST STATEMENT	2,011,085
CHANGE SINCE LAST STATEMENT	-2,011,085

Market Value of Your Portfolio



There are no "Stop Loss" orders or other pending buy or sell open orders on file for your account.

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INTERNATIONAL CHARITABLE INTS

STATEMENT PERIOD March 29, 2002
 THROUGH April 26, 2002

ACCOUNT NUMBER [REDACTED] X72
 TAXPAYER NUMBER On File
 LAST STATEMENT March 28, 2002

Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$557,076.22
Securities Sold	193,816.37
Money Fund	1,859,803.68
Dividends/Interest	59,248.40
Amount Credited	\$2,112,868.45
Securities Bought	-193,816.37
Money Fund	-402,281.22
Funds Withdrawn	-152,000.00
Dividends/Interest Charged	-58,881.30
Miscellaneous	-1,862,965.78
Amount Debited	\$-2,669,944.67
Net Cash Activity	-557,076.22
Closing Balance	\$0.00

Cash Balance Summary

	OPENING	CLOSING
Cash	557,076.22	0.00
Net Cash Balance	\$557,076.22	\$0.00

Income Summary

	THIS PERIOD	YEAR TO DATE
Dividends	3,513.22	8,878.16
Govt. Agency Int.	58,885.04	154,777.51
Credit Balance Int.	363.36	1,287.78
Total	\$62,761.62	\$164,943.45

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INTERNATIONAL CHARITABLE INTS

4 of 7

STATEMENT PERIOD March 29, 2002
 THROUGH April 26, 2002

Transaction Detail

ACCOUNT NUMBER [REDACTED]
 TAXPAYER NUMBER On File
 LAST STATEMENT March 28, 2002

INVESTMENT ACTIVITY

SETTLEMENT DATE	TRADE DATE	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
04/03/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 PRN RDCTN 09/25/2001; CASH PD BY WIRE 10/10/2001, DRCT	911028AL2	-132,287			
04/09/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 REV INC PRN RDCTN 09/25/01 ENTRY DTD 04/03/02	911028AL2	132,287			
04/09/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 COR PRN RDCTN 09/25/01, \$ CRED DIRECT 10/10/01	911028AL2	-132,212			
04/10/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 08/25/01 PRN PYMT DUE ACCT	911028AL2	-81,875			81,875.23
04/10/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 09/25/01 PRN PYMT DUE ACCT	911028AL2	-111,941			111,941.14
04/15/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 RV CSH ON PRN RDCTN 8/25/01 PNDNG CLAIM FROM BONY	911028AL2			81,875.23	
04/15/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 RV CSH ON PRN RDCTN 9/25/01 PNDNG CLAIM FROM BONY	911028AL2			111,941.14	

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5 of 7

INTERNATIONAL CHARITABLE INTS

Transaction Detail (continued)

STATEMENT PERIOD March 29, 2002
 THROUGH April 26, 2002

INVESTMENT ACTIVITY (continued)

ACCOUNT NUMBER [REDACTED]
 TAXPAYER NUMBER On File
 LAST STATEMENT March 28, 2002

SETTLEMENT DATE	TRADE DATE	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
04/16/02		JOURNAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 TO [REDACTED] PER LOR	911028AL2	-4,161,711			
TOTAL							\$-193,816.37	\$193,816.37

DEPOSITS AND WITHDRAWALS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
04/03/02	FND WIRED	MDA#IT150001 FND5 WIRED TO CHASE MANHATTAN BANK N A ACQ-78805-00-1 F#303741 FTSO204036820100	152,000.00	
TOTAL			\$-152,000.00	

MONEY FUND ACTIVITY

DATE MO/DAY	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
03/29/02		OPENINGBALANCE		1,454,009.24			
04/01/02	DIVIDEND	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES MONTHLY DIVIDEND	DICCX				2,281.22
04/01/02	REINVEST	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES DIVIDEND REINVESTED	DICCX	2,281.22		2,281.22	
04/10/02	BOUGHT	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES	DICCX	400,000	1.0000	400,000.00	

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INTERNATIONAL CHARITABLE INTS

6 of 7

STATEMENT PERIOD March 29, 2002
 THROUGH April 26, 2002

Transaction Detail (continued)

ACCOUNT NUMBER [REDACTED]
 TAXPAYER NUMBER On File
 LAST STATEMENT March 28, 2002

MONEY FUND ACTIVITY (continued)

DATE MO/DAY	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
04/16/02	SOLD	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES 288-0981193048	DICCX	-1,856,290.46	1.0000		1,856,290.46
04/16/02	DIVIDEND	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES DIV	DICCX				1,232.00
04/26/02		CLOSINGBALANCE		0.00			
TOTAL						\$-402,281.22	\$1,859,803.68

INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
04/10/02	UNITED MTG SECS CORP SERIES 93-1 CL B-2 DUE 11/25/2003 0.001 09/25/01 INT PYMT DUE ACCT	911028AL2		0.0010		28,354.75
04/10/02	UNITED MTG SECS CORP SERIES 93-1 CL B-2 DUE 11/25/2003 0.001 08/25/01 INT PYMT DUE ACCT	911028AL2		0.0010		30,526.55
04/15/02	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0.001 DUE 11/25/03 REV INT 09/25/01 PNDG CLAIM FROM BONY	911028AL2		0.0010	28,354.75	
04/15/02	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0.001 DUE 11/25/03 REV INT 08/25/01 PNDG CLAIM FROM BONY	911028AL2		0.0010	30,526.55	
04/16/02	PREPAY-CR INT 3/21/02-4/15/02					363.36

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**BEAR
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Bear, Stearns & Co. Inc.
383 Madison Avenue
New York, New York 10179
([REDACTED])

CLEARED THROUGH ITS
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Bear, Stearns Securities Corp.
One Metrotech Center North
Brooklyn, New York 11201-3859
(212) 272-1000

7 of 7

INTERNATIONAL CHARITABLE INTS

STATEMENT PERIOD March 29, 2002
THROUGH April 26, 2002

Transaction Detail (continued)

ACCOUNT NUMBER [REDACTED]
TAXPAYER NUMBER Or File
LAST STATEMENT March 28, 2002

INTEREST (continued)

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
04/25/02	UNITED MTG SECS CORP SERIES 93-1 CL B-2 DUE 11/25/2003 0.001 INTEREST PAYMENT 04-25-02	911028AL2		0.0010		3.74
TOTAL					\$-58,881.30	\$59,248.40

MISCELLANEOUS

DATE MO/DAY	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
04/16/02	JOURNAL	TO [REDACTED] PER LOA	1,862,962.04	
04/26/02	JOURNAL	TO 038-66058 TD COMP JRL OF 4/16/02	3.74	
TOTAL			\$-1,862,965.78	



***** End of Statement*****

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ACCOUNT EXECUTIVE ZICHERMAN,IRA
 TELEPHONE [REDACTED]
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INTERNATIONAL CHARITABLE INTS

What's In This Statement

Financial Summary	3
Your Portfolio Holdings	4
Transaction Detail	5
Fund Activity	6
Your Messages	7



INTERNATIONAL CHARITABLE INTS
 FINANCIAL TRUST CO TTEE
 DTD 4-28-94 *
 ATTN JEANIE BRENNAN
 6100 RED HOOK QUARTE STE B-3
 ST THOMAS VI 00802

STATEMENT PERIOD February 23, 2002
 THROUGH March 28, 2002

ACCOUNT NUMBER [REDACTED] X72
 TAXPAYER NUMBER On File
 LAST STATEMENT February 22, 2002

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Your Portfolio at a Glance

NET CREDIT BALANCE	557,076
MONEY MARKET FUND BALANCE	1,454,009
.....	
NET EQUITY THIS PERIOD	\$2,011,085
.....	
NET EQUITY LAST STATEMENT	1,759,327
CHANGE SINCE LAST STATEMENT	251,758

*This portfolio includes one or more unpriced securities that are not reflected in the Total Value of Securities and the Net Equity This Period.

Market Value of Your Portfolio



There are no "Stop Loss" orders or other pending buy or sell open orders on file for your account.

Please report any difference or non-receipt of checks or stocks, indicated as delivered to you, to Client Services at 800-834-1428; or write to Client Services at Bear, Stearns Securities Corp., One Metrotech Center North, Brooklyn, N.Y. 11201-3859.

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INTERNATIONAL CHARITABLE INTS

STATEMENT PERIOD February 23, 2002
 THROUGH March 28, 2002

ACCOUNT NUMBER [REDACTED]
 TAXPAYER NUMBER On File
 LAST STATEMENT February 22, 2002

Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$307,421.43
Securities Sold	363,341.24
Money Fund	2,107.81
Dividends/Interest	45,432.53
Amount Credited	\$410,881.58
Securities Bought	-159,112.99
Money Fund	-2,107.81
Dividends/Interest Charged	-5.99
Amount Debited	\$-161,226.79
Net Cash Activity	249,654.79
Closing Balance	\$557,076.22

Income Summary

	THIS PERIOD	YEAR TO DATE
Dividends	2,107.81	5,364.94
Govt. Agency Int.	45,036.66	95,892.47
Credit Balance Int.	395.87	924.42
Total	\$47,540.34	\$102,181.83

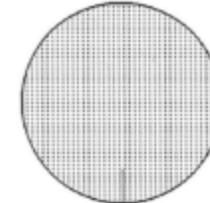
Portfolio Composition

Cash/Cash Equivalent	2,011,085
Total	\$2,011,085

Cash Balance Summary

	OPENING	CLOSING
Cash	307,421.43	557,076.22
Net Cash Balance	\$307,421.43	\$557,076.22

Your Portfolio Allocation



Cash & Equivalent
 100%

Unshaded portions denote debit balance and/or short market values. The allocation percentage is derived from the absolute market value of your portfolio.

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INTERNATIONAL CHARITABLE INTS

4 of 7

STATEMENT PERIOD February 23, 2002
 THROUGH March 28, 2002

Your Portfolio Holdings

CASH & CASH EQUIVALENTS

ACCOUNT NUMBER ()
 TAXPAYER NUMBER On File

LAST STATEMENT February 22, 2002

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				557,076		
DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES EST, 30 DAY AVG YIELD 1.8500%	DICCX	1,454,009.24	1.0000	1,454,009	24,718	1.7000
TOTAL CASH & CASH EQUIVALENTS				\$2,011,085	\$24,718	

FIXED INCOME

Government & Agency Obligations

DESCRIPTION	SYMBOL/CUSIP	ACCT TYPE	QUANTITY	PRICE	MARKET VALUE	ACCRUED INTEREST	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
UNITED MTG SECS CORP SERIES 93-1 CL B-2 DATED DATE 11/26/93 BOOK ENTRY ONLY DUE 11/25/2003 .001% FACTOR = 1.00000000	911028AL2	CASH	4,487,739	Unpriced			45	
Total Government & Agency Obligations					\$0	\$0	\$45	
TOTAL FIXED INCOME					\$0	\$0	\$45	

YOUR TOTAL ESTIMATED ANNUAL INCOME	\$24,763
YOUR PRICED PORTFOLIO HOLDINGS	\$2,011,085

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INTERNATIONAL CHARITABLE INTS

5 of 7

STATEMENT PERIOD February 23, 2002
 THROUGH March 28, 2002

Transaction Detail

ACCOUNT NUMBER [REDACTED]
 TAXPAYER NUMBER On File
 LAST STATEMENT February 22, 2002

INVESTMENT ACTIVITY

SETTLEMENT DATE	TRADE DATE	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
02/27/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 PRINCIPAL REDUCTN 02-26-02	911028AL2	-159,113			
02/27/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 PAY PRN 02/25/02	911028AL2	-96,688			96,687.69
02/27/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 PRINCIPAL PAYMENT 02-26-02	911028AL2				159,112.99
02/28/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 REV DUP PRN 02/25/02	911028AL2	159,113		159,112.99	
03/04/02		JOURNAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 ADJ TO CUR VAL A/D 07/01	911028AL2	-2,374,308			
03/07/02		JOURNAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 ADJ POS VS FREE RECEIVE	911028AL2	-118,484			
03/28/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 03/25/02 PRN PYMT	911028AL2	-107,541			107,540.56
TOTAL							\$-159,112.99	\$363,341.24

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INTERNATIONAL CHARITABLE INTS

6 of 7

STATEMENT PERIOD February 23, 2002
 THROUGH March 28, 2002

Transaction Detail (continued)

ACCOUNT NUMBER 040-51255
 TAXPAYER NUMBER On File
 LAST STATEMENT February 22, 2002

MONEY FUND ACTIVITY

DATE MO/DAY	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
02/23/02		OPENINGBALANCE		1,451,901.43			
03/01/02	DIVIDEND	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES MONTHLY DIVIDEND	DICCX				2,107.81
03/01/02	REINVEST	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES DIVIDEND REINVESTED	DICCX	2,107.81		2,107.81	
03/28/02		CLOSINGBALANCE		1,454,009.24			
TOTAL						\$-2,107.81	\$2,107.81

INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
02/27/02	UNITED MTG SECS CORP SERIES 93-1 CL B-2 DUE 11/25/2003 0.001 INTEREST PAYMENT 02-28-02	911028AL2		0.0010		5.99
02/27/02	UNITED MTG SECS CORP SERIES 93-1 CL B-2 DUE 11/25/2003 0.001 PAY INT 02/25/02	911028AL2		0.0010		23,051.33
02/28/02	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0.001 DUE 11/25/03 REV DUP INT 02/25/02	911028AL2		0.0010	5.99	
03/21/02	INTEREST ON CREDIT BALANCE AT 1 1/4% 02/21 THRU 03/20			1.2500		395.87
03/28/02	UNITED MTG SECS CORP SERIES 93-1 CL B-2 DUE 11/25/2003 0.001 03/25/02 INT PYMT	911028AL2		0.0010		21,979.34
TOTAL					\$-5.99	\$45,432.53

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INTERNATIONAL CHARITABLE INTS

7 of 7

STATEMENT PERIOD February 23, 2002
THROUGH March 28, 2002

ACCOUNT NUMBER [REDACTED]
TAXPAYER NUMBER On File
LAST STATEMENT February 22, 2002

Your messages



Pursuant to SEC Rule 11Ac1-6, Bear, Stearns & Co. Inc will publicly post its quarterly routing statistics at the following web link: <http://www.bearstearns.com/corporate/business/equities/orp.htm>



Bear, Stearns Securities Corp. Net Capital and Net Capital Requirements:

At November 30, 2001 and January 31, 2002, the Company's net capital of approximately \$2,6 billion and \$2,6 billion was approximately 9% and 8% of aggregate debit items and exceeded the minimum regulatory net capital requirement of approximately \$604,1 million and \$648,0 million by approximately \$2,0 billion and \$2,0 billion, all respectively.

A complete copy of the Bear, Stearns Securities Corp. Statement of Financial Condition is available on the web site www.bearstearns.com. Alternatively, to request a free printed copy please call -toll free 1-866-299-9331.



***** End of Statement*****

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ACCOUNT EXECUTIVE ZICHERMAN,IRA
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INTERNATIONAL CHARITABLE INTS

STATEMENT PERIOD January 26, 2002
 THROUGH February 22, 2002

What's In This Statement

Financial Summary	3
Your Portfolio Holdings	4
Transaction Detail	5
Fund Activity	5



INTERNATIONAL CHARITABLE INTS
 FINANCIAL TRUST CO TTEE
 DTD 4-28-94 *
 ATTN JEANIE BRENNAN
 6100 RED HOOK QUARTE STE B-3
 ST THOMAS VI 00802

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

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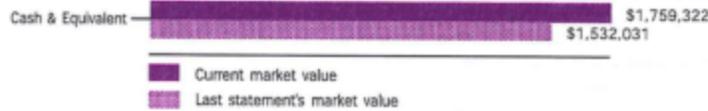
Your Portfolio at a Glance

LONG ACCRUED INTEREST	5
NET CREDIT BALANCE	307,421
MONEY MARKET FUND BALANCE	1,451,901

NET EQUITY THIS PERIOD	\$1,759,327

NET EQUITY LAST STATEMENT	1,532,037
CHANGE SINCE LAST STATEMENT	227,290

Market Value of Your Portfolio



*This portfolio includes one or more unpriced securities that are not reflected in the Total Value of Securities and the Net Equity This Period.

There are no "Stop Loss" orders or other pending buy or sell open orders on file for your account.

Please report any difference or non-receipt of checks or stocks, indicated as delivered to you, to Client Services at 800-634-1428; or write to Client Services at Bear, Stearns Securities Corp., One Metrotech Center North, Brooklyn, N.Y. 11201-3859.

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INTERNATIONAL CHARITABLE INTS

2 of 6

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3 of 6

INTERNATIONAL CHARITABLE INTS

STATEMENT PERIOD January 26, 2002
 THROUGH February 22, 2002

ACCOUNT NUMBER 040-51255
 TAXPAYER NUMBER On File
 LAST STATEMENT January 25, 2002

Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$83,387.05
Securities Sold	192,123.49
Money Fund	3,257.13
Funds Deposited	6,883.46
Dividends/Interest	25,027.43
Amount Credited	\$227,291.51
Money Fund	-3,257.13
Amount Debited	\$-3,257.13
Net Cash Activity	224,034.38
Closing Balance	\$307,421.43

Income Summary

	THIS PERIOD	YEAR TO DATE
Dividends	3,257.13	3,257.13
Govt. Agency Int.	24,783.47	50,855.81
Credit Balance Int.	243.96	528.55
Total	\$28,284.56	\$54,641.49

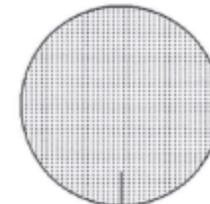
Portfolio Composition

Cash/Cash Equivalent	1,759,322
Total	\$1,759,322

Cash Balance Summary

	OPENING	CLOSING
Cash	83,387.05	307,421.43
Net Cash Balance	\$83,387.05	\$307,421.43

Your Portfolio Allocation



Cash & Equivalent
 100%

Unshaded portions denote debit balance and/or short market values. The allocation percentage is derived from the absolute market value of your portfolio.

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INTERNATIONAL CHARITABLE INTS

4 of 6

STATEMENT PERIOD January 26, 2002
 THROUGH February 22, 2002

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

Your Portfolio Holdings

CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				307,421		
DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES EST. 30 DAY AVG YIELD 1.9000%	DICCX	1,451,901.43	1.0000	1,451,901	29,038	2.0000
TOTAL CASH & CASH EQUIVALENTS				\$1,759,322	\$29,038	

FIXED INCOME

Government & Agency Obligations

DESCRIPTION	SYMBOL/CUSIP	ACCT TYPE	QUANTITY	PRICE	MARKET VALUE	ACCRUED INTEREST	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
UNITED MTG SECS CORP SERIES 93-1 CL B-2 DATED DATE 11/28/93 BOOK ENTRY ONLY DUE 11/25/2003 .001% FACTOR = 1.00000000	91102BAL2	CASH	7,184,760	Unpriced		5	72	
Total Government & Agency Obligations					\$0	\$5	\$72	
TOTAL FIXED INCOME					\$0	\$5	\$72	

YOUR TOTAL ACCRUED INTEREST	\$5
YOUR TOTAL ESTIMATED ANNUAL INCOME	\$29,110
YOUR PRICED PORTFOLIO HOLDINGS	\$1,759,322

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INTERNATIONAL CHARITABLE INTS

5 of 6

STATEMENT PERIOD January 26, 2002
 THROUGH February 22, 2002

Transaction Detail

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

INVESTMENT ACTIVITY

SETTLEMENT DATE	TRADE DATE	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
02/01/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 01/25/02 PRN PYMT	91102BAL2	-192.123			192,123.49
TOTAL								\$192,123.49

DEPOSITS AND WITHDRAWALS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
02/06/02	DEPOSIT	CANDIE'S INC OO INTERNATIONAL CHARITABLE INTERESTS I STERLING NAT BK		6,883.46
TOTAL				\$6,883.46

MONEY FUND ACTIVITY

DATE MO/DAY	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
01/26/02		OPENINGBALANCE		1,448,644.30			
02/01/02	DIVIDEND	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES MONTHLY DIVIDEND	DICCX				3,257.13
02/01/02	REINVEST	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES DIVIDEND REINVESTED	DICCX	3,257.13		3,257.13	
02/22/02		CLOSINGBALANCE		1,451,901.43			
TOTAL						\$-3,257.13	\$3,257.13

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INTERNATIONAL CHARITABLE INTS

6 of 6

Transaction Detail (continued)

STATEMENT PERIOD January 26, 2002
THROUGH February 22, 2002

INTEREST

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

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
02/01/02	UNITED MTG SECS CORP SERIES 93-1 CL B-2 DUE 11/25/2003 0.001 01/25/02 INT PYMT	911028AL2		0.0010		24,783.47
02/21/02	INTEREST ON CREDIT BALANCE AT 1 1/4% 01/21 THRU 02/20			1.2500		243.96
TOTAL						\$25,027.43



***** End of Statement*****

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 TELEPHONE [REDACTED]
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INTERNATIONAL CHARITABLE INTS

STATEMENT PERIOD January 1, 2002
 THROUGH January 25, 2002

What's In This Statement

Financial Summary	3
Your Portfolio Holdings	4
Transaction Detail	5
Fund Activity	5
Your Messages	7



INTERNATIONAL CHARITABLE INTS
 FINANCIAL TRUST CO TTEE
 DTD 4-28-94 *
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ACCOUNT NUMBER [REDACTED]
 TAXPAYER NUMBER On File
 LAST STATEMENT December 31, 2001

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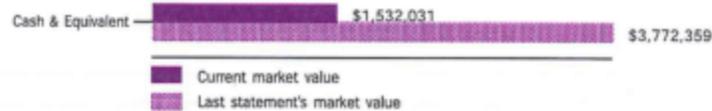
Your Portfolio at a Glance

LONG ACCRUED INTEREST	6
NET CREDIT BALANCE	83,387
MONEY MARKET FUND BALANCE	1,448,644

NET EQUITY THIS PERIOD	\$1,532,037

NET EQUITY LAST STATEMENT	3,772,360
CHANGE SINCE LAST STATEMENT	-2,240,323

Market Value of Your Portfolio



*This portfolio includes one or more unpriced securities that are not reflected in the Total Value of Securities and the Net Equity This Period.

There are no "Stop Loss" orders or other pending buy or sell open orders on file for your account.

Please report any difference or non-receipt of checks or stocks, indicated as delivered to you, to Client Services at 800-834-1428; or write to Client Services at Bear, Stearns Securities Corp., One Metrotech Center North, Brooklyn, N.Y. 11201-3859.

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.

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INTERNATIONAL CHARITABLE INTS

2 of 7

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3 of 7

INTERNATIONAL CHARITABLE INTS

STATEMENT PERIOD January 1, 2002
 THROUGH January 25, 2002

ACCOUNT NUMBER [REDACTED]
 TAXPAYER NUMBER On File
 LAST STATEMENT December 31, 2001

Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$329,872.73
Securities Sold	129,153.59
Money Fund	2,006,158.42
Funds Deposited	3.80
Dividends/Interest	26,356.93
Amount Credited	\$2,161,672.74
Money Fund	-6,158.42
Funds Withdrawn	-152,000.00
Miscellaneous	-2,250,000.00
Amount Debited	\$-2,408,158.42
Net Cash Activity	-246,485.68
Closing Balance	\$83,387.05

Income Summary

	THIS PERIOD	YEAR TO DATE
Govt. Agency Int.	26,072.34	26,072.34
Credit Balance Int.	284.59	284.59
Total	\$26,356.93	\$26,356.93

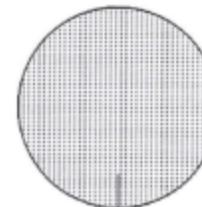
Portfolio Composition

Cash/Cash Equivalent	1,532,031
Total	\$1,532,031

Cash Balance Summary

	OPENING	CLOSING
Cash	329,872.73	83,387.05
Net Cash Balance	\$329,872.73	\$83,387.05

Your Portfolio Allocation



Cash & Equivalent
 100%

Unshaded portions denote debit balance and/or short market values. The allocation percentage is derived from the absolute market value of your portfolio.

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INTERNATIONAL CHARITABLE INTS

4 of 7

Your Portfolio Holdings

CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				83,387		
DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES EST. 30 DAY AVG YIELD 1.9500%	DICCX	1,448,644.30	1.0000	1,448,644	30,422	2.1000
TOTAL CASH & CASH EQUIVALENTS				\$1,532,031	\$30,422	

FIXED INCOME

Government & Agency Obligations

DESCRIPTION	SYMBOL/CUSIP	ACCT TYPE	QUANTITY	PRICE	MARKET VALUE	ACCRUED INTEREST	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
UNITED MTG SECS CORP SERIES 93-1 CL B-2 DATED DATE 11/26/93 BOOK ENTRY ONLY DUE 11/25/2003 .001% FACTOR = 1.00000000	911028AL2	CASH	7,376,883	Unpriced		6	74	
Total Government & Agency Obligations					\$0	\$6	\$74	
TOTAL FIXED INCOME					\$0	\$6	\$74	

YOUR TOTAL ACCRUED INTEREST	\$6
YOUR TOTAL ESTIMATED ANNUAL INCOME	\$30,496
YOUR PRICED PORTFOLIO HOLDINGS	\$1,532,031

STATEMENT PERIOD January 1, 2002
 THROUGH January 25, 2002

ACCOUNT NUMBER 040-51255 X72
 TAXPAYER NUMBER On File
 LAST STATEMENT December 31, 2001

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INTERNATIONAL CHARITABLE INTS

5 of 7

STATEMENT PERIOD January 1, 2002
 THROUGH January 25, 2002

Transaction Detail

ACCOUNT NUMBER [REDACTED]
 TAXPAYER NUMBER On File
 LAST STATEMENT December 31, 2001

INVESTMENT ACTIVITY

SETTLEMENT DATE	TRADE DATE	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
01/03/02		PRINCIPAL	UNITED MTG SECS CORP SERIES 93-1 CL B-2 0,001 DUE 11/25/03 12/25/01 PRN PYMT	911028AL2	-129,154			129,153.59
TOTAL								\$129,153.59

DEPOSITS AND WITHDRAWALS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
01/09/02	FND WIRED	MDA#MB223363FNDS WIRED TO CHASE MANHATTAN BANK N A ACQ-78805-00-1 FD#02685	152,000.00	
01/16/02	DEPOSIT	DEUTSCHE BANC A B OD FNCL TR INTL CHARITABLE FIRST UNION NTL A/O 1/15		3.80
TOTAL			\$-152,000.00	\$3.80

MONEY FUND ACTIVITY

DATE MO/DAY	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
01/01/02		OPENINGBALANCE		3,442,485.88			
01/02/02	REINVEST	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES DIVIDEND REINVESTED	DICCX	6,158.42		6,158.42	
01/02/02	DIVIDEND	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES AMT INCLUDED IN 2001 - 1099	DICCX				6,158.42
01/09/02	SOLD	DREYFUS CASH MANAGEMENT-CL A INSTITUTIONAL SHARES	DICCX	-2,000,000	1.0000		2,000,000.00

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INTERNATIONAL CHARITABLE INTS

6 of 7

STATEMENT PERIOD January 1, 2002
 THROUGH January 25, 2002

Transaction Detail (continued)

ACCOUNT NUMBER [REDACTED] X72
 TAXPAYER NUMBER On File
 LAST STATEMENT December 31, 2001

MONEY FUND ACTIVITY (continued)

DATE MO/DAY	TRANSACTION	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	DEBIT AMOUNT	CREDIT AMOUNT
01/25/02		CLOSINGBALANCE		1,448,644.30			
TOTAL						\$-6,158.42	\$2,006,158.42

INTEREST

DATE	DESCRIPTION	SYMBOL/CUSIP	QUANTITY	RATE (%)	DEBIT AMOUNT	CREDIT AMOUNT
01/03/02	UNITED MTG SECS CORP SERIES B3-1 CL B-2 DUE 11/25/2003 0,001 12/25/01 INT PYMT	911028AL2		0.0010		26,072.34
01/22/02	INTEREST ON CREDIT BALANCE AT 1 1/4% 12/21 THRU 12/30			1.2500		114.54
01/22/02	INTEREST ON CREDIT BALANCE AT 1 1/4% 12/31 THRU 01/20			1.2500		170.05
TOTAL						\$26,356.93

MISCELLANEOUS

DATE MO/DAY	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
01/09/02	JOURNAL	TO 047-30185 PER LOA	2,250,000.00	
TOTAL			\$-2,250,000.00	

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INTERNATIONAL CHARITABLE INTS

7 of 7

STATEMENT PERIOD January 1, 2002
THROUGH January 25, 2002

ACCOUNT NUMBER 040-51255 [REDACTED]
TAXPAYER NUMBER On File
LAST STATEMENT December 31, 2001

Your messages



The interest, if any, charged to your account during December 2001 was computed on the net debit balance through December 30. The interest, if any, charged to your account during January 2002 is computed from December 31, 2001.



***** End of Statement*****

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