

SERFF Tracking Number: CRUM-126781059 State: Arkansas
Filing Company: United States Fire Insurance Company State Tracking Number: 46568
Company Tracking Number:
TOI: H14G Group Health - Hospital Indemnity Sub-TOI: H14G.000 Health - Hospital Indemnity
Product Name: AR-Add'l Assoc. Filing - AAA-USF
Project Name/Number: /

Filing at a Glance

Company: United States Fire Insurance Company

Product Name: AR-Add'l Assoc. Filing - AAA-USF SERFF Tr Num: CRUM-126781059 State: Arkansas

TOI: H14G Group Health - Hospital Indemnity SERFF Status: Closed-Filed-Closed State Tr Num: 46568

Sub-TOI: H14G.000 Health - Hospital Indemnity Co Tr Num: State Status: Filed-Closed

Filing Type: Form

Author: Vera Harwell

Reviewer(s): Rosalind Minor

Date Submitted: 08/23/2010

Disposition Date: 09/01/2010

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Association

Filing Status Changed: 09/01/2010

Explanation for Other Group Market Type:

State Status Changed: 09/01/2010

Deemer Date:

Created By: Vera Harwell

Submitted By: Vera Harwell

Corresponding Filing Tracking Number:

Filing Description:

Commissioner Jay Bradford

Arkansas Insurance Department

1200 West 3rd Street

Little Rock, AR 72201-1904

RE: United States Fire Insurance Company

NAIC: 0158-21113

FEIN: 13-5459190

SERFF Tracking Number: CRUM-126781059 State: Arkansas
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Forms: AH-27330, AHC-27330 et al
Group Health – Hospital Indemnity

Approved for additional associations on April 20, 2007

Informational Filing - Listing and documents for additional associations

Dear Commissioner Bradford

We are providing, as an informational filing, association by-laws and articles of incorporation for the additional association on the attached list to which this product filing may be issued.

Additionally, we have attached the necessary questionnaire and attachments as requested to review the associations.

Should you require further information, please do not hesitate to contact me directly at the contact information provided below.

Thank you in advance for your time and consideration in reviewing this filing.

Sincerely,

Rebecca R. Booth
Senior Compliance Analyst
Fairmont Specialty, a part of Crum & Forster Group
rbooth@fairmontspecialty.com
732-676-9831

Company and Contact

Filing Contact Information

Vera Harwell, Compliance Manager vharwell@fairmontspecialty.com
5 Christopher Way 732-918-6713 [Phone]
Eatontown, NJ 07724 732-918-4755 [FAX]

Filing Company Information

United States Fire Insurance Company	CoCode: 21113	State of Domicile: Delaware
305 MADISON AVENUE	Group Code: 158	Company Type:
MORRISTOWN, NJ 07962	Group Name:	State ID Number:
(973) 490-6600 ext. [Phone]	FEIN Number: 13-5459190	

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Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United States Fire Insurance Company	\$0.00	08/23/2010	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor	09/01/2010	09/01/2010

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Project Name/Number: /

Disposition

Disposition Date: 09/01/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *CRUM-126781059* *State:* *Arkansas*
Filing Company: *United States Fire Insurance Company* *State Tracking Number:* *46568*
Company Tracking Number:
TOI: *H14G Group Health - Hospital Indemnity* *Sub-TOI:* *H14G.000 Health - Hospital Indemnity*
Product Name: *AR-Add'l Assoc. Filing - AAA-USF*
Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Filed-Closed	Yes
Supporting Document	Application	Filed-Closed	Yes
Supporting Document	Explanatory Memorandum and Association List	Filed-Closed	Yes
Supporting Document	AAA - Association Material	Filed-Closed	Yes

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Filed-Closed	09/01/2010
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application	Filed-Closed	09/01/2010
Bypass Reason:	N/A		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Explanatory Memorandum and Association List	Filed-Closed	09/01/2010
Comments:			
Attachment:			
	3-10 Addl Assoc Letter.pdf		

		Item Status:	Status Date:
Satisfied - Item:	AAA - Association Material	Filed-Closed	09/01/2010
Comments:			
Attachments:			
	AR Questionnaire Completed.pdf		
	ArticlesBylaws.pdf		
	American Advantage Association-AR Members.pdf		
	12 31 08 compiled financials (AAA).pdf		



August 23, 2010

Commissioner Jay Bradford
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, AR 72201-1904

RE: United States Fire Insurance Company
NAIC: 0158-21113
FEIN: 13-5459190

Forms: AH-27330, AHC-27330 et al
Group Health – Hospital Indemnity
Approved for additional associations on April 20, 2007

**Informational Filing
Listing and documents for additional associations**

Dear Commissioner Bradford

We are providing, as an informational filing, association by-laws and articles of incorporation for the additional association on the attached list to which this product filing may be issued.

Additionally, we have attached the necessary questionnaire and attachments as requested to review the associations.

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Thank you in advance for your time and consideration in reviewing this filing.

Sincerely,

Rebecca R. Booth
Senior Compliance Analyst
Fairmont Specialty, a part of Crum & Forster Group
rbooth@fairmontspecialty.com
732-676-9831

LIST OF ASSOCIATIONS 8/2010
UNITED STATES FIRE INSURANCE COMPANY

American Advantage Association (AAA)

Response to Discretionary Group Questionnaire

1. Name and address of the group.
American Advantage Association
221 Executive Park Blvd.
Winston Salem, NC 27103
2. Is this group incorporated? If so, give state of incorporation.
Yes. The association is domiciled in the State of Missouri.
3. Is there a current office in Arkansas?
No.
4. Does the Arkansas part of the organization have any officers, committees, or chapters?
If so, give details.
Not Applicable.
5. Are annual dues charged? If so, specify amount.
Dues are charged to the members based on the membership program. Here is a list of some of the membership programs and the current dues charged.
Basic Membership = \$39.95 per year
Savings Membership = \$6.95 per month or \$69.95 per year
Wellness Membership = \$5.95 per month or \$59.95 per year
Legal Protection Membership = \$6.95 per month or \$69.95 per year
Automobile Assistance Membership = \$9.95 per month or \$104.95 per year
Homeowners Membership = \$14.95 per month or \$159.95 per year
6. What are the specific activities of the organization?

The Association's activities are the following:

 - Work with Member Companies in identifying enhanced administrative processes, staying current on regulatory issues, and developing customer affinity solutions and product enhancements.
 - Promote the enhancement of Member Companies' products and services;
 - Pursue providing Members with access to discounted pricing on consumer products and services;
 - Promote the ease of access to products and services, and discounted consumer products and services, for Members;
 - Prepare and distribute educational and informational materials and conduct informational and educational activities in support of the general purposes of the Association; and
 - Conduct or engage in all lawful activities in furtherance of the forgoing purposes, or any purpose incidental thereto.

7. What benefits are provided to the members in addition to insurance?

Discount Shopping; Full Service Travel Agency; Comparison Shopping; Health and Wellness Services, Products and Discounts; Road & Tow Service; Legal, Tax and Financial Products, Services and Discounts; ID Theft Restoration; Lost Credit Card Assistance; Access to Articles and other consumer resources.

8. What qualifies an individual for membership?

Those individuals who elect to enroll as a Member to obtain access to the benefits of membership and who pay the dues and other fees established from time to time by the Board of Directors for the benefits, services and privileges of membership, or those individuals who are members of this Association by virtue of their membership with an Organization Member with which this Association has entered into an agreement to provide access to the benefits of membership and who pay the dues and other fees established from time to time by the Board of Directors for the benefits, programs, privileges and activities specified in such agreement.

9. How are members recruited? If by mailing list, advise the source of this list.

- By individual marketing agents and licensed insurance agents
- Marketing via the web at www.americanadvantageassociation.com
- Through direct mail, internet and statement marketing efforts to the association's Organizational Members' customers, members, clients or employees
- Inbound call center – consumers calling the association to request information

10. Attach a copy of the organization by-laws.

Please see attached.

11. Also, enclose a list of dues paying members residing in Arkansas with full addresses. If the organization considers this privileged information, we will treat it as such and once it has served our purpose, it will be destroyed.

Please see attached.

12. Please attach a copy of the organization's most recent financial statement.

Please see attached.

13. Does the organization receive any compensation of any kind from the insurer issuing contracts to its members?

No.

STATE OF MISSOURI



Robin Carnahan
Secretary of State

CERTIFICATE OF RESCISSION NONPROFIT CORPORATION

I, ROBIN CARNAHAN, Secretary of State of the State of Missouri, hereby certify that the forfeiture/administrative dissolution entered against

AMERICAN ADVANTAGE ASSOCIATION
N00028115

on the 13th day of December, 2004, as provided in the Missouri Nonprofit Corporation Law was this day rescinded, and said corporation was on this date hereby restored to good standing in the records of this office.

IN TESTIMONY WHEREOF, I have set my hand and imprinted the GREAT SEAL of the State of Missouri, on this, the 24th day of March, 2006.


Secretary of State



BY-LAWS
OF
AMERICAN ADVANTAGE ASSOCIATION

ARTICLE I
PURPOSES

“The purpose or purposes of “American Advantage Association” (Association) shall be:

1. To promote the enhancement of financial services products available to Members.
2. To pursue providing Members with access to discounted pricing on consumer products and services.
3. To promote the ease of access to financial products and services, and discounted consumer products and services, for Members.
4. To prepare and distribute educational and informational materials and conduct informational and educational activities in support of the general purposes of the Association.
5. To conduct or engage in all lawful activities in furtherance of the forgoing purposes, or any purpose incidental thereto.”

ARTICLE II
OFFICES

The Association shall have and continuously maintain in this state a registered office and a registered agent, and the registered office of the association shall be identical with that of its registered agent. The Association may have other offices within or without the State of Missouri as the Board of Directors may from time to time determine.

ARTICLE III
MEMBERS

“Section 1. Classes of Members. The Association shall have three (3) classes of members. The designation of such classes and qualifications of the members of such classes shall be as follows:

1. Organization Members (Class 1): Organizations, Institutions, Associations, Corporations, Clubs and or other commonly classified groups of people (Groups) with which this Association has entered into an agreement to provide the Group and their members with access to the benefits of membership and who pay the dues and other fees established from time to time by the Board of Directors for the benefits, programs, privileges and activities specified in such agreement.
2. Reciprocal Members (Class 2): Those individuals who are members of this Association by virtue of their membership with an Organization Member with which this Association has entered into an agreement to provide access to the benefits of membership and who pay the dues and other fees established from

time to time by the Board of Directors for the benefits, programs, privileges and activities specified in such agreement.

3. Individual Members (Class 3): Those individuals who elect to enroll as a Member to obtain access to the benefits of membership and who pay the dues and other fees established from time to time by the Board of Directors for the benefits, services and privileges of membership.”

Section 2. Voting Rights. Each member of Classes 1, 2, and 3 shall be entitled to one vote on each matter submitted to a vote of the members by the Board of Directors. Voting may be in person or by proxy; provided that no proxy may be used for voting purposes unless the original of the proxy is filed with the Secretary of the Association at least seven (7) days before the meeting at which it is to be used.”

Section 3. Termination of Membership. Any member who shall be in default in the payment of dues for the period fixed in Article XI of the By-Laws is automatically ineligible for membership and loses all privileges and rights of the Association, subject to the discretion of the Board of Directors to extend such time period for the payment of dues.

Section 4. Resignation. Any member may resign by filing a written resignation with the Secretary, but such resignation shall not entitle such member to any refund of dues and the member shall immediately lose all privileges and rights of the Association.

Section 5. Reinstatement. Upon written reapplication a former member may be reinstated to membership in the Association.

Section 6. Transfer of Membership. Membership in the Association is not transferable or assignable.

ARTICLE IV MEETINGS OF MEMBERS

Section 1. Annual Meeting. An annual meeting of the members of the Association shall be held for the purpose of electing Directors and the transaction of any other business that may come before the meeting. The date of the annual meeting shall be determined by the Board of Directors.

Section 2. Special Meeting. Special meeting of the members, for any purpose or purposes, unless otherwise prescribed by law, may be called by the President and shall be called by the Secretary at the discretion of a majority of the Board of Directors, or at the request in writing of members representing at least one hundred (100) votes entitled to be cast at such meeting.

Section 3. Place of Meeting. The Board of Directors may designate any place, within or without the State of Missouri as the place of meeting for any annual meeting. The President or the Board of Directors may designate any place within or without the State

of Missouri as the place of the meeting for any special meeting. If no designation is made, the place of meeting shall be the registered office of the Association.

Section 4. Notice of Meetings. Written or printed notice stating the place, day and hour of any regular or special meeting of the Association members shall be delivered, either personally, by mail or through the internet, to each member, not less than ten (10) or more than forty (40) days before the date of such meeting, by or at the discretion of the President, or Secretary or the Board of Directors or person calling the meeting." In the case of special meetings, the purpose for which the meeting is called shall be stated in the notice. If mailed, the notice of meeting shall be deemed delivered when deposited in the United States mail addressed to the member at this address as it appears on records of the Association, with postage thereon paid. Notice of meetings may be included in any publication that is distributed to the member.

Section 5. Quorum. There shall be no minimum number of members necessary to be present at any regular meeting or special meeting, in order to constitute a quorum. Those members present shall therefore constitute a quorum.

Section 6. Manner of Acting. The act of a majority of the members present at any regular or special meeting shall constitute the act of the members.

Section 7. Informal Action by Members. Upon approval by the directors, any action required to be taken at a meeting of the members of the Association or any other action which may be taken at a meeting, may be taken without a meeting if consents in writing, setting forth the action so taken, shall be signed by 80 percent of the members with respect to the subject matter thereof."

Section 8. Parliamentary Procedures. Parliamentary Procedure for all meetings of members, directors, and committees shall be conducted in accordance with the latest revised edition of Robert's Rules of Order, unless otherwise inconsistent with these ByLaws.

Section 9. Voting. At all meetings of the members, each member of records shall be entitled to one (1) vote. A vote may be cast either orally or in writing in person or by proxy. A "member of record" is a person which is a member in good standing of the Association as of the close of business on a date, selected by the Board of Directors, not less than forty (40) days nor more than fifty (50) days before the date of the meeting (the "record date"). When a quorum is present at any meeting, the vote of the holders of a majority of members present shall decide any questions brought before such meeting, unless the questions are ones upon which, by express provision of law or of the Association's Articles of Incorporation, a different vote is required, in which case such express provision shall govern and control the decision of such question.

Section 10. Matters Reserved to Membership Vote. The following matters shall be authorized only upon a vote "thereon" by the members at a meeting called to consider such matter:

1. An amendment to the Association's Articles of Incorporation;
2. The election of the Board of Directors; and
3. Any other matter which the Board of Directors, in their sole discretion, by resolution shall commit to a vote of the members.

ARTICLE V
BOARD OF DIRECTORS

Section 1. General Powers. The affairs of the Association shall be managed by its Board of Directors.

Section 2. Number, Tenure and Qualifications. The number of directors shall be no fewer than three (3) and no more than twenty-five (25) and may be changed from time to time by resolution of the Board of Directors. The Board of Directors shall appoint a committee to nominate successor directors. The directors shall be elected at an annual meeting of the members, except as provided in section 8 of this Article, and each director elected shall hold office until his successor is elected and qualified or until his earlier death, resignation or removal. Directors shall be residents of the United States of America and be members of the Association.

Section 3. Regular Meetings. A regular meeting of the Board of Directors shall be held each year immediately after the annual meeting of the members of the Association for the purpose of electing officers and for the transaction of such other business as may come before the meeting. The regular annual meeting of directors shall be held without other notice than these By-Laws. The Board of Directors may provide by resolution the time and place, within or without the State of Missouri for the holding of additional regular meetings of the Board of Directors.

Section 4. Special Meetings. Special meetings of the Board of Directors may be called by or at the request of the President or any two (2) directors. All special meetings shall be held at the registered office of the Association unless otherwise agreed upon by the majority of the Board of Directors in attendance at the meeting.

Section 5. Notice. Notice of any special meeting of the Board of Directors and the business to be transacted shall be given at least five (5) days previously thereto by written notice delivered personally, by mail or through the internet to each director at his address shown on the records of the Association. If notice be given by mail, such notice shall be deemed to be delivered when deposited in the United States mail addressed to the director. Any director may waive notice transaction of any business because the meeting is not lawfully called or convened. The purpose of any special meeting of the Board of Directors shall be specified in the notice of such meeting.

Section 6. Quorum. A majority of the Board of Directors shall constitute a quorum for the transaction of business at any meeting of the Board of Directors provided that if

less than a majority if the directors are present at said meeting, a majority of the directors present may adjourn the meeting from time to time without further notice.

Section 7. Manner of Acting. The act of a majority of the directors present at a meeting at which a quorum is present shall be the act of the Board of Directors, except where otherwise provided by law of these By-Laws.

Section 8. Vacancies. Vacancies created by the death, resignation, or removal of a director may be filled by a majority vote of the directors then in office thought less than a quorum, and each director so chosen shall hold office until his successor is elected and qualified or until his cause, by a vote of the majority of the remaining directors. If there are not directors in office, then an election of directors may be held in the manner provided by law. Newly created directorships shall be filled by election at an annual meeting or special meeting called for that purpose.

Section 9. Compensation. Directors as such shall not receive any stated salaries for their services, but by resolution by the Board of Directors, a fixed sum and expenses of attendance, if any, may be allowed for attendance at each meeting of the Board of Directors. Nothing herein contained shall be construed to preclude any director from serving the Association in any other capacity and receiving compensation therefor upon approval by the Board.

Section 10. Telephonic, Participation in Meeting. The members of the Board of Directors, or any committee designated by the Board of Directors, may participate in a meeting of the Board of Directors or committee by means of conference telephone or similar communications equipment whereby all persons participating in the meeting can hear each other, and participation in a meeting in this manner shall constitute presence in person at the meeting.

Section 11. Action by Written Consent. Any action which is required to be or may be taken at a meeting of the directors, or of any committee of the directors, may be taken without a meeting if consents in writing, setting forth the actions so taken are signed by all of the members of the Board of Directors or of the committee as the case may be. The consents shall have the same force and effect as a unanimous vote at a meeting duly held. The Secretary shall file the consents with the minutes of the meetings of the Board of Directors or of the committee as the case may be.

ARTICLE VI OFFICERS

Section 1. Officers. The officers of the Association shall be a President, one or more Vice Presidents (the number thereof to be determined by the Board of Directors), a Treasurer, a Secretary or combination thereof, and such other officers as may be elected in accordance with the provisions of this article. The Board of Directors may elect or appoint other officers, including one or more Assistant Secretaries and one or more Assistant Treasurers, as it shall deem desirable, such officers to have the authority and

perform the duties prescribed, from time to time, by the Board of Directors. Any two or more officers may be held by the same person, except the offices of President and Secretary.

Section 2. Election and Term of Office. The Officers of the Association shall be elected annually by the Board of Directors at the regular annual meeting of the Board of Directors. If the election of Officers shall not be held at such meeting, such election shall be held as soon thereafter as convenient. Vacancies may be filled or new offices created and filled at any meeting of the Board of Directors. Each Officer shall hold office until his successor shall have duly elected and shall have qualified.

Section 3. Removal. Any Officer or Agent elected or appointed by the Board of Directors may be removed by the Board of Directors whenever in its judgement the best interests of the Association would be served thereby.

Section 4. Vacancies. A vacancy is any office because of death, resignation or removal, disqualification or otherwise, may be filled by the Board of Directors for the unexpired portion of the term.

Section 5. President. The President of the Association shall be the principal executive officer of the Association. He shall supervise and conduct the affairs of the Association in such manner as will best accomplish the purposes set forth in the Articles of Incorporation of the Association. He shall preside at all meetings of the Association members and the Board of Directors. He shall countersign all checks together with the treasurer.

Section 6. Vice President. In the absence of the President, or in the event of his inability or refusal to act, the Vice President shall perform the duties of the President, and when so acting, shall have all the powers of and be subject to all the restrictions of the President. The Vice President shall perform such other duties as from time to time may be assigned to him by the President or the Board of Directors.

Section 7. Treasurer. The Treasurer or Assistant treasurer shall have charge and custody of and be responsible for all funds and securities of the Association; receive and give receipts for monies received by the Association from any source whatsoever, and deposit all such monies in the name of the Association in such banks, trust companies or other depositories as shall be selected in accordance with the provisions of Article VIII of these By-Laws.

Section 8. Secretary. The Secretary or Assistant Secretary of the Association shall keep the minutes of the members and the Board of Directors in one or more books provided for that purpose; see that all notices are duly given in accordance with the provisions of these By-Laws or are required by law; be custodian of all the corporate records of the Association; see that the seal of the Association, if any, is affixed to all documents, the execution of which on behalf of the Association under its seal, if any, is duly authorized in accordance with the provisions of these By-Laws; keep a register of

the post office address of each member which shall be furnished to the Secretary of Assistant Secretary by such member; and in general perform all duties incident to the office of Secretary and such other duties as from time to time may be assigned to the Secretary or Assistant Secretary by the President or by the Board of Directors.

ARTICLE VII COMMITTEES

Section 1. Committee of Directors. The Board of Directors, by resolution adopted by a majority of the directors in office, may designate one or more committees, each of which shall consist of two (2) or more directors, which committees, to the extent provided in said resolution, shall have and exercise the authority of the Board of Directors in the management of the Association; but the designation of such committees and the delegation thereto of authority shall not operate to relieve the Board of Directors, or any individual director, of any responsibility imposed upon it or him by law. The President shall be an ex-officio member of all committees of directors.

Section 2. Other Committees. Other committees not having and exercising the authority of the Board of Directors in the management of the Association may be designated by a resolution adopted by a majority of the directors present at a meeting at which a quorum is present. Except as otherwise provided in such resolution, members of each committee shall be members of the Association, and the President of the Association shall appoint the members thereof. Any member thereof may be removed by the person or persons authorized to appoint such member whenever in their judgement the best interests of the Association will be served by such removal. One member of each committee shall be a director.

Section 3. Vacancies. Vacancies in the membership of any committee may be filled by appointments made in the same manner as provided in the case of original appointments.

Section 4. Quorum. Unless provided in the resolution of the Board of Directors designating a committee, a majority of the whole committee shall constitute a quorum and the act of the majority of the members present at a meeting at which a quorum is present shall be the act of the committee.

Section 5. Rules. Each committee may adopt rules for its own government not inconsistent with these By-Laws or with rules adopted by the Board of Directors.

ARTICLE VIII CONTRACTS, CHECKS, DEPOSITS AND FUNDS

Section 1. Contracts. The Board of Directors may authorize the officers or agents of the Association to enter into contracts or to execute and deliver documents in the name of and on behalf of the Association. Such authority shall be confined to specific instances. Such contracts may be for any purpose deemed by the Board of Directors to be

appropriate, including the contracting with a third party for any or all administrative and other services and functions for the Association to achieve its purpose.

Section 2. Checks, Drafts, Etc. All checks, drafts or other orders for payment of money, notes or other evidences of indebtedness issued in the name of the Association shall be signed by such officers, agent or agents of the Association and in such manner as shall from time to time be determined by the resolution of the Board of Directors. In the absence of such determination by the Board of Directors, such instruments shall be signed by the treasurer or an Assistant Treasurer by the President or Vice President of the Association.

Section 3. Deposits. All funds into possession of the Association shall be deposited from time to time to the credit of the Association in such banks, trust companies, or other depositories as the Board of Directors may select.

Section 4. Gifts. The Board of Directors may accept on behalf of the Association any contributions, gifts, bequests or device for the general purpose or for any special purpose of the Association.

Section 5. Loans. The Association may, upon authorization of the Board of Directors, from time to time accept or negotiate loans of financial assistance to be repaid at such time as the Association is reasonably able to repay.

ARTICLE IX CERTIFICATE OF MEMBERSHIP

Section 1. Certificates of Membership. The Board of Directors may provide for the issuance of certificates evidencing membership in the Association which shall be in such form as may be determined by the Board. Such certificates shall be signed by the President or Vice President and shall be sealed with the seal of the Association, if any. The name and address of each member and the date of issuance of the certificate shall be entered on the records of the Association. If any certificate shall become lost, mutilated or destroyed, a new certificate may be issued therefore upon such terms and conditions as the Board of Directors may determine.

Section 2. Issuance of Certificates. When a member has applied for and is eligible for membership and has paid any initiation fee and dues that may then be required, a certificate of membership shall be issued and delivered to him by the Secretary, if the Board of Directors shall have provided for the issuance of the certificates of membership under the provisions of Section 1 of this article.

ARTICLE X BOOKS AND RECORDS

The Association shall keep correct and complete books and records of accounts and shall also keep minutes of the proceedings of its members, Board of Directors and

Member ID	FirstLast	Last Name	Address 1	Address 2	City	State	Zipcode
002125402	HUBERT	RAY	501 EAST HALE AVE		OSCEOLA	AR	72370
002177294	ALINDRIA	WHITE	8223 SCOTT HAMILTON DRIVE	APT # A 20	LITTLE ROCK	AR	72209
002188930	CHRISTY	WELLS	PO BOX 24		BOONEVILLE	AR	72927
002189990	RAY	EDDINGTON	RT BOX 309		FORDYCE	AR	71742
002187504	KENNY	JACKSON	473 GRANT 4620		SHERIDAN	AR	72150
002190837	YEIMY	GUTIERREZ	1715 W AVE C		HOPE	AR	71801
002191090	EDGAR	ROUSE	2107 W 4TH AVE		PINE BLUFF	AR	71601
002191278	SABINO	BAHENA	514 UPPER MAGUIRE LOOP		RUSSELLVILLE	AR	72802
002192455	TANIKA	THOMPSON	5619 WEST 9TH AVENUE		PINE BLUFF	AR	71603
002194711	BOBBY	HILTON	4009 BURKETT LANE		SPRINGDALE	AR	72764
002074334	ANTHONY	STEPHENSON	2511 ALEXANDER CIRCLE		PARAGOULD	AR	72450
1603F5127365	RON	REGINELLI	2011 STATE HIGHWAY 77		MARION	AR	72364
1603F5364569	MARGARET	TRUMBULL	2619 N QUALITY LN APT 209		FAYETTEVILLE	AR	72703
1603F5398460	ANDREW	CHARLES	104 ESTATES DR		GREEN FOREST	AR	72638
1603F5469910	TRACY	MOWERY	1208 HIGHWAY 291 N		PRATTSVILLE	AR	72129
179441997	WAVERLY	JONES	1523 S RINGO ST		LITTLE ROCK	AR	72202
186290925	JACK	WORTHEN	13802 ELKHORN RD		GARFIELD	AR	72732
187637360	DEBBIE ANN	COCHRAN	2365 JACKSON RD		WARD	AR	72176
1560B5071457	Melissa	Larsen	7137 Park Avenue		Hot Springs National Park	AR	71901
1698W5081076	Dawson	Langley	36 Fulmer Dr		Conway	AR	72032-8810
1558L5171819	Wilawan	Wangsaenakew	14323 Mountain View Rd.		Mansfield	AR	72944-
1708W5354906	Chris	Hale	1716 Shoemaker Rd		Sheridan	AR	72150-8505
1708W5358630	Akshay	Deshpande	1601 Sw Stagecoach Rd Apt 24		Bentonville	AR	72712
1708W5364265	Denise	Stephens	250 County Road 138		Oakland	AR	72661-9044
1708W5385686	Christopher	Lee	3504 Happy Valley Dr		Little Rock	AR	72212-3012
1708W5395723	Wendy	Bailey	606 Nevada 120		Rosston	AR	71858-8060
1708W5410886	Cassie	Rainwater	2643 County Rd 226		Berryville	AR	72616
PREMIER006519	DON	CALHOUN	7657 E KANTZ DR #9		FAYETTEVILLE	AR	72703
PM1067989	KATHERINE	MATHERLY	1349 W TWIN SPRINGS ST		SILOAM SPRINGS	AR	72761
PM0502709	PEGGY	KNIGHT	14 CHAMPIONS BLVD		ROGERS	AR	72758
412718236	Geneva	Desoto	20 Deerwood Dr		Morrilton	AR	72110
412718242	Lee	Hammon	P.O. Box 33		PARAGOULD	AR	72450
412753645	Rebecca	Turk	2201 Cyclone St		Bryant	AR	72022
LHCPT000759	Jane	Leonard	7629 Vestal Blvd Apt 3		North Little Rock	AR	72113-7308
LHCPT003142	Mary	Blankenship	810 Embassy Pkwy Apt 330		Mountain Home	AR	72653-4353
LHCPT006113	Jean	Ricketts	PO Box 65		Harrison	AR	72602-0065
LHCPT000759	Jane	Leonard	7629 Vestal Blvd Apt 3		North Little Rock	AR	72113-7308
F83-0000019	Balvant	Padhiar	1021 Garrison Ave		Fort Smith	AR	72901-2612
F83-0000174	Martha	Winchell	5108 N Cedar St		North Little Rock	AR	72116-6656
F83-0000177	Janet	Sears	50 Vanita Loop		Pottsville	AR	72858-9177
F83-0000198	Dorothy	Gallegos	18120 Highway 237		Doddridge	AR	71834-1896
F83-0000199	Janice	Wall	7266 Tennessee Rd		Texarkana	AR	71854-9040
F83-0003742	Frank	Knowles	PO Box 1092		Mena	AR	71953-1092
F83-2359041	David	Martin	19578 Chamber Springs Rd		Siloam Spgs	AR	72761-8584
F89-3470471	Janet	Sears	50 Vanita Loop		Pottsville	AR	72858-9177
F89-3470896	Dorothy	Gallegos	18120 Highway 237		Doddridge	AR	71834-1896
F89-5304330	Gilbert	Lattimer	4206 Forest Dale Dr		Little Rock	AR	72223-4610
F83-0000019	Balvant	Padhiar	1021 Garrison Ave		Fort Smith	AR	72901-2612
F83-0000174	Martha	Winchell	5108 N Cedar St		North Little Rock	AR	72116-6656
F83-0000177	Janet	Sears	50 Vanita Loop		Pottsville	AR	72858-9177
F83-0000198	Dorothy	Gallegos	18120 Highway 237		Doddridge	AR	71834-1896
F83-0000199	Janice	Wall	7266 Tennessee Rd		Texarkana	AR	71854-9040
F83-0003742	Frank	Knowles	PO Box 1092		Mena	AR	71953-1092
F83-0006379	Thomas	Hogan	108 Hefner St		Searcy	AR	72143-7202
F83-2359041	David	Martin	19578 Chamber Springs Rd		Siloam Spgs	AR	72761-8584
F89-3470471	Janet	Sears	50 Vanita Loop		Pottsville	AR	72858-9177
F89-3470896	Dorothy	Gallegos	18120 Highway 237		Doddridge	AR	71834-1896
F89-5304330	Gilbert	Lattimer	4206 Forest Dale Dr		Little Rock	AR	72223-4610
68R-1001309	Brenda	Schultz	23582 Quicks Loop		Siloam Springs	AR	72761-5222
83G-0000140	Alvin	Rasdon	3101 Honeysuckle Ln		Russellville	AR	72801-5439
83G-0000539	Pat	Ritchie	147 Union Road 543		El Dorado	AR	71730-9049
83G-0000540	Daniel	Parker	PO Box 759		Hope	AR	71802-0759
83G-0000543	Debra	Smith	3272 Arkansas Highway 58		Poughkeepsie	AR	72569-9027
83G-0000544	Vicki	Taylor	4130 Wheeling Rd		Salem	AR	72576-9250
83G-0000549	Patricia	Flashnick	1722 N College Ave Ste C # -180		Fayetteville	AR	72703-2640
83G-0000550	George	Rahne	8545 Wild Cherry Dr		Rogers	AR	72756-8604
83G-0002176	William	Jervis	29 Faisan Way		Hot Springs Village	AR	71909-6904
83G-0005245	Thakorbhai	Patel	116 Calais Dr		Maumelle	AR	72113-6588
83G-0005254	Ephrain	Valdez	445 Louise Ln		Conway	AR	72034-8642
83G-0006855	Helen	Southworth	2045 Sugar Loaf Rd		Amity	AR	71921-9703
83G-0009207	Michael	Amory	2824 S Ed Edwards Rd		Fayetteville	AR	72701-0701
83G-0013183	David	Martin	19578 Chamber Springs Rd		Siloam Spgs	AR	72761-8584
89W-1000000	John	Brown	2111 W Twin Springs St		Siloam Springs	AR	72761-2526
89W-1000040	Lynn	Hart	3486 May Apple Cir		Harrison	AR	72601-5841
89W-1001963	Charlotte	Christensen	10852 John Zodrow Rd		Genry	AR	72734-8907
89W-1002459	Judith	Reynolds	1210 Medallion Dr		Jonesboro	AR	72404-0610
89W-1003520	Merrie	Davis	14 Shambley Ln		Mount Ida	AR	71957-7901
89W-1009175	Travis	Kingsley	1405 Barberry Ln		Bentonville	AR	72712-8419
0123033495	Mary	Allen	18802 Shaddox Mountain Rd		Rogers	AR	72756-8163

0123003769	Donald	Botkin	2325 Malvern Ave	Hot Springs	AR	71901-8037
0123033493	Susan	Kilton	474 County Road 772	Midway	AR	72651-9331
123237	ROBERT	VANETTA	35 ELIZABETH DR	BELLA VISTA	AR	72714
E77-2210806	Doris	Engel	4280 B Freedom Dr	Conway	AR	72034
F46-3392741	Debra	Rowton	244 R1178	Texarkana	AR	71854
F46-3437430	Sherryl	Vaught	PO Box 3883	Hot Springs	AR	719143883
F46-3438191	Jason	Carroll	324 Jackson Rd.	Ward	AR	72176
G46-2413144	Richard	Gatewood	686 C Highway 144 N	Lake Village	AR	71653
048100475	AGNES	HUDSON	PO BOX 84	TUMBLING SHOALS	AR	72581
E87-3569272	Doris R.	Boyles	396 Cypress Point Rd. Apt. 3	West Memphis	AR	723014248
E87-3085752	Daisy M	Hull	224 W Madison Ave	West Memphis	AR	723015246
E87-3603213	Carolyn	Ashley	3125 N. State Highway 151	Blytheville	AR	723157967
E87-3297967	Juan M	Carranza	921 Gammon Rd	Marion	AR	723649578
E87-3292645	Bobby	Ward	22995 Highway 70 E	Heth	AR	723469285
J02-5084477	Donald J.	Robb	6818 Highway 1 S.	Marvell	AR	723669117
E87-3668215	Christopher	Cummings	50 County Rd 372	Wynne	AR	723962901
E87-3683591	Larry D.	Sherman	1295 Highway 193	Wynne	AR	723967540
E87-3249149	Erma L	Cook	4403 W 17th Ave	Pine Bluff	AR	716032947
E87-3106476	Patrick	Conway	10504 Old Star City Rd	Pine Bluff	AR	716039252
E87-3084426	John	Davis	PO Box 115	Star City	AR	716670115
E87-3297805	Clyde L	Wilson	174 Bradley 23	Warren	AR	71671
E87-3078195	Aaron	Pittman	2400 N Calion Rd Apt 36	El Dorado	AR	71730-3343
J02-5034314	Jack L.	Dickens	803 E. Main Street	Gurdon	AR	717431832
E87-3059302	Lajuanna	Ray	PO Box 1532	Hope	AR	718021532
E87-3457619	Margie	Beayrd	111E 2nd St	Ashdown	AR	71822
E87-3615935	John	Hill	5415 Capitol Hill Rd W	Texarkana	AR	71854-7080
E87-3220343	Sam	Folsom	222 S Danna Dr	Hot Springs National Park	AR	719137935
E87-3582651	Barbara	Brown	229 Barbershop Trail	Hot Springs	AR	71913
E87-3192586	David K	Mahan	8509 Albert Pike Rd	Royal	AR	719688215
E87-3176717	Loretta	Kathman	357 Polk Road 681	Mena	AR	719538138
E87-3067162	Alfred B	Hundley	316 Highway 154	Casa	AR	720259709
E87-3644722	Martha K.	Padgett	12 Valley Ridge Rd.	Conway	AR	720329156
E87-3635696	Michael	Mason	300 S. Donaghey Ave. Apt K2	Conway	AR	72034
E87-3185982	Betty J	Taylor	PO Box 101	Gillett	AR	72055
E87-3456266	Laverda	Mitchell	385 Lake Bennett Road	Greenbrier	AR	72058
J02-5029841	Duane	Overby	442 Brownsville Rd	Higden	AR	720678905
E87-3409770	Kennith L	Roberts	57 McCarty Rd	Humphrey	AR	720739022
E87-3292965	Darlene	Hartwig	408 Graham Rd	Jacksonville	AR	720763813
E87-3071108	Deborah K	Prince	30 Dawn Ct	Jacksonville	AR	720763651
E87-2366521	Allen	Bright	8000 Depriest Rd.	Mabelvale	AR	721032228
E87-3537832	Linda	Varnadore	4 S Dogwood Dr	Mayflower	AR	721069594
E87-2259256	Woodrow	Stevens	4307 Joshua Rd	Cabot	AR	720237930
E87-3234010	Douglas	Tapp	6 Pickens Dr	Newport	AR	721124038
E87-3173117	Rita	Thomas	8102 Merriwood Pl	Sherwood	AR	72120-3880
E87-3408584	Eugene	Hester	4605 Cobb St	Little Rock	AR	722047434
E87-3580897	Elmer	Bruner	2015 N. Church St.	Jonesboro	AR	724018311
E87-3420842	Verl	Hodges	737 County Rd. 109	Jonesboro	AR	724049255
E87-3774152	Roy	Frisk	3940 Hwy 349	Jonesboro	AR	72404
E87-3082310	Roger	West	40 Shane Dr	Paragould	AR	724509363
E87-3071260	Mary	Pennington	PO Box 260	Swifton	AR	724710260
E87-3202936	Ronald C	Boulding	5 Otter Dr	Cherokee Village	AR	72529
J02-5048878	Sylvia	Walker	549 Johnson Rd.	Floral	AR	725349628
E87-3409417	Charles F	Powers	1820 Westgate Dr	Heber Springs	AR	725432838
E87-3572759	Rosemary	West	270 Stoney Point Rd	Heber Springs	AR	72543
E87-3381620	Oletta	Hale	Hc 80 Box 317	Harriet	AR	726399024
E87-3422131	William	Mitchell	2813A W Highway 14	Lead Hill	AR	726449462
E87-3171713	Irene G	Johnson	378 County Rd 900	Midway	AR	726519360
E87-3071646	Monte L	Garreans	33 Big Pond Place	Mountain Home	AR	72653
E87-3084457	Martha A	Yancey	8698 Oakland Rd	Oakland	AR	726619165
E87-3170780	Edward L	Ash	10482 Horan Rd	Fayetteville	AR	727019077
E87-3294664	Robert	Saylors	700 Turnbridge Dr	Bentonville	AR	72712
E87-2348975	Linda	Lee	PO Box 1216	Farmington	AR	727301216
E87-3097339	Melody	Thomas	PO Box 1053	Gravette	AR	727361053
E87-3293918	Leslie	Messina	1207 E Hilltop Dr	Rogers	AR	727560910
E87-3078389	Pamela	Rust	5101 N Cheyenne Trl	Rogers	AR	727568334
J02-5034945	Mary	Radtke	2800 S J St	Rogers	AR	72758
E87-3635682	Stephen M	Ranney	206 W Necessary Dr	Rogers	AR	727581399
E87-3611591	Sylvia Joyce	Guthrie	3021 Silver Bell Trace	Springdale	AR	727627338
E87-3192358	Richard W	Andrews	C/O Diane Watts	Russellville	AR	72801
E87-3419376	Vernon	Damron	1878 Paradise Acres Rd	Russellville	AR	728028268
E87-3773924	Frances	Whitbey	422 Peaceful Valley Rd.	Dover	AR	728377958
E87-3249603	Jonathan	Brown	923 S Raleigh St	Fort Smith	AR	72901
E87-3087356	Georgalee	Wheeler	3610 Armour Ave	Fort Smith	AR	729044312
E87-3099621	Harold	Brown	414 Central Ave	Rudy	AR	72952-9075
E87-3067158	Sandra	Lehman	RR 4 Box 207D	Camden	AR	717019321
J02-5034847	Patricia	Solida	Apt 6	Bradford	AR	72020
E87-3569272	Doris	Boyles	396 Cypress Point Rd Apt 3	West Memphis	AR	72301-4248
E87-3085752	Daisy	Hull	224 W Madison Ave	West Memphis	AR	72301-5246
E87-3603213	Carolyn	Ashley	3125 N State Highway 151	Blytheville	AR	72315-7967
E87-3297967	Juan	Carranza Sr	919 James Mill Rd	Crawfordsville	AR	72327-2121

E87-3292645	Bobby	Ward	22995 Highway 70 E	Heth	AR	72346-9285
J02-5084477	Donald	Robb	6818 Highway 1 S	Marvell	AR	72366-9117
E87-3668215	Christopher	Cummings	50 County Road 372	Wynne	AR	72396-8551
E87-3683591	Larry	Sherman	PO Box 1205	Wynne	AR	72396-1205
E87-3249149	Erma	Cook	4403 W 17th Ave	Pine Bluff	AR	71603-2947
E87-3106476	Patricia	Conway	10504 Old Star City Rd	Pine Bluff	AR	71603-9252
E87-3084426	John	Davis	PO Box 115	Star City	AR	71667-0115
E87-3297805	Clyde	Wilson	174 Bradley 23 Rd	Warren	AR	71671-9506
E87-3078195	Aaron	Pittman	2400 N Calion Rd Apt 36	El Dorado	AR	71730-3343
J02-5034314	Jack	Dickens	803 E Main St	Gurdon	AR	71743-1832
E87-3059302	Lajuanna	Ray	PO Box 1532	Hope	AR	71802-1532
E87-3457619	Margie	Beayrd	111 E 2nd St	Ashdown	AR	71822-8307
E87-3615935	John	Hill	5415 Capitol Hill Rd W	Texarkana	AR	71854-7080
E87-3220343	Sam	Folsom	222 S Danna Dr	Hot Springs National Park	AR	71913-7935
E87-3582651	Barbara	Brown	229 Barber Shop Trl	Hot Springs	AR	71913-8229
E87-3192586	David	Mahan	1286 S Moore Rd	Hot Springs	AR	71913-8567
E87-3176717	Loretta	Kathman	357 Polk Road 681	Mena	AR	71953-8138
E87-3067162	Alfred	Hundley	316 Highway 154	Casa	AR	72025-9709
E87-3644722	Martha	Padgett	12 Valley Ridge Rd	Conway	AR	72032-9156
E87-3592578	Norman	McKenzie	4600 Graham Dr	Conway	AR	72034-8206
E87-3635696	Michael	Mason	300 S Donaghey Ave Apt K2	Conway	AR	72034-6832
E87-3185982	Betty	Taylor	PO Box 101	Gillett	AR	72055-0101
E87-3456266	Laverda	Mitchell	385 Lake Bennett Rd	Greenbrier	AR	72058-9763
J02-5029841	Duane	Overby	442 Brownsville Rd	Higden	AR	72067-8905
E87-3409770	Kennith	Roberts	57 McCarty Rd	Humphrey	AR	72073-9022
E87-3292965	Darlene	Hartwig	408 Graham Rd	Jacksonville	AR	72076-3813
E87-3071108	Deborah	Prince	106 Red Wing Rd	Jacksonville	AR	72076-4942
E87-2366521	Allen	Bright	8000 Depriest Rd	Mabelvale	AR	72103-2228
E87-3537832	Linda	Varnadore	4 S Dogwood Dr	Mayflower	AR	72106-9594
E87-2259256	Woodrow	Stevens	307 N Morrill St	Morrilton	AR	72110-2709
E87-3234010	Douglas	Tapp	6 Pickens Dr	Newport	AR	72112-4038
E87-3173117	Rita	Thomas	8102 Merriwood Pl	Sherwood	AR	72120-3880
E87-3408584	Eugene	Hester	4605 Cobb St	Little Rock	AR	72204-7434
E87-3580897	Elmer	Bruner	2015 N Church St	Jonesboro	AR	72401-8311
E87-3420842	Verl	Hodges	737 County Road 109	Jonesboro	AR	72404-9254
E87-3774152	Roy	Frisk	3968 Highway 349	Jonesboro	AR	72404-9278
E87-3082310	Roger	West	40 Shane Dr	Paragould	AR	72450-9363
E87-3071260	Mary	Pennington	PO Box 260	Swifton	AR	72471-0260
E87-3202936	Ronald	Boulding	5 Otter Dr	Cherokee Village	AR	72529-3010
J02-5048878	Sylvia	Walker	549 Johnson Rd	Floral	AR	72534-9628
E87-3409417	Charles	Powers	1820 Westgate Dr	Heber Springs	AR	72543-2838
E87-3572759	Rosemary	West	270 Stoney Point Rd	Heber Springs	AR	72543-8688
E87-3099540	Mary	Henke	6210 Twin Stone Ln	Harrison	AR	72601-8582
E87-3381620	Oletta	Hale	340 Log House Ln	Harriet	AR	72639-8901
E87-3422131	William	Mitchell	2813A W Highway 14 # A	Lead Hill	AR	72644-8060
E87-3171713	Irene	Johnson	378 County Road 900	Midway	AR	72651-9360
E87-3071646	Monte	Garreans	33 Big Pond Pl	Mountain Home	AR	72653-5936
E87-3084457	Martha	Yancey	8698 Oakland Rd Trlr 2	Oakland	AR	72661-9165
E87-3170780	Edward	Ash	10482 Horan Rd	Fayetteville	AR	72701-9077
E87-3294664	Robert	Saylors	700 SW Tunbridge Dr	Bentonville	AR	72712-3666
E87-2348975	Linda	Lee	PO Box 1216	Farmington	AR	72730-1216
E87-3097339	Melody	Thomas	PO Box 1053	Gravette	AR	72736-1053
E87-3293918	Leslie	Karnbach	1207 E Hilltop Dr	Rogers	AR	72756-0910
E87-3078389	Pamela	Rust	5101 N Cheyenne Trl	Rogers	AR	72756-8334
J02-5034945	Mary	Radtke	2800 S J St	Rogers	AR	72758-0186
E87-3635682	Stephen	Ranney	206 W Necessary Dr	Rogers	AR	72758-1399
E87-3611591	Sylvia	Guthrie	3021 Silver Bell Trce	Springdale	AR	72762-7338
E87-3192358	Richard	Andrews	908 Deerfield Ct	Russellville	AR	72801-4709
E87-3419376	Vernon	Damron	1878 Paradise Acres Rd	Russellville	AR	72802-8268
E87-3773924	Frances	Whitbey	422 Peaceful Valley Rd	Dover	AR	72837-7958
E87-3249603	Jonathan	Brown	923 Raleigh St Apt 8	Fort Smith	AR	72901-8350
E87-3087356	Georgalee	Wheeler	3610 Armour Ave	Fort Smith	AR	72904-4312
E87-3171750	Virginia	Smith-Estes	61 Grand Magnolia Dr	Greenwood	AR	72936-4309
E87-3099621	Harold	Brown	414 Central Ave	Rudy	AR	72952-9075
E87-3067158	Sandra	Lehman	Route 4 PO Box 207-D	Camden	AR	71701
J02-5034847	Patricia	Solida	1113 Jackson St Apt 6	Bradford	AR	72020
87C-1091797	Jackie	Dodson	710 Holiday Dr	West Memphis	AR	72301-2119
87C-1161869	Nancy	Krone	1012 Roy Pugh St	West Memphis	AR	72301-2726
87C-1121885	Annie	Joiner	506 S 25th St	West Memphis	AR	72301-5806
87J-1002916	Clyde	Dear	PO Box 982	West Memphis	AR	72303-0982
87C-1148162	Lenora	Sims	1408 Ward Lane Ext	Blytheville	AR	72315-1564
87C-1104164	Roger	Swain	3655 E State Highway 148	Blytheville	AR	72315-7957
87C-1101818	Doyle	Stevenson	4241 N County Road 535	Blytheville	AR	72315-8676
87J-1004283	Alfredo	Cawagdan	281 Meeks Rd	Colt	AR	72326-8481
87C-1094045	Carolyn	Doty	2925 Mary Dr	Forrest City	AR	72335-2516
87D-1017017	Sue	Martin	PO Box 3281	Forrest City	AR	72336-3281
87N-1020920	Linda	Mangold	2023 Phillips Road 251	Lexa	AR	72355-8353
87C-1126971	James	Wilson	121 Sunset St	Marianna	AR	72360-2754
87C-1148104	Mary	Woodson	213 Mill Ave	Osceola	AR	72370-2008
87C-1114632	Iretha	Ross	PO Box 461	Parkin	AR	72373-0461

C/O Diane Watts

87C-1053265	Thelma	Lewis	214 Stafford Rd	Proctor	AR	72376-9443	
87C-1123922	Shirley	Duncan	2877 N Marlin Swamp Rd	Turrell	AR	72384-9048	
87D-1033911	Gary	Hill	PO Box 2268	West Helena	AR	72390-0268	
87C-1049070	Joe	Davidson III	PO Box 2429	West Helena	AR	72390-0429	
87C-1074091	Levorina	Jefferson	419 Devilla	West Helena	AR	72390-3509	
02C-1009932	Kevin	Halter	187 Highway 193	Wynne	AR	72396-7508	
87D-1013351	Charles	Shepherd	1100 E 36th Ave Apt 16	Pine Bluff	AR	71601-7379	
87C-1160572	William	Cottrell	412 Green Ave	White Hall	AR	71602-2629	
87C-1139125	Jenice	Blevins	713 Donna Rd	Pine Bluff	AR	71602-9374	
87C-1096281	Michael	Odum	909 Abby Ln	White Hall	AR	71602-9504	
87C-1102439	William	Byrd	2717 Old Dollarway Rd	Pine Bluff	AR	71602-9663	
87D-1024419	Brenda	Watson	5024 Highway 79 S	Pine Bluff	AR	71603-4512	
87F-1008255	Clemit	Phillips	4 Hampton Pl	Pine Bluff	AR	71603-7516	
87C-1094172	Susan	Madison	9303 Highway 54	Pine Bluff	AR	71603-8841	
87N-1016070	Thomas	Frasier	5213 Kilcrease Rd	Pine Bluff	AR	71603-9362	
87H-1000533	Joe	Burkley	PO Box 167	Dermott	AR	71638-0167	
87C-1041244	Claude	Grubbs	838 Grand Lake Loop	Eudora	AR	71640-9658	
02C-1006108	Mary	Vestal	815 Norman St	Hamburg	AR	71646-3037	
87I-1009277	Verda	Schell	311 W Bolling St	Monticello	AR	71655-5507	
87C-1061371	Bobbie	Clark	2115 Broken Arrow Rd	Star City	AR	71667-8958	
87N-1011746	Donald	Crockett	406 Ward Cutoff Rd	Tillar	AR	71670-9500	
87C-1103449	Ursula	Bowen	PO Box 625	Warren	AR	71671-0625	
87F-1006545	Jean	Hirsch	411 Brookridge Dr	Camden	AR	71701-3107	
87C-1114215	Matisha	Watts	508 Agee Ave NW	Camden	AR	71701-3347	
87K-1000714	Brenda	Vaughan	335 Harding Ave	Camden	AR	71701-3625	
87H-1026308	Danny	Buffington	150 Calhoun 2	Camden	AR	71701-7255	
87K-1006103	James	Dunn	951 Highway 278 E	Camden	AR	71701-8609	
87C-1099876	James	Hines	PO Box 85	Chidester	AR	71726-0085	
87D-1029221	Gary	Tanner	814 E 6th St	El Dorado	AR	71730-4014	
87H-1012331	Ronnie	Harrison	111 Joyce Dr	El Dorado	AR	71730-9603	
87C-1057937	Willis	Harris	318 E 7th St	Fordyce	AR	71742-3821	
87C-1129609	Dorothy	Gulley	206 Cedar St	Gurdon	AR	71743-2529	
87C-1129292	Thomas	Wynn	5211 Columbia Road 11 E	Magnolia	AR	71753-8323	
87C-1087662	Gay	Shore	721 Columbia Road 152	Magnolia	AR	71753-8834	
87F-1013952	Ricky	King	150 Cameron Hills Dr	Hope	AR	71801-6133	
87I-0100332	Dee	Sanders	154 Union Rd	De Queen	AR	71832-2985	
02C-1011363	Dana	Johnson	161 Highway 160	Doddridge	AR	71834-1861	
87C-1154764	Charles	Sharp	1031 Miller County 24	Fouke	AR	71837-8858	
87D-1013471	Grant	Moore	2698 Miller County 26	Fouke	AR	71837-9644	
87N-1018021	James	Conway	3607 Highway 355 S	Fulton	AR	71838-9058	
87F-1001599	Karen	Midgett	4671 Highway 71	Lockesburg	AR	71846-9438	
87K-1013626	Elana	Gentry	113 Green Acres Ln	Lockesburg	AR	71846-9503	
87I-1012428	Jo	Ritchie	903 W Oak St	Nashville	AR	71852-4332	
87C-1067159	Sharon	Clardy	5061 Pine Crest Cir	Texarkana	AR	71854-1773	
87M-1000212	Martha	Reynolds	1923 Beech St	Texarkana	AR	71854-3505	
87C-1124308	Bobby	Rogers	2202 Pecan St	Texarkana	AR	71854-3655	
87D-1000684	Louis	Sealy	225 Appaloosa Trl	Texarkana	AR	71854-8754	
87G-1009998	Martin	Stanley	702 Hempstead 25	Ozan	AR	71855-9071	
87I-1014251	Donald	Kirkham	100 Nevada 246	Prescott	AR	71857-8139	
87I-1011902	Gwendolyn	Richard	819 W 2nd St	Stamps	AR	71860-2413	
87D-1009378	Sue	Tallant	111 Little River 48	Winthrop	AR	71866-9568	
87I-1005487	Brenda	George	308 Golf Links Rd	Hot Springs	AR	71901-7824	
87D-1028379	Deborah	Raney	297 Industrial Park Dr	Hot Springs	AR	71901-9521	
87N-1000148	Mary	Turner	200 Aviation Plz	Hot Springs	AR	71913-5530	
87E-1002971	Norma	Hearst	211 Lee Barron Loop	Hot Springs	AR	71913-6852	
87C-1120339	Aurel	Stoian	143 Grace Ln	Hot Springs	AR	71913-8438	
87C-1126530	Sharon	Sword	232 Portia Cir	Hot Springs	AR	71913-9620	
87H-1006785	Bobby	Klopping	PO Box 4033	Hot Springs	AR	71914-4033	
87C-1040110	Carolyn	Newsom	203 N 27th St	Arkadelphia	AR	71923-4201	
87K-1001783	Darlene	Pritchard	2705 Lynwood Dr	Arkadelphia	AR	71923-5312	
02C-1006078	Robert	Wayman	75 Ranch Rd	Arkadelphia	AR	71923-9174	
87C-1102095	Cheryl	Sanders	9786 Highway 84	Bismarck	AR	71929-6638	
87K-1015126	Barbara	Lander	105 Link Ln	Bismarck	AR	71929-7052	
87C-1075519	Shryl	Baker	1124 Thomas Loop	Bismarck	AR	71929-7367	
87D-1034028	Thelma	Hearn	2482 Highway 240 W	Caddo Gap	AR	71935-7581	
87C-1133898	Mary	Ditzel	1197 Polk Road 23	Cove	AR	71937-9628	
87C-1075516	Adelaide	Garner	152 School St	Cove	AR	71937-9653	
87D-1160573	Joyce	Webster	211 Eve St N	Mena	AR	71953-2113	
87F-1010449	Shannon	Ryan	508 Cherry St Apt 8B	Mena	AR	71953-4373	
87C-1153363	Dorothy	Browning	PO Box 33	206 Sevier St	Mountain Pine	AR	71956-0033
87C-1138873	Dorothy	Wright	PO Box 535	Alexander	AR	72002-0535	
87C-1063178	Lindeal	Ridling	5794 Wedgewood Dr	Alexander	AR	72002-9644	
87C-1108492	Troy	Tims	144 Woodruff 752	Augusta	AR	72006-5035	
87D-1008048	Michael	Johnson	245 Honeysuckle Rd	Bald Knob	AR	72010-9571	
87D-1009639	Marvin	Harris	605 S Elm St	Beebe	AR	72012-3713	
87C-1067883	John	Fortner	2100 Henry St Lot 76	Benton	AR	72015-4964	
87H-1025249	William	Walker	3406 Edison Ave	Benton	AR	72015-5638	
87N-1006137	Roy	Haddock	912 Reed	Benton	AR	72015-5823	
87E-1000351	Debbie	Heidelberg	1716 Highway 167 N	Bradford	AR	72020-9002	
87C-1077083	Mark	Wood	5 Park Dr	Bryant	AR	72022-2940	

87C-1135645	Elisa	Smith	1408 Pleasant Pointe Cir	Bryant	AR	72022-3962
87E-1001850	Darryl	Williamson	PO Box 211	Cabot	AR	72023-0211
87D-1009240	Lynda	McClellan	PO Box 958	Cabot	AR	72023-0958
87E-1019711	Margaret	Moot	18 White Oak Dr	Cabot	AR	72023-3931
87C-1061340	Don	Oglesby	101 Daniel Ln	Cabot	AR	72023-7569
87C-1123712	Sonja	Stinnett	480 Kingwood Cir	Cabot	AR	72023-8336
87C-1072641	William	Brixey	59 Charlie Wells Rd	Casa	AR	72025-8225
87E-1010730	Deborah	Tucker	1056 Sylvan Ln	Clinton	AR	72031-5611
87C-1059825	William	Pitts	475 E Robins St Lot 6	Conway	AR	72032-7165
87C-1067880	Alice	Lewis	29 Hanford Ln	Conway	AR	72032-9776
87K-1010063	Bill	Landers	43 Timberlane Trl	Conway	AR	72034-3611
87C-1059667	Alice	Jones	2039 Independence Ave	Conway	AR	72034-3856
87J-1002328	Karen	Myers	1001 McNutt Rd Lot 8	Conway	AR	72034-9363
87N-1020003	Ernestine	Davis	761 Van Pelt	Cotton Plant	AR	72036-9502
87D-1016798	Sandra	Olson	33 E Main St	Greenbrier	AR	72058-9208
87D-1153884	Katherine	Vassar	334 Castleberry Rd	Greenbrier	AR	72058-9433
02C-1001393	Gail	Moore	25 Briarwood Ln	Greenbrier	AR	72058-9480
87E-1015757	Linda	McGhee	2004 Stony Point Rd	Houston	AR	72070-8101
87C-1123716	Patricia	Herrell	1010 N 1st St Ofc C13	Jacksonville	AR	72076-3264
87D-1021487	Melville	Palmer	3023 Hines Dr	Jacksonville	AR	72076-3739
87K-1016508	Nell	Drummond	28 Fra Mar Dr	Jacksonville	AR	72076-9301
87C-1102540	Billie	Chapman	PO Box 351	Judsonia	AR	72081-0351
87C-1077084	Pam	Herman	PO Box 941	Judsonia	AR	72081-0941
87C-1041100	Rose	Whitney	229 Elm St	Judsonia	AR	72081-9416
87H-1011876	Garland	Beavers	660 Whitney Ln	Kensett	AR	72082-9000
87E-1010732	Elizabeth	Andersen	467 Heather Loop	Lonoke	AR	72086-8126
87C-1102542	Josephine	Eaves	PO Box 297	Bryant	AR	72089-0297
87I-1012730	Ronald	Drayton	8518 Kennesaw Mountain Dr	Mabelvale	AR	72103-2118
02C-1007432	Ellen	Christensen	9417 Moon Dr	Mabelvale	AR	72103-4941
87C-1089627	Gerald	Williams	6885 B and R Trl	Mabelvale	AR	72103-4975
87C-1144646	Jerry	Hunt	345 Harp Loop	Malvern	AR	72104-5860
87C-1061351	Brenda	Robinson	22840 Highway 51	Malvern	AR	72104-8475
87C-1147905	Pamela	Presley	29 E Ridge Rd	Mayflower	AR	72106-9577
87F-1001435	Wanda	Delacerda	9 Winthrop Rd	Morrilton	AR	72110-4311
02C-1006899	Lyndsey	Huckabay	5 Hickory Ln	Maumelle	AR	72113-6105
87J-1008366	Janje	Madison	622 E 19th St Apt 176	N Little Rock	AR	72114-2411
87C-1123704	Gayle	Reynolds	7704 Toltec Dr	North Little Rock	AR	72116-4588
87C-1129597	Greta	Hall	4524 Ridge Rd	North Little Rock	AR	72116-7236
87C-1061337	Ray	Lewis	4705 N Cypress St	North Little Rock	AR	72116-7255
87K-1012222	Lester	Seales	508 Dewayne Ave	N Little Rock	AR	72117-4104
87C-1026573	William	Porter	6612 Farmstead Rd	N Little Rock	AR	72117-5204
87K-1004652	Barbara	Brickey	130 High St	N Little Rock	AR	72118-2728
87C-1123138	Roy	Hayward	1227 Diamond Head Dr	North Little Rock	AR	72118-3000
02C-1011311	Nina	Carter	5600 Granby Rd	North Little Rock	AR	72118-3544
87C-1129602	Sheryl	Phillips	410 Pickwick Ln	N Little Rock	AR	72118-4175
87J-1008031	Tony	Massa	3724 Maple St	N Little Rock	AR	72118-4974
87C-1148327	Carole	Wood	708 W 33rd St # A	North Little Rock	AR	72118-5010
87I-1000934	Lynda	Lee	24 Sheraton Oaks Dr	Sherwood	AR	72120-1543
87E-1002505	Barton	Green	199 Pumice Dr	Sherwood	AR	72120-3737
02C-1012102	Michael	Simpson	8610 Indianhead Dr Apt B	Sherwood	AR	72120-3773
02C-1010324	Paul	Vanparys	7906 Merriwood Pl	N Little Rock	AR	72120-3846
87N-1007157	Jeffrey	Steed	4712 Brandywine Cv	Sherwood	AR	72120-3987
87D-1021530	Kimberly	Griggs	12 Bing Rd	Perry	AR	72125-7507
02C-1004669	Connie	McGee	33 Sunset Loop	Perryville	AR	72126-8206
87C-1158387	Debbie	Czak	371 Highway 300	Perryville	AR	72126-8215
87C-1040691	Charles	Johnson	504 Grant 482	Prattsville	AR	72129-9132
87I-1010082	Edna	Sines	PO Box 96	Prim	AR	72130-0096
87K-1004956	Ricky	Strain	3000 Rosebud Rd	Quitman	AR	72131-9395
87C-1041292	H	Webb	1205 Flint Rd	Scotland	AR	72141-8094
87H-1024851	Wayne	Smith	502 Sims St	Searcy	AR	72143-3140
87C-1149886	Murle	Clements	1010 Golf View Dr	Searcy	AR	72143-4563
87H-1008044	Elfreda	Johnson	PO Box 82	Solgohachia	AR	72156-0082
87I-1017607	Velma	Arnold	36 Mount Pisgah Rd	Springfield	AR	72157-9615
87N-1020073	Steven	Stepanishen	42 Fortson Rd	Vilonia	AR	72173-9411
87D-1032125	Ricky	Osborne	83 Bland Chapel Rd	Ward	AR	72176-8915
87D-1007184	Melody	Tipton	23 Moonridge	Ward	AR	72176-9465
87E-1007446	Shirley	Robinson	2122 S Schiller St	Little Rock	AR	72202-6270
02C-1000542	Willie	Laster	PO Box 1212	Little Rock	AR	72203-1212
87H-1000663	Dwight	Vinson	4418 W 11th St	Little Rock	AR	72204-1914
02C-1000541	Robert	Williams	1413 S Grant St	Little Rock	AR	72204-2628
87D-1024727	Denis	Oberste	6901 Archwood Dr	Little Rock	AR	72204-4703
87D-1025413	Warren	McGee	7818 Standish Rd	Little Rock	AR	72204-8340
87I-1011296	Yvonne	Jackson	424 W 32nd St	Little Rock	AR	72206-3175
87D-1010640	Wilfred	Mazurek	12918 Hilaro Springs Rd	Little Rock	AR	72206-4952
87E-1021061	Mary	Rogers	8519 Dowan Dr	Little Rock	AR	72209-5313
87C-1098268	Vicki	Ellis	6911 Knollwood Rd	Little Rock	AR	72209-7403
87J-1002387	Lola	Pratt	1500 Stagecoach Vlg	Little Rock	AR	72210-4757
87D-1161634	Lilly	Bouie	35 Westfield Loop	Little Rock	AR	72210-6950
87C-1148750	Irene	Williams	1502 Green Mountain Dr Apt 13-162	Little Rock	AR	72211-1701
02C-1008641	Brenda	Murray	701 Wellington Hills Rd Apt 120	Little Rock	AR	72211-2173

87C-1138815	Jerry	Walters	408 Elmridge Dr		Little Rock	AR	72211-3445
87D-1026982	Vonda	Higgins	PO Box 56613		Little Rock	AR	72215-6613
87C-1153368	Ursula	Reed	PO Box 164644		Little Rock	AR	72216-4644
87H-1002057	Ceodis	Lasker Jr	PO Box 194851		Little Rock	AR	72219-4851
87D-1029957	Steve	Minner	PO Box 22874		Little Rock	AR	72221-2874
87H-1020524	John	Andrews	PO Box 22875		Little Rock	AR	72221-2875
87E-1024655	Melissa	Bratton	63 Heatherbrae Cir		Little Rock	AR	72223-4336
87C-1080500	Betty	Alexander	4500 Skyhawk Cir		Little Rock	AR	72223-9451
87C-1130765	David	Turner	PO Box 250062		Little Rock	AR	72225-0062
87D-1160571	Anna	Chiechi	3 Lexington Rd		Little Rock	AR	72227-2935
87C-1094735	William	Faulkner	529 W Oak Ave		Jonesboro	AR	72401-3519
87N-1018805	Patricia	Brewer	1800 Mitzi Ln		Jonesboro	AR	72401-8660
87H-1003990	Deborah	Broglen	PO Box 8094		Jonesboro	AR	72403-8094
87I-1000678	Johnny	Osburn	7197 Highway 91 W		Jonesboro	AR	72404-0956
87L-1000169	Connie	Ellis	400 Highway 91 W		Bono	AR	72416-8128
87C-1086822	Anna	Church	PO Box 204		Harrisburg	AR	72432-0204
02C-1010469	Anna	Russom	375 Magnolia St		Knobel	AR	72435-9128
87J-1006035	Carrie	Howard	304 N 13th Ave		Paragould	AR	72450-3280
87F-1001411	Mary	Dial	2500 Highway 69		Paragould	AR	72450-4786
87E-1017680	Brett	May	1809 N 18th St		Paragould	AR	72450-4897
87E-1022291	Joann	McDonald	2778 Greene Road 125		Paragould	AR	72450-8352
87M-1000707	Judy	Davis	425 Lamb Dr		Piggott	AR	72454-1556
87C-1061145	Kermit	Donnell	2203 Convent St		Pocahontas	AR	72455-3035
87C-1108500	Wilford	Sullinger	102 Colvey Trl		Pocahontas	AR	72455-8632
87J-1002800	Debbie	Brown	PO Box 354		Portia	AR	72457-0354
87F-1003145	Pat	Patterson	PO Box 357		Trumann	AR	72472-0357
87G-1003994	Karen	Rusher	305 Oak St		Trumann	AR	72472-2206
87C-1032933	Benson	Hart	PO Box 105		Walnut Ridge	AR	72476-0105
87N-1011610	Patsy	Thompson	315 SE 4th St		Walnut Ridge	AR	72476-2810
87D-1027494	Michael	Tracy	2895 N Central Ave		Batesville	AR	72501-8653
87H-1007736	Jerry	VanHorn	28 Strawberry Valley Rd		Ash Flat	AR	72513-9666
87J-1002812	Sylvia	Ross	92 Saginaw Cir		Cherokee Vlg	AR	72529-4400
87C-1022755	Susan	Cox	109 Pottawattamie Dr		Cherokee Village	AR	72529-7304
87D-1008845	Janice	Newcom	PO Box 652		Hardy	AR	72542-0652
87N-1006534	Billie	Fuller	141 E Rockcliff Dr		Hardy	AR	72542-9703
87D-1000627	Teri	Johnston	PO Box 805		Heber Springs	AR	72543-0805
87N-1008736	Richard	Rogers	20 River Mountain Dr		Heber Springs	AR	72543-8517
87H-1006876	Rebecca	Piker	9436 Harrison St		Newark	AR	72562-9541
87J-1008228	Ronda	Weyer	3006 Ar 177 Hwy	PO Box 341	Pineville	AR	72566-8855
87C-1162945	Terry	Dean	2592 Byron Rd		Salem	AR	72576-8807
87K-1009075	Sue	Darter	110 Smith Rd		Tumbling Shoals	AR	72581-9250
87D-1023625	Ruthie	Jones	901 N Cherry St		Harrison	AR	72601-2811
87K-1010881	Paula	King	301 N Lucille St		Harrison	AR	72601-3325
87C-1145476	Ellen	Klumper	6835A Peach Orchard Rd		Harrison	AR	72601-7741
87I-1001189	Tollie	Sutterfield	5548 Highway 392 W		Harrison	AR	72601-8084
87E-1030478	James	Hughes	6625 Wooded Hills Rd		Harrison	AR	72601-8425
87J-1012899	Ronnie	Bell	704 Brian St		Berryville	AR	72616-3503
87C-1147500	Elva	Tharp	328 Combs Ave		Cotter	AR	72626-9190
87G-1000516	Leroy	Moore	PO Box 1823		Flippin	AR	72634-1823
87C-1059619	Coral	Porath	2385 Highway 126 N		Gassville	AR	72635-8043
87C-1042201	Edward	Hamilton	3101 Highway 62 E		Green Forest	AR	72638-2352
87C-1094122	Robert	Dublinski	661 Nubbin Ridge Rd Lot 8		Lakeview	AR	72642-7200
87I-1017675	Bill	Baker	PO Box 10	210 Hazel St Apt 10	Marshall	AR	72650-0010
87N-1000133	Mike	Porting	803 Sanford Ln		Mountain Home	AR	72653-3242
87C-1122669	John	Elders	1610 Inverness Dr		Mountain Home	AR	72653-4261
87E-1026851	Jeannie	Hutchins	258 Broadview Cir		Salesville	AR	72653-9788
87H-1022393	Janice	Gragg	1383 Sheid Rd		Norfolk	AR	72658-8424
87I-1008285	Sara	Prough	991 Dwelle Rd		Norfolk	AR	72658-8491
87C-1134582	Buddy	Hildersheim	PO Box 344		Summit	AR	72677-0344
87C-1123115	David	Laurain	700 S Church Ave		Fayetteville	AR	72701-6556
87C-1043785	Fred	Ramsey	830 S Locust Ave		Fayetteville	AR	72701-6564
87C-1043782	Lorraine	Nichols	908 W Walker St		Fayetteville	AR	72701-6852
87C-1101867	Pat	Stout	10214 SE Campbell Rd		Fayetteville	AR	72701-8890
87C-1075657	Robert	Nolin	PO Box 2939		Fayetteville	AR	72702-2939
87E-1006282	Donna	Lindsey	2459 N Brophy Cir		Fayetteville	AR	72703-3410
02C-1006408	Terry	Howard	1633 N Desarc Way		Fayetteville	AR	72704-5599
02C-1007912	Penelope	Garner	4007 W Song Bird Pl		Fayetteville	AR	72704-7093
87C-1043787	James	Hungate	13574 Wheeler Heights Rd		Fayetteville	AR	72704-8534
87C-1004339	Sarah	Clark	4422 Clear Creek Blvd		Fayetteville	AR	72704-9327
87E-1013601	Polly	Pottridge	2513 SE 4th St		Bentonville	AR	72712-5365
87C-1029987	Norvell	Ogden	25 Sherman Dr		Bella Vista	AR	72715-3075
87G-1003198	Nina	Finch	14914 N Oak St		Garfield	AR	72732-9019
02C-1006397	Betty	Lester	17723 Gann Ridge Rd		Garfield	AR	72732-9213
02C-1008655	Thomas	Thompson	PO Box 196		Goshen	AR	72735-0196
87H-1009731	J	Cook	PO Box 832		Lincoln	AR	72744-0832
87G-1007986	Margaret	Anderson	PO Box 135		Pea Ridge	AR	72751-0135
87E-1010855	Diane	Skorupski	155 Price St		Pea Ridge	AR	72751-2719
87E-1000785	Linda	Ford	15394 Patton Rd		Pea Ridge	AR	72751-3169
87N-1006105	Edward	Schroeder	807 Grant Ave		Prairie Grove	AR	72753-8412
87C-1075658	Pam	Ingram	1206 W Pine St		Rogers	AR	72756-4336

87F-1003828	Max	Palace	4400 Collins Cir	Rogers	AR	72758-9047
87N-1013156	Robert	Allen	1206 Jo Lynn St	Siloam Spgs	AR	72761-4571
02C-1009457	K	Keller	PO Box 6923	Siloam Springs	AR	72761-6923
87C-1155355	Martin	Estrada	865 Eastgate St	Siloam Springs	AR	72761-9272
87C-1064351	Bobby	Tilley	106 E Edmondson Ave	Springdale	AR	72764-7270
87F-1013839	Merikay	Rigsbee	23971 W Highway 62 # 62W	Summers	AR	72769-9521
87H-1022046	Ruth	Cooksey	803 N Frankfort Ave	Russellville	AR	72801-4010
87H-1011043	Sherrri	Chronister	4142 E Main St	Russellville	AR	72802-1581
87C-1128532	Billy	Green	819 Maple Springs Rd	Russellville	AR	72802-7832
87I-1002037	Charles	McIlwain	3806 E 6th St	Russellville	AR	72802-8482
87C-1107734	William	Harrison	PO Box 10211	Russellville	AR	72812-0211
87C-1164247	Patricia	Zell	10527 White Ln	Belleville	AR	72824-8927
87K-1012740	Daniel	Crossley	PO Box 64	Clarksville	AR	72830-0064
87N-1005154	Natalie	Printz	1413 River Rd	Coal Hill	AR	72832-8740
87N-1009531	Pamela	Blocker	10409 Lonnie Ln	Danville	AR	72833-6807
87I-1011343	Glen	Hall	PO Box 746	Dardanelle	AR	72834-0746
87E-1015460	David	Brown	13865 Sr 105 N	Hector	AR	72843-9117
87C-1086786	Carolyn	McNabb	626 E Main St	Lamar	AR	72846-8137
87C-1097730	Karen	Crutchfield	35190 Highway 164	Lamar	AR	72846-8755
87C-1044198	Betty	Barrick	14611 Highway 60	Plainview	AR	72857-8956
87J-1012710	Lynelle	Swena	4908 S 18th Ter	Fort Smith	AR	72901-8518
87C-1128533	Ethel	Bohnenkamper	8420 Phoenix Ave Apt 201	Fort Smith	AR	72903-6149
87H-1001562	James	Mays	4722 Armour Ave	Fort Smith	AR	72904-4522
87C-1124721	James	Hogge	3000 Grinnell Ave	Fort Smith	AR	72908-8771
87G-1006447	Melinda	Downs	8608 Avignon	Fort Smith	AR	72908-8980
87C-1124227	Gail	Williams	19 Brentwood Ct	Fort Smith	AR	72908-9406
87K-1008409	David	Pixley	PO Box 4065	Fort Smith	AR	72914-4065
87J-1007883	Laurie	Klein	6401 Maplefield Dr	Fort Smith	AR	72916-8973
87L-1005026	Melissa	Wright	PO Box 834	Alma	AR	72921-0834
87J-1010688	Mary	Spencer	PO Box 1001	Alma	AR	72921-1001
87F-1014117	Donald	Hunter	616 Fayetteville Ave	Alma	AR	72921-3601
87N-1019715	Gary	Jones	1009 P St	Barling	AR	72923-1854
87E-1021900	Michael	Crosswhite	620 N School St	Charleston	AR	72933-9151
87C-1105876	Evelyn	Smith	PO Box 1136	Greenwood	AR	72936-1136
87C-1043034	Peggy	Rogers	104 Upton Ln	Huntington	AR	72940-9264
02C-1002717	Valerie	Gist	2109 E Willis St	Mansfield	AR	72944-2509
87N-1015856	Sheila	Kilgore	20000 Echo Rd	Mansfield	AR	72944-2858
87C-1124502	Andrew	Duncan	2027 Duncan Rd	Mulberry	AR	72947-8615
87E-1002869	Celia	Graham	11551 Rock Creek Rd	Mulberry	AR	72947-8810
87L-1001063	Carylon	Hayes	8800 Sassafrass Rd	Ozark	AR	72949-9051
87I-1000277	Shawn	Ewy	PO Box 88	Van Buren	AR	72957-0088
87C-1110089	Bertha	Storment	PO Box 247	Van Buren	AR	72957-0247
87E-1021497	David	Hall	5780 Ross Creek Rd	Waldron	AR	72958-8942
87C-1043030	Donna	Engle	1438 Manorcrest Rd	Waldron	AR	72958-8947
87C-1101538	Frances	Ahearn	686 No.1 Levee Rd.	Proctor	AR	72376
87C-1061369	Rhonda	White	246 A Bradley #122	Hermitage	AR	71647
87H-1000809	Carol	Judkins	1194 Higway 138	Monticello	AR	71655
02C-1012527	Jack	Gammon	682 Cr 714 County Rd	Jonesboro	AR	72401
Lhccc014063	Joel	Feldman	1 Airport Rd	Little Rock	AR	72202-4404
0952000000019	James	Hughes	6625 Wooded Hills Rd	Harrison	AR	72601-8425
e87-3087356	Georgalee	Wheeler	3610 Armour Ave	Fort Smith	AR	72904-4312
0952000000077	Anna	Chiechi	3 Lexington Rd	Little Rock	AR	72227-2935
E87-3410199	Barbara J	Lander	105 Link Ln	Bismarck	AR	719297052
E87-3470217	James E.	Hogge	3000 Grinnell Ave.	Fort Smith	AR	729088771
E87-3637571	Elana	Gentry	113 Green Acres Ln	Lockesburg	AR	718469503
E87-2265408	Thomas A	Wynn	5211 Columbia 11 E	Magnolia	AR	717538323
E87-2314178	Norma	Hearst	3921 Central Ave	Hot Springs	AR	719137428
E87-2373760	Freeda	Settle	3335 Confederate Dr	Conway	AR	72032
J02-2427322	Susan	Cox	109 Pottawattamie Dr	Cherokee Village	AR	72529
J02-5035117	Sylvia Joyce	Guthrie	3021 Silver Bell Trace	Springdale	AR	727627338
C232556	JUSTIN	KNUCKLES	1501 WHIPPOORWILL DR.	GREENWOOD	AR	72936
C225786	PAUL	CULBREATH	2308 HEATH LANE	JONESBORO	AR	72401
178463869	ANITA	HARVEY	3705 LUDWIG ST	LITTLE ROCK	AR	72204
176793612	STACY	WHETSTINE	1753 E ZION RD APT 31	FAYETTEVILLE	AR	72703
177186893	RHONDA	ANDREWS	65 EMERSON LOOP	PLEASANT PLNS	AR	72568
177436004	JEREMY	BISHOP	6070 STANLEY CIR	BAUXITE	AR	72011
177427825	DANIEL	RENODE	710 NW 17TH CT	BENTONVILLE	AR	72712
177641854	DELORES	SMITH	2000 JACKSON HEIGHTS CV	WEST MEMPHIS	AR	72301
177820663	SYLVIA	REED	3217 S 42ND ST	FORT SMITH	AR	72903
179883891	JESSICA	MURPHY	409 NE 3RD ST	ENGLAND	AR	72046
179474024	CHRISTY	DAVIS	210 W PINE ST	WARREN	AR	71671
179485208	LAKEITHRA	CLAIBOURNE	3312 CARAWAY COMMONS DR APT M2	JONESBORO	AR	72404
176955605	CRYSTAL	TOLLY	12679 PIONEER LN	GENTRY	AR	72734
177799119	ANITA	GRAY	1102 NW 12TH ST	BENTONVILLE	AR	72712
177927593	KRYSTAL	WOOTEN	5280 HUTTIG HWY	HUTTIG	AR	71747
179905744	JENNIE	HOWE	PO BOX 23	PARTHENON	AR	72666
179983142	MISTY MICHE	ROBERTS	1951 HIGHWAY 412 E	SILOAM SPRINGS	AR	72761
179773846	CAROL	PACE	218 HAYNES AVE	CAMDEN	AR	71701
178679377	LESLIE	HALL	124 NEVADA 220	PRESCOTT	AR	71857
181244497	MARY	MARTINEZ	216 SPRUCE ST	JONESBORO	AR	72401

182341285	BARBARA	GREEN	2108 NEELEY ST	BATESVILLE	AR	72501
180732968	APRIL	SADAGE	127 LONG BEACH DR	HOT SPRINGS NATIONAL	AR	71913
181204077	SCOTT	BEARD	1005 HOUSE RD	TRASKWOOD	AR	72167
185504875	JUDY KAY	GRICE	12478 HIGHWAY 8	NEW EDINBURG	AR	71660
178716420	CETHANY	CONNER	PO BOX 265	GREEN FOREST	AR	72638
178538618	MIKE	WARD	3531 POLK ROAD 54	MENA	AR	71953
182008789	MAI	WEIDNER	810 N 10TH ST	ROGERS	AR	72756
182196488	ALLISON	HUKLE	112 PINE VALLEY DR	CONWAY	AR	72034
182213206	BRANDY	BROWNLIE	1205 CADDO ST APT 14	ARKADELPHIA	AR	71923
182025831	LILLIAN	TRUSSELL	5 N LAKESHORE TRCE	CHEROKEE VILLAGE	AR	72529
180087984	JESSICA	DAVIS	503 E 6TH ST APT 108	LITTLE ROCK	AR	72202
185574609	JESSICA	OWENS	903 W PARK ST	PARAGOULD	AR	72450
185619116	IDA	CURTIS	220 N MABRY ST	EUDORA	AR	71640
180152559	JOHN	DESSO	168 UNION LN	EL DORADO	AR	71730
184902401	GLENDA	YOUNG	9610 FOX PIT RD	HACKETT	AR	72937
181781242	RENEE	WARD	188 PARK RD	RUSSELLVILLE	AR	72802
177845263	HOWARD	CALDWELL	8 ALYCE LN	BELLA VISTA	AR	72714
186975588	LATORIA	GIPSON	1205 S LILLY ST	BLYTHEVILLE	AR	72315
187067547	RAYMOND	BISHOP	1323 S GEORGIA ST	PINE BLUFF	AR	71601
181900758	KRISHEENA	CANNADY	2407 WHEELER AVE APT 429	WEST MEMPHIS	AR	72301
183191217	BARBARA	ARMSTRONG	801 MACK ST APT 8B	HOPE	AR	71801
184992049	ASHLEE	BEIL	PO BOX 72	IVAN	AR	71748
185120870	KATHY	HARRIS	47 RED OAK DR	CABOT	AR	72023
187426139	DEWAYNE	PETTIGREW	151 PETTIGREW DR	HORATIO	AR	71842
186330439	LAWRENCE	WHITLEY	1154 COUNTY ROAD 832	BLACK OAK	AR	72414
186277656	LILLIAN	HARPER	302 DRUID HILLS RD	ARKADELPHIA	AR	71923
182692110	JUDY	KLOSTER	105 N PLATINUM DR APT 6	FAYETTEVILLE	AR	72701
183022514	TYBEKIO	APPLEBY	1871 W PRESERVATION DR APT 5	FAYETTEVILLE	AR	72703
186096322	JACKIE	RUDEER	188 YECCA LN	HECTOR	AR	72843
182058131	HOPE	MARTIN	702 S ASH ST	HARRISON	AR	72601
184323419	CRYSTAL	ROSAS	10654 HORSESHOE LOOP	DARDANELLE	AR	72834
183583657	RICKEY	STANPHILL	515 MORRISON PL	SPRINGDALE	AR	72762
181728061	WANDA	BAYMON	4379 W BLUEBIRD ST	FAYETTEVILLE	AR	72704
179228761	BRENDA	BRANSCUM	301 MAPLE DR	MOUNTAIN VIEW	AR	72560
185613074	MICHELLE	WHITE	527 S MAPLE ST APT 12	LEWISVILLE	AR	71845
185432350	SHARON	HULLFINES	341 EAGLE CIR	MOUNTAIN VIEW	AR	72560
185464350	SHARON	BROADNAL	403 MAGNOLIA DR	OSCEOLA	AR	72370
185697645	ANDREW	MACK	10839 STEWART RD	PINE BLUFF	AR	71603
186865332	LISA	TAYLOR	5713 SIX MILE RD	MAGAZINE	AR	72943
185712619	G	RAMSEY	1101 ORLEANS ST	TEXARKANA	AR	71854
185578998	KAREN	NIELSEN	19400 NOB HILL LOOP	SPRINGDALE	AR	72764
186431402	ARLENE	FRANKLIN	1001 GINA CIR	JACKSONVILLE	AR	72076
178368480	JANET	CRAIG	503 E 3RD ST	BALD KNOB	AR	72010
180814510	MIRANDA	O NEAL	601 CARTER ST	LAKE CITY	AR	72437
185691851	BARBARA	DAVIDSON	420 N TENTH	WEST HELENA	AR	72390
186297859	REBECCA NIC	LILLY	GENERAL DELIVERY	PARAGOULD	AR	72450
186373830	CHERYL	WADE	306 N MISSOURI ST	CROSSETT	AR	71635
186418451	JAY	NEIGHBORS	210 TYLER RD	WILBURN	AR	72179
185616306	ROBIN	ALLEN	507 GRANT 441	PRATTSVILLE	AR	72129
181339235	TIMOTHY	SWAN	110 VAN BUREN ST	JUDSONIA	AR	72081
187255131	MISTI	SANDERS	1328 MULBERRY DR	PIGGOTT	AR	72454
186843982	LAURA	NAGER	51 MOUNTAIN TERRACE CIR	MAUMELLE	AR	72113
186905857	JOYCE	SEALY	225 APPALOOSA TRL	TEXARKANA	AR	71854
187179256	KERRY	HATMAN	3120 LEANNA LN	BENTON	AR	72015
186281652	AMALIA	GUTIERREZ	1310 SMITHWICK DR OFC	JACKSONVILLE	AR	72076
186297280	JANET	RUSSELL	2422 S 15TH PL	ROGERS	AR	72758
182017772	ED	GRAY	7406 S PINWOOD DR	PINE BLUFF	AR	71603
180894151	COLLEEN	PLACKER	14615 BONITA BLVD	MABELVALE	AR	72103
186963503	MELODY	BAYSINGER	5397 WALDEN ST	LOWELL	AR	72745
186330819	LABRITTINI	JONES	233 W COLLEGE AVE APT D5	MONTICELLO	AR	71655
180852008	JOSEPH	BOYETTE	291 UNION ROAD 123	STRONG	AR	71765
187110537	ANDREA	MOORE	401 E MORGAN ST	PARIS	AR	72855
187176317	ANGELIA	BERNHARDT	300 JACKSON RD S	DAMASCUS	AR	72039
186944969	CAROLYN	STEWART	265 MEEKS RD	COLT	AR	72326
187062656	DIANNE	FRIEND	118 RUSHING LN	MENA	AR	71953
180548873	KIMBERLY	COX	1303 FAIRLANE DR	CONWAY	AR	72034
187237332	TERRY	BROCK	711 MAIN ST	PLEASANT PLAINS	AR	72568
187001149	TONY	VANEK	8475 TWIN COVES RD	ROGERS	AR	72756
181039314	VIRGINIA	REEVES	306 BROOKSIDE DR	BRYANT	AR	72022
186615636	KATHERINE	BENNET	300 MILLANN ST	BLYTHEVILLE	AR	72315
178010725	BRITTANY	LEWIS	508 COLLEGE PL	BENTONVILLE	AR	72712
178558622	WITNEY	VICKROY	108 MEADOW LN	FAIRFIELD BAY	AR	72088
187352278	KAREN	FURR	110 MILLER COUNTY 10	FOUKE	AR	71837
187095597	KELLY	OSMAN	1504 RILEY CIR	ALMA	AR	72921
187097221	LAURA	HENSON	703 SHIBLEY RD	VAN BUREN	AR	72956
178999879	DENISE	HUMBERT	108 STATION ST	HARRISBURG	AR	72432
186947489	DIANA	BRANHAM	945 N PLUM ST	BOONEVILLE	AR	72927
183796613	SHERRY	WHITMORE	3100 IRBY DR APT 4203	CONWAY	AR	72034
187384403	SUANN	COX	18353 DOWNING RD	FAYETTEVILLE	AR	72701
186754161	CHERISE	VOGEL	92 CINNAMON DR	SHERWOOD	AR	72120

187056147	MARY	BARIBEAU	103 FARMINGTON CIR	LONOKE	AR	72086
186989661	ALICE	WICKLIFE	1605 W 58TH ST	NORTH LITTLE ROCK	AR	72118
187127888	VERNA	PARKER	1526 N ELM RD	JUNCTION CITY	AR	71749
185577700	CASSIE	SAMUELS	708 N POLK ST	CABOT	AR	72023
186946796	STACY	ELKINS	1600 N PATRIOT	SILOAM SPG	AR	72761
186907714	LAURA	TADLACK	167 ASHLEY ROAD 429	HAMBURG	AR	71646
183801755	MEGAN	FARMER	855 FINNEY RD	BATESVILLE	AR	72501
186918310	SHERRY	EMRICH	105 CHAD CHESNEY ST	WARD	AR	72176
186919012	EDITH	ABERCROMBIE	2402 PLEASURE DR	BRYANT	AR	72019
185727378	LESLY	SANTOS	2523 N 39TH ST	FORT SMITH	AR	72904
179682893	MELINDA	SHARP	114 SHARP ST	MELBOURNE	AR	72556
186768890	KAYLA	DOWNING	1318 W CENTENNIAL DR APT 3	ROGERS	AR	72758
179584786	ALEA	PARRA	12404 HUMPBACK RD	DARDANELLE	AR	72834
180187318	CANBIE	BEATTY	4223 W 14TH ST	LITTLE ROCK	AR	72204
187274814	CAROL	SMITH	8223 E ELM ST	BENTON	AR	72015
185996894	VIRGINIA	SURRENA	2711 KOKO DR	SHERWOOD	AR	72120
187124727	MICHAEL	SLOAN	1767 US HIGHWAY 63 S	WARREN	AR	71671
187016935	STACY	GRIFFITH	203 E SCOTT ST	HAMBURG	AR	71646
187019099	ALISA	HENRY	131 BRADLEY 15 RD	WARREN	AR	71671
181208749	CYNDI	LADAS	PO BOX 292	LEAD HILL	AR	72644
185576413	KAREN	DEFRIES	354 GREENE ROAD 713	PARAGOULD	AR	72450
184942602	NANCY	MCGUIRE	1117 E 10TH ST	RUSSELLVILLE	AR	72801
182171651	TOMMY	SETTLEMIRE	7378 BAY LN	HARRISBURG	AR	72432
186738893	SHELIA	TEEL	12398 HIGHWAY 270	MALVERN	AR	72104
182900598	REBECCA	CONLEY	36 LAWRENCE LANDING RD	CONWAY	AR	72032
PM0973596	KATHLEEN	KENDRICK	2203 E HIGHWAY96	LABACA	AR	72741
PM0976955	CANDELARIO	FANCESCHI	1803 E O STREET APT CC	RUSSELVILLE	AR	72801
PM1020589	JEFFREY	MCMURTRY	503 S CHERRY ST	ALTUS	AR	72821

American Advantage Association
Statement of Revenue & Expenses
Income Tax Basis (Comprehensive Basis of Accounting Other Than GAAP)
Year Ended December 31, 2008 and 2007

	<u>2008</u>	<u>2007</u>
Income	\$ 1,483,873	\$ 669,612
Expenses		
Product and Vendor Fees	\$ 1,421,429	\$ 641,099
TPA Fee	59,355	26,784
Professional Fees	15,321	14,426
Licenses and Permits	11,650	14,567
Contract Labor	5,379	-
Rent Expense	3,000	2,000
Travel	1,300	-
Miscellaneous	1,096	91
Total Expenses	<u>\$ 1,518,531</u>	<u>\$ 698,968</u>
Net Loss	<u>\$ (34,658)</u>	<u>\$ (29,356)</u>

See Accountant's Report

American Advantage Association
Statement of Assets, Liabilities & Equity
Income Tax Basis (Comprehensive Basis of Accounting Other Than GAAP)
December 31, 2008 and 2007

ASSETS	
Current Assets	<u>2008</u>
Total Checking/Savings	\$ 1,537
Total Current Assets	<u>\$ 1,537</u>
TOTAL ASSETS	<u>\$ 1,537</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Due To NBFSA	\$ 64,966
Accounts Payable	<u>585</u>
Total Current Liabilities	<u>\$ 65,551</u>
Equity	
Retained Loss	\$ (29,356)
Net Income	<u>(34,658)</u>
Total Equity	<u>\$ (64,014)</u>
TOTAL LIABILITIES & EQUITY	<u>\$ 1,537</u>

See Accountant's Report

2007

\$ 1,668
\$ 1,668
\$ 1,668

\$ 31,000
24
\$ 31,024

\$ -
(29,356)
\$ (29,356)
\$ 1,668