EXHIBIT A

Fidelity Business Ultra Service Account X23-196134 New Account Application A206382

a Principal Committee of the Committee o	AUT THURSDAY				9788	多 化二、	7.00	40
Sastness () (1. D. O		1 1 1 1 1 1	en harizaro	1. 1. 1. 1.	ACCOUNTS.	A PI IN I	HENRIO I	W
SIPE		AD MIJJ	1 3 7 A 4	ATIMIO MI	The second section is a second	in the Property of the second	- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	擨
Tax ID or 13	141-101711	A STATE OF THE STA						幽
ocial Security Number	<u> </u>	1-1 1 1 - (141518) - [in apple to the					弘
light Theory of history (1) but is a		100						
Tincipal Person on the Accour	u Joseph H	Smith and		建建物				
Mailing address		维度	有些产品。	Annum pro	unic your legal r	alidential ade	interestations	自己
lumber <u></u> 31353 <u>5</u> +.	ANDREWS	Street	ાના (૧ન૧૨) જ નવાસા		"一"以外的基础的	1913	Santage Land	
iny Westrace	14.75		PARTITION	recommend of the control of	J. 704-10-10-10-1		TO PARTY	
• .			Stale C	المراح الدارية والمراجع		战争60.万 0.	S.marios	
usiness Phone (2/4)	835-835	<i></i>	na jeneski seko S	· · · · · · · · · · · · · · · · · · ·	L 1 11 1 4 2 4 4 4 4 6 6 7 6 6 6 6 6 6 6 6 6 6 6 6 6	rate in the contract of the co		
<u> </u>	ireet	तर्व १.८.वड ्यकारे हे यो दिए	WALLES OF THE WALLES	SECRETARY SECTION	Transfer Agric	CHARLES OF THE SECOND		
ity	·	• • • • • • • • • • • • • • • • • • • •	State	ر در از	or a segret of a		1 ., }	
OMPANY STRUCTURE:		i jan perina	A distribution	11.31.51		MATTER A	P Serger E	響
CORPORATION S CO	DRPORĂTION [NON-PROFIT OR						4.10
1 amuma	•							
	CHAILENIA	WKINEKSDIP -	POLIC PROPRIE	FORSHIP * L.J. (717479 (1) (2477)	l- [1. 1.	
Hank information for finites to the state of	distributed (EPT) a	ervice, complete the	SOLE PROPRIE	ORSHIP U C	THERESON	l- [1. 1.	
lank information for finish	distributed (EPT) a	ervice, complete the	SOLE PROPRIE	ORSHIP U C	THERESON	l- [1. 1.	
lank information for fands roank wire and electronic fun th bank account you wish to he cerronic Funds Transfer (EFT)	Italis for service. ds transfer (EPT) s we set up for funds a	ervice, complete the	SOLE PROPRIE	CORSHIP DE CONTROL OF THE CONTROL OF	THER WAS A	l- [1. 1.	
lank information for funds to oak wire and electronic fun th bank account you wish to he etronic Funds Transfer (EFT)	da transfer (EPT) a ve set up for funds a cannot be set up fo	ervice, complete the transfer. Bank man S ir a bank saving: accor	SOLE PROPRIE	CORSTIP CONTROL OF	THER WAS A	The Harbert son	1. 1.	
cank information for fines, continued the continue of the control	da transfer (EPT) a ve set up for funds a cannot be set up fo	ery ico, complete the transfer. Bank mine of the me of flank	of thember of Ann	CORSHIP CONTROL OF THE PROPERTY OF THE PROPERT	THER CANAL	The Handard Con-	1. 1.	
count Number	di transfer (EPT) en ce set up for funds i cannot be set up for funds i ca	ery ico, complete the transfer. Bank mine of the me of flank		Country of Bank Account Number Account Numbe	Men de la companya de	The Harbert son	1. 1.	
count Number count Number count Wife and electronic funds the bank account you wish to be ctronic Funds Transfer (EFT) ame of Bank and or Reading Number count Number me of Account	di transfer (EPT) ave set up for funds i cannot be set up for Man	ery ico, complete the transfer. Bank mise con a bank savings according to the of flank mail or Routing Number ount Number		Marrie of Renti Cartefine Life Marrie of Renti Cartefine Life Marrie of Across	THER TANK	The Handard Con-	1. 1.	
cank information for fines, conk wire and electronic fund bank account you wish to be cironic Funds Transfer (EFT)	ds transfer (EPT) and stransfer (EPT) and stra	ery ice, complete the transfer. Bank more of sank savings account or Routing Number ount Number out Account of Account		Account Number Account Number Address	THER CANAL C	The Handard Con-	1. 1.	
only wire and electronic funds to be a county of the bank accounty out with to be carrolle Funds Transfer (EFT) are of Bank and the Routing Number count Number me of Account	ds transfer (EPT) and stransfer (EPT) and stra	ery ice, complete the transfer. Bank more of sank savings according to the savings according to		Account Number Address	THERE THE AND	The Handard Con-	1. 1.	
oank information for fands oank wire and electronic function bank account you wish to be cironic Funds Transfer (EFT) ome of Bank unit or Reating Number count Number me of Account out Address of State/Zip Crale of staple a volded check to this	ds transfer (EPT) and stransfer (EPT) and stra	re of Bank not or Routing Number ount Number out Aktiress Sinte/Zip Cride		Account Number Address	THERE THE AND	The Handard Con-	1. 1.	
oank information for fines oank wire and electronic fun hank account you wish to be ctronic Funds Transfer (EFT) ime of Bank unit or Reating Number count Number me of Account set Address State / Zip Ctale	ds transfer (EPT) ave set up for funds transfer (EPT) ave set up for funds transfer to the set up for funds transfer transfer to the set up for funds transfer transf	ery ice, complete the transfer. Bank imperior a bank savings according to the of flank mail or Routing Number num Number of Account of Account of Account of Account for which it according to which it is according to the original acco		Account Number Address	THERE THE AND	The Handard Con-	1. 1.	
oank wire and electronic funds oank wire and electronic fund hank account you wish to be ctronic Funds Transfer (EFT) ame of Bank unit or Resuling Number count Number me of Account ver Address State/Zip Crale a staple a volded check to this fernal use only	ds transfer (EPT) ave set up for funds transfer (EPT) ave set up for funds transfer to the set up for funds transfer transfer to the set up for funds transfer transf	re of Bank not or Routing Number ount Number out Aktiress Sinte/Zip Cride		Account Number Address	Here days of the control of the cont	The Handard Con-	1. 1.	
oank information for fines oank wire and electronic fun hank account you wish to be ctronic Funds Transfer (EFT) ime of Bank unit or Reating Number count Number me of Account set Address State / Zip Ctale	ds transfer (EPT) ave set up for funds a cannot be set up for funds a cann	ery ice, complete the transfer. Bank imperior a bank savings according to the of flank mail or Routing Number num Number of Account at Address State (Zip Code Ik account for which is according to the or		Account Number Address	Here days of the control of the cont		1. 1.	
coals wire and electronic from bank account you wish to be stronic Funds Transfer (EFT) me of Bank count Number me of Account State/Lip Civile a staple a volded check to this fernal tree only	ds transfer (EPT) and see set up for funds it cannot be set up for funds it cannot be set up for Man Accident to the set up for funds it see an accident to the set up for funds it see a fund for fund for funds it see a fund for fund for funds it see a fund for fund for funds it see a fund for	ery ice complete the transfer. Bank mar or a bank savings account or Routing Number ount Number out Number of Account of		Account Number Address	Here days of the control of the cont		1. 1.	
conk information for fines conk wire and electronic from bank account you wish to be stronic Funds Transfer (EFT) me of Bank nell or Routing Number count Number ne of Account cr Address /State/Zip Ctale a staple a volded check to this crasi use only	ds transfer (EPT) and see set up for funds it cannot be set up for funds it cannot be set up for Man Accident to the set up for funds it see an accident to the set up for funds it see a fund for fund for funds it see a fund for fund for funds it see a fund for fund for funds it see a fund for	ery ice complete the transfer. Bank mar or a bank savings account or Routing Number ount Number out Number of Account of		Account Number Address	Here days of the control of the cont		1. 1.	

Financial informa	面影響。			第二人,从此处	新加州公司
Type of Business	Not - for -	Roll + Occamination	and an a first disposition		
Approximate annual	Income from all a		"大学的大学的大学		のなる。
Under \$20,000 (pl	Fliss () an	% I greater than 28%	☐ 520.000 io \$50.000\		
Louis single to the same of	l' Plesse (a. lis-	Branton amin a grang.	一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个	AND THE PERSON NAMED IN	
Under \$10,000 37	# : 130,00	combined net worth exclude 0-150,000 with the second of th	Ye of hother and herristy.	性學學學學	
(p)case state amounts. Est Imated Liquid Ne		SAME TO SERVE THE RESERVE TO SERVE THE RESERVE TO SERVE THE RESERVE THE RESERVE THE RESERVE TO SERVE THE RESERVE T			
☐. Under \$15,000 7	#53:22:□ \$15:000	L tro nonvertie	对对外的		
(please state amoun	it \$		0000		建设工作
	THE PROPERTY OF	Fire the late of t			
Af Illations and ac	Jarawiedamen	仍可以不同时的			
्रे प्राप्त I am affiliated with	or work for 🔲 Fig	lelly D in exchange or a n	ember limi of an exchange		
4 LV			ALTERNATION OF THE PROPERTY OF	DAN-DAN-DAN-DAN-DAN-DAN-DAN-DAN-DAN-DAN-	型沙里等
'the in a gluector' □		POJEVIDJE I MED PROGREDA	AT 28 FEW AVERTOWN STATES AND A		
		(Il so, provide name of or	World Tick Stock Samply	是6個語彙	
Transaction money	ALL CONTRACTOR				
の かんこうけい マン・ソング・ア・カン・アラー・バ	Albert Charles La	A A A A A A A A A A A A A A A A A A A		A STATE OF THE STA	
brokenske proceeds an	o kua raz-exembly o estribum will be a			Y The state of	
Figure Party Incom	地对流化的流线	CIVAL DISCOURS SALE			
	(Mode) Nation				
Fide Ity New York	William Money M	itel fortkild by 1971			
A CONTRACTOR OF COMME					
The district feet portlo	in the transport of the line are confirmed to	Ante Pariotic 177			
Clicak style instruct		NATE OF THE PROPERTY OF THE			W
1. Standard Check Ord	ent the want of	ed, 100 checks per bruck his	The second of the second		reference and the later of the later. The second se
2. Special Onlers: 🔾	If you check this b	ox we will mail you a chart	charge (2) to the state of the		
Leceive the Wheelal or	zier checks. 100 w. Ner checks.	illet sized checks will be mu	selection proclams and price lied to your address free of c	harra forces of the	
Howto open your de			《中国》	学》。 1963年新典	
			阿姆·罗斯罗斯		A section is a second
· The minimum initial	investment is \$25	ation of these easy mellio,	di veri di kanananan di kananan d	种种类似种种种	THE WORLD WATER
Enclosed is a check	k made manable ea	Fidelity USA in the imo		YCZXIII III	
☐ Please sell my shar	1, 1, 1, 15	Clocity OSA in the amo	1015 185,000 P.C.	41.74	
となっている かんしゅう とうしん はんしん しょうしん しんしん しんしん しんしん しんしん しんしん しんしん	COLUMN TO THE STATE OF THE CO	DAMES VIEW BOOK OF THE PARTY OF			
A PARES HE WALLEST SEE SEE	a increase incimality. F				
A D Please deposit my	equity sind/or bol				
A PARTICIPATION COM	•	RICE WILLIAM STREET, S) Pard out of the last		
thum	4 4 4 1 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1	AND THE PERSON NAMED IN COLUMN	y Pred Minor String State of the	建筑设置	
T Account registration	na innat po i genilije.	in an notize you to traite			
guaranteed letter of in	(ruction (font a)	ar when frame ferring/exc authorized individual and authorized individual and		小吃了的新食	
The manufact to the business	y accounts to you	r Fidelity Burlaiere USA	Harata Y (optional) N. R.		
To report other Fidelity's statement, list the fund(s	copunts (Fidelity of	Will had the second	一种的一种	West of the second	
Pi Circh	nd Name	TIME TO THE TENED OF THE TENED		建筑的一种	
	nd Nama s				
A STATE OF THE STA	nd Name	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1			
mote: This is an ackled to	menienca lac repo	ting all of body Placify has	FINAL CONTROL		
feature, contact a Fidelity	אושאות החדרים ובימו עטע	CATAP EXELLIZED HENCE TO POST AND	ETHER BETTER		深。這些學習

0 0 4 7 8 X23-196134 This Agreement and its enforcement shall be governed by the laws of the Commonwealth of Massachusetts; shall cover individually and collectively all accounts which the undersigned may open or reopen with Fidelity; and shall inure to the benefit of Fidelity's successors, whether by merger, consultation or otherwise, and assigns and Fidelity may transfer the account of the undersigned to your successors and assigns, and this Agreement shall be binding upon the heirs, executors, administrators, accessors and assigns AFTER YOU HAVE READ THE APPLICABLE CUSTOMERAGREEMENTS, PLEASE SIGN HELD To: Fidelity Brokerage Services, Inc., and National Financial Services Corporation I ACKNOWLEDGE THAT I HAVE READ, UNDERSTOOD AND AGREE TO THE TERMS SET PORTH IN THE CUSTOMER AGREEMENT AND I ACKNOWLEDGE THAT I HAVE READ, UNDERSTOOD AND AGREE TO THE TERMS SET FORTH IN THE CUSTUMER AGREEMENT AND MARGIN ACCOUNT AGREEMENT (if applicable) AND REQUEST THAT YOU ACCEPT ONE OR MORE ACCOUNTS IN MY NAME, I am at least if years of age and of full legal age in the state in which I reside. Tunderstand you will supply my name to issue 3 of any securities held in my account so I wided the correct Social Security or Taxpayer Identification Number; (2) the IRS has never notified me that I am subject to 20 percent backup withholding, or has notified me I am no hinger subject to such. (NOTE: If part 2 does not apply, please strike out before signing.) I understand that telephone calls to Pidelity the transfer of the law man and the first of the Tax Withholding information: As required by federal law, I (we) certify under possibles of perjury (1) that the Social Society or Taypayer Identification L) Yes, the IRS has mulfied me (us) that I (we) are subject to 20% backup withholding, (20% of all dividend payments, interest payments and proceeds 18 Yes, the IRS has notified me (us) that I (we) are no longer subject to such backup withholding. (20% backup withholding will not be withhold.) I'l II you do not wish in have the ability to margin your securities, check this best. I represent that I have read the terms and conditions concerning this secount and agree to be bound by such terms and conditions as are currently in effect and as may be amended from time to time. Lending Authority (for margin accounts only). YOU ARE HEREBY AUTHORIZED TO LEND STARTTELY, OR WITH THE PROPERTY OF OTHERS, EITHER TO YOURSELVES OR TO OTHERS, ANY PROPERTY YOU MAY BE CARRYING FOR ME ON MARGIN, THIS AUTHORIZATION APPLIES TO ALL MY ACCOUNTS YOU CARRY AND SHALL, REMAIN IN FORCE UNTIL YOU RECEIVE WRITTEN NOTICE OF REVOCATION AT YOUR MAIN OFFICE IN BOSTON, MA. THIS ACCOUNT IS GOVERNED BY A PRE-DISPUTE ARBITRATION CLAUSE, WHICH IS FOUND IN PARAGRAPH 17 OF THE CUSTOMER AGREEMENT, I ACKNOWLEDGE RECEIPT OF THE PRE-DISPUTE ARBITRATION CLAUSE. Tile All accounts are carried with our subsidiary. National Financial Services Corporation, member of the New York Stock But inge, other principal

Please read and sleit below.

1 RENULE

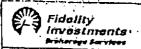
Important: Please complete signature card In order to enjoy unlimited checks citing,



Fidolity Brokerage Services, Inc. Alin Brokerage Operations PO Box 2151 Boston, MA 02108-9907

RESOLUTION OF UNINCORPORATED BUSINESS

South A South	Please complete all sections. Section 1 must be algred by an officer other th	an Balod in Sector 2	B.605-FORM-492
Here is constructed the Organization Identified a duty organized and existing united field being of the listent	k de marke dans de la		ું. બુલ્લાની તાલું કે કહ્યું કરો Philipped મહાર ફિલ્મોના
interior entry their the Organization Identified a duty organized and obsting under the location of the Beat Processing is a but the committee of the organization at a moreting duty held on any organized and obsting processing is a but the committee of the organization at a more ingred duty held on a set of the committee of the organization is operating and of the committee of the organization is operating. **AuthORIZED INDIVIDUALS** Please choose A is Berryl of policy or the committee of the organization is operated by the organization of the organization is operated by the organization of the organization is operated by the organization of the organization or the organization or the organization of the organization of the organization of the organization or the organization organ	CERTIFICATION This certification must be signed by an Office of the Organization.	or other than those named in Section 27 infest	
preventing body of the nemed Origanization at a moreting duty held on and miled and does not conflict with the bytiems of each Origanization as citized in and affect and does not conflict with the bytiems of each Origanization as citized in and affect and does not conflict with the bytiems of each Origanization as citized in any and Document under which Origanization is operating BE S O L U T 7 O M Application of Authorized Cifficer front named below) AUTHORIZED INDIVIDUALS Please choose A of 8 singlish industry of the bytiems and single property of the bytiems of the Origanization o			C A CTARY
and all Document under which Organization is operating RESOLUTION The product of the product o	weming body of the named Organization at a mosting duly field on	and that the following is a line	popy of a Neckston duty adopted by
AUTHORIZED INDIVIDUALS Please choose A of B sind lef invite Omiting II should be applied to Organization. AUTHORIZED INDIVIDUALS Please choose A of B sind lef invite Omiting II should be applied to Organization. Be it reached that: Be it reached that the appropriate of the property in the prop	o stress may occur by counce that are also on and cultivitibile to state		wild in inferred and name in he
AUTHORIZED INDIVIDUALS Please choose A of B land led incide Ombre & Homeland B for the Organization Be it resolved that: and by the Organization Be it resolved that: and D A D A L I C H T Any one of Pierre script individually be, and they hereby are, authorized to purchase, sell, assign, francise and individually any and all documentation necessary to establish D cash D negron D opicity according to the purchase of the purchase is a sealor, francise and individually in the and destrible for the purchase obstance hereby is here; in sittled and confirmed, and furthed that any others of the Organization to Produce the Confirmed and furthed that any others of the Organization to Produce that the Confirmed and furthed that any others of the Organization to Produce that the Organization in the Organization and is such in surface and confirmed. But it recommends that the purchase, self, assign, transitiff and/or dailer any and all stocks broad of the produce of the stocks in the Organization and is such in surface and confirmed. But it recommends that the organization, and to execute any and all instruments reconsisting the purchase for the purchase for the purchase of the organization and is such in surface and confirmed. NOTARIZATION In the O H I O And O	RESOLUTION	A The Address of the State of t	化四进工程电话 机多次可引 4年47年的董师总
AUTHORIZED INDIVIDUALS Please choose A of B land led incide Ombre & Homeland B for the Organization Be it resolved that: and by the Organization Be it resolved that: and D A D A L I C H T Any one of Pierre script individually be, and they hereby are, authorized to purchase, sell, assign, francise and individually any and all documentation necessary to establish D cash D negron D opicity according to the purchase of the purchase is a sealor, francise and individually in the and destrible for the purchase obstance hereby is here; in sittled and confirmed, and furthed that any others of the Organization to Produce the Confirmed and furthed that any others of the Organization to Produce that the Confirmed and furthed that any others of the Organization to Produce that the Organization in the Organization and is such in surface and confirmed. But it recommends that the purchase, self, assign, transitiff and/or dailer any and all stocks broad of the produce of the stocks in the Organization and is such in surface and confirmed. But it recommends that the organization, and to execute any and all instruments reconsisting the purchase for the purchase for the purchase of the organization and is such in surface and confirmed. NOTARIZATION In the O H I O And O	ignature of Authorized Cifficer (not named below)	Date	
AUTHORIZED INDIVIDUALS Please choose A of B land led incide Ombre & Homeland B for the Organization Be it resolved that: and by the Organization Be it resolved that: and D A D A L I C H T Any one of Pierre script individually be, and they hereby are, authorized to purchase, sell, assign, francise and individually any and all documentation necessary to establish D cash D negron D opicity according to the purchase of the purchase is a sealor, francise and individually in the and destrible for the purchase obstance hereby is here; in sittled and confirmed, and furthed that any others of the Organization to Produce the Confirmed and furthed that any others of the Organization to Produce that the Confirmed and furthed that any others of the Organization to Produce that the Organization in the Organization and is such in surface and confirmed. But it recommends that the purchase, self, assign, transitiff and/or dailer any and all stocks broad of the produce of the stocks in the Organization and is such in surface and confirmed. But it recommends that the organization, and to execute any and all instruments reconsisting the purchase for the purchase for the purchase of the organization and is such in surface and confirmed. NOTARIZATION In the O H I O And O	4	034278 99	Carrie of the second
any one of them acting incividually be, and they hereby are, suthorized to purchase, set, assigni, immake unation dolver any and oil individually be, and they hereby are, suthorized to purchase, set, assigni, immake unation dolver any and oil individually be, and desirable for the purpose such as your oil documentation necessary to ostable in Dicash. Dicash Diodori secoutific therety all that popular in the state action in contained and number of the purpose contained hereby in the early related and continued and further that shall any post section in the first that any post section in the second	AUTHORIZED INDIVIDUALS Please choose A or B sind	lei hose ombari de Havidulië tiniciille id	The second second second
any one of them acting incliviously be, and they hereby are, authorized to purchase, set, assign, immake under deliver any and oil indica, bonds, opens. One are accurates now or hereafter registered in the name of this Organization, and to secure any and oil indicates necessary prices and desirable for the purpose budge security any and all documentation necessary to ostable in Dicase. Directly in the party of the confirmed and further than the property of the purpose of the purpos	Be it received that:		A A A STATE OF THE
any one of them acting individually be, and they hereby are, suthorized to purchase, set, aselon, intrafer ander definer any and all individually be, and they hereby are, suthorized to purchase, set, aselon, intrafer ander definer any and all individually be, and desirable for the purpose and the purchase and documentation of the purpose activities proved hereafter (registered in the name of this Organization, and in security for exclusing security for exclusing security for exclusing any and all reports of the purpose action in a resolution to Ridelity Broterage Services, inc. Name Be it resolved that: Participation and as such is suthorized to purchase, set, salon; transfer and reflect of the purpose and all reports a	тнэгл С С С С	S S C	energy and the second
any one of frem setting includes by the and they hereby are sufficiented to purchase, set, eachyr, francisc and other any and all indicates the purpose of the securities now or hereafter registered in the name of this Organization, and to execute any and all indicates recessary in own and destrable for the purpose contains therewith is hereby millied and continued, and further, that any officer of this Organization potent than those field from the person and securities, inc. By it resolved that: By it resolved that the presence of the purpose and destrained that the purpose a	JOSEPA H. SMITH	FG-61	
And the security any and all documentation necessary to establish cash cash cooled fraction at the state any peak action in cooled fraction at the state any peak action in cordance herewith is here or insteed and confirmed, and furthed that any officer of this Organization fother than those filters in the peak authorized to cert. The new peak action in the peak action in			
Be k resolved that: particularly and as such is surhorized to purchase, soil, salphi, tracelef and/or define my and at 100 to 1	chairig accuting any and all documentation necessary to establish. (Licish cordance herewith is here or milled and confirmed; and further, that any office is neohiblor to fidelity Broterage Services, Inc.	inchese, set, assign, fransfer another deliver any not to associate any and all instruments necessar	and 61 Locks, bonds, options, CDs o the one and desimble for the purpose phylin first, that any peel action in - lefts): hereby authorized to part by "
NOTARIZATION Ite of O H I O Antity of C J Y A H O G A Date To personally appeared T O S E P H H S T H To personally described in, and executing the foregoing instrument, and action action action action action action action. The personal described in the personal described	Bs k resolved that:		Les role officer of the above harmed
NOTARIZATION Ide of O H I O Intrinsic of A H O G A Data O 3 - 2 7 - 1 9 9 6 before me personally appeared T O 3 E P H H S T T H Its me known to be the person(s) described in, and essecuting the foregoing instrument, and activities of the person of t	Island in the name of this Organization, and to expects any and all instruments ordance historial is hareby retified and confirmed.	Toming any and all special bonds, cottons, CD mile increasing proper and deliminate for the pure property of the property of t	ar securities, now or hereafter unties, that any pest action in
Date O 3 - 2 7 - 1 9 9 6 before me personally appeared TO 5 E P H H S 7 T H is one known to be the person(s) described in, and executing the foregoing instrument, and additional statement of the personal statement of the per		· · · · · · · · · · · · · · · · · · ·	THE REAL PROPERTY.
Date O3-27-1996 before me personally appeared TO3EPHH STATES and the southeast and dead and dead. Conversal of Experiment States of One Conversal of State	le of O H i O		
boliore ma personally appeared TOSEPHH STTH to me known to be the personal described in, and executing the foregoing instrument, and addressed the first that the personal described in and executing the foregoing instrument, and addressed the first that the personal described in an executing the foregoing instrument, and addressed the first that the personal described in the pers	MAY WE	A STANDARD CONTRACTOR OF THE STANDARD OF THE S	The state of the s
to me inown to be the person(s) described in, and executing the foregoing instrument, and activities of the person at the entrement and deed. Comments of Expression Deed South Sou	07-77-1907	1701年1日日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の	THE PART OF THE PARTY.
Anice a Hesselton Hopey Public Bale of Ord	to me known in the person(s) described in, and executing the foregoing the person in the person is the person of t	historiani, and activitied and the manufaction	4
Anice a Hesselton Notice of One Hesselton Recorded in Carange and	ary Public	Comments Expirate Date	HOME
	Chrice a. Hoseten	JANICE A. HESSELTON II Hotary Public, State of Owld Recorded in Cuyanges Order	193



Pictelity Broker Boy Back (St. B) Altr. Broker and Comment of the P.O. Box 210 (10 Months 1907) Boxson, MA 07 (10 Months)

PARTNERSHIP ACCOUNT AGREEMENT A

Peese tompere all sectors Sector Countries From 1 August 1 August

1 / UTBO NZEDINDIVIDUALS

PSGNATURESPACE



EXHIBIT C

Payments to Basilica Memorial Products

Check Number	: Date:	Amount
65041	12/5/2003	\$3,000.00
59709	10/10/2002	\$5,000.00
37567	11/7/2002	\$5,000.00
61374	2/3/2003	\$10,000.00
62441	4/25/2003	\$5,524.89
63018	6/10/2003	\$2,500.00
53107	8/24/2001	\$5,000.00
54525	11/9/2001	\$10,000.00
54751	11/21/2001	\$5,000.00
55667	1/17/2002	\$10,000.00
57086	4/25/2002	\$10,000.00
57881	6/19/2002	\$15,000.00
41922	8/2/1999	\$6,000.00
42333	8/26/1999	\$10,000.00
42721	9/10/1999	\$10,000.00
43556	10/29/1999	\$20,000.00
43661	11/11/1999	\$15,000.00
44156	12/16/1999	\$20,000.00
44590	1/20/2000	\$20, 000.00
45329	3/22/2000	\$20,0 00.0 0
46249	6/9/2000	\$20, 000.00
47458	7/2/2000	\$2 0,00 0 .00
48894	11/9/2000	\$ 20,000.0 0
51733	5/2/2001	\$15,000.00
51993	6/8/2001	\$2 ,298.84
39788	2/4/1999	\$6,00 0.00
41168	6/10/1999	\$6,0 00.00
37223	6/30/1999	\$6,0 00.00



2/28/2007 7:16 PM

EXHIBIT D

#10/mo · eme X 12: \$450.

3 ymx x 480 = \$1440

#Co/mo em - person X12 = \$720.

9 ym x 720 - 3:480.

8 m o X Co = \$480.

1445 6480 480

	The Provident Bank	1849005
JANUARY 12, 19 92	Cashier's Check	2 5 3
THE CACOR OF		\$ ###8400.00 ###
ำ	Michaulann - AOLI	ABLE

EXHIBIT

EXHIBIT E

Payments to Renee Bales

Check Number	nate in a	A mount
12144	6/15/2000	\$800.00
12816	7/14/2000	\$800.00
13431	8/11/2000	\$800.00
13980	9/12/2000	\$800.00
14787	10/16/2000	\$300.0 0
15627	11/16/2000	\$800.0 0
15914	12/1/2000	\$800.00
16737	1/3/2001	\$800.00
17526	2/1/2001	\$800.00
18185	3/1/2001	\$800.00
18941	4/2/2001	\$800.00
19582	5/1/2001	\$800.00
20277	6/1/2001	\$800.00
21223	7/2/2001	\$805,00
21781	8/1/2001	\$800.00
22546	9/4/2001	\$860,00
23239	10/1/2001	\$800.00
24232	11/1/2001	\$800.00
24971	12/3/2001	\$800.00
25614	1/2/2002	\$5ama00
26478	2/1/2002	\$800.00
27237	3/1/2002	\$800.00
27879	4/1/2002	\$500.00
28702	5/1/2002	5800.00
29352	6/3/2002	5500.00
30224	7/1/2002	\$500.00
30914	8/1/2002	\$860.90
32172	10/1/2002	\$800.00
32972	11/1/2002	36/ 0.20 2
33639	12/2/200 2	£, 39.63
34311	1/2/2003	
35066	2/3/2003	
35767	3/3/2003	
36425	14/1 /20 03	



EXHIBIT F



THE FIRST FEDERAL SAVINGS BANK

MAIN OFFICE OFFICIAL CHECK 09 394337

87-91/840

拉一条 \$10

PAY TO THE ORDER OF __

ANTHONY M. PILLA

. 85.825.61

TWO SIGNATURES REQUIRED ON AMOUNTS OVER \$5,000.00

MARTIN

DRAWN ON FEDERAL HOME LOAN BANK HABHWILE, TENNESSEE

NOT NEGOTIABLE

VOID

AND DESCRIPTION AND

10640009101 10019 987F 0305

EXHIBIT

EXHIBIT G

JONES DAY

NORTH POINT . SOI LAKESIDE AVENUE . CLEVELAND, OHIC 44114-119; TELEPHONE: 215-886-3836 . FACEMILE: 216-879-0212

(216) 586-7163 cdhassell@jonesday.com.

jp164265 217642-017-033

May 3, 2004

VIA FEDERAL EXPRESS

Carl M. Grant Bond Claims Analyst AIG Technical Services, Inc. National Union Claims Division 175 Water Street, 5th Floor New York, New York 10038

Re:

INSURED:

The Diocese of Cleveland

CLAIM NO.:

165-029063

POLICY NO.: 985-88-51

INSURER:

National Union Fire Insurance Company of Pittsburgh, PA Employee Dishonesty - Joseph H. Smith

MATTER:

Dear Mr. Grant:

Enclosed please find the following documents being submitted in connection with the above-captioned crime-insurance claim:

- Executed endorsement on Deletion of FRISC Procedures 1.
- Executed Fidelity Bond Claim Department Proof of Loss 2.

As you will note, the Proof of Loss contains various Attachments, which are as

follows:

- Description of Circumstances of Diocese's "Discovery" of Smith Losses A.
- Anonymous "Whistleblower" Letters B.
- Description of Circumstances Under Which Loss Occurred
- Set of Documents Received From Anton Zgoznik's Attorneys D.

GOV 08716

- E. Ernst & Young Report on Smith Losses
- Description of Details of Referral to Law Enforcement Authorities F.

CCD-DOJ 00001

CHICAGE FRANKFURT HONG HONG LONDON . LOS ANGELES . MADRIC . MENLO PARI

Carl M. Gram May 3, 2004 Page 2

Because they are bulky, Attachments B and D are not physically attached to the Proof of Loss packet.

Please note that the Diocese reserves the right to submit an amended proof of loss to augment the material being submitted herewith in support of the "Smith" loss es detailed in the enclosed Ernst & Young report. As we have discussed, the Diocese also wishes to reserve the right to amend the enclosed proof of loss by adding to it, if warranted, any additional covered losses associated with Diocesan monies unlawfully taken and retained by Anton Zgoznik and/or the various entities with which he is affiliated or through which he conducts business. As I indicated, a Cleveland accounting firm, Howard Wershbale & Co., is currently investigating the possible existence and scope of these latter potential losses. In view of the volume of documents and the complexity of the analysis required, we anticipate that the "Zgoznik" investigation may take up to several months.

We very much appreciate the level of cooperation you have exhibited in connection with the processing of this claim. Please let us know if there is any additional information or material you need.

We look forward to your response to this submission.

Sincerely, Massell

Charles D. Hassell

Enclosures

cc: Joanne Lloyd-Bragg, Esq.

ATTACHMENT C

Description of Circumstances Under Which Loss Occurred

- 1. The facts and circumstances of which CDC is currently aware indicate that CDC has sustained covered crime losses consisting of a series of unlawful takings of Diocesan money by a CDC official and employee, Joseph H. Smith, that some such takings occurred during the Policy Period of the Diocese's 2003 AIG primary crime insurance policy and that the rest of such takings occurred during the policy periods of that policy's predecessor AIG primary crime policies.
- As the attached E&Y report reflects, the takings occurred in either of two ways.
 - a. Some takings (amounting to \$67,500.00) consisted of Smith's causing Diocesan funds to be withdrawn and, without authorization or any other legal justification, to be then paid directly to him or deposited into Smith's personal accounts.
 - b. A second set of takings (amounting to \$784,627.25) was accomplished through the implementation of an elaborate "kickback" scheme into which Smith entered with one Anton Zgoznik.
- The attached E&Y Report establishes the amount and date of each individual taking and sorts and aggregates those individual takings by year and by category.
- 4. Mr. Zgoznik owned, controlled or was affiliated with various businesses (the "Zgoznik Entities") that provided accounting and computer services to CDC under a series of contracts with CDC or affiliated entities.
 - a. The total billings to the Diocese and some affiliated organizations by various
 Zgoznik Entities were in excess of \$16 million since 1997.
 - b. The bulk of the fees was for outsourced internal accounting and IT work.
- Mr. Smith was CDC's Financial and Legal Secretary.
 - a. As such, Mr. Smith possessed, and exercised, the power to award, or influence the awarding of, contracts to professional firms that provided professional services to the Diocese.
- In particular, Smith had the power to award, control or influence the awarding of, and to approve or influence payments under, various lucrative contracts between CDC and various Zgoznik-controlled or affiliated entities.

GOV 08746

- 7. Using that power, Smith either retained Zgoznik Entities, recommended that other Diocese-affiliated entities retain Zgoznik Entities or otherwise influenced the retention of the Zgoznik Entities and the amount of compensation they were paid.
 - a. For instance, Smith urged, and in some instances forced, other Secretariats (such as the Office of Catholic Education) to use Zgoznik Entities and Smith approved the charges.
 - b. There is some evidence that after Smith contracted with Zgoznik to Zgoznik Entities perform certain accounting functions for some of the Diocesan offices, the internal accountants continued to do much of the work.

عَبُولِم مِعِالِمُ

When questioned in late 2003, Smith misrepresented to the Diocesan Finance Council the total amount in fees paid to Zgoznik Entities.

- As apparent reciprocation for the awarding of lucrative contracts and payments of millions of dollars, Zgoznik was sending Smith substantial payments on a regular basis.
 - a. As reflected in the tabulations in the attached E&Y report, for the past couple of years, these payments amounted to between \$15,000 and \$20,000 per month.
 - b. In fact, in the course of the Diocese's investigation here, Zgoznik's lawyer informed the Diocese's counsel that Smith had recently requested that his payments reflect a percentage of the Diocesan billings.
- 10. Messrs. Smith and Zgoznik are apparently planning to defend themselves and their longstanding arrangement by claiming that it was not unlawful.
 - a. In records created for CDC, Mr. Zgoznik euphemistically characterized his hundreds of thousands of dollars of payments to Mr. Smith as part of some socalled "executive compensation" package.
 - b. Mr. Smith is apparently going to claim that his arrangements with Zgoznik were in part somehow "authorized" by the Diocese.
- Neither approach is factually supportable based upon the investigation undertaken thus far.
- 12. Although Zgoznik's payments to Smith are routinely described in Zgoznik's records as "consulting fees," Zgoznik's lawyer has stated that Smith performed no work for any Zgoznik Entities to earn any such fees.

GOV 08747

- Nor can the payments be part of some compensation package from the Diocese because CDC did not approve the deliberate inflation of the Zgoznik contracts and bills to include what amounted to a "surcharge" for the payments (the original source of which was Diocesan funds) that Zgoznik was diverting back to Smith:
 - a. The Diocese did not "authorize" this arrangement that Smith struck with Zgoznik.
 - In fact, CDC's funds were circuitously and surreptitiously diverted to Smith in a manner designed to conceal their existence from Diocesan review.
 - The conspirators' consciousness of the utter lack of any authorization for their conduct is reflected, moreover, by Zgoznik's contrived and transparent effort to lend credence to this claim of "authorization" by his deliberate misuse of Diocesan stationery to generate the binder containing the backup information concerning the supposed "executive compensation" payments to Smith (which binder is attached to this Proof of Loss as Attachment D), in an effort to create an aura of authorization, where none actually existed.
 - (1) Note Stephen G. Sozio's January 21, 2004 letter to Mr. Robert J. Rotatori, Zgoznik's lawyer, to which Mr. Rotatori never responded. (Mr. Sozio's January 21, 2004 letter and Mr. Rotatori's January 19, 2004 transmittal letter are appended to this Attachment as Exhibit Nos. 1 and 2, respectively.)
- 14. Smith apparently will claim that at least some of the so-called "executive compensation" package was authorized by Father John Wright, who until late 1999 preceded Smith in the position of Financial and Legal Secretary for the Diocese.
 - a. Father Wright categorically denies ever doing so, however.
- 15. In a letter of February 14, 2004, Mr. Smith offered Bishop Pilla his resignation from his Diocesan positions, and Bishop Pilla formally accepted that resignation on February 17, 2004. (These letters are appended to this Attachment as Exhibit Nos. 3 and 4, respectively.)