

Statements



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 11201-3859

HERITAGE INTERESTS

STATEMENT PERIOD May 31, 2003
 THROUGH June 27, 2003

ACCOUNT NUMBER [REDACTED]
 TAXPAYER NUMBER On File
 LAST STATEMENT May 30, 2003

ACCOUNT EXECUTIVE ZICHERMAN,IRA
 TELEPHONE [REDACTED]
 VISIT OUR WEBSITE www.bearstearns.com

What's In This Statement

Financial Summary 3
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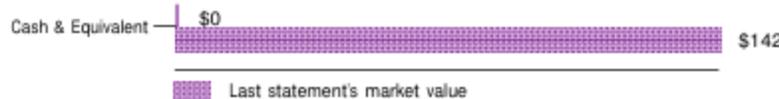
HERITAGE INTERESTS

FINANCIAL TRUST CO TTEE
 DTD 7-30-91 *
 ATTN JEANIE BRENNAN
 6100 RED HOOK QUARTER STE B-3
 ST THOMAS VI 00802

Your Portfolio at a Glance

NET EQUITY THIS PERIOD	0
NET EQUITY LAST STATEMENT	142
CHANGE SINCE LAST STATEMENT	-142

Market Value of Your Portfolio



Important Message

Confirmation: Unless we hear from you to the contrary, it is our understanding that any free credit balances in your account are being maintained to facilitate your intention to invest such amounts through us.

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.



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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HERITAGE INTERESTS

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 THROUGH June 27, 2003

ACCOUNT NUMBER [REDACTED]
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Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$141.86
Miscellaneous	-141.86
Amount Debited	\$-141.86
Net Cash Activity	-141.86
Closing Balance	\$0.00

Cash Balance Summary

	OPENING	CLOSING
Cash	141.86	0.00
Net Cash Balance	\$141.86	\$0.00

Transaction Detail

MISCELLANEOUS

DATE MO/DAY	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
06/10/03	JOURNAL	TO [REDACTED] PER LOA	141.86	
TOTAL			\$-141.86	



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Your messages



With interest rates at their lowest in 45 years, income oriented clients are reminded of the risks inherent in attempting to maintain or increase the average yield on a fixed income portfolio. Generally, securities carrying a higher yield come with some combination of added credit risk, extended maturities, reduced liquidity, or special call features. Rising interest rates can cause a decline in the market value of your portfolio, which will impact your principal if securities are sold prior to maturity. Please consult your Bear Stearns account executive if you would like to discuss your fixed income portfolio. As a leader in Fixed Income, Bear Stearns can analyze any portfolio, held here or elsewhere and make recommendations such that your portfolio is aligned within your tolerance for risk.



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



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HERITAGE INTERESTS

STATEMENT PERIOD April 26, 2003
 THROUGH May 30, 2003

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

ACCOUNT EXECUTIVE ZICHERMAN,IRA
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Your Portfolio at a Glance

NET CREDIT BALANCE	142
.....	
NET EQUITY THIS PERIOD	\$142
.....	
NET EQUITY LAST STATEMENT	0
CHANGE SINCE LAST STATEMENT	142

Market Value of Your Portfolio



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Cash Flow Analysis

	THIS PERIOD
Opening Balance	\$0.00
Funds Deposited	141.86
Amount Credited	\$141.86
Net Cash Activity	141.86
Closing Balance	\$141.86

Cash Balance Summary

	OPENING	CLOSING
Cash	0.00	141.86
Net Cash Balance	\$0.00	\$141.86

Portfolio Composition

Cash/Cash Equivalent	142
Total	\$142

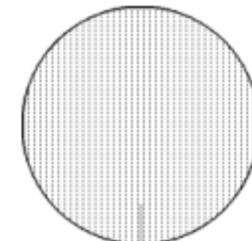
Your Portfolio Holdings

CASH & CASH EQUIVALENTS

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	PRICE	MARKET VALUE	ESTIMATED ANNUAL INCOME	CURRENT YIELD (%)
CASH BALANCE				142		
TOTAL CASH & CASH EQUIVALENTS				\$142		

YOUR PRICED PORTFOLIO HOLDINGS \$142

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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Transaction Detail

DEPOSITS AND WITHDRAWALS

DATE	TRANSACTION	DESCRIPTION	DEBIT AMOUNT	CREDIT AMOUNT
05/23/03	DEPOSIT	BKONE CO HERITAGE INTERESTS CHASE		141.86
TOTAL				\$141.86



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